State: Pennsylvania **Filing Company:** Capital Advantage Assurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: Rates - CAAC Small Group PPO
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Q&A Round 3 - Public Filings
Comments:	
Attachment(s):	SG_22-67_Revised_CAAC_PPO_PublicFiling01_Supporting_20220720.pdf SG_22-67_Revised_CAAC_PPO_PublicFiling02_Supporting_20220720.pdf
Item Status:	
Status Date:	

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

May 18, 2022

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 22-67
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2023.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2023
- Average Rate Change: 9.1%
- Range of Requested Rate Change: -9.4% to 11.4%
- Total additional annual revenue generated from the proposed rate change: $25,716,365
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 36,726/23,118
- 2023 Number of Plans/Change from 2022: 39/+2
- Contract Form #: C23-CAAC-SGP
- Form Filing SERFF #: CABC-133252170 & CABC-133252238
- Binder SERFF #: CABC-PA23-125113440
- HIOS Issuer ID: 45127

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Associate General Counsel

Attachment I

Rate Change Summary

Capital Advantage Assurance Company (CAAC) – Small Group Plans

Rate request filing ID # CABC-133252091 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at https://www.insurance.pa.gov/Companies/ProductAndRateRequire/Pages/default.aspx

Overview

Initial requested average rate change:	9.1%[1]
Revised requested average rate change:	8.9%[1]
Range of requested rate change:	-9.4% - 11.2%
Effective date:	1/1/2023
Mapped Members:	36,726
Available in:	Rating Area 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	$233,197,626
Claims	$204,619,333
Administrative expenses	$25,176,344
Taxes & fees	$(5,190,819)
Company made (after taxes)	**$8,592,767**

How it plans to spend your premium
This is how the insurance company plans to spend the premium it collects in 2023:

Claims:	86.96%
Administrative:	10.45%
Taxes & fees:	0.59%
Profit:	2.00%

The company expects its annual medical costs to increase **6.24%**.

Explanation of requested rate change

The key drivers of the rate change, and approximate impact, are as follows:

- Future cost and utilization: 5.9%
- Higher than average claim cost and utilization in 2021: 6%
- Expected morbidity improvement: -3%
  - COVID-19 becomes endemic
  - Pent-up demand subsides

[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.

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

July 20, 2022

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 22-67
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2023.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2023
- Average Rate Change: 8.9%
- Range of Requested Rate Change: -9.4% to 11.2%
- Total additional annual revenue generated from the proposed rate change: $25,151,170
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 36,726/23,118
- 2023 Number of Plans/Change from 2022: 39/+2
- Contract Form #: C23-CAAC-SGP
- Form Filing SERFF #: CABC-133252170 & CABC-133252238
- Binder SERFF #: CABC-PA23-125113440
- HIOS Issuer ID: 45127

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Associate General Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2023

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2023

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2023
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- Binder SERFF #: CABC-PA23-125113440
- HIOS Issuer ID: 45127

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective January 1, 2023.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%
Small Group	CAAC	1/1/2022	CABC-132795876	4.9%

Average Rate Change

CAAC is proposing an aggregate annual 8.9% rate change, which varies by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

- Future cost and utilization: 5.9%
- Higher than average claim cost and utilization in 2021: 6%
- Expected morbidity improvement: -3%
    - COVID-19 becomes endemic
    - Pent-up demand subsides

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2022-2023

A summary of proposed 2023 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2023. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2021 and December 31, 2021.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through February 28, 2022

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and

regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 6/30/2022.

Loss Ratio in BEP: Loss ratio is 87.75%

<u>Credibility of Data</u>

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2021 and December 31, 2021. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.24%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by Capital's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The morbidity factor is applied to remove a portion of the impact of COVID-19 from the claims projection. Capital estimates approximately 6% of Group and Individual claims in 2021 are attributable to COVID-19. We expect this will lessen going into 2023, but COVID-19 will continue to incur additional costs, and the inflationary pressures started by the pandemic may remain.

The above factor is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2021 to 2023. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} Network\ Factor \\ &= ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\div [Total\ Projected\ MM] \end{aligned}$$

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates

b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$\begin{aligned} &Trended\ Claim\ PMPM \\ &\quad = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12} \end{aligned}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$\begin{aligned} &Projected\ Paid\ and\ Incurred\ Claims\ PMPM \\ &\quad = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \\ &\quad \times [Morbidity\ Adjustment] \times [Other\ Adjustment] \end{aligned}$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services

that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

<u>Market Adjusted Index Rate</u>

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] - [Projected\ Incurred\ Reinsurace\ Recoveries] - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2023 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2023. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2020-2021 risk adjustment results
5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2023 projected risk adjustment PMPM is set equal to the 2021 amount sent by the Department on 6/30/22.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2023\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2023\ On - Exchange\ Premium\ PMPM = [Avg\ 2022\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
    a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
        i. Complete biometric screening and receive a gift card.

ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
iv. Fees are included in overall administrative expense fee discussed above.
v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2023 broker agreements – redacted versions. Files are as follows:
   a. Redacted Standard Producer Master Agreement: "SG_22-67_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20220518.pdf"
   b. Redacted Preferred Producer Master Agreement: "SG_22-67_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20220518.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of

service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

3. Provider Network: CAAC is offering five networks: PPO, Valley Advantage EPO, Capital Advantage EPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO), and PPO Choice Select (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the EPO network factor.
        v. The network factor is unchanged from 2022.
    b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.
        i. Pinnacle offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a UPMC Pinnacle's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O2 for the development of the EPO network factor.
        v. The network factor is unchanged from 2022.

    c. The PPO Choice tiered design allows members to choose lower cost providers within their region. The product is offered in Adams (7), Berks (7) and Lancaster (7) counties.

Please see the following Excel workbook for the quantitative analysis performed to develop the PPO Choice network factor:

- SG_22-67_Initial_CAAC_PPO_PPOChoiceRegion7_Supporting_CONF_20220518.xlsx

The analysis was performed using all Capital Commercial Group PPO business.

The following steps describe the analysis:

1. Gather 2021 Capital Commercial PPO, region 7 allowed claims by provider and type of service (IP, OP, Professional). (Data tab)
2. Use Medicare benchmark pricing as of 6/30/2021 to compare contracted pricing by provider. (CommercialIP, CommercialOp tabs)
    a. Capital's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity.
3. Analysis tab:
    a. Gather region 7 claims by IP/OP provider. Professional claims are categorized as "Other" and are assumed to be priced the same across all providers.
    b. Identify providers as PPO Choice (tier 1) or Other (tier 2). PPO Choice tier 1 providers are listed in "Tier1Providers".
    c. Reprice claims:
        i. Assume 75% of claims from tier 2 providers will move to tier 1 providers at their contracted price. Claims are repriced at region-specific, claim-weighted average tier 1 provider pricing (calculation is found on tab Tier1Providers).
        ii. Assume 100% of claims already with tier 1 providers will remain with the same tier 1 provider, priced at the PPO Choice contracted price. The PPO Choice pricing is either the same as regular PPO pricing or discounted. The discount, if any, is found in columns S and T. Claims are repriced at the provider-specific pricing adjusted for the PPO Choice discount, if any.
    d. Compare the total repriced claims to the original claims. [Repriced Claims]/[Original Claims] -1 = Medical Discount. (Analysis tab, cell AG6).
    e. Medical Claims make up approximately 80% of total claims, so the final network factor is [Medical Discount] x 0.8 = Final Contracting Discount. (Analysis tab, cell AJ8).
4. The Final Contracting Discount is displayed in Rate Development, Exhibit O3 – PPO Choice Network Factor.

d. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties.

   Please see the following Excel workbooks for the quantitative analysis performed to develop the Performance PPO network factor:

   - SG_22-67_Initial_CAAC_PPO_PerfPPORegion6_Supporting_CONF_20220518.xlsx
     - SG_22-67_Initial_CAAC_PPO_PerfPPORegion7_Supporting_CONF_20220518.xlsx
     - SG_22-67_Initial_CAAC_PPO_PerfPPORegion9_Supporting_CONF_20220518.xlsx

The analysis was performed using all Capital Commercial Group PPO business. The network factor in the Small Group ACA market cannot vary by region, but because this product is offered in other market segments, and this analysis is to encompass all market segments, it is segmented by region. For Small Group ACA, the member-weighted average of the network discount is applied to every plan regardless of region.

The following steps describe the analysis. Region 6 is used as an example.

1. Gather 2021 Capital Commercial PPO, region 6 allowed claims by provider and type of service (IP, OP, Professional). (Data tab)
2. Use Medicare benchmark pricing as of 6/30/2021 to compare contracted pricing by provider. (CommercialIP, CommercialOp tabs)
   a. Capital's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity.
3. Analysis tab:
   a. Gather region 6 claims by IP/OP provider. Professional claims are categorized as "Other" and are assumed to be priced the same across all providers.
   b. Identify providers as Performance PPO (Performance PPO tier 1) or Other (Performance PPO tier 2). Performance PPO tier 1 providers are Wellspan, Lancaster General Hospital, Hershey, and St. Luke's.
   c. Reprice claims:
      i. Assume 50% of claims from tier 2 providers will move to tier 1 providers at their contracted price. Claims are repriced at

region-specific, claim-weighted average tier 1 provider pricing (calculation is found on tab PerfPPOProviders).

ii. Assume 100% of claims already with tier 1 providers will remain with the same tier 1 provider, priced at the Performance PPO contracted price. The Performance PPO pricing is either the same as regular PPO pricing or discounted. The discount, if any, is found in columns S and T. Claims are repriced at the provider-specific pricing adjusted for the Performance PPO discount, if any.

d. Compare the total repriced claims to the original claims. [Repriced Claims]/[Original Claims] -1 = Medical Discount. (Analysis tab, cell AG6).

e. Medical Claims make up approximately 80% of total claims, so the final network factor is [Medical Discount] x 0.8 = Final Contracting Discount. (Analysis tab, cell AJ8).

4. The Final Contracting Discount is displayed in Rate Development, Exhibit O4 – Performance PPO Network Factor for each region.

e. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), Perry (9), and York (7) counties.

Please see the following Excel workbooks for the quantitative analysis performed to develop the PPO Choice Select network factor:

- SG_22-67_Initial_CAAC_PPO_PPOChoiceSelectRegion7_Supporting_CONF_20220518.xlsx
- SG_22-67_Initial_CAAC_PPO_PPOChoiceSelectRegion9_Supporting_CONF_20220518.xlsx

The analysis was performed using all Capital Commercial Group PPO business. The network factor in the Small Group ACA market cannot vary by region, but because this product is offered in other market segments, and this analysis is to encompass all market segments, it is segmented by region. For Small Group ACA, the member-weighted average of the network discount is applied to every plan regardless of region.

The following steps describe the analysis. Region 7 is used as an example.

1. Gather 2021 Capital Commercial PPO, region 7 allowed claims by provider and type of service (IP, OP, Professional). (Data tab)
2. Use Medicare benchmark pricing as of 6/30/2021 to compare contracted pricing by provider. (CommercialIP, CommercialOp tabs)
   a. Capital's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a

percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity.

3. Analysis tab:
    a. Gather region 7 claims by IP/OP provider. Professional claims are categorized as "Other" and are assumed to be priced the same across all providers.
    b. Identify providers as PPO Choice Select (tier 1) or Other (tier 2). PPO Choice Select tier 1 provider is UPMC.
    c. Reprice claims:
        i. Assume 50% of claims from tier 2 providers will move to tier 1 providers at their contracted price. Claims are repriced at region-specific, claim-weighted average tier 1 provider pricing (calculation is found on tab Tier1Providers).
        ii. Assume 100% of claims already with tier 1 providers will remain with the same tier 1 provider, priced at the PPO Choice Select contracted price. The PPO Choice Select pricing is either the same as regular PPO pricing or discounted. The discount, if any, is found in columns S and T. Claims are repriced at the provider-specific pricing adjusted for the PPO Choice Select discount, if any.
    d. Compare the total repriced claims to the original claims. [Repriced Claims]/[Original Claims] -1 = Medical Discount. (Analysis tab, cell AG6).
    e. Medical Claims make up approximately 80% of total claims, so the final network factor is [Medical Discount] x 0.8 = Final Contracting Discount. (Analysis tab, cell AJ8).
4. The Final Contracting Discount is displayed in Rate Development, Exhibit O5 – PPO Choice Select Network Factor for each region.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_22-67_Initial_CAAC_PPO_List-Billed_Supporting_20220518.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2022.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010161, 45127PA0010199, 45127PA0010054, 45127PA0010057, 45127PA0010084, 45127PA0010194 use alternative method 156.135(b)(2) to establish AV. SG_22-67_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20220518 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See find AV screenshots included with this submission:

AV Pricing Values

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2018-2020 filings. Actual comes from Table 4.

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	80.22%	83.34%	776,880	914,304
2019	76.55%	85.00%	504,647	813,342
2020	75.83%	84.40%	367,958	480,000

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2018-2021 filings.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary

Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit O5 – PPO Choice Select Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor
Exhibit R – MLR Exhibit
Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Network Calculation Factor Workbooks

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer

Health Benefit Plans"

g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    b. Developed in compliance with the applicable Actuarial Standards of Practice.
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    d. Neither excessive nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and
        ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2023	to	12/31/2023
Base Period Start Date:	1/1/2021	to	12/31/2021
Date of Most Recent Membership:	2/1/2022		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2022)**	**Projected Rating Period**
Average Age	38.7	38.1	38.1
Total	348,633	36,726	425,416
<18	53,254	5,775	66,895
18-24	29,712	3,162	36,627
25-29	26,729	2,848	32,990
30-34	30,109	3,287	38,075
35-39	29,036	3,130	36,256
40-44	29,722	3,243	37,565
45-49	29,582	3,194	36,998
50-54	35,093	3,633	42,083
55-59	38,299	4,066	47,099
60-63	30,252	3,037	35,179
64+	16,845	1,351	15,649

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
$226,536,152.65	$211,867,621.65	$217,058,914.22	348,633	$35,103,584.61	$252,162,498.83	$0.00	($12,439,580.80)	$0.00	$0.00	$6,661,472.92	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 687.61**
Loss Ratio											**87.75%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.38%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	37.59%
Professional	7.45%	1.00%	0.00%	8.52%	22.55%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.46%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	19.02%
Total Annual Trend				6.24%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.129	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18		$32,948,725.41	1.0000	$ 32,948,725.41	71,521	$ 460.69		($1,418,053.08)	$39,301,894.93	$ 549.52
Feb-18		$31,344,919.22	1.0000	$ 31,344,919.22	70,948	$ 441.80		($1,485,018.27)	$36,330,731.10	$ 512.08
Mar-18		$33,753,966.26	1.0000	$ 33,753,966.26	69,934	$ 482.65		($1,611,305.35)	$38,767,178.82	$ 554.34
Apr-18		$32,428,561.64	1.0000	$ 32,428,561.64	69,181	$ 468.75		($1,546,931.53)	$37,064,099.17	$ 535.76
May-18		$33,393,054.60	1.0000	$ 33,393,054.60	68,032	$ 490.84		($1,510,277.43)	$37,999,194.36	$ 558.55
Jun-18		$31,247,774.09	1.0000	$ 31,247,774.09	67,004	$ 466.36		($1,485,468.23)	$35,219,959.21	$ 525.64
Jul-18		$31,543,895.96	1.0000	$ 31,543,895.96	65,353	$ 482.67		($1,494,431.29)	$35,248,839.35	$ 539.36
Aug-18		$32,942,843.71	1.0000	$ 32,942,843.71	64,296	$ 512.36		($1,524,835.39)	$36,780,560.58	$ 572.05
Sep-18		$28,216,731.78	1.0000	$ 28,216,731.78	62,820	$ 449.17		($1,344,253.13)	$31,564,266.36	$ 502.46
Oct-18		$32,471,230.54	1.0000	$ 32,471,230.54	60,534	$ 536.41		($1,457,406.63)	$36,216,182.68	$ 598.28
Nov-18		$28,840,143.29	1.0000	$ 28,840,143.29	59,053	$ 488.38		($1,359,912.69)	$31,926,685.54	$ 540.64
Dec-18	$438,370,038.45	$23,864,739.08	0.9895	$ 24,118,942.92	48,204	$ 500.35	$67,948,195.68	($1,097,481.37)	$27,444,018.61	$ 569.33
Jan-19		$24,188,633.47	0.9908	$ 24,414,037.46	44,897	$ 543.78		($1,156,682.02)	$28,496,852.36	$ 634.72
Feb-19		$22,552,645.34	1.0000	$ 22,552,645.34	44,287	$ 509.24		($1,175,196.04)	$25,629,531.71	$ 578.71
Mar-19		$23,049,458.42	0.9823	$ 23,463,742.74	43,567	$ 538.57		($1,217,890.95)	$26,677,360.64	$ 612.33
Apr-19		$21,938,754.08	1.0000	$ 21,938,754.08	42,954	$ 510.75		($1,344,349.90)	$24,801,927.38	$ 577.41
May-19		$23,236,404.87	1.0000	$ 23,236,404.87	42,684	$ 544.38		($1,401,221.11)	$25,702,979.43	$ 602.17
Jun-19		$19,809,359.89	1.0000	$ 19,809,359.89	42,192	$ 469.51		($1,280,133.05)	$22,005,234.53	$ 521.55
Jul-19		$24,216,296.54	1.0000	$ 24,216,296.54	41,802	$ 579.31		($1,225,907.88)	$26,774,474.23	$ 640.51
Aug-19		$22,441,037.04	1.0000	$ 22,441,037.04	41,306	$ 543.29		($1,151,462.60)	$24,790,530.23	$ 600.17
Sep-19		$20,860,515.45	1.0000	$ 20,860,515.45	40,857	$ 510.57		($1,178,997.94)	$22,937,593.88	$ 561.41
Oct-19		$23,486,044.82	0.9999	$ 23,487,455.16	40,563	$ 579.04		($1,203,471.47)	$25,971,763.28	$ 640.28
Nov-19		$20,528,461.57	0.9964	$ 20,602,281.74	40,195	$ 512.56		($1,173,870.82)	$22,600,534.53	$ 562.27
Dec-19	$314,297,236.11	$20,776,668.69	0.9999	$ 20,777,879.90	39,343	$ 528.12	$46,809,329.86	($1,174,201.40)	$23,537,572.69	$ 598.27
Jan-20		$18,158,125.83	0.9999	$ 18,159,311.41	34,878	$ 520.65		($734,732.45)	$21,295,885.45	$ 610.58
Feb-20		$19,699,015.04	0.9994	$ 19,710,062.34	33,972	$ 580.19		($873,579.16)	$22,323,086.32	$ 657.10
Mar-20		$16,359,822.01	0.9999	$ 16,360,833.65	33,276	$ 491.67		($953,017.22)	$18,095,214.76	$ 543.79
Apr-20		$12,581,414.62	0.9999	$ 12,582,154.34	32,263	$ 389.99		($1,014,358.96)	$13,102,704.00	$ 406.12
May-20		$13,986,292.66	0.9801	$ 14,269,775.95	31,359	$ 455.05		($893,331.41)	$15,530,901.35	$ 495.26
Jun-20		$16,681,076.54	0.9998	$ 16,683,936.70	30,630	$ 544.69		($935,164.83)	$18,247,981.78	$ 595.76
Jul-20		$18,541,957.30	0.9998	$ 18,545,260.64	29,999	$ 618.20		($965,143.25)	$20,257,033.33	$ 675.26
Aug-20		$18,739,848.40	0.9998	$ 18,743,298.37	29,711	$ 630.85		($962,289.66)	$20,494,866.83	$ 689.81
Sep-20		$16,611,828.76	0.9998	$ 16,615,305.73	29,153	$ 569.93		($902,003.31)	$18,215,840.24	$ 624.84
Oct-20		$16,347,711.16	0.9997	$ 16,351,951.58	28,463	$ 574.50		($933,835.97)	$17,837,493.00	$ 626.69
Nov-20		$16,629,913.15	0.9997	$ 16,634,528.71	27,898	$ 596.26		($936,695.35)	$17,976,115.74	$ 644.35
Dec-20	$241,824,691.06	$16,831,802.43	0.9996	$ 16,837,699.18	26,356	$ 638.86	$31,485,231.59	($972,113.64)	$18,525,962.18	$ 702.91
Jan-21		$17,247,754.66	0.9996	$ 17,254,291.45	27,542	$ 626.47		($947,362.46)	$19,400,835.09	$ 704.41
Feb-21		$14,993,585.62	0.9995	$ 15,000,390.10	27,546	$ 544.56		($906,555.66)	$16,702,141.05	$ 606.34
Mar-21		$18,559,276.82	0.9993	$ 18,571,631.76	27,820	$ 667.56		($1,094,051.01)	$20,527,338.36	$ 737.86
Apr-21		$18,154,577.64	0.9991	$ 18,171,098.43	28,028	$ 648.32		($1,077,094.12)	$19,885,392.37	$ 709.48
May-21		$15,959,821.58	0.9979	$ 15,993,096.52	28,089	$ 569.37		($946,917.77)	$17,570,923.91	$ 625.54
Jun-21		$18,671,749.33	0.9969	$ 18,729,306.35	28,302	$ 661.77		($1,019,950.89)	$20,417,485.99	$ 721.41
Jul-21		$17,145,184.15	0.9940	$ 17,249,132.70	28,611	$ 602.88		($1,051,163.23)	$18,813,258.83	$ 657.55
Aug-21		$17,341,531.07	0.9898	$ 17,520,084.81	28,677	$ 610.95		($1,036,123.47)	$19,216,745.04	$ 670.11
Sep-21		$17,415,885.74	0.9845	$ 17,689,495.52	28,961	$ 610.80		($1,038,122.65)	$19,335,757.03	$ 667.65
Oct-21		$18,458,394.29	0.9765	$ 18,903,402.73	29,709	$ 636.29		($1,076,247.98)	$20,640,425.32	$ 694.75
Nov-21		$18,367,389.45	0.9244	$ 19,868,815.26	30,381	$ 653.99		($1,056,685.62)	$21,893,360.13	$ 720.63
Dec-21	$226,536,152.65	$19,552,471.30	0.8844	$ 22,108,168.59	34,967	$ 632.26	$35,103,584.61	($1,189,305.94)	$25,319,254.91	$ 724.09

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative number*

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2023**

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
$228,260,924.39	$213,268,100.89	$218,489,899.86	351,609	$35,341,180.37	$253,831,080.23		($12,483,317.94)	$5,179.61	$0.00	$6,493,160.74	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 686.42**
Loss Ratio											**87.76%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.38%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	37.59%
Professional	7.45%	1.00%	0.00%	8.52%	22.55%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.46%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	19.02%
Total Annual Trend				6.24%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.129	

** 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-18		$33,115,174.70	1.0000	$ 33,115,174.70	72,081	$ 459.42		($1,426,362.82)	$39,515,230.88	$ 548.21
Feb-18		$31,423,854.99	1.0000	$ 31,423,854.99	71,503	$ 439.48		($1,488,922.21)	$36,447,603.85	$ 509.74
Mar-18		$33,865,797.04	1.0000	$ 33,865,797.04	70,480	$ 480.50		($1,618,395.50)	$38,925,609.36	$ 552.29
Apr-18		$32,494,379.99	1.0000	$ 32,494,379.99	69,693	$ 466.25		($1,553,087.50)	$37,150,484.27	$ 533.06
May-18		$33,532,233.85	1.0000	$ 33,532,233.85	68,550	$ 489.16		($1,516,374.01)	$38,180,557.32	$ 556.97
Jun-18		$31,360,011.58	1.0000	$ 31,360,011.58	67,482	$ 464.72		($1,489,031.85)	$35,361,987.48	$ 524.02
Jul-18		$31,632,641.67	1.0000	$ 31,632,641.67	65,757	$ 481.05		($1,496,851.59)	$35,366,874.79	$ 537.84
Aug-18		$33,018,289.85	1.0000	$ 33,018,289.85	64,685	$ 510.45		($1,527,221.31)	$36,873,818.40	$ 570.05
Sep-18		$28,276,066.85	1.0000	$ 28,276,066.85	63,197	$ 447.43		($1,346,323.17)	$31,639,510.15	$ 500.65
Oct-18		$32,594,240.03	1.0000	$ 32,594,240.03	60,889	$ 535.31		($1,459,458.53)	$36,359,517.54	$ 597.14
Nov-18		$29,036,389.54	1.0000	$ 29,036,389.54	59,405	$ 488.79		($1,362,880.50)	$32,140,278.75	$ 541.04
Dec-18	$440,902,829.00	$23,964,652.28	0.9895	$ 24,220,082.65	48,411	$ 500.30	$68,330,216.32	($1,099,048.54)	$27,553,948.74	$ 569.17
Jan-19		$24,307,615.49	0.9908	$ 24,534,238.28	45,072	$ 544.33		($1,159,886.60)	$28,620,752.12	$ 635.00
Feb-19		$22,642,133.33	1.0000	$ 22,642,133.33	44,460	$ 509.27		($1,177,318.39)	$25,732,471.26	$ 578.78
Mar-19		$23,107,398.12	0.9823	$ 23,522,768.65	43,740	$ 537.79		($1,220,957.24)	$26,747,391.73	$ 611.51
Apr-19		$21,978,365.46	1.0000	$ 21,978,365.46	43,129	$ 509.60		($1,347,937.77)	$24,848,725.11	$ 576.15
May-19		$23,290,989.66	1.0000	$ 23,290,989.66	42,846	$ 543.60		($1,403,801.81)	$25,764,591.57	$ 601.33
Jun-19		$19,839,978.41	1.0000	$ 19,839,978.41	42,349	$ 468.49		($1,282,578.29)	$22,053,445.48	$ 520.75
Jul-19		$24,269,134.23	1.0000	$ 24,269,134.23	41,964	$ 578.33		($1,228,751.52)	$26,841,030.54	$ 639.62
Aug-19		$22,479,058.61	1.0000	$ 22,479,058.61	41,466	$ 542.11		($1,154,286.03)	$24,835,650.67	$ 598.94
Sep-19		$20,892,138.43	1.0000	$ 20,892,138.43	41,020	$ 509.32		($1,179,269.12)	$22,979,251.39	$ 560.20
Oct-19		$23,515,695.89	0.9999	$ 23,517,107.83	40,723	$ 577.49		($1,204,661.37)	$26,008,947.33	$ 638.68
Nov-19		$20,588,445.40	0.9964	$ 20,662,499.39	40,359	$ 511.97		($1,175,894.55)	$22,673,980.71	$ 561.81
Dec-19	$315,456,081.40	$20,930,591.57	0.9999	$ 20,931,813.65	39,582	$ 528.82	$46,966,238.77	($1,176,472.68)	$23,708,411.42	$ 598.97
Jan-20		$18,211,662.22	0.9999	$ 18,212,851.79	35,008	$ 520.25		($735,489.85)	$21,366,209.82	$ 610.32
Feb-20		$19,776,953.78	0.9994	$ 19,788,053.93	34,111	$ 580.11		($874,266.73)	$22,407,756.91	$ 656.91
Mar-20		$16,380,016.45	0.9999	$ 16,381,029.11	33,409	$ 490.32		($953,454.95)	$18,119,899.40	$ 542.37
Apr-20		$12,729,568.15	0.9999	$ 12,730,322.19	32,395	$ 392.97		($1,015,807.84)	$13,260,996.50	$ 409.35
May-20		$14,004,599.61	0.9801	$ 14,288,517.93	31,482	$ 453.86		($893,602.16)	$15,561,021.33	$ 494.28
Jun-20		$16,740,532.08	0.9998	$ 16,743,405.51	30,749	$ 544.52		($935,380.28)	$18,321,107.45	$ 595.83
Jul-20		$18,588,970.37	0.9998	$ 18,592,283.92	30,167	$ 616.31		($965,855.66)	$20,317,005.25	$ 673.48
Aug-20		$18,781,400.86	0.9998	$ 18,784,857.43	29,895	$ 628.36		($962,806.53)	$20,546,810.68	$ 687.30
Sep-20		$16,739,269.90	0.9998	$ 16,742,781.20	29,337	$ 570.71		($903,449.51)	$18,355,128.65	$ 625.66
Oct-20		$16,489,860.27	0.9997	$ 16,494,149.51	28,648	$ 575.75		($934,410.93)	$17,991,469.44	$ 628.02
Nov-20		$16,696,915.74	0.9997	$ 16,701,553.72	28,080	$ 594.78		($938,049.66)	$18,059,274.22	$ 643.14
Dec-20	$242,965,352.82	$16,985,592.47	0.9996	$ 16,991,555.32	26,539	$ 640.25	$31,639,588.27	($975,063.61)	$18,696,632.47	$ 704.50
Jan-21		$17,367,023.20	0.9996	$ 17,373,614.47	27,754	$ 625.99		($949,014.88)	$19,527,333.35	$ 703.59
Feb-21		$15,100,832.66	0.9995	$ 15,107,694.81	27,768	$ 544.07		($910,377.24)	$16,819,291.67	$ 605.71
Mar-21		$18,653,476.63	0.9993	$ 18,665,892.25	28,044	$ 665.59		($1,097,920.42)	$20,630,522.57	$ 735.65
Apr-21		$18,263,422.17	0.9991	$ 18,280,060.06	28,255	$ 646.97		($1,079,386.60)	$20,012,076.26	$ 708.27
May-21		$16,072,540.09	0.9979	$ 16,106,087.19	28,332	$ 568.48		($951,731.07)	$17,696,247.66	$ 624.60
Jun-21		$18,844,776.55	0.9969	$ 18,902,988.51	28,543	$ 662.26		($1,023,700.17)	$20,621,628.13	$ 722.48
Jul-21		$17,293,212.19	0.9940	$ 17,398,229.48	28,871	$ 602.62		($1,055,824.61)	$18,982,087.03	$ 657.48
Aug-21		$17,477,653.26	0.9898	$ 17,657,816.94	28,938	$ 610.19		($1,041,530.78)	$19,377,580.26	$ 669.62
Sep-21		$17,501,701.27	0.9845	$ 17,776,678.70	29,230	$ 608.17		($1,041,004.08)	$19,436,936.50	$ 664.97
Oct-21		$18,543,481.07	0.9765	$ 18,990,528.92	29,981	$ 633.42		($1,080,981.24)	$20,736,284.10	$ 691.65
Nov-21		$18,457,701.59	0.9244	$ 19,966,762.58	30,650	$ 651.44		($1,059,846.39)	$22,005,287.73	$ 717.95
Dec-21	$228,260,924.39	$19,692,280.21	0.8843	$ 22,268,725.56	35,243	$ 631.86	$35,341,180.37	($1,192,000.46)	$25,507,666.64	$ 723.77

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2023**

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	$ 687.61	$ 686.42	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.129	1.129	
Unadjusted Projected Allowed EHB Claims PMPM	$ 776.14	$ 774.80	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.970	0.970	<- See URRT Instructions
Total Non-Morbidity Changes	0.998	0.998	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	0.998	0.998	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 751.35	$ 750.05	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 750.05**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 750.05	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.851		
Projected Incurred EHB Claims PMPM	$ 638.22		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$20.87		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 617.35		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 725.53	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 617.35		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 725.53		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 686.42**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 228,260,924.39**	
Blended Loss Ratio	**87.76%**	

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

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewing in Quarter	132,340	42,943	54,898	195,235	425,416
Adjusted Projected Allowed EHB Claims PMPM	$ 750.05	$ 750.05	$ 750.05	$ 750.05	$ 750.05
Months of Trend	-	3	6	9	
Annual Trend	6.24%	6.24%	6.24%	6.24%	
Single Risk Pool Projected Allowed Claims	$ 750.05	$ 761.49	$ 773.11	$ 784.90	$ 770.18
Quarterly Trend Factor	1.000	1.015	1.031	1.046	1.027

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	10.45%	$74.18
General and Claims	7.34%	$52.11
Agent/Broker Fees and Commissions	3.11%	$22.07
Quality Improvement Initiatives	0.00%	$0.00
Taxes and Fees	0.59%	$4.20
Risk Adjustment User Fee	0.03%	$0.23
PCORI Fee	0.03%	$0.21
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$3.77
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$14.20
Total Retention	13.04%	$92.58
Projected Required Revenue PMPM	$ 709.94	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2022**	**2023**
Average Age Factor	1.560	1.552
Average Geographic Factor	1.028	1.029
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$668.91	$ 725.53
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 417.11	$ 454.21

Table 8. Components of Rate Change

Rate Components	**2022**	**2023**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 412.00	$ 448.67	$ 36.67	8.9%
B. Base period allowed claims before normalization	$ 600.61	$ 686.42	$ 85.81	20.8%
C. Normalization factor component of change	$ (226.09)	$ (256.69)	$ (30.60)	-7.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 374.52	$ 429.73	$ 55.21	13.4%
D2. URRT Trend	$ 50.56	$ 55.33	$ 4.77	1.2%
D3. URRT Morbidity	$ 11.05	$ (14.55)	$ (25.60)	-6.2%
D4. URRT Other	$ (0.87)	$ (0.94)	$ (0.07)	0.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (18.22)	$ (15.35)	$ 2.87	0.7%
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)	$ 417.04	$ 454.21	$ 37.18	9.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ 0.42	$ 0.54	$ 0.12	0.0%
E2. Pricing AV	$ (55.52)	$ (66.79)	$ (11.27)	-2.7%
E3. Benefit Richness	$ 0.36	$ 0.47	$ 0.11	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (54.74)	$ (65.78)	$ (11.04)	-2.7%
F. Change in Retention Components				
F1. Administrative Expenses	$ 44.78	$ 46.88	$ 2.10	0.5%
F2. Taxes and Fees	$ 2.47	$ 2.66	$ 0.18	0.0%
F3. Profit and/or Contingency	$ 8.24	$ 8.97	$ 0.73	0.2%
F4. Subtotal - Sum(F1:F3)	$ 55.50	$ 58.51	$ 3.01	0.7%
G. Change in Miscellaneous Items	$0.00		$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 417.79	$ 446.95	$ 29.15	7.1%

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

	2022	**2023**	
Paid-to-Allowed	0.863	0.851	
URRT Trend (Total Applied Trend Factor)	1.135	1.129	<- URRT W1, S2
URRT Morbidity	1.026	0.970	<- URRT W1, S2
URRT "Other"	0.998	0.998	<- URRT W1, S2
Risk Adjustment	$ (25.22)	$ (20.87)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.30	$0.30	<- URRT W1, S2
Network	1.001	1.001	
Pricing AV	0.867	0.853	<- For 2022 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.001	1.001	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.87%	10.45%	
Taxes and Fees	0.60%	0.59%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2023
Base Period Start Date	1/1/2021
Date of Most Recent Membership:	2/1/2022
Market Adjusted Index Rate:	$ 725.53

Calibration	
Age Calibration Factor	1.552
Geographic Calibration Factor	1.029
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.597

Total Covered Lives @ 02-01-2022
36,726

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2023	1/1/2023 HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	Total Projected Lives	2022 Calibrated Plan Adjusted Index Rate PMPM	2023 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2022 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator
Totals - Current Membership							0.773			0.853	1.001	1.000	1.001	1.000	1.000	$ 625.25	10.4%	0.6%	2.0%	36,726	35,451	$ 412.00	$ 448.67	8.9%		-	-	-	-	-	17,168	11,236	-	8,322	36,726	
Total - Projected Membership							0.772			0.851	1.000	1.000	1.000	1.000	1.000	$ 622.32	10.5%	0.6%	2.0%																	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A	N/A	N/A	N/A										-	0
Plan 1	45127PA0130001	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 250	DM	45127PA0130003	Gold	0.70692732	Standard AV	Off	0.723	0.925	1.000	0.902	1.000	1.000	$438.13	13.9%	0.6%	2.0%	28	-	$362.75	$ 328.48	-9.4%	0.1%						28	-	-	28	1
Plan 2	45127PA0130002	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 0	DM	45127PA0130004	Gold	0.71710648	Standard AV	Off	0.761	0.942	1.000	0.902	1.000	1.000	$469.08	13.1%	0.6%	2.0%	25	-	$383.43	$ 348.36	-9.1%	0.1%						25	-	-	25	1
Plan 3	45127PA0130003	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 250	E		Silver	0.70692732	Standard AV	Off	0.723	0.925	1.000	0.902	1.000	1.000	$438.13	13.9%	0.6%	2.0%	42	66	$304.21	$ 328.48	8.0%	0.1%						42	-	-	42	1
Plan 4	45127PA0130004	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 0	E		Silver	0.71710648	Standard AV	Off	0.761	0.942	1.000	0.902	1.000	1.000	$469.08	13.1%	0.6%	2.0%	27	49	$322.67	$ 348.36	8.0%	0.1%						27	-	-	27	1
Plan 5	45127PA0130005	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 250	DM	45127PA0130007	Gold	0.70692732	Standard AV	Off	0.723	0.925	1.000	0.902	1.000	1.000	$438.13	13.9%	0.6%	2.0%	8	-	$362.75	$ 328.48	-9.4%	0.0%						-	-	8	8	1
Plan 6	45127PA0130006	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 0	DM	45127PA0130008	Gold	0.71710648	Standard AV	Off	0.761	0.942	1.000	0.902	1.000	1.000	$469.08	13.1%	0.6%	2.0%	16	-	$383.43	$ 348.36	-9.1%	0.0%						-	-	16	16	1
Plan 7	45127PA0130007	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 250	E		Silver	0.70692732	Standard AV	Off	0.723	0.925	1.000	0.902	1.000	1.000	$438.13	13.9%	0.6%	2.0%	6	13	$304.21	$ 328.48	8.0%	0.0%						-	-	6	6	1
Plan 8	45127PA0130008	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 0	E		Silver	0.71710648	Standard AV	Off	0.761	0.942	1.000	0.902	1.000	1.000	$469.08	13.1%	0.6%	2.0%	-	15	$322.67	$ 348.36	8.0%	0.0%						-	-	-	-	1
Plan 9	45127PA0010054	PPO	Platinum PPO 0/0/15 Rx 250	E		Platinum	0.8894189	Approach 1	Off	1.005	1.108	1.000	1.003	1.000	1.000	$810.40	8.0%	0.6%	2.0%	818	760	$526.38	$ 567.59	7.8%	2.2%						366	197	255	818	1
Plan 10	45127PA0010055	PPO	Platinum PPO 0/0/15 Rx 0	E		Platinum	0.91434557	Standard AV	Off	1.036	1.137	1.000	1.003	1.000	1.000	$856.87	7.6%	0.6%	2.0%	1,880	1,844	$554.19	$ 597.44	7.8%	5.1%						1,281	249	350	1,880	1
Plan 11	45127PA0010057	PPO	Platinum PPO 250/0/15 Rx 250	E		Platinum	0.8807392	Approach 1	Off	0.986	1.092	1.000	1.003	1.000	1.000	$783.18	8.3%	0.6%	2.0%	515	497	$506.60	$ 550.10	8.6%	1.4%						228	133	154	515	1
Plan 12	45127PA0010058	PPO	Platinum PPO 250/0/15 Rx 0	E		Platinum	0.9014785	Standard AV	Off	1.017	1.118	1.000	1.003	1.000	1.000	$826.97	7.9%	0.6%	2.0%	1,033	1,006	$533.71	$ 578.23	8.3%	2.8%						521	239	273	1,033	1
Plan 13	45127PA0010084	PPO	Gold PPO 1000/0/25 Rx 250	E		Gold	0.78693507	Approach 1	Off	0.898	1.022	1.000	1.003	1.000	1.000	$667.84	9.6%	0.6%	2.0%	888	863	$438.28	$ 476.02	8.6%	2.4%						506	209	173	888	1
Plan 14	45127PA0010085	PPO	Gold PPO 1000/0/25 Rx 0	E		Gold	0.803433	Standard AV	Off	0.935	1.049	1.000	1.003	1.000	1.000	$713.57	9.0%	0.6%	2.0%	2,785	2,726	$463.92	$ 505.39	8.9%	7.6%						1,558	619	608	2,785	1
Plan 15	45127PA0010089	PPO	Gold PPO 2000/0/15 Rx 250	E		Gold	0.78469136	Standard AV	Off	0.857	0.995	1.000	1.003	1.000	1.000	$620.17	10.2%	0.6%	2.0%	2,048	2,002	$402.07	$ 445.40	10.8%	5.6%						1,043	612	393	2,048	1
Plan 16	45127PA0010090	PPO	Gold PPO 2000/0/15 Rx 0	E		Gold	0.80009814	Standard AV	Off	0.897	1.021	1.000	1.003	1.000	1.000	$665.91	9.6%	0.6%	2.0%	6,642	5,332	$426.96	$ 474.78	11.2%	18.1%						3,186	1,849	1,607	6,642	1
Plan 17	45127PA0010116	PPO	Gold PPO 500/0/25 Rx 250	E		Gold	0.79008698	Standard AV	Off	0.929	1.045	1.000	1.003	1.000	1.000	$706.22	9.1%	0.6%	2.0%	729	710	$464.07	$ 500.67	7.9%	2.0%						377	127	225	729	1
Plan 18	45127PA0010117	PPO	Gold PPO 500/0/25 Rx 0	E		Gold	0.8060092	Standard AV	Off	0.963	1.072	1.000	1.003	1.000	1.000	$750.59	8.6%	0.6%	2.0%	1,646	1,612	$490.60	$ 529.17	7.9%	4.5%						852	398	396	1,646	1
Plan 19	45127PA0010124	PPO	Silver QHDHP PPO 2750/0/25	E		Silver	0.70637399	Standard AV	Off	0.801	0.962	1.000	1.003	1.000	1.000	$560.27	11.2%	0.6%	2.0%	1,340	1,307	$376.87	$ 406.93	8.0%	3.6%						392	589	359	1,340	1
Plan 20	45127PA0010131	PPO	Silver PPO 4000/0/40 Rx 250	E		Silver	0.70901345	Standard AV	Off	0.757	0.940	1.000	1.003	1.000	1.000	$517.29	12.0%	0.6%	2.0%	1,328	1,301	$351.32	$ 379.32	8.0%	3.6%						583	453	292	1,328	1
Plan 21	45127PA0010132	PPO	Silver PPO 4000/0/40 Rx 0	E		Silver	0.71989786	Standard AV	Off	0.794	0.958	1.000	1.003	1.000	1.000	$553.34	11.3%	0.6%	2.0%	2,328	2,288	$372.69	$ 402.48	8.0%	6.3%						966	821	541	2,328	1
Plan 22	45127PA0010135	PPO	Bronze QHDHP-E PPO 6900/0/0	E		Bronze	0.64397574	Standard AV	Off	0.623	0.894	1.000	1.003	1.000	1.000	$405.50	14.8%	0.6%	2.0%	1,552	1,526	$284.62	$ 307.52	8.0%	4.2%						398	806	348	1,552	1
Plan 23	45127PA0010144	PPO	Silver PPO 3500/0/45 Rx 0	DM	45127PA0010132	Silver	0.71989786	Standard AV	Off	0.794	0.958	1.000	1.003	1.000	1.000	$553.34	11.3%	0.6%	2.0%	-	-	$372.69	$ 402.48	8.0%	0.0%						-	-	-	-	1
Plan 24	45127PA0010161	PPO	Gold QHDHP PPO 1500/0/10	E		Gold	0.78305908	Approach 1	Off	0.905	1.027	1.000	1.003	1.000	1.000	$675.44	9.5%	0.6%	2.0%	422	406	$435.31	$ 480.91	10.5%	1.1%						238	102	82	422	1
Plan 25	45127PA0010170	PPO	Silver QHDHP PPO 3500/0/25	E		Silver	0.69231931	Standard AV	Off	0.745	0.935	1.000	1.003	1.000	1.000	$506.68	12.2%	0.6%	2.0%	1,572	1,546	$344.90	$ 372.51	8.0%	4.3%						600	571	401	1,572	1
Plan 26	45127PA0010184	PPO	Silver PPO 5000/0/35 Rx 250	E		Silver	0.70886289	Standard AV	Off	0.722	0.925	1.000	1.003	1.000	1.000	$485.95	12.7%	0.6%	2.0%	1,199	1,172	$331.84	$ 359.19	8.2%	3.3%						544	447	208	1,199	1
Plan 27	45127PA0010185	PPO	Silver PPO 5000/0/35 Rx 0	E		Silver	0.71956324	Standard AV	Off	0.760	0.941	1.000	1.003	1.000	1.000	$520.55	12.0%	0.6%	2.0%	1,435	1,406	$352.39	$ 381.42	8.2%	3.9%						649	461	325	1,435	1
Plan 28	45127PA0010186	PPO	Silver PPO 6000/0/35 Rx 250	E		Silver	0.70147445	Standard AV	Off	0.708	0.919	1.000	1.003	1.000	1.000	$473.59	13.0%	0.6%	2.0%	536	517	$325.17	$ 351.25	8.0%	1.5%						275	137	124	536	1
Plan 29	45127PA0010187	PPO	Silver PPO 6000/0/35 Rx 0	E		Silver	0.71078731	Standard AV	Off	0.746	0.935	1.000	1.003	1.000	1.000	$507.63	12.2%	0.6%	2.0%	759	738	$345.46	$ 373.11	8.0%	2.1%						526	127	106	759	1
Plan 30	45127PA0010188	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	DM	45127PA0010194	Gold	0.78183723	Standard AV	Off	0.826	0.975	1.000	1.003	1.000	1.000	$585.63	10.8%	0.6%	2.0%	-	-	$387.51	$ 423.22	9.2%	0.0%						-	-	-	-	1
Plan 31	45127PA0010189	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	DM	45127PA0010195	Gold	0.79725819	Standard AV	Off	0.863	0.999	1.000	1.003	1.000	1.000	$627.11	10.1%	0.6%	2.0%	-	-	$411.79	$ 449.86	9.2%	0.0%						-	-	-	-	1
Plan 32	45127PA0010190	PPO	Gold PPO 2000/20/20 Rx 250	DM	45127PA0010089	Gold	0.78469136	Standard AV	Off	0.857	0.995	1.000	1.003	1.000	1.000	$620.17	10.2%	0.6%	2.0%	-	-	$402.07	$ 445.40	10.8%	0.0%						-	-	-	-	1
Plan 33	45127PA0010191	PPO	Gold PPO 2000/20/20 Rx 0	DM	45127PA0010090	Gold	0.80009814	Standard AV	Off	0.897	1.021	1.000	1.003	1.000	1.000	$665.91	9.6%	0.6%	2.0%	-	-	$426.96	$ 474.78	11.2%	0.0%						-	-	-	-	1
Plan 34	45127PA0010194	PPO	Gold PPO 3000/0/15 Rx 250	E		Gold	0.78183723	Approach 1	Off	0.826	0.975	1.000	1.003	1.000	1.000	$585.63	10.8%	0.6%	2.0%	1,227	1,199	$387.51	$ 423.22	9.2%	3.3%						616	309	302	1,227	1
Plan 35	45127PA0010195	PPO	Gold PPO 3000/0/15 Rx 0	E		Gold	0.79725819	Standard AV	Off	0.863	0.999	1.000	1.003	1.000	1.000	$627.11	10.1%	0.6%	2.0%	2,344	2,299	$411.79	$ 449.86	9.2%	6.4%						1,156	577	611	2,344	1
Plan 36	45127PA0010196	PPO	Gold Simple PPO 0/0/40	E		Gold	0.7879693	Standard AV	Off	0.862	0.998	1.000	1.003	1.000	1.000	$625.95	10.2%	0.6%	2.0%	80	76	$432.76	$ 449.11	3.8%	0.2%						46	32	2	80	1
Plan 37	45127PA0010197	PPO	Gold PPO Choice 3000/0/30 Rx 250	DM	45127PA0010207	Gold	0.71790418	Standard AV	Off	0.730	0.928	1.000	0.958	1.000	1.000	$471.12	13.0%	0.6%	2.0%	361	-	$323.24	$ 349.67	8.2%	1.0%						-	361	-	361	1
Plan 38	45127PA0010198	PPO	Gold PPO Choice 3000/0/30 Rx 0	DM	45127PA0010207	Gold	0.71790418	Standard AV	Off	0.730	0.928	1.000	0.958	1.000	1.000	$471.12	13.0%	0.6%	2.0%	431	-	$343.75	$ 349.67	1.7%	1.2%						-	431	-	431	1
Plan 39	45127PA0010199	PPO	Silver QHDHP-E PPO 4500/0/10	E		Silver	0.68084568	Approach 1	Off	0.710	0.920	1.000	1.003	1.000	1.000	$475.51	12.9%	0.6%	2.0%	662	642	$326.31	$ 352.48	8.0%	1.8%						125	380	157	662	1
Plan 40	45127PA0010200	PPO	Gold Performance PPO 1000/0/20 Rx 0	E		Gold	0.80576265	Standard AV	Off	0.892	1.017	1.000	0.978	1.000	1.000	$643.34	9.9%	0.6%	2.0%	3	3	$431.03	$ 460.28	6.8%	0.0%						3	-	-	3	1
Plan 41	45127PA0010201	PPO	Silver QHDHP Performance PPO 2750/0/15	E		Silver	0.70659284	Standard AV	Off	0.753	0.938	1.000	0.978	1.000	1.000	$500.85	12.4%	0.6%	2.0%	-	94	$344.81	$ 368.76	6.9%	0.0%						-	-	-	-	1
Plan 42	45127PA0010202	PPO	Silver Performance PPO 4500/0/30 Rx 0	E		Silver	0.71790418	Standard AV	Off	0.730	0.928	1.000	0.978	1.000	1.000	$480.82	12.8%	0.6%	2.0%	11	10	$341.25	$ 355.90	4.3%	0.0%						11	-	-	11	1
Plan 43	45127PA0010203	PPO	Gold PPO Choice 1000/0/20 Rx 0	N		Gold	0.80576265	Standard AV	Off	0.892	1.017	1.000	0.958	1.000	1.000	$630.36	10.1%	0.6%	2.0%	-	94	$0.00	$ 451.95	0.0%	0.0%						-	-	-	-	1
Plan 44	45127PA0010204	PPO	Gold PPO Choice Select 1000/0/20 Rx 0	N		Gold	0.80576265	Standard AV	Off	0.892	1.017	1.000	0.894	1.000	1.000	$588.22	10.7%	0.6%	2.0%	-	94	$0.00	$ 424.88	0.0%	0.0%						-	-	-	-	1
Plan 45	45127PA0010205	PPO	Silver QHDHP PPO Choice 2750/0/15	N		Silver	0.70659284	Standard AV	Off	0.753	0.938	1.000	0.958	1.000	1.000	$490.75	12.6%	0.6%	2.0%	-	94	$0.00	$ 362.27	0.0%	0.0%						-	-	-	-	1
Plan 46	45127PA0010206	PPO	Silver QHDHP PPO Choice Select 2750/0/15	N		Silver	0.70659284	Standard AV	Off	0.753	0.938	1.000	0.894	1.000	1.000	$457.94	13.4%	0.6%	2.0%	-	94	$0.00	$ 341.20	0.0%	0.0%						-	-	-	-	1
Plan 47	45127PA0010207	PPO	Silver PPO Choice 4500/0/30 Rx 0	N		Silver	0.71790418	Standard AV	Off	0.730	0.928	1.000	0.958	1.000	1.000	$471.12	13.0%	0.6%	2.0%	-	777	$0.00	$ 349.67	0.0%	0.0%						-	-	-	-	1
Plan 48	45127PA0010208	PPO	Silver PPO Choice Select 4500/0/30 Rx 0	N		Silver	0.71790418	Standard AV	Off	0.730	0.928	1.000	0.894	1.000	1.000	$439.63	13.8%	0.6%	2.0%	-	94	$0.00	$ 329.44	0.0%	0.0%						-	-	-	-	1
Plan 49	45127PA0010209	PPO	Gold PPO Q/0/20 Rx 500	N		Gold	0.81600335	Standard AV	Off	0.925	1.042	1.000	1.003	1.000	1.000	$700.63	9.2%	0.6%	2.0%	-	175	$0.00	$ 497.06	0.0%	0.0%						-	-	-	-	1
Plan 50																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 51																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 52																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 53																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 54																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 55																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 56																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 57																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 58																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 59																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 60																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 61																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 62																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 63																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 64																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 65																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 66																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 67																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 68																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 69																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 70																$0.00				-			$ -	0.0%	0.0%									-	0

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Capital Advantage Insurance Company
Plan Name: Silver 2000
Service Component: Silver Group
Rate Effective Date: 1/1/2014

Plan Number	AV50 Plan Designated	21/50NN Plan Rate Area	Premium Rate Including Tax and Fees	21/50NN Rate Area Change	Change Tax	Change Tax and Fees
Table	Three-year-to-date premium rates (1)					
Plan 1	AV70Silver2000	AV70Silver2000	$0.00	$0.00	$0.00	$0.00
Plan 2	AV70Silver2000	Blue	$0.00	$0.00	$0.00	$0.00
Plan 3	AV70Silver2000	Gold	$0.00	$0.00	$0.00	$0.00
Plan 4	AV70Silver2000	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 5	AV70Silver2000	Silver	$0.00	$0.00	$0.00	$0.00
Plan 6	AV70Silver2000	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 7	AV60Silver2000	AV60Silver2000	$0.00	$0.00	$0.00	$0.00
Plan 8	AV60Silver2000	Blue	$0.00	$0.00	$0.00	$0.00
Plan 9	AV60Silver2000	Gold	$0.00	$0.00	$0.00	$0.00
Plan 10	AV60Silver2000	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 11	AV60Silver2000	Silver	$0.00	$0.00	$0.00	$0.00
Plan 12	AV60Silver2000	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 13	AV70Silver2000HSA	AV70Silver2000HSA	$0.00	$0.00	$0.00	$0.00
Plan 14	AV70Silver2000HSA	Blue	$0.00	$0.00	$0.00	$0.00
Plan 15	AV70Silver2000HSA	Gold	$0.00	$0.00	$0.00	$0.00
Plan 16	AV70Silver2000HSA	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 17	AV70Silver2000HSA	Silver	$0.00	$0.00	$0.00	$0.00
Plan 18	AV70Silver2000HSA	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 19	AV60Silver2000HSA	AV60Silver2000HSA	$0.00	$0.00	$0.00	$0.00
Plan 20	AV60Silver2000HSA	Blue	$0.00	$0.00	$0.00	$0.00
Plan 21	AV60Silver2000HSA	Gold	$0.00	$0.00	$0.00	$0.00
Plan 22	AV60Silver2000HSA	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 23	AV60Silver2000HSA	Silver	$0.00	$0.00	$0.00	$0.00
Plan 24	AV60Silver2000HSA	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 25	AV70Silver2000HSA	AV70Silver2000HSA	$0.00	$0.00	$0.00	$0.00
Plan 26	AV70Silver2000HSA	Blue	$0.00	$0.00	$0.00	$0.00
Plan 27	AV70Silver2000HSA	Gold	$0.00	$0.00	$0.00	$0.00
Plan 28	AV70Silver2000HSA	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 29	AV70Silver2000HSA	Silver	$0.00	$0.00	$0.00	$0.00
Plan 30	AV70Silver2000HSA	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 31	AV60Silver2000HSA	AV60Silver2000HSA	$0.00	$0.00	$0.00	$0.00
Plan 32	AV60Silver2000HSA	Blue	$0.00	$0.00	$0.00	$0.00
Plan 33	AV60Silver2000HSA	Gold	$0.00	$0.00	$0.00	$0.00
Plan 34	AV60Silver2000HSA	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 35	AV60Silver2000HSA	Silver	$0.00	$0.00	$0.00	$0.00
Plan 36	AV60Silver2000HSA	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 37	AV70Silver2000	AV70Silver2000	$0.00	$0.00	$0.00	$0.00
Plan 38	AV70Silver2000	Blue	$0.00	$0.00	$0.00	$0.00
Plan 39	AV70Silver2000	Gold	$0.00	$0.00	$0.00	$0.00
Plan 40	AV70Silver2000	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 41	AV70Silver2000	Silver	$0.00	$0.00	$0.00	$0.00
Plan 42	AV70Silver2000	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 43	AV60Silver2000	AV60Silver2000	$0.00	$0.00	$0.00	$0.00
Plan 44	AV60Silver2000	Blue	$0.00	$0.00	$0.00	$0.00
Plan 45	AV60Silver2000	Gold	$0.00	$0.00	$0.00	$0.00
Plan 46	AV60Silver2000	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 47	AV60Silver2000	Silver	$0.00	$0.00	$0.00	$0.00
Plan 48	AV60Silver2000	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 49	AV70Silver2000HSA	AV70Silver2000HSA	$0.00	$0.00	$0.00	$0.00
Plan 50	AV70Silver2000HSA	Blue	$0.00	$0.00	$0.00	$0.00
Plan 51	AV70Silver2000HSA	Gold	$0.00	$0.00	$0.00	$0.00
Plan 52	AV70Silver2000HSA	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 53	AV70Silver2000HSA	Silver	$0.00	$0.00	$0.00	$0.00
Plan 54	AV70Silver2000HSA	Bronze	$0.00	$0.00	$0.00	$0.00
Plan 55	AV60Silver2000HSA	AV60Silver2000HSA	$0.00	$0.00	$0.00	$0.00
Plan 56	AV60Silver2000HSA	Blue	$0.00	$0.00	$0.00	$0.00
Plan 57	AV60Silver2000HSA	Gold	$0.00	$0.00	$0.00	$0.00
Plan 58	AV60Silver2000HSA	Platinum	$0.00	$0.00	$0.00	$0.00
Plan 59	AV60Silver2000HSA	Silver	$0.00	$0.00	$0.00	$0.00
Plan 60	AV60Silver2000HSA	Bronze	$0.00	$0.00	$0.00	$0.00

Table	Change in Column 1 (1 year ago) Minus Premium 3/2014											
Plan 1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 3	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 4	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 5	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 6	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 7	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 8	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 9	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 10	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 11	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 12	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 13	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 14	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 15	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 16	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 17	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 18	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 19	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 20	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 22	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 23	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 24	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 25	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 26	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 27	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 28	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 29	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 30	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 31	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 32	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 33	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 34	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 35	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 36	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 37	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 38	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 39	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 40	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 41	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 43	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 44	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 45	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 46	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 47	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 48	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 49	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 50	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 51	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 52	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 53	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 54	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 55	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 56	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 57	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 58	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 59	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plan 60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2023**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
PPO	All	1.000	1.000	
Valley Advantage EPO	6	0.900	0.900	9/19/2016
Capital Advantage EPO	9	0.900	0.900	7/27/2020
PPO Choice	7	0.860	0.955	5/1/2009
Performance PPO	All	0.986	0.975	
PPO Choice Select	7, 9		0.891	

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Table B

Plan ID	Plan Name	Metal Level	Projected Member Months	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor	(8)/(6*7) Induced Utilization	Induced Demand Table 10
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010055	Platinum PPO 0/0/15 Rx 0	Platinum	22,129	$16,096,580	$18,961,740	1.18	1.000	1.04	0.88	1.14
45127PA0010058	Platinum PPO 250/0/15 Rx 0	Platinum	12,073	$8,781,870	$9,984,032	1.14	1.000	1.02	0.89	1.12
45127PA0010054	Platinum PPO 0/0/15 Rx 250	Platinum	9,115	$6,630,228	$7,386,840	1.11	1.000	1.01	0.90	1.11
45127PA0010057	Platinum PPO 250/0/15 Rx 250	Platinum	5,963	$4,337,471	$4,670,126	1.08	1.000	0.99	0.92	1.09
45127PA0010209	Gold PPO 0/0/20 Rx 500	Gold	2,097	$1,525,353	$1,469,164	0.96	1.000	0.92	0.96	1.04
45127PA0010117	Gold PPO 500/0/25 Rx 0	Gold	19,340	$14,067,868	$14,516,447	1.03	1.000	0.96	0.93	1.07
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	Gold	34	$24,113	$21,874	0.91	1.000	0.89	0.98	1.02
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	Gold	1,134	$788,020	$714,830	0.91	1.000	0.89	0.98	1.02
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	Gold	1,134	$735,341	$667,044	0.91	1.000	0.89	0.98	1.02
45127PA0010085	Gold PPO 1000/0/25 Rx 0	Gold	32,717	$23,798,264	$23,346,068	0.98	1.000	0.93	0.95	1.05
45127PA0010090	Gold PPO 2000/0/15 Rx 0	Gold	63,983	$46,541,075	$42,607,107	0.92	1.000	0.90	0.98	1.02
45127PA0010195	Gold PPO 3000/0/15 Rx 0	Gold	27,593	$20,071,080	$17,304,092	0.86	1.000	0.86	1.00	1.00
45127PA0010116	Gold PPO 500/0/25 Rx 250	Gold	8,525	$6,201,064	$6,020,584	0.97	1.000	0.93	0.96	1.04
45127PA0010196	Gold Simple PPO 40/65/350/2000/4000 Rx 0	Gold	907	$659,750	$567,740	0.86	1.000	0.86	1.00	1.00
45127PA0010084	Gold PPO 1000/0/25 Rx 250	Gold	10,362	$7,537,293	$6,920,237	0.92	1.000	0.90	0.98	1.02
45127PA0010089	Gold PPO 2000/0/15 Rx 250	Gold	24,022	$17,473,543	$14,897,887	0.85	1.000	0.86	1.01	0.99
45127PA0010161	Gold QHDHP PPO 1500/0/10	Gold	4,875	$3,546,063	$3,292,817	0.93	1.000	0.90	0.97	1.03
45127PA0010194	Gold PPO 3000/0/15 Rx 250	Gold	14,386	$10,464,341	$8,424,921	0.81	1.000	0.83	1.03	0.98
45127PA0010132	Silver PPO 4000/0/40 Rx 0	Silver	27,457	$19,972,154	$15,193,199	0.76	1.000	0.79	1.04	0.96
45127PA0010185	Silver PPO 5000/0/35 Rx 0	Silver	16,869	$12,270,469	$8,781,239	0.72	1.000	0.76	1.06	0.94
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	Silver	125	$88,652	$60,103	0.68	1.000	0.73	1.08	0.93
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	Silver	9,330	$6,483,443	$4,395,588	0.68	1.000	0.73	1.08	0.93
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	Silver	1,134	$735,341	$498,540	0.68	1.000	0.73	1.08	0.93
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	Silver	589	$385,593	$276,291	0.72	1.000	0.76	1.06	0.94
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	Silver	181	$118,493	$84,904	0.72	1.000	0.76	1.06	0.94
45127PA0010187	Silver PPO 6000/0/35 Rx 0	Silver	8,854	$6,440,378	$4,494,554	0.70	1.000	0.75	1.07	0.93
45127PA0010131	Silver PPO 4000/0/40 Rx 250	Silver	15,610	$11,354,675	$8,074,962	0.71	1.000	0.76	1.06	0.94
45127PA0010184	Silver PPO 5000/0/35 Rx 250	Silver	14,069	$10,233,756	$6,836,814	0.67	1.000	0.72	1.08	0.92
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	Silver	794	$519,798	$347,881	0.67	1.000	0.72	1.08	0.93
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	Silver	159	$104,091	$69,664	0.67	1.000	0.72	1.08	0.93
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Silver	1,134	$804,247	$567,969	0.71	1.000	0.75	1.07	0.94
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	Silver	1,134	$788,020	$556,509	0.71	1.000	0.75	1.07	0.94
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	Silver	1,134	$735,341	$519,307	0.71	1.000	0.75	1.07	0.94
45127PA0010124	Silver QHDHP PPO 2750/0/25	Silver	15,690	$11,412,867	$8,790,683	0.77	1.000	0.80	1.04	0.96
45127PA0010186	Silver PPO 6000/0/35 Rx 250	Silver	6,201	$4,510,592	$2,936,741	0.65	1.000	0.71	1.09	0.92
45127PA0010170	Silver QHDHP PPO 3500/0/25	Silver	18,546	$13,490,314	$9,396,960	0.70	1.000	0.75	1.07	0.93
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Silver	7,709	$5,607,507	$3,665,724	0.65	1.000	0.71	1.09	0.92
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Bronze	18,308	$13,317,194	$7,423,915	0.56	1.000	0.62	1.12	0.89
Total			425,416	308,652,238	264,745,097	0.851	1.00	0.851	1.00	1.00
PMPM				725.53	622.32					
Rate Dev II				725.53	617.36					

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$434.21	$434.21	$468.94	$468.94	$442.89	$442.89	$457.04	$457.04
15	$472.80	$472.80	$510.63	$510.63	$482.26	$482.26	$497.67	$497.67
16	$487.56	$487.56	$526.56	$526.56	$497.31	$497.31	$513.20	$513.20
17	$502.32	$502.32	$542.50	$542.50	$512.36	$512.36	$528.73	$528.73
18	$518.21	$518.21	$559.67	$559.67	$528.57	$528.57	$545.46	$545.46
19	$534.10	$534.10	$576.83	$576.83	$544.78	$544.78	$562.19	$562.19
20	$550.56	$550.56	$594.61	$594.61	$561.57	$561.57	$579.52	$579.52
21	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
22	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
23	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
24	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
25	$569.86	$569.86	$615.45	$615.45	$581.26	$581.26	$599.83	$599.83
26	$581.21	$581.21	$627.71	$627.71	$592.84	$592.84	$611.78	$611.78
27	$594.83	$594.83	$642.42	$642.42	$606.73	$606.73	$626.12	$626.12
28	$616.97	$616.97	$666.33	$666.33	$629.31	$629.31	$649.42	$649.42
29	$635.13	$635.13	$685.94	$685.94	$647.84	$647.84	$668.54	$668.54
30	$644.21	$644.21	$695.75	$695.75	$657.10	$657.10	$678.09	$678.09
31	$657.84	$657.84	$710.46	$710.46	$670.99	$670.99	$692.43	$692.43
32	$671.46	$671.46	$725.18	$725.18	$684.89	$684.89	$706.77	$706.77
33	$679.97	$679.97	$734.37	$734.37	$693.57	$693.57	$715.73	$715.73
34	$689.05	$689.05	$744.18	$744.18	$702.84	$702.84	$725.29	$725.29
35	$693.59	$693.59	$749.08	$749.08	$707.47	$707.47	$730.07	$730.07
36	$698.14	$698.14	$753.99	$753.99	$712.10	$712.10	$734.85	$734.85
37	$702.68	$702.68	$758.89	$758.89	$716.73	$716.73	$739.63	$739.63
38	$707.22	$707.22	$763.79	$763.79	$721.36	$721.36	$744.41	$744.41
39	$716.30	$716.30	$773.60	$773.60	$730.62	$730.62	$753.97	$753.97
40	$725.38	$725.38	$783.41	$783.41	$739.89	$739.89	$763.53	$763.53
41	$739.00	$739.00	$798.12	$798.12	$753.78	$753.78	$777.87	$777.87
42	$752.06	$752.06	$812.22	$812.22	$767.10	$767.10	$791.61	$791.61
43	$770.22	$770.22	$831.84	$831.84	$785.62	$785.62	$810.73	$810.73
44	$792.92	$792.92	$856.36	$856.36	$808.78	$808.78	$834.62	$834.62
45	$819.60	$819.60	$885.17	$885.17	$835.99	$835.99	$862.70	$862.70
46	$851.38	$851.38	$919.50	$919.50	$868.41	$868.41	$896.16	$896.16
47	$887.14	$887.14	$958.11	$958.11	$904.89	$904.89	$933.80	$933.80
48	$928.01	$928.01	$1,002.25	$1,002.25	$946.57	$946.57	$976.81	$976.81
49	$968.31	$968.31	$1,045.77	$1,045.77	$987.67	$987.67	$1,019.23	$1,019.23
50	$1,013.72	$1,013.72	$1,094.81	$1,094.81	$1,033.99	$1,033.99	$1,067.03	$1,067.03
51	$1,058.56	$1,058.56	$1,143.24	$1,143.24	$1,079.73	$1,079.73	$1,114.23	$1,114.23
52	$1,107.94	$1,107.94	$1,196.57	$1,196.57	$1,130.09	$1,130.09	$1,166.20	$1,166.20
53	$1,157.88	$1,157.88	$1,250.51	$1,250.51	$1,181.04	$1,181.04	$1,218.78	$1,218.78
54	$1,211.80	$1,211.80	$1,308.75	$1,308.75	$1,236.04	$1,236.04	$1,275.53	$1,275.53
55	$1,265.73	$1,265.73	$1,366.98	$1,366.98	$1,291.04	$1,291.04	$1,332.29	$1,332.29
56	$1,324.19	$1,324.19	$1,430.12	$1,430.12	$1,350.67	$1,350.67	$1,393.83	$1,393.83
57	$1,383.22	$1,383.22	$1,493.87	$1,493.87	$1,410.88	$1,410.88	$1,455.96	$1,455.96
58	$1,446.22	$1,446.22	$1,561.92	$1,561.92	$1,475.14	$1,475.14	$1,522.28	$1,522.28
59	$1,477.44	$1,477.44	$1,595.63	$1,595.63	$1,506.99	$1,506.99	$1,555.14	$1,555.14
60	$1,540.44	$1,540.44	$1,663.67	$1,663.67	$1,571.25	$1,571.25	$1,621.45	$1,621.45
61	$1,594.93	$1,594.93	$1,722.52	$1,722.52	$1,626.83	$1,626.83	$1,678.81	$1,678.81
62	$1,630.69	$1,630.69	$1,761.14	$1,761.14	$1,663.30	$1,663.30	$1,716.45	$1,716.45
63	$1,675.53	$1,675.53	$1,809.57	$1,809.57	$1,709.04	$1,709.04	$1,763.64	$1,763.64
64+	$1,702.76	$1,702.76	$1,838.99	$1,838.99	$1,736.82	$1,736.82	$1,792.31	$1,792.31

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$493.60	$493.60	$466.18	$466.18	$420.83	$420.83	$454.50	$454.50
15	$537.48	$537.48	$507.62	$507.62	$458.24	$458.24	$494.90	$494.90
16	$554.26	$554.26	$523.46	$523.46	$472.54	$472.54	$510.35	$510.35
17	$571.03	$571.03	$539.31	$539.31	$486.85	$486.85	$525.80	$525.80
18	$589.10	$589.10	$556.37	$556.37	$502.25	$502.25	$542.43	$542.43
19	$607.17	$607.17	$573.43	$573.43	$517.65	$517.65	$559.07	$559.07
20	$625.88	$625.88	$591.11	$591.11	$533.61	$533.61	$576.30	$576.30
21	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
22	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
23	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
24	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
25	$647.82	$647.82	$611.83	$611.83	$552.31	$552.31	$596.50	$596.50
26	$660.72	$660.72	$624.01	$624.01	$563.31	$563.31	$608.38	$608.38
27	$676.21	$676.21	$638.64	$638.64	$576.52	$576.52	$622.64	$622.64
28	$701.37	$701.37	$662.41	$662.41	$597.97	$597.97	$645.81	$645.81
29	$722.02	$722.02	$681.91	$681.91	$615.57	$615.57	$664.82	$664.82
30	$732.34	$732.34	$691.66	$691.66	$624.37	$624.37	$674.32	$674.32
31	$747.83	$747.83	$706.28	$706.28	$637.58	$637.58	$688.58	$688.58
32	$763.31	$763.31	$720.91	$720.91	$650.78	$650.78	$702.84	$702.84
33	$772.99	$772.99	$730.05	$730.05	$659.03	$659.03	$711.75	$711.75
34	$783.32	$783.32	$739.80	$739.80	$667.83	$667.83	$721.26	$721.26
35	$788.48	$788.48	$744.67	$744.67	$672.23	$672.23	$726.01	$726.01
36	$793.64	$793.64	$749.55	$749.55	$676.64	$676.64	$730.77	$730.77
37	$798.80	$798.80	$754.42	$754.42	$681.04	$681.04	$735.52	$735.52
38	$803.96	$803.96	$759.30	$759.30	$685.44	$685.44	$740.27	$740.27
39	$814.29	$814.29	$769.05	$769.05	$694.24	$694.24	$749.78	$749.78
40	$824.61	$824.61	$778.80	$778.80	$703.04	$703.04	$759.28	$759.28
41	$840.10	$840.10	$793.42	$793.42	$716.24	$716.24	$773.54	$773.54
42	$854.94	$854.94	$807.44	$807.44	$728.90	$728.90	$787.21	$787.21
43	$875.58	$875.58	$826.94	$826.94	$746.50	$746.50	$806.22	$806.22
44	$901.39	$901.39	$851.32	$851.32	$768.50	$768.50	$829.98	$829.98
45	$931.72	$931.72	$879.96	$879.96	$794.36	$794.36	$857.91	$857.91
46	$967.85	$967.85	$914.08	$914.08	$825.16	$825.16	$891.18	$891.18
47	$1,008.50	$1,008.50	$952.47	$952.47	$859.82	$859.82	$928.61	$928.61
48	$1,054.96	$1,054.96	$996.35	$996.35	$899.43	$899.43	$971.38	$971.38
49	$1,100.77	$1,100.77	$1,039.62	$1,039.62	$938.49	$938.49	$1,013.57	$1,013.57
50	$1,152.39	$1,152.39	$1,088.37	$1,088.37	$982.50	$982.50	$1,061.10	$1,061.10
51	$1,203.36	$1,203.36	$1,136.51	$1,136.51	$1,025.96	$1,025.96	$1,108.03	$1,108.03
52	$1,259.50	$1,259.50	$1,189.53	$1,189.53	$1,073.81	$1,073.81	$1,159.72	$1,159.72
53	$1,316.28	$1,316.28	$1,243.15	$1,243.15	$1,122.22	$1,122.22	$1,212.00	$1,212.00
54	$1,377.58	$1,377.58	$1,301.05	$1,301.05	$1,174.48	$1,174.48	$1,268.44	$1,268.44
55	$1,438.87	$1,438.87	$1,358.94	$1,358.94	$1,226.75	$1,226.75	$1,324.88	$1,324.88
56	$1,505.33	$1,505.33	$1,421.70	$1,421.70	$1,283.41	$1,283.41	$1,386.08	$1,386.08
57	$1,572.44	$1,572.44	$1,485.08	$1,485.08	$1,340.62	$1,340.62	$1,447.87	$1,447.87
58	$1,644.06	$1,644.06	$1,552.72	$1,552.72	$1,401.68	$1,401.68	$1,513.81	$1,513.81
59	$1,679.55	$1,679.55	$1,586.24	$1,586.24	$1,431.94	$1,431.94	$1,546.49	$1,546.49
60	$1,751.17	$1,751.17	$1,653.88	$1,653.88	$1,493.00	$1,493.00	$1,612.44	$1,612.44
61	$1,813.11	$1,813.11	$1,712.38	$1,712.38	$1,545.81	$1,545.81	$1,669.47	$1,669.47
62	$1,853.76	$1,853.76	$1,750.77	$1,750.77	$1,580.47	$1,580.47	$1,706.90	$1,706.90
63	$1,904.73	$1,904.73	$1,798.92	$1,798.92	$1,623.92	$1,623.92	$1,753.84	$1,753.84
64+	$1,935.71	$1,935.71	$1,828.16	$1,828.16	$1,650.32	$1,650.32	$1,782.35	$1,782.35

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$429.25	$429.25	$442.35	$442.35	$477.73	$477.73	$451.19	$451.19
15	$467.41	$467.41	$481.67	$481.67	$520.20	$520.20	$491.30	$491.30
16	$482.00	$482.00	$496.70	$496.70	$536.44	$536.44	$506.63	$506.63
17	$496.58	$496.58	$511.73	$511.73	$552.67	$552.67	$521.97	$521.97
18	$512.30	$512.30	$527.92	$527.92	$570.16	$570.16	$538.48	$538.48
19	$528.01	$528.01	$544.11	$544.11	$587.64	$587.64	$555.00	$555.00
20	$544.28	$544.28	$560.88	$560.88	$605.75	$605.75	$572.10	$572.10
21	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
22	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
23	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
24	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
25	$563.36	$563.36	$580.54	$580.54	$626.99	$626.99	$592.15	$592.15
26	$574.58	$574.58	$592.11	$592.11	$639.48	$639.48	$603.95	$603.95
27	$588.05	$588.05	$605.99	$605.99	$654.46	$654.46	$618.10	$618.10
28	$609.93	$609.93	$628.54	$628.54	$678.82	$678.82	$641.11	$641.11
29	$627.88	$627.88	$647.04	$647.04	$698.80	$698.80	$659.98	$659.98
30	$636.86	$636.86	$656.29	$656.29	$708.79	$708.79	$669.42	$669.42
31	$650.33	$650.33	$670.17	$670.17	$723.78	$723.78	$683.57	$683.57
32	$663.80	$663.80	$684.05	$684.05	$738.77	$738.77	$697.73	$697.73
33	$672.21	$672.21	$692.72	$692.72	$748.14	$748.14	$706.57	$706.57
34	$681.19	$681.19	$701.97	$701.97	$758.13	$758.13	$716.01	$716.01
35	$685.68	$685.68	$706.60	$706.60	$763.12	$763.12	$720.73	$720.73
36	$690.17	$690.17	$711.22	$711.22	$768.12	$768.12	$725.45	$725.45
37	$694.66	$694.66	$715.85	$715.85	$773.12	$773.12	$730.17	$730.17
38	$699.15	$699.15	$720.47	$720.47	$778.11	$778.11	$734.88	$734.88
39	$708.12	$708.12	$729.73	$729.73	$788.10	$788.10	$744.32	$744.32
40	$717.10	$717.10	$738.98	$738.98	$798.10	$798.10	$753.76	$753.76
41	$730.57	$730.57	$752.86	$752.86	$813.08	$813.08	$767.91	$767.91
42	$743.47	$743.47	$766.15	$766.15	$827.45	$827.45	$781.48	$781.48
43	$761.43	$761.43	$784.66	$784.66	$847.43	$847.43	$800.35	$800.35
44	$783.87	$783.87	$807.79	$807.79	$872.41	$872.41	$823.94	$823.94
45	$810.25	$810.25	$834.96	$834.96	$901.76	$901.76	$851.66	$851.66
46	$841.67	$841.67	$867.34	$867.34	$936.73	$936.73	$884.69	$884.69
47	$877.02	$877.02	$903.77	$903.77	$976.08	$976.08	$921.85	$921.85
48	$917.42	$917.42	$945.41	$945.41	$1,021.04	$1,021.04	$964.31	$964.31
49	$957.26	$957.26	$986.46	$986.46	$1,065.38	$1,065.38	$1,006.19	$1,006.19
50	$1,002.15	$1,002.15	$1,032.72	$1,032.72	$1,115.34	$1,115.34	$1,053.37	$1,053.37
51	$1,046.47	$1,046.47	$1,078.40	$1,078.40	$1,164.67	$1,164.67	$1,099.97	$1,099.97
52	$1,095.29	$1,095.29	$1,128.70	$1,128.70	$1,219.00	$1,219.00	$1,151.28	$1,151.28
53	$1,144.67	$1,144.67	$1,179.59	$1,179.59	$1,273.96	$1,273.96	$1,203.18	$1,203.18
54	$1,197.97	$1,197.97	$1,234.52	$1,234.52	$1,333.28	$1,333.28	$1,259.21	$1,259.21
55	$1,251.28	$1,251.28	$1,289.45	$1,289.45	$1,392.61	$1,392.61	$1,315.24	$1,315.24
56	$1,309.07	$1,309.07	$1,349.01	$1,349.01	$1,456.93	$1,456.93	$1,375.99	$1,375.99
57	$1,367.43	$1,367.43	$1,409.15	$1,409.15	$1,521.88	$1,521.88	$1,437.33	$1,437.33
58	$1,429.71	$1,429.71	$1,473.33	$1,473.33	$1,591.20	$1,591.20	$1,502.80	$1,502.80
59	$1,460.58	$1,460.58	$1,505.13	$1,505.13	$1,625.54	$1,625.54	$1,535.24	$1,535.24
60	$1,522.86	$1,522.86	$1,569.32	$1,569.32	$1,694.86	$1,694.86	$1,600.70	$1,600.70
61	$1,576.73	$1,576.73	$1,624.83	$1,624.83	$1,754.81	$1,754.81	$1,657.32	$1,657.32
62	$1,612.08	$1,612.08	$1,661.25	$1,661.25	$1,794.16	$1,794.16	$1,694.48	$1,694.48
63	$1,656.40	$1,656.40	$1,706.93	$1,706.93	$1,843.49	$1,843.49	$1,741.07	$1,741.07
64+	$1,683.33	$1,683.33	$1,734.68	$1,734.68	$1,873.46	$1,873.46	$1,769.37	$1,769.37

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010084		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 250		Gold PPO 1000/0/25 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$364.16	$364.16	$393.30	$393.30	$371.45	$371.45	$386.63	$386.63
15	$396.53	$396.53	$428.26	$428.26	$404.46	$404.46	$421.00	$421.00
16	$408.91	$408.91	$441.62	$441.62	$417.09	$417.09	$434.14	$434.14
17	$421.29	$421.29	$454.99	$454.99	$429.71	$429.71	$447.28	$447.28
18	$434.62	$434.62	$469.38	$469.38	$443.31	$443.31	$461.43	$461.43
19	$447.94	$447.94	$483.78	$483.78	$456.90	$456.90	$475.58	$475.58
20	$461.75	$461.75	$498.69	$498.69	$470.98	$470.98	$490.24	$490.24
21	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
22	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
23	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
24	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
25	$477.93	$477.93	$516.17	$516.17	$487.49	$487.49	$507.42	$507.42
26	$487.45	$487.45	$526.45	$526.45	$497.20	$497.20	$517.53	$517.53
27	$498.88	$498.88	$538.79	$538.79	$508.86	$508.86	$529.66	$529.66
28	$517.44	$517.44	$558.84	$558.84	$527.79	$527.79	$549.37	$549.37
29	$532.68	$532.68	$575.29	$575.29	$543.33	$543.33	$565.54	$565.54
30	$540.29	$540.29	$583.52	$583.52	$551.10	$551.10	$573.63	$573.63
31	$551.72	$551.72	$595.86	$595.86	$562.75	$562.75	$585.76	$585.76
32	$563.14	$563.14	$608.19	$608.19	$574.41	$574.41	$597.89	$597.89
33	$570.28	$570.28	$615.91	$615.91	$581.69	$581.69	$605.47	$605.47
34	$577.90	$577.90	$624.13	$624.13	$589.46	$589.46	$613.56	$613.56
35	$581.71	$581.71	$628.25	$628.25	$593.34	$593.34	$617.60	$617.60
36	$585.52	$585.52	$632.36	$632.36	$597.23	$597.23	$621.64	$621.64
37	$589.33	$589.33	$636.47	$636.47	$601.11	$601.11	$625.69	$625.69
38	$593.13	$593.13	$640.58	$640.58	$605.00	$605.00	$629.73	$629.73
39	$600.75	$600.75	$648.81	$648.81	$612.76	$612.76	$637.81	$637.81
40	$608.37	$608.37	$657.04	$657.04	$620.53	$620.53	$645.90	$645.90
41	$619.79	$619.79	$669.37	$669.37	$632.19	$632.19	$658.03	$658.03
42	$630.74	$630.74	$681.20	$681.20	$643.35	$643.35	$669.66	$669.66
43	$645.97	$645.97	$697.65	$697.65	$658.89	$658.89	$685.83	$685.83
44	$665.01	$665.01	$718.22	$718.22	$678.31	$678.31	$706.04	$706.04
45	$687.39	$687.39	$742.38	$742.38	$701.14	$701.14	$729.80	$729.80
46	$714.04	$714.04	$771.17	$771.17	$728.33	$728.33	$758.10	$758.10
47	$744.03	$744.03	$803.56	$803.56	$758.92	$758.92	$789.94	$789.94
48	$778.31	$778.31	$840.57	$840.57	$793.88	$793.88	$826.33	$826.33
49	$812.11	$812.11	$877.08	$877.08	$828.35	$828.35	$862.21	$862.21
50	$850.19	$850.19	$918.20	$918.20	$867.19	$867.19	$902.64	$902.64
51	$887.80	$887.80	$958.82	$958.82	$905.55	$905.55	$942.57	$942.57
52	$929.21	$929.21	$1,003.55	$1,003.55	$947.79	$947.79	$986.54	$986.54
53	$971.10	$971.10	$1,048.79	$1,048.79	$990.52	$990.52	$1,031.02	$1,031.02
54	$1,016.32	$1,016.32	$1,097.63	$1,097.63	$1,036.65	$1,036.65	$1,079.03	$1,079.03
55	$1,061.55	$1,061.55	$1,146.47	$1,146.47	$1,082.78	$1,082.78	$1,127.04	$1,127.04
56	$1,110.58	$1,110.58	$1,199.42	$1,199.42	$1,132.79	$1,132.79	$1,179.10	$1,179.10
57	$1,160.09	$1,160.09	$1,252.89	$1,252.89	$1,183.29	$1,183.29	$1,231.66	$1,231.66
58	$1,212.92	$1,212.92	$1,309.96	$1,309.96	$1,237.18	$1,237.18	$1,287.76	$1,287.76
59	$1,239.11	$1,239.11	$1,338.23	$1,338.23	$1,263.89	$1,263.89	$1,315.56	$1,315.56
60	$1,291.95	$1,291.95	$1,395.30	$1,395.30	$1,317.78	$1,317.78	$1,371.66	$1,371.66
61	$1,337.64	$1,337.64	$1,444.66	$1,444.66	$1,364.40	$1,364.40	$1,420.17	$1,420.17
62	$1,367.63	$1,367.63	$1,477.04	$1,477.04	$1,394.99	$1,394.99	$1,452.01	$1,452.01
63	$1,405.24	$1,405.24	$1,517.66	$1,517.66	$1,433.35	$1,433.35	$1,491.94	$1,491.94
64+	$1,428.08	$1,428.08	$1,542.33	$1,542.33	$1,456.64	$1,456.64	$1,516.19	$1,516.19

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010085		45127PA0010085		45127PA0010089		45127PA0010089	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 0		Gold PPO 1000/0/25 Rx 0		Gold PPO 2000/0/15 Rx 250		Gold PPO 2000/0/15 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$417.56	$417.56	$394.36	$394.36	$340.74	$340.74	$368.00	$368.00
15	$454.68	$454.68	$429.42	$429.42	$371.03	$371.03	$400.71	$400.71
16	$468.87	$468.87	$442.82	$442.82	$382.61	$382.61	$413.22	$413.22
17	$483.06	$483.06	$456.22	$456.22	$394.19	$394.19	$425.72	$425.72
18	$498.34	$498.34	$470.66	$470.66	$406.66	$406.66	$439.19	$439.19
19	$513.63	$513.63	$485.09	$485.09	$419.13	$419.13	$452.66	$452.66
20	$529.46	$529.46	$500.04	$500.04	$432.05	$432.05	$466.61	$466.61
21	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
22	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
23	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
24	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
25	$548.02	$548.02	$517.57	$517.57	$447.19	$447.19	$482.97	$482.97
26	$558.93	$558.93	$527.88	$527.88	$456.10	$456.10	$492.59	$492.59
27	$572.03	$572.03	$540.25	$540.25	$466.79	$466.79	$504.13	$504.13
28	$593.32	$593.32	$560.36	$560.36	$484.16	$484.16	$522.89	$522.89
29	$610.79	$610.79	$576.85	$576.85	$498.41	$498.41	$538.29	$538.29
30	$619.52	$619.52	$585.10	$585.10	$505.54	$505.54	$545.98	$545.98
31	$632.62	$632.62	$597.47	$597.47	$516.23	$516.23	$557.53	$557.53
32	$645.72	$645.72	$609.85	$609.85	$526.92	$526.92	$569.07	$569.07
33	$653.91	$653.91	$617.58	$617.58	$533.60	$533.60	$576.29	$576.29
34	$662.64	$662.64	$625.83	$625.83	$540.73	$540.73	$583.99	$583.99
35	$667.01	$667.01	$629.95	$629.95	$544.29	$544.29	$587.83	$587.83
36	$671.37	$671.37	$634.07	$634.07	$547.85	$547.85	$591.68	$591.68
37	$675.74	$675.74	$638.20	$638.20	$551.42	$551.42	$595.53	$595.53
38	$680.11	$680.11	$642.32	$642.32	$554.98	$554.98	$599.38	$599.38
39	$688.84	$688.84	$650.57	$650.57	$562.11	$562.11	$607.08	$607.08
40	$697.57	$697.57	$658.82	$658.82	$569.23	$569.23	$614.77	$614.77
41	$710.67	$710.67	$671.19	$671.19	$579.92	$579.92	$626.32	$626.32
42	$723.23	$723.23	$683.05	$683.05	$590.17	$590.17	$637.38	$637.38
43	$740.69	$740.69	$699.54	$699.54	$604.42	$604.42	$652.78	$652.78
44	$762.53	$762.53	$720.16	$720.16	$622.24	$622.24	$672.02	$672.02
45	$788.18	$788.18	$744.39	$744.39	$643.17	$643.17	$694.63	$694.63
46	$818.75	$818.75	$773.26	$773.26	$668.12	$668.12	$721.56	$721.56
47	$853.14	$853.14	$805.74	$805.74	$696.18	$696.18	$751.87	$751.87
48	$892.44	$892.44	$842.86	$842.86	$728.25	$728.25	$786.50	$786.50
49	$931.19	$931.19	$879.46	$879.46	$759.87	$759.87	$820.66	$820.66
50	$974.86	$974.86	$920.70	$920.70	$795.50	$795.50	$859.14	$859.14
51	$1,017.98	$1,017.98	$961.42	$961.42	$830.69	$830.69	$897.14	$897.14
52	$1,065.46	$1,065.46	$1,006.27	$1,006.27	$869.44	$869.44	$939.00	$939.00
53	$1,113.50	$1,113.50	$1,051.64	$1,051.64	$908.64	$908.64	$981.33	$981.33
54	$1,165.35	$1,165.35	$1,100.61	$1,100.61	$950.95	$950.95	$1,027.03	$1,027.03
55	$1,217.21	$1,217.21	$1,149.58	$1,149.58	$993.26	$993.26	$1,072.73	$1,072.73
56	$1,273.43	$1,273.43	$1,202.68	$1,202.68	$1,039.14	$1,039.14	$1,122.27	$1,122.27
57	$1,330.19	$1,330.19	$1,256.29	$1,256.29	$1,085.46	$1,085.46	$1,172.30	$1,172.30
58	$1,390.78	$1,390.78	$1,313.51	$1,313.51	$1,134.90	$1,134.90	$1,225.70	$1,225.70
59	$1,420.80	$1,420.80	$1,341.87	$1,341.87	$1,159.40	$1,159.40	$1,252.15	$1,252.15
60	$1,481.39	$1,481.39	$1,399.09	$1,399.09	$1,208.84	$1,208.84	$1,305.55	$1,305.55
61	$1,533.79	$1,533.79	$1,448.58	$1,448.58	$1,251.60	$1,251.60	$1,351.73	$1,351.73
62	$1,568.18	$1,568.18	$1,481.05	$1,481.05	$1,279.66	$1,279.66	$1,382.04	$1,382.04
63	$1,611.30	$1,611.30	$1,521.78	$1,521.78	$1,314.85	$1,314.85	$1,420.04	$1,420.04
64+	$1,637.49	$1,637.49	$1,546.52	$1,546.52	$1,336.22	$1,336.22	$1,443.12	$1,443.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010090		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/15 Rx 250		Gold PPO 2000/0/15 Rx 0		Gold PPO 2000/0/15 Rx 0		Gold PPO 2000/0/15 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$347.55	$347.55	$363.21	$363.21	$392.26	$392.26	$370.47	$370.47
15	$378.45	$378.45	$395.49	$395.49	$427.13	$427.13	$403.40	$403.40
16	$390.26	$390.26	$407.84	$407.84	$440.46	$440.46	$415.99	$415.99
17	$402.07	$402.07	$420.18	$420.18	$453.79	$453.79	$428.58	$428.58
18	$414.79	$414.79	$433.47	$433.47	$468.15	$468.15	$442.14	$442.14
19	$427.51	$427.51	$446.77	$446.77	$482.51	$482.51	$455.70	$455.70
20	$440.69	$440.69	$460.54	$460.54	$497.38	$497.38	$469.75	$469.75
21	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
22	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
23	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
24	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
25	$456.14	$456.14	$476.68	$476.68	$514.81	$514.81	$486.21	$486.21
26	$465.22	$465.22	$486.17	$486.17	$525.07	$525.07	$495.90	$495.90
27	$476.13	$476.13	$497.57	$497.57	$537.37	$537.37	$507.52	$507.52
28	$493.84	$493.84	$516.09	$516.09	$557.37	$557.37	$526.41	$526.41
29	$508.38	$508.38	$531.28	$531.28	$573.78	$573.78	$541.90	$541.90
30	$515.65	$515.65	$538.88	$538.88	$581.99	$581.99	$549.65	$549.65
31	$526.55	$526.55	$550.27	$550.27	$594.29	$594.29	$561.28	$561.28
32	$537.46	$537.46	$561.66	$561.66	$606.60	$606.60	$572.90	$572.90
33	$544.27	$544.27	$568.79	$568.79	$614.29	$614.29	$580.16	$580.16
34	$551.54	$551.54	$576.38	$576.38	$622.49	$622.49	$587.91	$587.91
35	$555.18	$555.18	$580.18	$580.18	$626.60	$626.60	$591.78	$591.78
36	$558.81	$558.81	$583.98	$583.98	$630.70	$630.70	$595.66	$595.66
37	$562.45	$562.45	$587.78	$587.78	$634.80	$634.80	$599.53	$599.53
38	$566.08	$566.08	$591.58	$591.58	$638.90	$638.90	$603.41	$603.41
39	$573.35	$573.35	$599.17	$599.17	$647.11	$647.11	$611.16	$611.16
40	$580.62	$580.62	$606.77	$606.77	$655.31	$655.31	$618.90	$618.90
41	$591.52	$591.52	$618.16	$618.16	$667.62	$667.62	$630.53	$630.53
42	$601.97	$601.97	$629.08	$629.08	$679.41	$679.41	$641.67	$641.67
43	$616.51	$616.51	$644.28	$644.28	$695.82	$695.82	$657.16	$657.16
44	$634.68	$634.68	$663.27	$663.27	$716.33	$716.33	$676.53	$676.53
45	$656.04	$656.04	$685.58	$685.58	$740.43	$740.43	$699.29	$699.29
46	$681.48	$681.48	$712.17	$712.17	$769.14	$769.14	$726.41	$726.41
47	$710.10	$710.10	$742.08	$742.08	$801.45	$801.45	$756.92	$756.92
48	$742.81	$742.81	$776.27	$776.27	$838.37	$838.37	$791.79	$791.79
49	$775.07	$775.07	$809.97	$809.97	$874.77	$874.77	$826.17	$826.17
50	$811.41	$811.41	$847.96	$847.96	$915.79	$915.79	$864.92	$864.92
51	$847.30	$847.30	$885.46	$885.46	$956.30	$956.30	$903.17	$903.17
52	$886.83	$886.83	$926.77	$926.77	$1,000.91	$1,000.91	$945.31	$945.31
53	$926.81	$926.81	$968.55	$968.55	$1,046.04	$1,046.04	$987.92	$987.92
54	$969.97	$969.97	$1,013.66	$1,013.66	$1,094.75	$1,094.75	$1,033.93	$1,033.93
55	$1,013.13	$1,013.13	$1,058.76	$1,058.76	$1,143.46	$1,143.46	$1,079.93	$1,079.93
56	$1,059.92	$1,059.92	$1,107.66	$1,107.66	$1,196.27	$1,196.27	$1,129.81	$1,129.81
57	$1,107.17	$1,107.17	$1,157.04	$1,157.04	$1,249.60	$1,249.60	$1,180.18	$1,180.18
58	$1,157.60	$1,157.60	$1,209.74	$1,209.74	$1,306.52	$1,306.52	$1,233.93	$1,233.93
59	$1,182.59	$1,182.59	$1,235.85	$1,235.85	$1,334.72	$1,334.72	$1,260.57	$1,260.57
60	$1,233.02	$1,233.02	$1,288.55	$1,288.55	$1,391.64	$1,391.64	$1,314.32	$1,314.32
61	$1,276.63	$1,276.63	$1,334.13	$1,334.13	$1,440.86	$1,440.86	$1,360.81	$1,360.81
62	$1,305.26	$1,305.26	$1,364.04	$1,364.04	$1,473.17	$1,473.17	$1,391.32	$1,391.32
63	$1,341.15	$1,341.15	$1,401.55	$1,401.55	$1,513.67	$1,513.67	$1,429.58	$1,429.58
64+	$1,362.95	$1,362.95	$1,424.33	$1,424.33	$1,538.28	$1,538.28	$1,452.83	$1,452.83

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$383.02	$383.02	$413.66	$413.66	$390.68	$390.68	$404.82	$404.82
15	$417.07	$417.07	$450.43	$450.43	$425.41	$425.41	$440.80	$440.80
16	$430.08	$430.08	$464.49	$464.49	$438.69	$438.69	$454.56	$454.56
17	$443.10	$443.10	$478.55	$478.55	$451.96	$451.96	$468.32	$468.32
18	$457.12	$457.12	$493.69	$493.69	$466.26	$466.26	$483.13	$483.13
19	$471.14	$471.14	$508.83	$508.83	$480.56	$480.56	$497.95	$497.95
20	$485.66	$485.66	$524.51	$524.51	$495.37	$495.37	$513.29	$513.29
21	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
22	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
23	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
24	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
25	$502.68	$502.68	$542.90	$542.90	$512.74	$512.74	$531.29	$531.29
26	$512.70	$512.70	$553.71	$553.71	$522.95	$522.95	$541.87	$541.87
27	$524.71	$524.71	$566.69	$566.69	$535.21	$535.21	$554.57	$554.57
28	$544.24	$544.24	$587.78	$587.78	$555.12	$555.12	$575.21	$575.21
29	$560.26	$560.26	$605.08	$605.08	$571.47	$571.47	$592.14	$592.14
30	$568.27	$568.27	$613.73	$613.73	$579.64	$579.64	$600.61	$600.61
31	$580.29	$580.29	$626.71	$626.71	$591.89	$591.89	$613.31	$613.31
32	$592.30	$592.30	$639.69	$639.69	$604.15	$604.15	$626.01	$626.01
33	$599.81	$599.81	$647.80	$647.80	$611.81	$611.81	$633.95	$633.95
34	$607.83	$607.83	$656.45	$656.45	$619.98	$619.98	$642.41	$642.41
35	$611.83	$611.83	$660.78	$660.78	$624.07	$624.07	$646.65	$646.65
36	$615.84	$615.84	$665.10	$665.10	$628.15	$628.15	$650.88	$650.88
37	$619.84	$619.84	$669.43	$669.43	$632.24	$632.24	$655.11	$655.11
38	$623.85	$623.85	$673.76	$673.76	$636.32	$636.32	$659.35	$659.35
39	$631.86	$631.86	$682.41	$682.41	$644.50	$644.50	$667.81	$667.81
40	$639.87	$639.87	$691.06	$691.06	$652.67	$652.67	$676.28	$676.28
41	$651.89	$651.89	$704.04	$704.04	$664.92	$664.92	$688.98	$688.98
42	$663.40	$663.40	$716.47	$716.47	$676.67	$676.67	$701.15	$701.15
43	$679.42	$679.42	$733.78	$733.78	$693.01	$693.01	$718.08	$718.08
44	$699.45	$699.45	$755.41	$755.41	$713.44	$713.44	$739.25	$739.25
45	$722.98	$722.98	$780.82	$780.82	$737.44	$737.44	$764.12	$764.12
46	$751.02	$751.02	$811.10	$811.10	$766.04	$766.04	$793.76	$793.76
47	$782.56	$782.56	$845.17	$845.17	$798.21	$798.21	$827.09	$827.09
48	$818.61	$818.61	$884.10	$884.10	$834.98	$834.98	$865.19	$865.19
49	$854.16	$854.16	$922.49	$922.49	$871.24	$871.24	$902.76	$902.76
50	$894.21	$894.21	$965.75	$965.75	$912.10	$912.10	$945.10	$945.10
51	$933.77	$933.77	$1,008.47	$1,008.47	$952.44	$952.44	$986.90	$986.90
52	$977.33	$977.33	$1,055.51	$1,055.51	$996.87	$996.87	$1,032.94	$1,032.94
53	$1,021.39	$1,021.39	$1,103.10	$1,103.10	$1,041.81	$1,041.81	$1,079.51	$1,079.51
54	$1,068.95	$1,068.95	$1,154.47	$1,154.47	$1,090.33	$1,090.33	$1,129.78	$1,129.78
55	$1,116.52	$1,116.52	$1,205.84	$1,205.84	$1,138.85	$1,138.85	$1,180.05	$1,180.05
56	$1,168.09	$1,168.09	$1,261.53	$1,261.53	$1,191.45	$1,191.45	$1,234.55	$1,234.55
57	$1,220.16	$1,220.16	$1,317.77	$1,317.77	$1,244.56	$1,244.56	$1,289.59	$1,289.59
58	$1,275.73	$1,275.73	$1,377.79	$1,377.79	$1,301.25	$1,301.25	$1,348.33	$1,348.33
59	$1,303.27	$1,303.27	$1,407.53	$1,407.53	$1,329.34	$1,329.34	$1,377.43	$1,377.43
60	$1,358.85	$1,358.85	$1,467.55	$1,467.55	$1,386.02	$1,386.02	$1,436.17	$1,436.17
61	$1,406.91	$1,406.91	$1,519.46	$1,519.46	$1,435.05	$1,435.05	$1,486.97	$1,486.97
62	$1,438.45	$1,438.45	$1,553.53	$1,553.53	$1,467.22	$1,467.22	$1,520.31	$1,520.31
63	$1,478.01	$1,478.01	$1,596.25	$1,596.25	$1,507.57	$1,507.57	$1,562.11	$1,562.11
64+	$1,502.03	$1,502.03	$1,622.19	$1,622.19	$1,532.07	$1,532.07	$1,587.50	$1,587.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$437.20	$437.20	$412.91	$412.91	$311.30	$311.30	$336.21	$336.21
15	$476.06	$476.06	$449.61	$449.61	$338.97	$338.97	$366.09	$366.09
16	$490.92	$490.92	$463.65	$463.65	$349.55	$349.55	$377.52	$377.52
17	$505.78	$505.78	$477.68	$477.68	$360.13	$360.13	$388.94	$388.94
18	$521.78	$521.78	$492.79	$492.79	$371.53	$371.53	$401.25	$401.25
19	$537.78	$537.78	$507.91	$507.91	$382.92	$382.92	$413.55	$413.55
20	$554.36	$554.36	$523.56	$523.56	$394.72	$394.72	$426.30	$426.30
21	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
22	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
23	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
24	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
25	$573.79	$573.79	$541.91	$541.91	$408.56	$408.56	$441.24	$441.24
26	$585.22	$585.22	$552.71	$552.71	$416.70	$416.70	$450.03	$450.03
27	$598.94	$598.94	$565.66	$565.66	$426.46	$426.46	$460.58	$460.58
28	$621.22	$621.22	$586.71	$586.71	$442.33	$442.33	$477.72	$477.72
29	$639.51	$639.51	$603.98	$603.98	$455.35	$455.35	$491.78	$491.78
30	$648.66	$648.66	$612.62	$612.62	$461.87	$461.87	$498.81	$498.81
31	$662.37	$662.37	$625.57	$625.57	$471.63	$471.63	$509.36	$509.36
32	$676.09	$676.09	$638.53	$638.53	$481.40	$481.40	$519.91	$519.91
33	$684.66	$684.66	$646.62	$646.62	$487.50	$487.50	$526.50	$526.50
34	$693.81	$693.81	$655.26	$655.26	$494.01	$494.01	$533.53	$533.53
35	$698.38	$698.38	$659.58	$659.58	$497.27	$497.27	$537.05	$537.05
36	$702.95	$702.95	$663.90	$663.90	$500.52	$500.52	$540.57	$540.57
37	$707.52	$707.52	$668.21	$668.21	$503.78	$503.78	$544.08	$544.08
38	$712.09	$712.09	$672.53	$672.53	$507.03	$507.03	$547.60	$547.60
39	$721.24	$721.24	$681.17	$681.17	$513.55	$513.55	$554.63	$554.63
40	$730.38	$730.38	$689.80	$689.80	$520.06	$520.06	$561.66	$561.66
41	$744.10	$744.10	$702.76	$702.76	$529.82	$529.82	$572.21	$572.21
42	$757.24	$757.24	$715.17	$715.17	$539.18	$539.18	$582.32	$582.32
43	$775.53	$775.53	$732.45	$732.45	$552.20	$552.20	$596.38	$596.38
44	$798.39	$798.39	$754.04	$754.04	$568.48	$568.48	$613.96	$613.96
45	$825.25	$825.25	$779.40	$779.40	$587.61	$587.61	$634.62	$634.62
46	$857.26	$857.26	$809.63	$809.63	$610.40	$610.40	$659.23	$659.23
47	$893.26	$893.26	$843.63	$843.63	$636.03	$636.03	$686.91	$686.91
48	$934.41	$934.41	$882.50	$882.50	$665.33	$665.33	$718.56	$718.56
49	$974.99	$974.99	$920.82	$920.82	$694.22	$694.22	$749.76	$749.76
50	$1,020.71	$1,020.71	$964.00	$964.00	$726.78	$726.78	$784.92	$784.92
51	$1,065.85	$1,065.85	$1,006.64	$1,006.64	$758.92	$758.92	$819.64	$819.64
52	$1,115.58	$1,115.58	$1,053.60	$1,053.60	$794.33	$794.33	$857.87	$857.87
53	$1,165.87	$1,165.87	$1,101.10	$1,101.10	$830.14	$830.14	$896.55	$896.55
54	$1,220.16	$1,220.16	$1,152.37	$1,152.37	$868.80	$868.80	$938.30	$938.30
55	$1,274.45	$1,274.45	$1,203.65	$1,203.65	$907.45	$907.45	$980.05	$980.05
56	$1,333.32	$1,333.32	$1,259.24	$1,259.24	$949.37	$949.37	$1,025.32	$1,025.32
57	$1,392.75	$1,392.75	$1,315.38	$1,315.38	$991.69	$991.69	$1,071.02	$1,071.02
58	$1,456.19	$1,456.19	$1,375.29	$1,375.29	$1,036.86	$1,036.86	$1,119.81	$1,119.81
59	$1,487.62	$1,487.62	$1,404.98	$1,404.98	$1,059.24	$1,059.24	$1,143.98	$1,143.98
60	$1,551.06	$1,551.06	$1,464.89	$1,464.89	$1,104.41	$1,104.41	$1,192.76	$1,192.76
61	$1,605.93	$1,605.93	$1,516.71	$1,516.71	$1,143.47	$1,143.47	$1,234.95	$1,234.95
62	$1,641.93	$1,641.93	$1,550.71	$1,550.71	$1,169.11	$1,169.11	$1,262.64	$1,262.64
63	$1,687.08	$1,687.08	$1,593.35	$1,593.35	$1,201.26	$1,201.26	$1,297.36	$1,297.36
64+	$1,714.50	$1,714.50	$1,619.25	$1,619.25	$1,220.78	$1,220.78	$1,318.44	$1,318.44

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$317.53	$317.53	$290.19	$290.19	$313.40	$313.40	$295.99	$295.99
15	$345.75	$345.75	$315.98	$315.98	$341.26	$341.26	$322.30	$322.30
16	$356.54	$356.54	$325.84	$325.84	$351.91	$351.91	$332.36	$332.36
17	$367.34	$367.34	$335.71	$335.71	$362.56	$362.56	$342.42	$342.42
18	$378.96	$378.96	$346.33	$346.33	$374.03	$374.03	$353.25	$353.25
19	$390.58	$390.58	$356.95	$356.95	$385.51	$385.51	$364.09	$364.09
20	$402.62	$402.62	$367.95	$367.95	$397.39	$397.39	$375.31	$375.31
21	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
22	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
23	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
24	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
25	$416.73	$416.73	$380.85	$380.85	$411.32	$411.32	$388.46	$388.46
26	$425.03	$425.03	$388.43	$388.43	$419.51	$419.51	$396.20	$396.20
27	$434.99	$434.99	$397.54	$397.54	$429.34	$429.34	$405.49	$405.49
28	$451.18	$451.18	$412.33	$412.33	$445.32	$445.32	$420.58	$420.58
29	$464.46	$464.46	$424.47	$424.47	$458.43	$458.43	$432.96	$432.96
30	$471.10	$471.10	$430.54	$430.54	$464.98	$464.98	$439.15	$439.15
31	$481.06	$481.06	$439.64	$439.64	$474.81	$474.81	$448.44	$448.44
32	$491.03	$491.03	$448.75	$448.75	$484.65	$484.65	$457.72	$457.72
33	$497.25	$497.25	$454.44	$454.44	$490.79	$490.79	$463.53	$463.53
34	$503.89	$503.89	$460.51	$460.51	$497.35	$497.35	$469.72	$469.72
35	$507.21	$507.21	$463.54	$463.54	$500.62	$500.62	$472.81	$472.81
36	$510.53	$510.53	$466.58	$466.58	$503.90	$503.90	$475.91	$475.91
37	$513.85	$513.85	$469.61	$469.61	$507.18	$507.18	$479.00	$479.00
38	$517.18	$517.18	$472.65	$472.65	$510.46	$510.46	$482.10	$482.10
39	$523.82	$523.82	$478.71	$478.71	$517.01	$517.01	$488.29	$488.29
40	$530.46	$530.46	$484.78	$484.78	$523.57	$523.57	$494.48	$494.48
41	$540.42	$540.42	$493.89	$493.89	$533.40	$533.40	$503.77	$503.77
42	$549.97	$549.97	$502.61	$502.61	$542.82	$542.82	$512.66	$512.66
43	$563.25	$563.25	$514.75	$514.75	$555.93	$555.93	$525.05	$525.05
44	$579.85	$579.85	$529.92	$529.92	$572.32	$572.32	$540.52	$540.52
45	$599.36	$599.36	$547.75	$547.75	$591.57	$591.57	$558.71	$558.71
46	$622.60	$622.60	$569.00	$569.00	$614.51	$614.51	$580.37	$580.37
47	$648.75	$648.75	$592.89	$592.89	$640.32	$640.32	$604.75	$604.75
48	$678.64	$678.64	$620.20	$620.20	$669.82	$669.82	$632.61	$632.61
49	$708.11	$708.11	$647.14	$647.14	$698.91	$698.91	$660.08	$660.08
50	$741.31	$741.31	$677.48	$677.48	$731.68	$731.68	$691.03	$691.03
51	$774.10	$774.10	$707.45	$707.45	$764.05	$764.05	$721.60	$721.60
52	$810.21	$810.21	$740.45	$740.45	$799.69	$799.69	$755.26	$755.26
53	$846.74	$846.74	$773.83	$773.83	$835.74	$835.74	$789.31	$789.31
54	$886.17	$886.17	$809.87	$809.87	$874.66	$874.66	$826.07	$826.07
55	$925.60	$925.60	$845.91	$845.91	$913.58	$913.58	$862.82	$862.82
56	$968.36	$968.36	$884.98	$884.98	$955.78	$955.78	$902.68	$902.68
57	$1,011.52	$1,011.52	$924.43	$924.43	$998.38	$998.38	$942.92	$942.92
58	$1,057.59	$1,057.59	$966.53	$966.53	$1,043.86	$1,043.86	$985.86	$985.86
59	$1,080.42	$1,080.42	$987.40	$987.40	$1,066.39	$1,066.39	$1,007.14	$1,007.14
60	$1,126.50	$1,126.50	$1,029.50	$1,029.50	$1,111.86	$1,111.86	$1,050.09	$1,050.09
61	$1,166.34	$1,166.34	$1,065.92	$1,065.92	$1,151.19	$1,151.19	$1,087.24	$1,087.24
62	$1,192.49	$1,192.49	$1,089.82	$1,089.82	$1,177.00	$1,177.00	$1,111.61	$1,111.61
63	$1,225.28	$1,225.28	$1,119.78	$1,119.78	$1,209.36	$1,209.36	$1,142.18	$1,142.18
64+	$1,245.20	$1,245.20	$1,137.98	$1,137.98	$1,229.03	$1,229.03	$1,160.75	$1,160.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010132		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$8700 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$307.90	$307.90	$332.53	$332.53	$314.06	$314.06	$235.25	$235.25
15	$335.27	$335.27	$362.09	$362.09	$341.97	$341.97	$256.16	$256.16
16	$345.73	$345.73	$373.39	$373.39	$352.64	$352.64	$264.16	$264.16
17	$356.19	$356.19	$384.69	$384.69	$363.32	$363.32	$272.16	$272.16
18	$367.46	$367.46	$396.86	$396.86	$374.81	$374.81	$280.77	$280.77
19	$378.73	$378.73	$409.03	$409.03	$386.31	$386.31	$289.38	$289.38
20	$390.41	$390.41	$421.64	$421.64	$398.21	$398.21	$298.29	$298.29
21	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
22	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
23	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
24	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
25	$404.09	$404.09	$436.42	$436.42	$412.17	$412.17	$308.75	$308.75
26	$412.14	$412.14	$445.11	$445.11	$420.38	$420.38	$314.90	$314.90
27	$421.80	$421.80	$455.54	$455.54	$430.24	$430.24	$322.28	$322.28
28	$437.50	$437.50	$472.50	$472.50	$446.25	$446.25	$334.27	$334.27
29	$450.38	$450.38	$486.41	$486.41	$459.38	$459.38	$344.11	$344.11
30	$456.81	$456.81	$493.36	$493.36	$465.95	$465.95	$349.04	$349.04
31	$466.47	$466.47	$503.79	$503.79	$475.80	$475.80	$356.42	$356.42
32	$476.13	$476.13	$514.22	$514.22	$485.66	$485.66	$363.80	$363.80
33	$482.17	$482.17	$520.74	$520.74	$491.81	$491.81	$368.41	$368.41
34	$488.61	$488.61	$527.70	$527.70	$498.38	$498.38	$373.33	$373.33
35	$491.83	$491.83	$531.18	$531.18	$501.67	$501.67	$375.79	$375.79
36	$495.05	$495.05	$534.65	$534.65	$504.95	$504.95	$378.25	$378.25
37	$498.27	$498.27	$538.13	$538.13	$508.24	$508.24	$380.71	$380.71
38	$501.49	$501.49	$541.61	$541.61	$511.52	$511.52	$383.17	$383.17
39	$507.93	$507.93	$548.56	$548.56	$518.09	$518.09	$388.09	$388.09
40	$514.37	$514.37	$555.52	$555.52	$524.66	$524.66	$393.01	$393.01
41	$524.03	$524.03	$565.95	$565.95	$534.51	$534.51	$400.39	$400.39
42	$533.29	$533.29	$575.95	$575.95	$543.95	$543.95	$407.46	$407.46
43	$546.17	$546.17	$589.86	$589.86	$557.09	$557.09	$417.30	$417.30
44	$562.26	$562.26	$607.25	$607.25	$573.51	$573.51	$429.61	$429.61
45	$581.18	$581.18	$627.68	$627.68	$592.80	$592.80	$444.06	$444.06
46	$603.72	$603.72	$652.02	$652.02	$615.79	$615.79	$461.28	$461.28
47	$629.08	$629.08	$679.40	$679.40	$641.66	$641.66	$480.65	$480.65
48	$658.05	$658.05	$710.70	$710.70	$671.22	$671.22	$502.80	$502.80
49	$686.63	$686.63	$741.56	$741.56	$700.36	$700.36	$524.63	$524.63
50	$718.83	$718.83	$776.34	$776.34	$733.21	$733.21	$549.23	$549.23
51	$750.63	$750.63	$810.68	$810.68	$765.64	$765.64	$573.52	$573.52
52	$785.64	$785.64	$848.49	$848.49	$801.35	$801.35	$600.28	$600.28
53	$821.06	$821.06	$886.74	$886.74	$837.48	$837.48	$627.34	$627.34
54	$859.29	$859.29	$928.04	$928.04	$876.48	$876.48	$656.56	$656.56
55	$897.53	$897.53	$969.33	$969.33	$915.48	$915.48	$685.77	$685.77
56	$938.99	$938.99	$1,014.10	$1,014.10	$957.77	$957.77	$717.44	$717.44
57	$980.84	$980.84	$1,059.31	$1,059.31	$1,000.46	$1,000.46	$749.43	$749.43
58	$1,025.52	$1,025.52	$1,107.56	$1,107.56	$1,046.03	$1,046.03	$783.56	$783.56
59	$1,047.66	$1,047.66	$1,131.47	$1,131.47	$1,068.61	$1,068.61	$800.47	$800.47
60	$1,092.33	$1,092.33	$1,179.72	$1,179.72	$1,114.18	$1,114.18	$834.61	$834.61
61	$1,130.97	$1,130.97	$1,221.45	$1,221.45	$1,153.59	$1,153.59	$864.13	$864.13
62	$1,156.33	$1,156.33	$1,248.83	$1,248.83	$1,179.45	$1,179.45	$883.50	$883.50
63	$1,188.12	$1,188.12	$1,283.17	$1,283.17	$1,211.88	$1,211.88	$907.80	$907.80
64+	$1,207.43	$1,207.43	$1,304.03	$1,304.03	$1,231.58	$1,231.58	$922.55	$922.55

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010161		45127PA0010161	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$254.07	$254.07	$239.96	$239.96	$367.90	$367.90	$397.33	$397.33
15	$276.66	$276.66	$261.29	$261.29	$400.60	$400.60	$432.65	$432.65
16	$285.29	$285.29	$269.44	$269.44	$413.10	$413.10	$446.15	$446.15
17	$293.93	$293.93	$277.60	$277.60	$425.61	$425.61	$459.65	$459.65
18	$303.23	$303.23	$286.38	$286.38	$439.07	$439.07	$474.20	$474.20
19	$312.53	$312.53	$295.16	$295.16	$452.54	$452.54	$488.74	$488.74
20	$322.16	$322.16	$304.26	$304.26	$466.48	$466.48	$503.80	$503.80
21	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
22	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
23	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
24	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
25	$333.45	$333.45	$314.93	$314.93	$482.83	$482.83	$521.46	$521.46
26	$340.09	$340.09	$321.20	$321.20	$492.45	$492.45	$531.85	$531.85
27	$348.06	$348.06	$328.73	$328.73	$503.99	$503.99	$544.31	$544.31
28	$361.02	$361.02	$340.96	$340.96	$522.75	$522.75	$564.57	$564.57
29	$371.64	$371.64	$351.00	$351.00	$538.14	$538.14	$581.19	$581.19
30	$376.96	$376.96	$356.02	$356.02	$545.83	$545.83	$589.50	$589.50
31	$384.93	$384.93	$363.54	$363.54	$557.37	$557.37	$601.96	$601.96
32	$392.90	$392.90	$371.07	$371.07	$568.92	$568.92	$614.43	$614.43
33	$397.88	$397.88	$375.78	$375.78	$576.13	$576.13	$622.22	$622.22
34	$403.20	$403.20	$380.80	$380.80	$583.82	$583.82	$630.53	$630.53
35	$405.85	$405.85	$383.31	$383.31	$587.67	$587.67	$634.69	$634.69
36	$408.51	$408.51	$385.81	$385.81	$591.52	$591.52	$638.84	$638.84
37	$411.17	$411.17	$388.32	$388.32	$595.37	$595.37	$643.00	$643.00
38	$413.82	$413.82	$390.83	$390.83	$599.21	$599.21	$647.15	$647.15
39	$419.14	$419.14	$395.85	$395.85	$606.91	$606.91	$655.46	$655.46
40	$424.45	$424.45	$400.87	$400.87	$614.60	$614.60	$663.77	$663.77
41	$432.42	$432.42	$408.40	$408.40	$626.14	$626.14	$676.24	$676.24
42	$440.06	$440.06	$415.61	$415.61	$637.21	$637.21	$688.18	$688.18
43	$450.69	$450.69	$425.65	$425.65	$652.59	$652.59	$704.80	$704.80
44	$463.97	$463.97	$438.20	$438.20	$671.83	$671.83	$725.58	$725.58
45	$479.58	$479.58	$452.94	$452.94	$694.43	$694.43	$749.99	$749.99
46	$498.18	$498.18	$470.51	$470.51	$721.36	$721.36	$779.07	$779.07
47	$519.11	$519.11	$490.27	$490.27	$751.66	$751.66	$811.80	$811.80
48	$543.02	$543.02	$512.85	$512.85	$786.29	$786.29	$849.19	$849.19
49	$566.60	$566.60	$535.12	$535.12	$820.43	$820.43	$886.07	$886.07
50	$593.17	$593.17	$560.22	$560.22	$858.91	$858.91	$927.62	$927.62
51	$619.41	$619.41	$585.00	$585.00	$896.90	$896.90	$968.65	$968.65
52	$648.30	$648.30	$612.28	$612.28	$938.74	$938.74	$1,013.84	$1,013.84
53	$677.53	$677.53	$639.89	$639.89	$981.06	$981.06	$1,059.54	$1,059.54
54	$709.08	$709.08	$669.69	$669.69	$1,026.74	$1,026.74	$1,108.88	$1,108.88
55	$740.63	$740.63	$699.48	$699.48	$1,072.43	$1,072.43	$1,158.22	$1,158.22
56	$774.84	$774.84	$731.79	$731.79	$1,121.96	$1,121.96	$1,211.72	$1,211.72
57	$809.38	$809.38	$764.41	$764.41	$1,171.98	$1,171.98	$1,265.74	$1,265.74
58	$846.25	$846.25	$799.23	$799.23	$1,225.36	$1,225.36	$1,323.39	$1,323.39
59	$864.51	$864.51	$816.48	$816.48	$1,251.81	$1,251.81	$1,351.95	$1,351.95
60	$901.38	$901.38	$851.30	$851.30	$1,305.19	$1,305.19	$1,409.60	$1,409.60
61	$933.26	$933.26	$881.41	$881.41	$1,351.36	$1,351.36	$1,459.47	$1,459.47
62	$954.19	$954.19	$901.18	$901.18	$1,381.65	$1,381.65	$1,492.19	$1,492.19
63	$980.42	$980.42	$925.96	$925.96	$1,419.65	$1,419.65	$1,533.22	$1,533.22
64+	$996.35	$996.35	$941.00	$941.00	$1,442.72	$1,442.72	$1,558.14	$1,558.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010170		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	Gold QHDHP PPO 1500/0/10		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$1500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$10/$20/$175 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$375.25	$375.25	$284.97	$284.97	$307.77	$307.77	$290.67	$290.67
15	$408.61	$408.61	$310.30	$310.30	$335.12	$335.12	$316.51	$316.51
16	$421.36	$421.36	$319.99	$319.99	$345.58	$345.58	$326.39	$326.39
17	$434.12	$434.12	$329.67	$329.67	$356.05	$356.05	$336.26	$336.26
18	$447.85	$447.85	$340.10	$340.10	$367.31	$367.31	$346.90	$346.90
19	$461.59	$461.59	$350.53	$350.53	$378.57	$378.57	$357.54	$357.54
20	$475.81	$475.81	$361.33	$361.33	$390.24	$390.24	$368.56	$368.56
21	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
22	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
23	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
24	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
25	$492.49	$492.49	$374.00	$374.00	$403.92	$403.92	$381.48	$381.48
26	$502.30	$502.30	$381.45	$381.45	$411.97	$411.97	$389.08	$389.08
27	$514.07	$514.07	$390.39	$390.39	$421.62	$421.62	$398.20	$398.20
28	$533.20	$533.20	$404.92	$404.92	$437.31	$437.31	$413.02	$413.02
29	$548.90	$548.90	$416.84	$416.84	$450.19	$450.19	$425.18	$425.18
30	$556.75	$556.75	$422.80	$422.80	$456.62	$456.62	$431.25	$431.25
31	$568.52	$568.52	$431.74	$431.74	$466.28	$466.28	$440.37	$440.37
32	$580.29	$580.29	$440.68	$440.68	$475.93	$475.93	$449.49	$449.49
33	$587.65	$587.65	$446.27	$446.27	$481.97	$481.97	$455.19	$455.19
34	$595.50	$595.50	$452.23	$452.23	$488.41	$488.41	$461.27	$461.27
35	$599.43	$599.43	$455.21	$455.21	$491.62	$491.62	$464.31	$464.31
36	$603.35	$603.35	$458.19	$458.19	$494.84	$494.84	$467.35	$467.35
37	$607.27	$607.27	$461.17	$461.17	$498.06	$498.06	$470.39	$470.39
38	$611.20	$611.20	$464.15	$464.15	$501.28	$501.28	$473.43	$473.43
39	$619.05	$619.05	$470.11	$470.11	$507.72	$507.72	$479.51	$479.51
40	$626.90	$626.90	$476.07	$476.07	$514.15	$514.15	$485.59	$485.59
41	$638.67	$638.67	$485.01	$485.01	$523.81	$523.81	$494.71	$494.71
42	$649.95	$649.95	$493.58	$493.58	$533.06	$533.06	$503.45	$503.45
43	$665.65	$665.65	$505.50	$505.50	$545.94	$545.94	$515.61	$515.61
44	$685.27	$685.27	$520.40	$520.40	$562.03	$562.03	$530.80	$530.80
45	$708.32	$708.32	$537.90	$537.90	$580.94	$580.94	$548.66	$548.66
46	$735.79	$735.79	$558.76	$558.76	$603.47	$603.47	$569.94	$569.94
47	$766.70	$766.70	$582.23	$582.23	$628.81	$628.81	$593.88	$593.88
48	$802.01	$802.01	$609.05	$609.05	$657.78	$657.78	$621.23	$621.23
49	$836.84	$836.84	$635.50	$635.50	$686.34	$686.34	$648.21	$648.21
50	$876.08	$876.08	$665.30	$665.30	$718.53	$718.53	$678.61	$678.61
51	$914.84	$914.84	$694.73	$694.73	$750.31	$750.31	$708.63	$708.63
52	$957.51	$957.51	$727.14	$727.14	$785.31	$785.31	$741.68	$741.68
53	$1,000.68	$1,000.68	$759.92	$759.92	$820.71	$820.71	$775.12	$775.12
54	$1,047.28	$1,047.28	$795.31	$795.31	$858.93	$858.93	$811.22	$811.22
55	$1,093.88	$1,093.88	$830.70	$830.70	$897.15	$897.15	$847.31	$847.31
56	$1,144.40	$1,144.40	$869.07	$869.07	$938.59	$938.59	$886.45	$886.45
57	$1,195.42	$1,195.42	$907.81	$907.81	$980.43	$980.43	$925.96	$925.96
58	$1,249.87	$1,249.87	$949.16	$949.16	$1,025.09	$1,025.09	$968.14	$968.14
59	$1,276.84	$1,276.84	$969.64	$969.64	$1,047.22	$1,047.22	$989.04	$989.04
60	$1,331.29	$1,331.29	$1,010.99	$1,010.99	$1,091.87	$1,091.87	$1,031.21	$1,031.21
61	$1,378.38	$1,378.38	$1,046.75	$1,046.75	$1,130.49	$1,130.49	$1,067.69	$1,067.69
62	$1,409.29	$1,409.29	$1,070.22	$1,070.22	$1,155.84	$1,155.84	$1,091.63	$1,091.63
63	$1,448.04	$1,448.04	$1,099.65	$1,099.65	$1,187.62	$1,187.62	$1,121.64	$1,121.64
64+	$1,471.58	$1,471.58	$1,117.52	$1,117.52	$1,206.92	$1,206.92	$1,139.87	$1,139.87

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$274.78	$274.78	$296.76	$296.76	$280.28	$280.28	$291.79	$291.79
15	$299.21	$299.21	$323.14	$323.14	$305.19	$305.19	$317.72	$317.72
16	$308.54	$308.54	$333.23	$333.23	$314.72	$314.72	$327.64	$327.64
17	$317.88	$317.88	$343.31	$343.31	$324.24	$324.24	$337.56	$337.56
18	$327.94	$327.94	$354.18	$354.18	$334.50	$334.50	$348.24	$348.24
19	$338.00	$338.00	$365.04	$365.04	$344.76	$344.76	$358.92	$358.92
20	$348.41	$348.41	$376.29	$376.29	$355.38	$355.38	$369.98	$369.98
21	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
22	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
23	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
24	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
25	$360.63	$360.63	$389.48	$389.48	$367.84	$367.84	$382.95	$382.95
26	$367.81	$367.81	$397.24	$397.24	$375.17	$375.17	$390.57	$390.57
27	$376.43	$376.43	$406.55	$406.55	$383.96	$383.96	$399.73	$399.73
28	$390.44	$390.44	$421.67	$421.67	$398.25	$398.25	$414.60	$414.60
29	$401.93	$401.93	$434.09	$434.09	$409.97	$409.97	$426.81	$426.81
30	$407.68	$407.68	$440.30	$440.30	$415.83	$415.83	$432.91	$432.91
31	$416.30	$416.30	$449.61	$449.61	$424.63	$424.63	$442.07	$442.07
32	$424.92	$424.92	$458.92	$458.92	$433.42	$433.42	$451.22	$451.22
33	$430.31	$430.31	$464.73	$464.73	$438.92	$438.92	$456.94	$456.94
34	$436.06	$436.06	$470.94	$470.94	$444.78	$444.78	$463.04	$463.04
35	$438.93	$438.93	$474.04	$474.04	$447.71	$447.71	$466.10	$466.10
36	$441.80	$441.80	$477.15	$477.15	$450.64	$450.64	$469.15	$469.15
37	$444.68	$444.68	$480.25	$480.25	$453.57	$453.57	$472.20	$472.20
38	$447.55	$447.55	$483.35	$483.35	$456.50	$456.50	$475.25	$475.25
39	$453.30	$453.30	$489.56	$489.56	$462.36	$462.36	$481.35	$481.35
40	$459.04	$459.04	$495.77	$495.77	$468.23	$468.23	$487.45	$487.45
41	$467.67	$467.67	$505.08	$505.08	$477.02	$477.02	$496.61	$496.61
42	$475.93	$475.93	$514.00	$514.00	$485.45	$485.45	$505.38	$505.38
43	$487.42	$487.42	$526.41	$526.41	$497.17	$497.17	$517.59	$517.59
44	$501.79	$501.79	$541.93	$541.93	$511.82	$511.82	$532.84	$532.84
45	$518.67	$518.67	$560.16	$560.16	$529.04	$529.04	$550.77	$550.77
46	$538.78	$538.78	$581.89	$581.89	$549.56	$549.56	$572.13	$572.13
47	$561.41	$561.41	$606.33	$606.33	$572.64	$572.64	$596.16	$596.16
48	$587.28	$587.28	$634.26	$634.26	$599.02	$599.02	$623.62	$623.62
49	$612.78	$612.78	$661.80	$661.80	$625.03	$625.03	$650.70	$650.70
50	$641.51	$641.51	$692.83	$692.83	$654.34	$654.34	$681.22	$681.22
51	$669.89	$669.89	$723.48	$723.48	$683.29	$683.29	$711.35	$711.35
52	$701.14	$701.14	$757.23	$757.23	$715.16	$715.16	$744.53	$744.53
53	$732.75	$732.75	$791.37	$791.37	$747.40	$747.40	$778.10	$778.10
54	$766.87	$766.87	$828.22	$828.22	$782.21	$782.21	$814.33	$814.33
55	$800.99	$800.99	$865.07	$865.07	$817.01	$817.01	$850.57	$850.57
56	$837.99	$837.99	$905.03	$905.03	$854.75	$854.75	$889.85	$889.85
57	$875.35	$875.35	$945.37	$945.37	$892.85	$892.85	$929.52	$929.52
58	$915.22	$915.22	$988.43	$988.43	$933.52	$933.52	$971.86	$971.86
59	$934.97	$934.97	$1,009.77	$1,009.77	$953.67	$953.67	$992.84	$992.84
60	$974.84	$974.84	$1,052.83	$1,052.83	$994.34	$994.34	$1,035.17	$1,035.17
61	$1,009.32	$1,009.32	$1,090.07	$1,090.07	$1,029.51	$1,029.51	$1,071.79	$1,071.79
62	$1,031.95	$1,031.95	$1,114.51	$1,114.51	$1,052.59	$1,052.59	$1,095.82	$1,095.82
63	$1,060.33	$1,060.33	$1,145.16	$1,145.16	$1,081.54	$1,081.54	$1,125.95	$1,125.95
64+	$1,077.56	$1,077.56	$1,163.78	$1,163.78	$1,099.11	$1,099.11	$1,144.25	$1,144.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$315.13	$315.13	$297.62	$297.62	$268.71	$268.71	$290.20	$290.20
15	$343.14	$343.14	$324.08	$324.08	$292.59	$292.59	$316.00	$316.00
16	$353.85	$353.85	$334.19	$334.19	$301.72	$301.72	$325.86	$325.86
17	$364.56	$364.56	$344.31	$344.31	$310.86	$310.86	$335.72	$335.72
18	$376.10	$376.10	$355.20	$355.20	$320.69	$320.69	$346.35	$346.35
19	$387.63	$387.63	$366.09	$366.09	$330.53	$330.53	$356.97	$356.97
20	$399.58	$399.58	$377.38	$377.38	$340.71	$340.71	$367.97	$367.97
21	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
22	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
23	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
24	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
25	$413.58	$413.58	$390.60	$390.60	$352.66	$352.66	$380.87	$380.87
26	$421.82	$421.82	$398.39	$398.39	$359.68	$359.68	$388.45	$388.45
27	$431.71	$431.71	$407.72	$407.72	$368.11	$368.11	$397.56	$397.56
28	$447.77	$447.77	$422.90	$422.90	$381.81	$381.81	$412.35	$412.35
29	$460.95	$460.95	$435.35	$435.35	$393.05	$393.05	$424.49	$424.49
30	$467.54	$467.54	$441.57	$441.57	$398.67	$398.67	$430.56	$430.56
31	$477.43	$477.43	$450.91	$450.91	$407.10	$407.10	$439.67	$439.67
32	$487.32	$487.32	$460.24	$460.24	$415.53	$415.53	$448.77	$448.77
33	$493.50	$493.50	$466.08	$466.08	$420.80	$420.80	$454.46	$454.46
34	$500.09	$500.09	$472.30	$472.30	$426.42	$426.42	$460.53	$460.53
35	$503.38	$503.38	$475.42	$475.42	$429.23	$429.23	$463.57	$463.57
36	$506.68	$506.68	$478.53	$478.53	$432.04	$432.04	$466.60	$466.60
37	$509.97	$509.97	$481.64	$481.64	$434.85	$434.85	$469.64	$469.64
38	$513.27	$513.27	$484.75	$484.75	$437.66	$437.66	$472.67	$472.67
39	$519.86	$519.86	$490.98	$490.98	$443.28	$443.28	$478.74	$478.74
40	$526.45	$526.45	$497.20	$497.20	$448.90	$448.90	$484.81	$484.81
41	$536.34	$536.34	$506.54	$506.54	$457.33	$457.33	$493.91	$493.91
42	$545.81	$545.81	$515.49	$515.49	$465.41	$465.41	$502.64	$502.64
43	$558.99	$558.99	$527.94	$527.94	$476.65	$476.65	$514.78	$514.78
44	$575.47	$575.47	$543.50	$543.50	$490.70	$490.70	$529.95	$529.95
45	$594.83	$594.83	$561.79	$561.79	$507.20	$507.20	$547.78	$547.78
46	$617.90	$617.90	$583.57	$583.57	$526.88	$526.88	$569.03	$569.03
47	$643.85	$643.85	$608.08	$608.08	$549.00	$549.00	$592.92	$592.92
48	$673.51	$673.51	$636.09	$636.09	$574.29	$574.29	$620.24	$620.24
49	$702.76	$702.76	$663.72	$663.72	$599.23	$599.23	$647.17	$647.17
50	$735.71	$735.71	$694.84	$694.84	$627.33	$627.33	$677.52	$677.52
51	$768.26	$768.26	$725.58	$725.58	$655.08	$655.08	$707.49	$707.49
52	$804.09	$804.09	$759.42	$759.42	$685.64	$685.64	$740.49	$740.49
53	$840.34	$840.34	$793.66	$793.66	$716.55	$716.55	$773.87	$773.87
54	$879.48	$879.48	$830.62	$830.62	$749.92	$749.92	$809.91	$809.91
55	$918.61	$918.61	$867.58	$867.58	$783.29	$783.29	$845.95	$845.95
56	$961.04	$961.04	$907.65	$907.65	$819.47	$819.47	$885.02	$885.02
57	$1,003.88	$1,003.88	$948.11	$948.11	$856.00	$856.00	$924.48	$924.48
58	$1,049.61	$1,049.61	$991.30	$991.30	$894.98	$894.98	$966.58	$966.58
59	$1,072.26	$1,072.26	$1,012.69	$1,012.69	$914.30	$914.30	$987.45	$987.45
60	$1,117.99	$1,117.99	$1,055.88	$1,055.88	$953.29	$953.29	$1,029.56	$1,029.56
61	$1,157.53	$1,157.53	$1,093.23	$1,093.23	$987.01	$987.01	$1,065.97	$1,065.97
62	$1,183.49	$1,183.49	$1,117.74	$1,117.74	$1,009.14	$1,009.14	$1,089.87	$1,089.87
63	$1,216.03	$1,216.03	$1,148.47	$1,148.47	$1,036.89	$1,036.89	$1,119.84	$1,119.84
64+	$1,235.79	$1,235.79	$1,167.14	$1,167.14	$1,053.74	$1,053.74	$1,138.04	$1,138.04

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010187		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$274.08	$274.08	$285.44	$285.44	$308.27	$308.27	$291.15	$291.15
15	$298.44	$298.44	$310.81	$310.81	$335.67	$335.67	$317.03	$317.03
16	$307.76	$307.76	$320.51	$320.51	$346.15	$346.15	$326.92	$326.92
17	$317.07	$317.07	$330.21	$330.21	$356.63	$356.63	$336.82	$336.82
18	$327.11	$327.11	$340.66	$340.66	$367.91	$367.91	$347.47	$347.47
19	$337.14	$337.14	$351.11	$351.11	$379.19	$379.19	$358.13	$358.13
20	$347.53	$347.53	$361.93	$361.93	$390.88	$390.88	$369.16	$369.16
21	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
22	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
23	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
24	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
25	$359.71	$359.71	$374.61	$374.61	$404.58	$404.58	$382.10	$382.10
26	$366.87	$366.87	$382.07	$382.07	$412.64	$412.64	$389.72	$389.72
27	$375.47	$375.47	$391.03	$391.03	$422.31	$422.31	$398.85	$398.85
28	$389.44	$389.44	$405.58	$405.58	$438.03	$438.03	$413.69	$413.69
29	$400.91	$400.91	$417.52	$417.52	$450.92	$450.92	$425.87	$425.87
30	$406.64	$406.64	$423.49	$423.49	$457.37	$457.37	$431.96	$431.96
31	$415.24	$415.24	$432.45	$432.45	$467.04	$467.04	$441.10	$441.10
32	$423.84	$423.84	$441.40	$441.40	$476.71	$476.71	$450.23	$450.23
33	$429.21	$429.21	$447.00	$447.00	$482.76	$482.76	$455.94	$455.94
34	$434.95	$434.95	$452.97	$452.97	$489.21	$489.21	$462.03	$462.03
35	$437.81	$437.81	$455.95	$455.95	$492.43	$492.43	$465.07	$465.07
36	$440.68	$440.68	$458.94	$458.94	$495.65	$495.65	$468.12	$468.12
37	$443.54	$443.54	$461.92	$461.92	$498.88	$498.88	$471.16	$471.16
38	$446.41	$446.41	$464.91	$464.91	$502.10	$502.10	$474.21	$474.21
39	$452.14	$452.14	$470.88	$470.88	$508.55	$508.55	$480.29	$480.29
40	$457.88	$457.88	$476.85	$476.85	$515.00	$515.00	$486.38	$486.38
41	$466.47	$466.47	$485.80	$485.80	$524.67	$524.67	$495.52	$495.52
42	$474.71	$474.71	$494.38	$494.38	$533.93	$533.93	$504.27	$504.27
43	$486.18	$486.18	$506.32	$506.32	$546.83	$546.83	$516.45	$516.45
44	$500.51	$500.51	$521.25	$521.25	$562.95	$562.95	$531.67	$531.67
45	$517.35	$517.35	$538.79	$538.79	$581.89	$581.89	$549.56	$549.56
46	$537.41	$537.41	$559.68	$559.68	$604.45	$604.45	$570.87	$570.87
47	$559.98	$559.98	$583.19	$583.19	$629.84	$629.84	$594.85	$594.85
48	$585.78	$585.78	$610.05	$610.05	$658.86	$658.86	$622.25	$622.25
49	$611.22	$611.22	$636.54	$636.54	$687.47	$687.47	$649.27	$649.27
50	$639.88	$639.88	$666.39	$666.39	$719.70	$719.70	$679.72	$679.72
51	$668.18	$668.18	$695.87	$695.87	$751.54	$751.54	$709.79	$709.79
52	$699.35	$699.35	$728.33	$728.33	$786.60	$786.60	$742.90	$742.90
53	$730.88	$730.88	$761.16	$761.16	$822.06	$822.06	$776.39	$776.39
54	$764.92	$764.92	$796.61	$796.61	$860.34	$860.34	$812.54	$812.54
55	$798.95	$798.95	$832.06	$832.06	$898.62	$898.62	$848.70	$848.70
56	$835.86	$835.86	$870.49	$870.49	$940.13	$940.13	$887.90	$887.90
57	$873.12	$873.12	$909.29	$909.29	$982.04	$982.04	$927.48	$927.48
58	$912.88	$912.88	$950.71	$950.71	$1,026.77	$1,026.77	$969.72	$969.72
59	$932.59	$932.59	$971.23	$971.23	$1,048.93	$1,048.93	$990.66	$990.66
60	$972.36	$972.36	$1,012.65	$1,012.65	$1,093.66	$1,093.66	$1,032.90	$1,032.90
61	$1,006.75	$1,006.75	$1,048.47	$1,048.47	$1,132.34	$1,132.34	$1,069.44	$1,069.44
62	$1,029.32	$1,029.32	$1,071.97	$1,071.97	$1,157.73	$1,157.73	$1,093.41	$1,093.41
63	$1,057.63	$1,057.63	$1,101.45	$1,101.45	$1,189.57	$1,189.57	$1,123.48	$1,123.48
64+	$1,074.82	$1,074.82	$1,119.35	$1,119.35	$1,208.90	$1,208.90	$1,141.74	$1,141.74

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010195	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.76	$323.76	$349.66	$349.66	$330.24	$330.24	$344.15	$344.15
15	$352.54	$352.54	$380.75	$380.75	$359.59	$359.59	$374.74	$374.74
16	$363.55	$363.55	$392.63	$392.63	$370.82	$370.82	$386.44	$386.44
17	$374.55	$374.55	$404.51	$404.51	$382.04	$382.04	$398.13	$398.13
18	$386.40	$386.40	$417.31	$417.31	$394.13	$394.13	$410.73	$410.73
19	$398.25	$398.25	$430.11	$430.11	$406.22	$406.22	$423.33	$423.33
20	$410.52	$410.52	$443.37	$443.37	$418.73	$418.73	$436.37	$436.37
21	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
22	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
23	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
24	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
25	$424.91	$424.91	$458.91	$458.91	$433.41	$433.41	$451.67	$451.67
26	$433.38	$433.38	$468.05	$468.05	$442.04	$442.04	$460.67	$460.67
27	$443.53	$443.53	$479.02	$479.02	$452.41	$452.41	$471.46	$471.46
28	$460.04	$460.04	$496.84	$496.84	$469.24	$469.24	$489.01	$489.01
29	$473.58	$473.58	$511.47	$511.47	$483.05	$483.05	$503.40	$503.40
30	$480.35	$480.35	$518.78	$518.78	$489.96	$489.96	$510.60	$510.60
31	$490.51	$490.51	$529.75	$529.75	$500.32	$500.32	$521.40	$521.40
32	$500.67	$500.67	$540.72	$540.72	$510.68	$510.68	$532.20	$532.20
33	$507.02	$507.02	$547.58	$547.58	$517.16	$517.16	$538.94	$538.94
34	$513.79	$513.79	$554.89	$554.89	$524.06	$524.06	$546.14	$546.14
35	$517.17	$517.17	$558.55	$558.55	$527.52	$527.52	$549.74	$549.74
36	$520.56	$520.56	$562.21	$562.21	$530.97	$530.97	$553.34	$553.34
37	$523.95	$523.95	$565.86	$565.86	$534.43	$534.43	$556.94	$556.94
38	$527.33	$527.33	$569.52	$569.52	$537.88	$537.88	$560.54	$560.54
39	$534.10	$534.10	$576.83	$576.83	$544.79	$544.79	$567.74	$567.74
40	$540.88	$540.88	$584.15	$584.15	$551.69	$551.69	$574.93	$574.93
41	$551.03	$551.03	$595.12	$595.12	$562.05	$562.05	$585.73	$585.73
42	$560.77	$560.77	$605.63	$605.63	$571.98	$571.98	$596.08	$596.08
43	$574.31	$574.31	$620.25	$620.25	$585.80	$585.80	$610.47	$610.47
44	$591.24	$591.24	$638.54	$638.54	$603.06	$603.06	$628.47	$628.47
45	$611.13	$611.13	$660.02	$660.02	$623.35	$623.35	$649.61	$649.61
46	$634.83	$634.83	$685.62	$685.62	$647.53	$647.53	$674.80	$674.80
47	$661.49	$661.49	$714.41	$714.41	$674.72	$674.72	$703.15	$703.15
48	$691.96	$691.96	$747.32	$747.32	$705.80	$705.80	$735.54	$735.54
49	$722.01	$722.01	$779.77	$779.77	$736.45	$736.45	$767.48	$767.48
50	$755.87	$755.87	$816.34	$816.34	$770.99	$770.99	$803.47	$803.47
51	$789.31	$789.31	$852.45	$852.45	$805.09	$805.09	$839.01	$839.01
52	$826.13	$826.13	$892.22	$892.22	$842.65	$842.65	$878.15	$878.15
53	$863.37	$863.37	$932.44	$932.44	$880.64	$880.64	$917.73	$917.73
54	$903.57	$903.57	$975.86	$975.86	$921.65	$921.65	$960.47	$960.47
55	$943.78	$943.78	$1,019.28	$1,019.28	$962.66	$962.66	$1,003.21	$1,003.21
56	$987.37	$987.37	$1,066.36	$1,066.36	$1,007.12	$1,007.12	$1,049.55	$1,049.55
57	$1,031.39	$1,031.39	$1,113.90	$1,113.90	$1,052.01	$1,052.01	$1,096.33	$1,096.33
58	$1,078.36	$1,078.36	$1,164.63	$1,164.63	$1,099.93	$1,099.93	$1,146.27	$1,146.27
59	$1,101.64	$1,101.64	$1,189.77	$1,189.77	$1,123.67	$1,123.67	$1,171.01	$1,171.01
60	$1,148.62	$1,148.62	$1,240.51	$1,240.51	$1,171.59	$1,171.59	$1,220.95	$1,220.95
61	$1,189.25	$1,189.25	$1,284.39	$1,284.39	$1,213.03	$1,213.03	$1,264.13	$1,264.13
62	$1,215.91	$1,215.91	$1,313.18	$1,313.18	$1,240.23	$1,240.23	$1,292.48	$1,292.48
63	$1,249.35	$1,249.35	$1,349.29	$1,349.29	$1,274.33	$1,274.33	$1,328.02	$1,328.02
64+	$1,269.65	$1,269.65	$1,371.23	$1,371.23	$1,295.04	$1,295.04	$1,349.60	$1,349.60

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010195		45127PA0010195		45127PA0010196		45127PA0010196	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold Simple PPO 0/0/40		Gold Simple PPO 0/0/40	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$9100 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$371.68	$371.68	$351.03	$351.03	$343.58	$343.58	$371.06	$371.06
15	$404.72	$404.72	$382.24	$382.24	$374.12	$374.12	$404.05	$404.05
16	$417.35	$417.35	$394.17	$394.17	$385.79	$385.79	$416.66	$416.66
17	$429.99	$429.99	$406.10	$406.10	$397.47	$397.47	$429.27	$429.27
18	$443.59	$443.59	$418.95	$418.95	$410.05	$410.05	$442.85	$442.85
19	$457.19	$457.19	$431.79	$431.79	$422.62	$422.62	$456.43	$456.43
20	$471.28	$471.28	$445.10	$445.10	$435.65	$435.65	$470.50	$470.50
21	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
22	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
23	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
24	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
25	$487.80	$487.80	$460.70	$460.70	$450.92	$450.92	$486.99	$486.99
26	$497.52	$497.52	$469.88	$469.88	$459.90	$459.90	$496.69	$496.69
27	$509.18	$509.18	$480.89	$480.89	$470.68	$470.68	$508.33	$508.33
28	$528.13	$528.13	$498.79	$498.79	$488.19	$488.19	$527.25	$527.25
29	$543.68	$543.68	$513.47	$513.47	$502.57	$502.57	$542.77	$542.77
30	$551.45	$551.45	$520.81	$520.81	$509.75	$509.75	$550.53	$550.53
31	$563.11	$563.11	$531.83	$531.83	$520.53	$520.53	$562.17	$562.17
32	$574.77	$574.77	$542.84	$542.84	$531.31	$531.31	$573.81	$573.81
33	$582.06	$582.06	$549.72	$549.72	$538.05	$538.05	$581.09	$581.09
34	$589.83	$589.83	$557.07	$557.07	$545.23	$545.23	$588.85	$588.85
35	$593.72	$593.72	$560.74	$560.74	$548.82	$548.82	$592.73	$592.73
36	$597.61	$597.61	$564.41	$564.41	$552.42	$552.42	$596.61	$596.61
37	$601.49	$601.49	$568.08	$568.08	$556.01	$556.01	$600.49	$600.49
38	$605.38	$605.38	$571.75	$571.75	$559.60	$559.60	$604.37	$604.37
39	$613.15	$613.15	$579.09	$579.09	$566.79	$566.79	$612.13	$612.13
40	$620.93	$620.93	$586.43	$586.43	$573.98	$573.98	$619.89	$619.89
41	$632.59	$632.59	$597.45	$597.45	$584.75	$584.75	$631.53	$631.53
42	$643.76	$643.76	$608.00	$608.00	$595.08	$595.08	$642.69	$642.69
43	$659.31	$659.31	$622.68	$622.68	$609.46	$609.46	$658.21	$658.21
44	$678.75	$678.75	$641.04	$641.04	$627.42	$627.42	$677.61	$677.61
45	$701.58	$701.58	$662.60	$662.60	$648.53	$648.53	$700.41	$700.41
46	$728.79	$728.79	$688.30	$688.30	$673.68	$673.68	$727.57	$727.57
47	$759.40	$759.40	$717.21	$717.21	$701.97	$701.97	$758.13	$758.13
48	$794.38	$794.38	$750.25	$750.25	$734.31	$734.31	$793.06	$793.06
49	$828.88	$828.88	$782.83	$782.83	$766.20	$766.20	$827.49	$827.49
50	$867.75	$867.75	$819.54	$819.54	$802.13	$802.13	$866.30	$866.30
51	$906.13	$906.13	$855.79	$855.79	$837.61	$837.61	$904.62	$904.62
52	$948.40	$948.40	$895.71	$895.71	$876.68	$876.68	$946.82	$946.82
53	$991.15	$991.15	$936.09	$936.09	$916.20	$916.20	$989.50	$989.50
54	$1,037.31	$1,037.31	$979.68	$979.68	$958.87	$958.87	$1,035.58	$1,035.58
55	$1,083.47	$1,083.47	$1,023.27	$1,023.27	$1,001.54	$1,001.54	$1,081.66	$1,081.66
56	$1,133.51	$1,133.51	$1,070.54	$1,070.54	$1,047.80	$1,047.80	$1,131.62	$1,131.62
57	$1,184.04	$1,184.04	$1,118.26	$1,118.26	$1,094.51	$1,094.51	$1,182.07	$1,182.07
58	$1,237.97	$1,237.97	$1,169.19	$1,169.19	$1,144.36	$1,144.36	$1,235.91	$1,235.91
59	$1,264.69	$1,264.69	$1,194.43	$1,194.43	$1,169.06	$1,169.06	$1,262.58	$1,262.58
60	$1,318.62	$1,318.62	$1,245.37	$1,245.37	$1,218.91	$1,218.91	$1,316.42	$1,316.42
61	$1,365.27	$1,365.27	$1,289.42	$1,289.42	$1,262.03	$1,262.03	$1,362.99	$1,362.99
62	$1,395.87	$1,395.87	$1,318.33	$1,318.33	$1,290.32	$1,290.32	$1,393.55	$1,393.55
63	$1,434.26	$1,434.26	$1,354.58	$1,354.58	$1,325.80	$1,325.80	$1,431.87	$1,431.87
64+	$1,457.57	$1,457.57	$1,376.60	$1,376.60	$1,347.35	$1,347.35	$1,455.14	$1,455.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Simple PPO 0/0/40**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$350.45	$350.45	$269.65	$269.65	$291.23	$291.23	$275.05	$275.05
15	$381.60	$381.60	$293.62	$293.62	$317.11	$317.11	$299.50	$299.50
16	$393.51	$393.51	$302.79	$302.79	$327.01	$327.01	$308.84	$308.84
17	$405.42	$405.42	$311.95	$311.95	$336.91	$336.91	$318.19	$318.19
18	$418.25	$418.25	$321.82	$321.82	$347.57	$347.57	$328.26	$328.26
19	$431.07	$431.07	$331.69	$331.69	$358.23	$358.23	$338.33	$338.33
20	$444.36	$444.36	$341.92	$341.92	$369.27	$369.27	$348.75	$348.75
21	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
22	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
23	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
24	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
25	$459.93	$459.93	$353.90	$353.90	$382.21	$382.21	$360.98	$360.98
26	$469.10	$469.10	$360.95	$360.95	$389.83	$389.83	$368.17	$368.17
27	$480.09	$480.09	$369.41	$369.41	$398.96	$398.96	$376.80	$376.80
28	$497.96	$497.96	$383.16	$383.16	$413.81	$413.81	$390.82	$390.82
29	$512.62	$512.62	$394.44	$394.44	$425.99	$425.99	$402.33	$402.33
30	$519.95	$519.95	$400.08	$400.08	$432.08	$432.08	$408.08	$408.08
31	$530.94	$530.94	$408.54	$408.54	$441.22	$441.22	$416.71	$416.71
32	$541.94	$541.94	$417.00	$417.00	$450.36	$450.36	$425.34	$425.34
33	$548.81	$548.81	$422.28	$422.28	$456.07	$456.07	$430.73	$430.73
34	$556.14	$556.14	$427.92	$427.92	$462.16	$462.16	$436.48	$436.48
35	$559.80	$559.80	$430.74	$430.74	$465.20	$465.20	$439.36	$439.36
36	$563.47	$563.47	$433.56	$433.56	$468.25	$468.25	$442.23	$442.23
37	$567.13	$567.13	$436.38	$436.38	$471.29	$471.29	$445.11	$445.11
38	$570.80	$570.80	$439.20	$439.20	$474.34	$474.34	$447.99	$447.99
39	$578.13	$578.13	$444.84	$444.84	$480.43	$480.43	$453.74	$453.74
40	$585.45	$585.45	$450.48	$450.48	$486.52	$486.52	$459.49	$459.49
41	$596.45	$596.45	$458.94	$458.94	$495.66	$495.66	$468.12	$468.12
42	$606.99	$606.99	$467.05	$467.05	$504.41	$504.41	$476.39	$476.39
43	$621.64	$621.64	$478.33	$478.33	$516.60	$516.60	$487.90	$487.90
44	$639.97	$639.97	$492.43	$492.43	$531.82	$531.82	$502.28	$502.28
45	$661.50	$661.50	$509.00	$509.00	$549.72	$549.72	$519.18	$519.18
46	$687.15	$687.15	$528.74	$528.74	$571.03	$571.03	$539.31	$539.31
47	$716.01	$716.01	$550.94	$550.94	$595.02	$595.02	$561.96	$561.96
48	$749.00	$749.00	$576.32	$576.32	$622.43	$622.43	$587.85	$587.85
49	$781.52	$781.52	$601.35	$601.35	$649.46	$649.46	$613.37	$613.37
50	$818.17	$818.17	$629.55	$629.55	$679.91	$679.91	$642.14	$642.14
51	$854.36	$854.36	$657.39	$657.39	$709.99	$709.99	$670.54	$670.54
52	$894.22	$894.22	$688.06	$688.06	$743.11	$743.11	$701.82	$701.82
53	$934.53	$934.53	$719.08	$719.08	$776.61	$776.61	$733.46	$733.46
54	$978.05	$978.05	$752.57	$752.57	$812.77	$812.77	$767.62	$767.62
55	$1,021.57	$1,021.57	$786.05	$786.05	$848.94	$848.94	$801.77	$801.77
56	$1,068.75	$1,068.75	$822.36	$822.36	$888.15	$888.15	$838.81	$838.81
57	$1,116.40	$1,116.40	$859.02	$859.02	$927.74	$927.74	$876.20	$876.20
58	$1,167.24	$1,167.24	$898.14	$898.14	$970.00	$970.00	$916.11	$916.11
59	$1,192.44	$1,192.44	$917.53	$917.53	$990.93	$990.93	$935.88	$935.88
60	$1,243.29	$1,243.29	$956.66	$956.66	$1,033.19	$1,033.19	$975.79	$975.79
61	$1,287.27	$1,287.27	$990.50	$990.50	$1,069.74	$1,069.74	$1,010.31	$1,010.31
62	$1,316.13	$1,316.13	$1,012.70	$1,012.70	$1,093.72	$1,093.72	$1,032.96	$1,032.96
63	$1,352.32	$1,352.32	$1,040.55	$1,040.55	$1,123.79	$1,123.79	$1,061.36	$1,061.36
64+	$1,374.30	$1,374.30	$1,057.46	$1,057.46	$1,142.06	$1,142.06	$1,078.61	$1,078.61

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010200**		**45127PA0010201**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**QHDHP Performance PPO 2750**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$352.12	$352.12	$380.29	$380.29	$359.16	$359.16	$282.11	$282.11
15	$383.42	$383.42	$414.10	$414.10	$391.09	$391.09	$307.19	$307.19
16	$395.39	$395.39	$427.02	$427.02	$403.30	$403.30	$316.77	$316.77
17	$407.36	$407.36	$439.95	$439.95	$415.50	$415.50	$326.36	$326.36
18	$420.24	$420.24	$453.86	$453.86	$428.65	$428.65	$336.69	$336.69
19	$433.13	$433.13	$467.78	$467.78	$441.80	$441.80	$347.01	$347.01
20	$446.48	$446.48	$482.20	$482.20	$455.41	$455.41	$357.71	$357.71
21	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
22	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
23	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
24	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
25	$462.13	$462.13	$499.10	$499.10	$471.37	$471.37	$370.25	$370.25
26	$471.34	$471.34	$509.04	$509.04	$480.76	$480.76	$377.62	$377.62
27	$482.38	$482.38	$520.97	$520.97	$492.03	$492.03	$386.47	$386.47
28	$500.34	$500.34	$540.36	$540.36	$510.34	$510.34	$400.85	$400.85
29	$515.06	$515.06	$556.27	$556.27	$525.37	$525.37	$412.65	$412.65
30	$522.43	$522.43	$564.22	$564.22	$532.88	$532.88	$418.55	$418.55
31	$533.48	$533.48	$576.15	$576.15	$544.15	$544.15	$427.40	$427.40
32	$544.52	$544.52	$588.08	$588.08	$555.41	$555.41	$436.25	$436.25
33	$551.43	$551.43	$595.54	$595.54	$562.46	$562.46	$441.79	$441.79
34	$558.79	$558.79	$603.50	$603.50	$569.97	$569.97	$447.69	$447.69
35	$562.47	$562.47	$607.47	$607.47	$573.72	$573.72	$450.64	$450.64
36	$566.16	$566.16	$611.45	$611.45	$577.48	$577.48	$453.59	$453.59
37	$569.84	$569.84	$615.43	$615.43	$581.24	$581.24	$456.54	$456.54
38	$573.52	$573.52	$619.40	$619.40	$584.99	$584.99	$459.49	$459.49
39	$580.89	$580.89	$627.36	$627.36	$592.50	$592.50	$465.39	$465.39
40	$588.25	$588.25	$635.31	$635.31	$600.02	$600.02	$471.29	$471.29
41	$599.30	$599.30	$647.24	$647.24	$611.28	$611.28	$480.14	$480.14
42	$609.88	$609.88	$658.67	$658.67	$622.08	$622.08	$488.62	$488.62
43	$624.61	$624.61	$674.58	$674.58	$637.11	$637.11	$500.42	$500.42
44	$643.03	$643.03	$694.47	$694.47	$655.89	$655.89	$515.17	$515.17
45	$664.66	$664.66	$717.83	$717.83	$677.95	$677.95	$532.50	$532.50
46	$690.44	$690.44	$745.67	$745.67	$704.24	$704.24	$553.16	$553.16
47	$719.43	$719.43	$776.99	$776.99	$733.82	$733.82	$576.39	$576.39
48	$752.57	$752.57	$812.78	$812.78	$767.63	$767.63	$602.94	$602.94
49	$785.25	$785.25	$848.08	$848.08	$800.96	$800.96	$629.12	$629.12
50	$822.08	$822.08	$887.84	$887.84	$838.52	$838.52	$658.62	$658.62
51	$858.44	$858.44	$927.12	$927.12	$875.61	$875.61	$687.76	$687.76
52	$898.49	$898.49	$970.36	$970.36	$916.46	$916.46	$719.84	$719.84
53	$938.99	$938.99	$1,014.11	$1,014.11	$957.77	$957.77	$752.29	$752.29
54	$982.72	$982.72	$1,061.34	$1,061.34	$1,002.37	$1,002.37	$787.32	$787.32
55	$1,026.45	$1,026.45	$1,108.56	$1,108.56	$1,046.98	$1,046.98	$822.36	$822.36
56	$1,073.86	$1,073.86	$1,159.77	$1,159.77	$1,095.33	$1,095.33	$860.34	$860.34
57	$1,121.73	$1,121.73	$1,211.46	$1,211.46	$1,144.16	$1,144.16	$898.69	$898.69
58	$1,172.82	$1,172.82	$1,266.64	$1,266.64	$1,196.28	$1,196.28	$939.63	$939.63
59	$1,198.13	$1,198.13	$1,293.99	$1,293.99	$1,222.10	$1,222.10	$959.91	$959.91
60	$1,249.23	$1,249.23	$1,349.17	$1,349.17	$1,274.21	$1,274.21	$1,000.84	$1,000.84
61	$1,293.41	$1,293.41	$1,396.89	$1,396.89	$1,319.28	$1,319.28	$1,036.24	$1,036.24
62	$1,322.41	$1,322.41	$1,428.21	$1,428.21	$1,348.86	$1,348.86	$1,059.48	$1,059.48
63	$1,358.78	$1,358.78	$1,467.48	$1,467.48	$1,385.95	$1,385.95	$1,088.61	$1,088.61
64+	$1,380.86	$1,380.86	$1,491.33	$1,491.33	$1,408.49	$1,408.49	$1,106.30	$1,106.30

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$304.68	$304.68	$287.75	$287.75	$272.26	$272.26	$294.04	$294.04
15	$331.76	$331.76	$313.33	$313.33	$296.46	$296.46	$320.18	$320.18
16	$342.12	$342.12	$323.11	$323.11	$305.72	$305.72	$330.18	$330.18
17	$352.47	$352.47	$332.89	$332.89	$314.97	$314.97	$340.17	$340.17
18	$363.62	$363.62	$343.42	$343.42	$324.94	$324.94	$350.93	$350.93
19	$374.77	$374.77	$353.95	$353.95	$334.90	$334.90	$361.69	$361.69
20	$386.32	$386.32	$364.86	$364.86	$345.22	$345.22	$372.84	$372.84
21	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
22	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
23	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
24	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
25	$399.86	$399.86	$377.65	$377.65	$357.32	$357.32	$385.91	$385.91
26	$407.83	$407.83	$385.17	$385.17	$364.44	$364.44	$393.60	$393.60
27	$417.39	$417.39	$394.20	$394.20	$372.98	$372.98	$402.82	$402.82
28	$432.92	$432.92	$408.87	$408.87	$386.86	$386.86	$417.81	$417.81
29	$445.67	$445.67	$420.91	$420.91	$398.25	$398.25	$430.11	$430.11
30	$452.04	$452.04	$426.93	$426.93	$403.95	$403.95	$436.26	$436.26
31	$461.60	$461.60	$435.95	$435.95	$412.49	$412.49	$445.49	$445.49
32	$471.16	$471.16	$444.98	$444.98	$421.03	$421.03	$454.71	$454.71
33	$477.13	$477.13	$450.62	$450.62	$426.37	$426.37	$460.48	$460.48
34	$483.50	$483.50	$456.64	$456.64	$432.06	$432.06	$466.63	$466.63
35	$486.69	$486.69	$459.65	$459.65	$434.91	$434.91	$469.70	$469.70
36	$489.87	$489.87	$462.66	$462.66	$437.76	$437.76	$472.78	$472.78
37	$493.06	$493.06	$465.67	$465.67	$440.60	$440.60	$475.85	$475.85
38	$496.25	$496.25	$468.68	$468.68	$443.45	$443.45	$478.93	$478.93
39	$502.62	$502.62	$474.70	$474.70	$449.15	$449.15	$485.08	$485.08
40	$508.99	$508.99	$480.71	$480.71	$454.84	$454.84	$491.23	$491.23
41	$518.55	$518.55	$489.74	$489.74	$463.38	$463.38	$500.45	$500.45
42	$527.71	$527.71	$498.39	$498.39	$471.57	$471.57	$509.29	$509.29
43	$540.45	$540.45	$510.43	$510.43	$482.96	$482.96	$521.59	$521.59
44	$556.39	$556.39	$525.48	$525.48	$497.19	$497.19	$536.97	$536.97
45	$575.10	$575.10	$543.15	$543.15	$513.92	$513.92	$555.03	$555.03
46	$597.41	$597.41	$564.22	$564.22	$533.85	$533.85	$576.56	$576.56
47	$622.50	$622.50	$587.92	$587.92	$556.27	$556.27	$600.77	$600.77
48	$651.17	$651.17	$615.00	$615.00	$581.90	$581.90	$628.45	$628.45
49	$679.45	$679.45	$641.70	$641.70	$607.17	$607.17	$655.74	$655.74
50	$711.31	$711.31	$671.80	$671.80	$635.64	$635.64	$686.49	$686.49
51	$742.78	$742.78	$701.51	$701.51	$663.75	$663.75	$716.85	$716.85
52	$777.43	$777.43	$734.24	$734.24	$694.72	$694.72	$750.29	$750.29
53	$812.47	$812.47	$767.34	$767.34	$726.04	$726.04	$784.12	$784.12
54	$850.31	$850.31	$803.07	$803.07	$759.85	$759.85	$820.63	$820.63
55	$888.15	$888.15	$838.80	$838.80	$793.66	$793.66	$857.15	$857.15
56	$929.17	$929.17	$877.55	$877.55	$830.31	$830.31	$896.74	$896.74
57	$970.59	$970.59	$916.67	$916.67	$867.33	$867.33	$936.71	$936.71
58	$1,014.80	$1,014.80	$958.42	$958.42	$906.83	$906.83	$979.38	$979.38
59	$1,036.70	$1,036.70	$979.11	$979.11	$926.41	$926.41	$1,000.52	$1,000.52
60	$1,080.91	$1,080.91	$1,020.86	$1,020.86	$965.91	$965.91	$1,043.19	$1,043.19
61	$1,119.14	$1,119.14	$1,056.97	$1,056.97	$1,000.08	$1,000.08	$1,080.09	$1,080.09
62	$1,144.23	$1,144.23	$1,080.67	$1,080.67	$1,022.50	$1,022.50	$1,104.30	$1,104.30
63	$1,175.70	$1,175.70	$1,110.38	$1,110.38	$1,050.62	$1,050.62	$1,134.67	$1,134.67
64+	$1,194.80	$1,194.80	$1,128.44	$1,128.44	$1,067.69	$1,067.69	$1,153.11	$1,153.11

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010202**		**45127PA0010203**		**45127PA0010204**		**45127PA0010204**	
Plan Marketing Name =>	**er Performance PPO 4500/0/30**		**Gold PPO Choice 1000/0/20 Rx**		**d PPO Choice Select 1000/0/20**		**d PPO Choice Select 1000/0/20**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**7**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$277.71	$277.71	$373.40	$373.40	$351.04	$351.04	$331.53	$331.53
15	$302.39	$302.39	$406.59	$406.59	$382.24	$382.24	$361.00	$361.00
16	$311.83	$311.83	$419.28	$419.28	$394.17	$394.17	$372.27	$372.27
17	$321.27	$321.27	$431.97	$431.97	$406.10	$406.10	$383.54	$383.54
18	$331.44	$331.44	$445.64	$445.64	$418.95	$418.95	$395.67	$395.67
19	$341.60	$341.60	$459.31	$459.31	$431.80	$431.80	$407.81	$407.81
20	$352.13	$352.13	$473.46	$473.46	$445.10	$445.10	$420.38	$420.38
21	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
22	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
23	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
24	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
25	$364.47	$364.47	$490.06	$490.06	$460.71	$460.71	$435.11	$435.11
26	$371.73	$371.73	$499.82	$499.82	$469.88	$469.88	$443.78	$443.78
27	$380.44	$380.44	$511.54	$511.54	$480.90	$480.90	$454.18	$454.18
28	$394.60	$394.60	$530.57	$530.57	$498.79	$498.79	$471.08	$471.08
29	$406.22	$406.22	$546.19	$546.19	$513.48	$513.48	$484.95	$484.95
30	$412.03	$412.03	$554.00	$554.00	$520.82	$520.82	$491.88	$491.88
31	$420.74	$420.74	$565.71	$565.71	$531.83	$531.83	$502.28	$502.28
32	$429.45	$429.45	$577.43	$577.43	$542.84	$542.84	$512.69	$512.69
33	$434.90	$434.90	$584.75	$584.75	$549.73	$549.73	$519.19	$519.19
34	$440.70	$440.70	$592.56	$592.56	$557.07	$557.07	$526.12	$526.12
35	$443.61	$443.61	$596.47	$596.47	$560.74	$560.74	$529.59	$529.59
36	$446.51	$446.51	$600.37	$600.37	$564.41	$564.41	$533.05	$533.05
37	$449.42	$449.42	$604.28	$604.28	$568.08	$568.08	$536.52	$536.52
38	$452.32	$452.32	$608.18	$608.18	$571.75	$571.75	$539.99	$539.99
39	$458.13	$458.13	$615.99	$615.99	$579.09	$579.09	$546.92	$546.92
40	$463.94	$463.94	$623.80	$623.80	$586.44	$586.44	$553.86	$553.86
41	$472.65	$472.65	$635.51	$635.51	$597.45	$597.45	$564.26	$564.26
42	$481.00	$481.00	$646.74	$646.74	$608.00	$608.00	$574.23	$574.23
43	$492.62	$492.62	$662.36	$662.36	$622.69	$622.69	$588.09	$588.09
44	$507.14	$507.14	$681.88	$681.88	$641.04	$641.04	$605.43	$605.43
45	$524.20	$524.20	$704.83	$704.83	$662.61	$662.61	$625.80	$625.80
46	$544.53	$544.53	$732.16	$732.16	$688.31	$688.31	$650.07	$650.07
47	$567.40	$567.40	$762.91	$762.91	$717.21	$717.21	$677.37	$677.37
48	$593.53	$593.53	$798.05	$798.05	$750.25	$750.25	$708.57	$708.57
49	$619.31	$619.31	$832.71	$832.71	$782.83	$782.83	$739.34	$739.34
50	$648.35	$648.35	$871.76	$871.76	$819.54	$819.54	$774.01	$774.01
51	$677.03	$677.03	$910.32	$910.32	$855.79	$855.79	$808.25	$808.25
52	$708.61	$708.61	$952.78	$952.78	$895.72	$895.72	$845.95	$845.95
53	$740.56	$740.56	$995.74	$995.74	$936.10	$936.10	$884.09	$884.09
54	$775.04	$775.04	$1,042.11	$1,042.11	$979.69	$979.69	$925.26	$925.26
55	$809.53	$809.53	$1,088.48	$1,088.48	$1,023.28	$1,023.28	$966.43	$966.43
56	$846.92	$846.92	$1,138.75	$1,138.75	$1,070.54	$1,070.54	$1,011.07	$1,011.07
57	$884.67	$884.67	$1,189.51	$1,189.51	$1,118.27	$1,118.27	$1,056.14	$1,056.14
58	$924.97	$924.97	$1,243.69	$1,243.69	$1,169.20	$1,169.20	$1,104.25	$1,104.25
59	$944.94	$944.94	$1,270.54	$1,270.54	$1,194.44	$1,194.44	$1,128.08	$1,128.08
60	$985.23	$985.23	$1,324.72	$1,324.72	$1,245.37	$1,245.37	$1,176.19	$1,176.19
61	$1,020.08	$1,020.08	$1,371.58	$1,371.58	$1,289.43	$1,289.43	$1,217.79	$1,217.79
62	$1,042.95	$1,042.95	$1,402.33	$1,402.33	$1,318.33	$1,318.33	$1,245.09	$1,245.09
63	$1,071.63	$1,071.63	$1,440.89	$1,440.89	$1,354.59	$1,354.59	$1,279.33	$1,279.33
64+	$1,089.05	$1,089.05	$1,464.32	$1,464.32	$1,376.60	$1,376.60	$1,300.13	$1,300.13

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010205**		**45127PA0010206**		**45127PA0010206**		**45127PA0010207**	
Plan Marketing Name =>	**ver QHDHP PPO Choice 2750/0/**		**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**ilver PPO Choice 4500/0/30 Rx**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$299.32	$299.32	$281.90	$281.90	$266.24	$266.24	$288.90	$288.90
15	$325.92	$325.92	$306.96	$306.96	$289.90	$289.90	$314.58	$314.58
16	$336.09	$336.09	$316.54	$316.54	$298.95	$298.95	$324.40	$324.40
17	$346.27	$346.27	$326.12	$326.12	$308.00	$308.00	$334.21	$334.21
18	$357.22	$357.22	$336.44	$336.44	$317.75	$317.75	$344.79	$344.79
19	$368.18	$368.18	$346.75	$346.75	$327.49	$327.49	$355.36	$355.36
20	$379.52	$379.52	$357.44	$357.44	$337.58	$337.58	$366.31	$366.31
21	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
22	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
23	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
24	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
25	$392.83	$392.83	$369.97	$369.97	$349.42	$349.42	$379.15	$379.15
26	$400.65	$400.65	$377.34	$377.34	$356.38	$356.38	$386.71	$386.71
27	$410.04	$410.04	$386.18	$386.18	$364.73	$364.73	$395.77	$395.77
28	$425.30	$425.30	$400.56	$400.56	$378.30	$378.30	$410.50	$410.50
29	$437.82	$437.82	$412.35	$412.35	$389.44	$389.44	$422.58	$422.58
30	$444.08	$444.08	$418.24	$418.24	$395.01	$395.01	$428.63	$428.63
31	$453.47	$453.47	$427.09	$427.09	$403.36	$403.36	$437.69	$437.69
32	$462.86	$462.86	$435.93	$435.93	$411.71	$411.71	$446.75	$446.75
33	$468.73	$468.73	$441.46	$441.46	$416.93	$416.93	$452.42	$452.42
34	$474.99	$474.99	$447.35	$447.35	$422.50	$422.50	$458.46	$458.46
35	$478.12	$478.12	$450.30	$450.30	$425.29	$425.29	$461.48	$461.48
36	$481.25	$481.25	$453.25	$453.25	$428.07	$428.07	$464.50	$464.50
37	$484.38	$484.38	$456.20	$456.20	$430.85	$430.85	$467.52	$467.52
38	$487.51	$487.51	$459.15	$459.15	$433.64	$433.64	$470.54	$470.54
39	$493.77	$493.77	$465.04	$465.04	$439.21	$439.21	$476.59	$476.59
40	$500.03	$500.03	$470.94	$470.94	$444.77	$444.77	$482.63	$482.63
41	$509.42	$509.42	$479.78	$479.78	$453.13	$453.13	$491.69	$491.69
42	$518.42	$518.42	$488.26	$488.26	$461.13	$461.13	$500.38	$500.38
43	$530.94	$530.94	$500.05	$500.05	$472.27	$472.27	$512.46	$512.46
44	$546.59	$546.59	$514.79	$514.79	$486.19	$486.19	$527.57	$527.57
45	$564.98	$564.98	$532.11	$532.11	$502.55	$502.55	$545.32	$545.32
46	$586.89	$586.89	$552.74	$552.74	$522.04	$522.04	$566.47	$566.47
47	$611.54	$611.54	$575.96	$575.96	$543.96	$543.96	$590.26	$590.26
48	$639.71	$639.71	$602.49	$602.49	$569.02	$569.02	$617.45	$617.45
49	$667.49	$667.49	$628.65	$628.65	$593.73	$593.73	$644.26	$644.26
50	$698.79	$698.79	$658.13	$658.13	$621.57	$621.57	$674.47	$674.47
51	$729.70	$729.70	$687.25	$687.25	$649.06	$649.06	$704.31	$704.31
52	$763.74	$763.74	$719.30	$719.30	$679.34	$679.34	$737.16	$737.16
53	$798.18	$798.18	$751.73	$751.73	$709.97	$709.97	$770.39	$770.39
54	$835.35	$835.35	$786.74	$786.74	$743.03	$743.03	$806.27	$806.27
55	$872.52	$872.52	$821.75	$821.75	$776.09	$776.09	$842.15	$842.15
56	$912.82	$912.82	$859.70	$859.70	$811.94	$811.94	$881.04	$881.04
57	$953.51	$953.51	$898.02	$898.02	$848.13	$848.13	$920.32	$920.32
58	$996.94	$996.94	$938.93	$938.93	$886.77	$886.77	$962.24	$962.24
59	$1,018.46	$1,018.46	$959.20	$959.20	$905.91	$905.91	$983.01	$983.01
60	$1,061.89	$1,061.89	$1,000.10	$1,000.10	$944.54	$944.54	$1,024.92	$1,024.92
61	$1,099.45	$1,099.45	$1,035.47	$1,035.47	$977.95	$977.95	$1,061.18	$1,061.18
62	$1,124.10	$1,124.10	$1,058.69	$1,058.69	$999.87	$999.87	$1,084.97	$1,084.97
63	$1,155.01	$1,155.01	$1,087.80	$1,087.80	$1,027.37	$1,027.37	$1,114.80	$1,114.80
64+	$1,173.78	$1,173.78	$1,105.49	$1,105.49	$1,044.06	$1,044.06	$1,132.92	$1,132.92

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010208**		**45127PA0010208**		**45127PA0010209**		**45127PA0010209**	
Plan Marketing Name =>	**r PPO Choice Select 4500/0/30**		**r PPO Choice Select 4500/0/30**		**Gold PPO 0/0/20 Rx 500**		**Gold PPO 0/0/20 Rx 500**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**		**$0 /$500 Med/Rx**		**$0 /$500 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$272.18	$272.18	$257.06	$257.06	$380.26	$380.26	$410.68	$410.68
15	$296.38	$296.38	$279.91	$279.91	$414.06	$414.06	$447.18	$447.18
16	$305.63	$305.63	$288.65	$288.65	$426.98	$426.98	$461.14	$461.14
17	$314.88	$314.88	$297.39	$297.39	$439.91	$439.91	$475.10	$475.10
18	$324.84	$324.84	$306.79	$306.79	$453.82	$453.82	$490.13	$490.13
19	$334.80	$334.80	$316.20	$316.20	$467.74	$467.74	$505.16	$505.16
20	$345.12	$345.12	$325.95	$325.95	$482.16	$482.16	$520.73	$520.73
21	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
22	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
23	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
24	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
25	$357.22	$357.22	$337.37	$337.37	$499.06	$499.06	$538.98	$538.98
26	$364.33	$364.33	$344.09	$344.09	$509.00	$509.00	$549.72	$549.72
27	$372.87	$372.87	$352.16	$352.16	$520.93	$520.93	$562.60	$562.60
28	$386.75	$386.75	$365.26	$365.26	$540.32	$540.32	$583.54	$583.54
29	$398.13	$398.13	$376.02	$376.02	$556.22	$556.22	$600.72	$600.72
30	$403.83	$403.83	$381.39	$381.39	$564.17	$564.17	$609.31	$609.31
31	$412.37	$412.37	$389.46	$389.46	$576.10	$576.10	$622.19	$622.19
32	$420.91	$420.91	$397.52	$397.52	$588.03	$588.03	$635.08	$635.08
33	$426.24	$426.24	$402.56	$402.56	$595.49	$595.49	$643.13	$643.13
34	$431.94	$431.94	$407.94	$407.94	$603.44	$603.44	$651.72	$651.72
35	$434.78	$434.78	$410.63	$410.63	$607.42	$607.42	$656.01	$656.01
36	$437.63	$437.63	$413.32	$413.32	$611.40	$611.40	$660.31	$660.31
37	$440.47	$440.47	$416.00	$416.00	$615.37	$615.37	$664.60	$664.60
38	$443.32	$443.32	$418.69	$418.69	$619.35	$619.35	$668.90	$668.90
39	$449.01	$449.01	$424.07	$424.07	$627.30	$627.30	$677.49	$677.49
40	$454.71	$454.71	$429.44	$429.44	$635.26	$635.26	$686.08	$686.08
41	$463.25	$463.25	$437.51	$437.51	$647.19	$647.19	$698.96	$698.96
42	$471.43	$471.43	$445.24	$445.24	$658.62	$658.62	$711.31	$711.31
43	$482.81	$482.81	$455.99	$455.99	$674.52	$674.52	$728.49	$728.49
44	$497.05	$497.05	$469.43	$469.43	$694.41	$694.41	$749.96	$749.96
45	$513.77	$513.77	$485.23	$485.23	$717.77	$717.77	$775.19	$775.19
46	$533.69	$533.69	$504.04	$504.04	$745.60	$745.60	$805.25	$805.25
47	$556.11	$556.11	$525.21	$525.21	$776.92	$776.92	$839.07	$839.07
48	$581.73	$581.73	$549.41	$549.41	$812.71	$812.71	$877.73	$877.73
49	$606.99	$606.99	$573.27	$573.27	$848.00	$848.00	$915.84	$915.84
50	$635.45	$635.45	$600.15	$600.15	$887.77	$887.77	$958.79	$958.79
51	$663.56	$663.56	$626.69	$626.69	$927.04	$927.04	$1,001.20	$1,001.20
52	$694.51	$694.51	$655.93	$655.93	$970.28	$970.28	$1,047.90	$1,047.90
53	$725.82	$725.82	$685.50	$685.50	$1,014.02	$1,014.02	$1,095.14	$1,095.14
54	$759.62	$759.62	$717.42	$717.42	$1,061.24	$1,061.24	$1,146.14	$1,146.14
55	$793.42	$793.42	$749.34	$749.34	$1,108.47	$1,108.47	$1,197.14	$1,197.14
56	$830.07	$830.07	$783.96	$783.96	$1,159.66	$1,159.66	$1,252.44	$1,252.44
57	$867.07	$867.07	$818.90	$818.90	$1,211.36	$1,211.36	$1,308.27	$1,308.27
58	$906.57	$906.57	$856.20	$856.20	$1,266.53	$1,266.53	$1,367.86	$1,367.86
59	$926.13	$926.13	$874.68	$874.68	$1,293.87	$1,293.87	$1,397.38	$1,397.38
60	$965.63	$965.63	$911.98	$911.98	$1,349.05	$1,349.05	$1,456.97	$1,456.97
61	$999.78	$999.78	$944.24	$944.24	$1,396.77	$1,396.77	$1,508.51	$1,508.51
62	$1,022.20	$1,022.20	$965.41	$965.41	$1,428.08	$1,428.08	$1,542.33	$1,542.33
63	$1,050.31	$1,050.31	$991.96	$991.96	$1,467.35	$1,467.35	$1,584.74	$1,584.74
64+	$1,067.39	$1,067.39	$1,008.08	$1,008.08	$1,491.20	$1,491.20	$1,610.51	$1,610.51

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010209**		**45127PA0130003**		**45127PA0130004**		**45127PA0130007**	
Plan Marketing Name =>	**Gold PPO 0/0/20 Rx 500**		**alley Advantage EPO 5000/0/35**		**Valley Advantage EPO 5000/0/3**		**pital Advantage EPO 5000/0/3**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**6**		**9**	
Network =>	**PPO**		**EPO**		**EPO**		**EPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$500 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$300 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$387.86	$387.86	$251.29	$251.29	$266.50	$266.50	$256.31	$256.31
15	$422.34	$422.34	$273.62	$273.62	$290.18	$290.18	$279.10	$279.10
16	$435.52	$435.52	$282.16	$282.16	$299.24	$299.24	$287.81	$287.81
17	$448.71	$448.71	$290.70	$290.70	$308.30	$308.30	$296.52	$296.52
18	$462.90	$462.90	$299.90	$299.90	$318.05	$318.05	$305.90	$305.90
19	$477.10	$477.10	$309.10	$309.10	$327.81	$327.81	$315.28	$315.28
20	$491.80	$491.80	$318.63	$318.63	$337.91	$337.91	$325.00	$325.00
21	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
22	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
23	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
24	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
25	$509.04	$509.04	$329.79	$329.79	$349.75	$349.75	$336.39	$336.39
26	$519.18	$519.18	$336.36	$336.36	$356.72	$356.72	$343.09	$343.09
27	$531.35	$531.35	$344.25	$344.25	$365.08	$365.08	$351.13	$351.13
28	$551.12	$551.12	$357.06	$357.06	$378.67	$378.67	$364.20	$364.20
29	$567.35	$567.35	$367.57	$367.57	$389.81	$389.81	$374.92	$374.92
30	$575.46	$575.46	$372.82	$372.82	$395.39	$395.39	$380.28	$380.28
31	$587.63	$587.63	$380.71	$380.71	$403.75	$403.75	$388.32	$388.32
32	$599.79	$599.79	$388.59	$388.59	$412.11	$412.11	$396.36	$396.36
33	$607.40	$607.40	$393.52	$393.52	$417.34	$417.34	$401.39	$401.39
34	$615.51	$615.51	$398.77	$398.77	$422.91	$422.91	$406.75	$406.75
35	$619.57	$619.57	$401.40	$401.40	$425.70	$425.70	$409.43	$409.43
36	$623.62	$623.62	$404.03	$404.03	$428.48	$428.48	$412.11	$412.11
37	$627.68	$627.68	$406.66	$406.66	$431.27	$431.27	$414.79	$414.79
38	$631.74	$631.74	$409.29	$409.29	$434.06	$434.06	$417.47	$417.47
39	$639.85	$639.85	$414.54	$414.54	$439.63	$439.63	$422.83	$422.83
40	$647.96	$647.96	$419.80	$419.80	$445.20	$445.20	$428.19	$428.19
41	$660.13	$660.13	$427.68	$427.68	$453.56	$453.56	$436.23	$436.23
42	$671.79	$671.79	$435.24	$435.24	$461.58	$461.58	$443.94	$443.94
43	$688.01	$688.01	$445.75	$445.75	$472.72	$472.72	$454.66	$454.66
44	$708.29	$708.29	$458.89	$458.89	$486.66	$486.66	$468.06	$468.06
45	$732.12	$732.12	$474.33	$474.33	$503.03	$503.03	$483.81	$483.81
46	$760.52	$760.52	$492.72	$492.72	$522.54	$522.54	$502.57	$502.57
47	$792.46	$792.46	$513.41	$513.41	$544.49	$544.49	$523.68	$523.68
48	$828.96	$828.96	$537.06	$537.06	$569.57	$569.57	$547.81	$547.81
49	$864.96	$864.96	$560.39	$560.39	$594.30	$594.30	$571.59	$571.59
50	$905.52	$905.52	$586.67	$586.67	$622.17	$622.17	$598.40	$598.40
51	$945.58	$945.58	$612.62	$612.62	$649.69	$649.69	$624.87	$624.87
52	$989.69	$989.69	$641.19	$641.19	$680.00	$680.00	$654.02	$654.02
53	$1,034.30	$1,034.30	$670.10	$670.10	$710.65	$710.65	$683.50	$683.50
54	$1,082.47	$1,082.47	$701.30	$701.30	$743.75	$743.75	$715.33	$715.33
55	$1,130.64	$1,130.64	$732.51	$732.51	$776.84	$776.84	$747.16	$747.16
56	$1,182.86	$1,182.86	$766.34	$766.34	$812.72	$812.72	$781.67	$781.67
57	$1,235.59	$1,235.59	$800.51	$800.51	$848.95	$848.95	$816.52	$816.52
58	$1,291.87	$1,291.87	$836.97	$836.97	$887.62	$887.62	$853.71	$853.71
59	$1,319.75	$1,319.75	$855.03	$855.03	$906.78	$906.78	$872.13	$872.13
60	$1,376.03	$1,376.03	$891.49	$891.49	$945.45	$945.45	$909.32	$909.32
61	$1,424.70	$1,424.70	$923.03	$923.03	$978.89	$978.89	$941.49	$941.49
62	$1,456.64	$1,456.64	$943.72	$943.72	$1,000.84	$1,000.84	$962.60	$962.60
63	$1,496.70	$1,496.70	$969.67	$969.67	$1,028.36	$1,028.36	$989.07	$989.07
64+	$1,521.02	$1,521.02	$985.43	$985.43	$1,045.07	$1,045.07	$1,005.14	$1,005.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$271.83	$271.83
15	$295.99	$295.99
16	$305.23	$305.23
17	$314.46	$314.46
18	$324.41	$324.41
19	$334.36	$334.36
20	$344.67	$344.67
21	$355.33	$355.33
22	$355.33	$355.33
23	$355.33	$355.33
24	$355.33	$355.33
25	$356.75	$356.75
26	$363.86	$363.86
27	$372.38	$372.38
28	$386.24	$386.24
29	$397.61	$397.61
30	$403.30	$403.30
31	$411.82	$411.82
32	$420.35	$420.35
33	$425.68	$425.68
34	$431.37	$431.37
35	$434.21	$434.21
36	$437.05	$437.05
37	$439.90	$439.90
38	$442.74	$442.74
39	$448.42	$448.42
40	$454.11	$454.11
41	$462.64	$462.64
42	$470.81	$470.81
43	$482.18	$482.18
44	$496.39	$496.39
45	$513.09	$513.09
46	$532.99	$532.99
47	$555.38	$555.38
48	$580.96	$580.96
49	$606.19	$606.19
50	$634.61	$634.61
51	$662.69	$662.69
52	$693.60	$693.60
53	$724.87	$724.87
54	$758.62	$758.62
55	$792.38	$792.38
56	$828.98	$828.98
57	$865.93	$865.93
58	$905.37	$905.37
59	$924.92	$924.92
60	$964.36	$964.36
61	$998.47	$998.47
62	$1,020.86	$1,020.86
63	$1,048.93	$1,048.93
64+	$1,065.98	$1,065.98

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$440.83	$440.83	$476.10	$476.10	$449.65	$449.65	$464.01	$464.01
15	$480.02	$480.02	$518.42	$518.42	$489.62	$489.62	$505.26	$505.26
16	$495.00	$495.00	$534.60	$534.60	$504.90	$504.90	$521.03	$521.03
17	$509.98	$509.98	$550.78	$550.78	$520.18	$520.18	$536.80	$536.80
18	$526.12	$526.12	$568.21	$568.21	$536.64	$536.64	$553.78	$553.78
19	$542.25	$542.25	$585.63	$585.63	$553.10	$553.10	$570.76	$570.76
20	$558.96	$558.96	$603.68	$603.68	$570.14	$570.14	$588.35	$588.35
21	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
22	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
23	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
24	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
25	$578.55	$578.55	$624.84	$624.84	$590.13	$590.13	$608.98	$608.98
26	$590.08	$590.08	$637.29	$637.29	$601.88	$601.88	$621.11	$621.11
27	$603.91	$603.91	$652.22	$652.22	$615.99	$615.99	$635.66	$635.66
28	$626.38	$626.38	$676.49	$676.49	$638.91	$638.91	$659.32	$659.32
29	$644.82	$644.82	$696.41	$696.41	$657.72	$657.72	$678.73	$678.73
30	$654.04	$654.04	$706.37	$706.37	$667.12	$667.12	$688.43	$688.43
31	$667.87	$667.87	$721.30	$721.30	$681.23	$681.23	$702.99	$702.99
32	$681.70	$681.70	$736.24	$736.24	$695.34	$695.34	$717.55	$717.55
33	$690.35	$690.35	$745.58	$745.58	$704.15	$704.15	$726.65	$726.65
34	$699.57	$699.57	$755.53	$755.53	$713.56	$713.56	$736.35	$736.35
35	$704.18	$704.18	$760.51	$760.51	$718.26	$718.26	$741.20	$741.20
36	$708.79	$708.79	$765.49	$765.49	$722.96	$722.96	$746.06	$746.06
37	$713.40	$713.40	$770.47	$770.47	$727.67	$727.67	$750.91	$750.91
38	$718.01	$718.01	$775.45	$775.45	$732.37	$732.37	$755.76	$755.76
39	$727.23	$727.23	$785.41	$785.41	$741.77	$741.77	$765.47	$765.47
40	$736.45	$736.45	$795.36	$795.36	$751.18	$751.18	$775.17	$775.17
41	$750.28	$750.28	$810.30	$810.30	$765.28	$765.28	$789.73	$789.73
42	$763.53	$763.53	$824.61	$824.61	$778.80	$778.80	$803.68	$803.68
43	$781.97	$781.97	$844.53	$844.53	$797.61	$797.61	$823.09	$823.09
44	$805.02	$805.02	$869.42	$869.42	$821.12	$821.12	$847.35	$847.35
45	$832.10	$832.10	$898.67	$898.67	$848.75	$848.75	$875.86	$875.86
46	$864.38	$864.38	$933.53	$933.53	$881.66	$881.66	$909.82	$909.82
47	$900.68	$900.68	$972.73	$972.73	$918.69	$918.69	$948.04	$948.04
48	$942.17	$942.17	$1,017.54	$1,017.54	$961.01	$961.01	$991.71	$991.71
49	$983.08	$983.08	$1,061.73	$1,061.73	$1,002.74	$1,002.74	$1,034.77	$1,034.77
50	$1,029.18	$1,029.18	$1,111.52	$1,111.52	$1,049.77	$1,049.77	$1,083.30	$1,083.30
51	$1,074.71	$1,074.71	$1,160.68	$1,160.68	$1,096.20	$1,096.20	$1,131.22	$1,131.22
52	$1,124.84	$1,124.84	$1,214.83	$1,214.83	$1,147.34	$1,147.34	$1,183.99	$1,183.99
53	$1,175.55	$1,175.55	$1,269.59	$1,269.59	$1,199.06	$1,199.06	$1,237.36	$1,237.36
54	$1,230.29	$1,230.29	$1,328.72	$1,328.72	$1,254.90	$1,254.90	$1,294.98	$1,294.98
55	$1,285.04	$1,285.04	$1,387.84	$1,387.84	$1,310.74	$1,310.74	$1,352.61	$1,352.61
56	$1,344.39	$1,344.39	$1,451.94	$1,451.94	$1,371.28	$1,371.28	$1,415.08	$1,415.08
57	$1,404.32	$1,404.32	$1,516.67	$1,516.67	$1,432.41	$1,432.41	$1,478.16	$1,478.16
58	$1,468.28	$1,468.28	$1,585.75	$1,585.75	$1,497.65	$1,497.65	$1,545.49	$1,545.49
59	$1,499.98	$1,499.98	$1,619.98	$1,619.98	$1,529.98	$1,529.98	$1,578.85	$1,578.85
60	$1,563.94	$1,563.94	$1,689.06	$1,689.06	$1,595.22	$1,595.22	$1,646.18	$1,646.18
61	$1,619.26	$1,619.26	$1,748.80	$1,748.80	$1,651.65	$1,651.65	$1,704.41	$1,704.41
62	$1,655.57	$1,655.57	$1,788.01	$1,788.01	$1,688.68	$1,688.68	$1,742.62	$1,742.62
63	$1,701.09	$1,701.09	$1,837.18	$1,837.18	$1,735.11	$1,735.11	$1,790.54	$1,790.54
64+	$1,728.74	$1,728.74	$1,867.04	$1,867.04	$1,763.32	$1,763.32	$1,819.64	$1,819.64

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$501.13	$501.13	$473.29	$473.29	$427.25	$427.25	$461.43	$461.43
15	$545.68	$545.68	$515.36	$515.36	$465.23	$465.23	$502.45	$502.45
16	$562.71	$562.71	$531.45	$531.45	$479.75	$479.75	$518.13	$518.13
17	$579.74	$579.74	$547.53	$547.53	$494.27	$494.27	$533.81	$533.81
18	$598.08	$598.08	$564.86	$564.86	$509.91	$509.91	$550.70	$550.70
19	$616.42	$616.42	$582.18	$582.18	$525.55	$525.55	$567.59	$567.59
20	$635.42	$635.42	$600.12	$600.12	$541.74	$541.74	$585.08	$585.08
21	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
22	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
23	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
24	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
25	$657.69	$657.69	$621.16	$621.16	$560.73	$560.73	$605.59	$605.59
26	$670.80	$670.80	$633.53	$633.53	$571.90	$571.90	$617.66	$617.66
27	$686.52	$686.52	$648.38	$648.38	$585.31	$585.31	$632.13	$632.13
28	$712.07	$712.07	$672.51	$672.51	$607.09	$607.09	$655.66	$655.66
29	$733.03	$733.03	$692.30	$692.30	$624.96	$624.96	$674.96	$674.96
30	$743.51	$743.51	$702.20	$702.20	$633.90	$633.90	$684.61	$684.61
31	$759.23	$759.23	$717.05	$717.05	$647.30	$647.30	$699.09	$699.09
32	$774.95	$774.95	$731.90	$731.90	$660.71	$660.71	$713.56	$713.56
33	$784.78	$784.78	$741.18	$741.18	$669.08	$669.08	$722.61	$722.61
34	$795.26	$795.26	$751.08	$751.08	$678.02	$678.02	$732.26	$732.26
35	$800.50	$800.50	$756.03	$756.03	$682.49	$682.49	$737.09	$737.09
36	$805.74	$805.74	$760.98	$760.98	$686.96	$686.96	$741.91	$741.91
37	$810.98	$810.98	$765.93	$765.93	$691.42	$691.42	$746.74	$746.74
38	$816.22	$816.22	$770.88	$770.88	$695.89	$695.89	$751.56	$751.56
39	$826.70	$826.70	$780.78	$780.78	$704.83	$704.83	$761.21	$761.21
40	$837.18	$837.18	$790.67	$790.67	$713.76	$713.76	$770.86	$770.86
41	$852.91	$852.91	$805.52	$805.52	$727.17	$727.17	$785.34	$785.34
42	$867.97	$867.97	$819.75	$819.75	$740.01	$740.01	$799.21	$799.21
43	$888.94	$888.94	$839.55	$839.55	$757.88	$757.88	$818.52	$818.52
44	$915.14	$915.14	$864.30	$864.30	$780.22	$780.22	$842.64	$842.64
45	$945.93	$945.93	$893.38	$893.38	$806.47	$806.47	$870.99	$870.99
46	$982.61	$982.61	$928.02	$928.02	$837.75	$837.75	$904.77	$904.77
47	$1,023.88	$1,023.88	$967.00	$967.00	$872.94	$872.94	$942.77	$942.77
48	$1,071.05	$1,071.05	$1,011.54	$1,011.54	$913.15	$913.15	$986.20	$986.20
49	$1,117.56	$1,117.56	$1,055.47	$1,055.47	$952.80	$952.80	$1,029.03	$1,029.03
50	$1,169.96	$1,169.96	$1,104.96	$1,104.96	$997.48	$997.48	$1,077.28	$1,077.28
51	$1,221.71	$1,221.71	$1,153.84	$1,153.84	$1,041.60	$1,041.60	$1,124.93	$1,124.93
52	$1,278.70	$1,278.70	$1,207.67	$1,207.67	$1,090.19	$1,090.19	$1,177.41	$1,177.41
53	$1,336.35	$1,336.35	$1,262.11	$1,262.11	$1,139.34	$1,139.34	$1,230.49	$1,230.49
54	$1,398.58	$1,398.58	$1,320.88	$1,320.88	$1,192.40	$1,192.40	$1,287.79	$1,287.79
55	$1,460.82	$1,460.82	$1,379.66	$1,379.66	$1,245.46	$1,245.46	$1,345.09	$1,345.09
56	$1,528.29	$1,528.29	$1,443.38	$1,443.38	$1,302.98	$1,302.98	$1,407.22	$1,407.22
57	$1,596.42	$1,596.42	$1,507.73	$1,507.73	$1,361.06	$1,361.06	$1,469.95	$1,469.95
58	$1,669.13	$1,669.13	$1,576.40	$1,576.40	$1,423.06	$1,423.06	$1,536.90	$1,536.90
59	$1,705.16	$1,705.16	$1,610.43	$1,610.43	$1,453.78	$1,453.78	$1,570.08	$1,570.08
60	$1,777.87	$1,777.87	$1,679.10	$1,679.10	$1,515.77	$1,515.77	$1,637.03	$1,637.03
61	$1,840.76	$1,840.76	$1,738.49	$1,738.49	$1,569.38	$1,569.38	$1,694.94	$1,694.94
62	$1,882.03	$1,882.03	$1,777.47	$1,777.47	$1,604.57	$1,604.57	$1,732.94	$1,732.94
63	$1,933.78	$1,933.78	$1,826.35	$1,826.35	$1,648.69	$1,648.69	$1,780.59	$1,780.59
64+	$1,965.21	$1,965.21	$1,856.03	$1,856.03	$1,675.49	$1,675.49	$1,809.53	$1,809.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$435.80	$435.80	$449.09	$449.09	$485.02	$485.02	$458.08	$458.08
15	$474.54	$474.54	$489.01	$489.01	$528.13	$528.13	$498.79	$498.79
16	$489.35	$489.35	$504.28	$504.28	$544.62	$544.62	$514.36	$514.36
17	$504.16	$504.16	$519.54	$519.54	$561.10	$561.10	$529.93	$529.93
18	$520.11	$520.11	$535.98	$535.98	$578.85	$578.85	$546.70	$546.70
19	$536.06	$536.06	$552.41	$552.41	$596.61	$596.61	$563.46	$563.46
20	$552.58	$552.58	$569.44	$569.44	$614.99	$614.99	$580.83	$580.83
21	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
22	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
23	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
24	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
25	$571.95	$571.95	$589.40	$589.40	$636.55	$636.55	$601.19	$601.19
26	$583.34	$583.34	$601.14	$601.14	$649.23	$649.23	$613.16	$613.16
27	$597.01	$597.01	$615.23	$615.23	$664.45	$664.45	$627.53	$627.53
28	$619.23	$619.23	$638.12	$638.12	$689.17	$689.17	$650.89	$650.89
29	$637.46	$637.46	$656.91	$656.91	$709.46	$709.46	$670.05	$670.05
30	$646.58	$646.58	$666.30	$666.30	$719.61	$719.61	$679.63	$679.63
31	$660.25	$660.25	$680.39	$680.39	$734.82	$734.82	$694.00	$694.00
32	$673.92	$673.92	$694.48	$694.48	$750.04	$750.04	$708.37	$708.37
33	$682.46	$682.46	$703.29	$703.29	$759.55	$759.55	$717.35	$717.35
34	$691.58	$691.58	$712.68	$712.68	$769.69	$769.69	$726.93	$726.93
35	$696.14	$696.14	$717.38	$717.38	$774.77	$774.77	$731.72	$731.72
36	$700.69	$700.69	$722.07	$722.07	$779.84	$779.84	$736.51	$736.51
37	$705.25	$705.25	$726.77	$726.77	$784.91	$784.91	$741.30	$741.30
38	$709.81	$709.81	$731.46	$731.46	$789.98	$789.98	$746.09	$746.09
39	$718.92	$718.92	$740.86	$740.86	$800.13	$800.13	$755.67	$755.67
40	$728.04	$728.04	$750.25	$750.25	$810.27	$810.27	$765.25	$765.25
41	$741.71	$741.71	$764.34	$764.34	$825.49	$825.49	$779.63	$779.63
42	$754.81	$754.81	$777.84	$777.84	$840.07	$840.07	$793.40	$793.40
43	$773.04	$773.04	$796.63	$796.63	$860.36	$860.36	$812.56	$812.56
44	$795.83	$795.83	$820.11	$820.11	$885.72	$885.72	$836.51	$836.51
45	$822.60	$822.60	$847.70	$847.70	$915.52	$915.52	$864.65	$864.65
46	$854.50	$854.50	$880.58	$880.58	$951.02	$951.02	$898.19	$898.19
47	$890.39	$890.39	$917.56	$917.56	$990.96	$990.96	$935.91	$935.91
48	$931.41	$931.41	$959.83	$959.83	$1,036.61	$1,036.61	$979.02	$979.02
49	$971.86	$971.86	$1,001.51	$1,001.51	$1,081.63	$1,081.63	$1,021.54	$1,021.54
50	$1,017.43	$1,017.43	$1,048.47	$1,048.47	$1,132.35	$1,132.35	$1,069.44	$1,069.44
51	$1,062.43	$1,062.43	$1,094.85	$1,094.85	$1,182.44	$1,182.44	$1,116.75	$1,116.75
52	$1,112.00	$1,112.00	$1,145.92	$1,145.92	$1,237.60	$1,237.60	$1,168.84	$1,168.84
53	$1,162.13	$1,162.13	$1,197.58	$1,197.58	$1,293.39	$1,293.39	$1,221.53	$1,221.53
54	$1,216.25	$1,216.25	$1,253.35	$1,253.35	$1,353.62	$1,353.62	$1,278.42	$1,278.42
55	$1,270.36	$1,270.36	$1,309.12	$1,309.12	$1,413.85	$1,413.85	$1,335.30	$1,335.30
56	$1,329.04	$1,329.04	$1,369.59	$1,369.59	$1,479.15	$1,479.15	$1,396.98	$1,396.98
57	$1,388.29	$1,388.29	$1,430.64	$1,430.64	$1,545.09	$1,545.09	$1,459.25	$1,459.25
58	$1,451.52	$1,451.52	$1,495.80	$1,495.80	$1,615.47	$1,615.47	$1,525.72	$1,525.72
59	$1,482.85	$1,482.85	$1,528.09	$1,528.09	$1,650.34	$1,650.34	$1,558.65	$1,558.65
60	$1,546.08	$1,546.08	$1,593.25	$1,593.25	$1,720.71	$1,720.71	$1,625.12	$1,625.12
61	$1,600.77	$1,600.77	$1,649.61	$1,649.61	$1,781.58	$1,781.58	$1,682.60	$1,682.60
62	$1,636.66	$1,636.66	$1,686.59	$1,686.59	$1,821.52	$1,821.52	$1,720.33	$1,720.33
63	$1,681.67	$1,681.67	$1,732.97	$1,732.97	$1,871.61	$1,871.61	$1,767.63	$1,767.63
64+	$1,709.00	$1,709.00	$1,761.14	$1,761.14	$1,902.03	$1,902.03	$1,796.36	$1,796.36

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$369.72	$369.72	$399.29	$399.29	$377.11	$377.11	$392.53	$392.53
15	$402.58	$402.58	$434.79	$434.79	$410.63	$410.63	$427.42	$427.42
16	$415.15	$415.15	$448.36	$448.36	$423.45	$423.45	$440.76	$440.76
17	$427.71	$427.71	$461.93	$461.93	$436.27	$436.27	$454.10	$454.10
18	$441.24	$441.24	$476.54	$476.54	$450.07	$450.07	$468.47	$468.47
19	$454.78	$454.78	$491.16	$491.16	$463.87	$463.87	$482.84	$482.84
20	$468.79	$468.79	$506.29	$506.29	$478.17	$478.17	$497.72	$497.72
21	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
22	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
23	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
24	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
25	$485.22	$485.22	$524.04	$524.04	$494.93	$494.93	$515.16	$515.16
26	$494.89	$494.89	$534.48	$534.48	$504.79	$504.79	$525.42	$525.42
27	$506.49	$506.49	$547.01	$547.01	$516.62	$516.62	$537.74	$537.74
28	$525.34	$525.34	$567.36	$567.36	$535.84	$535.84	$557.75	$557.75
29	$540.80	$540.80	$584.07	$584.07	$551.62	$551.62	$574.17	$574.17
30	$548.53	$548.53	$592.42	$592.42	$559.50	$559.50	$582.38	$582.38
31	$560.13	$560.13	$604.94	$604.94	$571.34	$571.34	$594.69	$594.69
32	$571.73	$571.73	$617.47	$617.47	$583.17	$583.17	$607.01	$607.01
33	$578.98	$578.98	$625.30	$625.30	$590.56	$590.56	$614.71	$614.71
34	$586.71	$586.71	$633.65	$633.65	$598.45	$598.45	$622.92	$622.92
35	$590.58	$590.58	$637.83	$637.83	$602.39	$602.39	$627.02	$627.02
36	$594.45	$594.45	$642.00	$642.00	$606.34	$606.34	$631.13	$631.13
37	$598.31	$598.31	$646.18	$646.18	$610.28	$610.28	$635.23	$635.23
38	$602.18	$602.18	$650.35	$650.35	$614.22	$614.22	$639.34	$639.34
39	$609.91	$609.91	$658.70	$658.70	$622.11	$622.11	$647.54	$647.54
40	$617.64	$617.64	$667.06	$667.06	$630.00	$630.00	$655.75	$655.75
41	$629.24	$629.24	$679.58	$679.58	$641.83	$641.83	$668.07	$668.07
42	$640.36	$640.36	$691.59	$691.59	$653.17	$653.17	$679.87	$679.87
43	$655.82	$655.82	$708.29	$708.29	$668.94	$668.94	$696.29	$696.29
44	$675.16	$675.16	$729.17	$729.17	$688.66	$688.66	$716.81	$716.81
45	$697.87	$697.87	$753.70	$753.70	$711.83	$711.83	$740.93	$740.93
46	$724.94	$724.94	$782.93	$782.93	$739.43	$739.43	$769.66	$769.66
47	$755.38	$755.38	$815.81	$815.81	$770.49	$770.49	$801.99	$801.99
48	$790.18	$790.18	$853.39	$853.39	$805.98	$805.98	$838.93	$838.93
49	$824.49	$824.49	$890.45	$890.45	$840.98	$840.98	$875.37	$875.37
50	$863.16	$863.16	$932.21	$932.21	$880.42	$880.42	$916.41	$916.41
51	$901.34	$901.34	$973.44	$973.44	$919.36	$919.36	$956.95	$956.95
52	$943.38	$943.38	$1,018.85	$1,018.85	$962.25	$962.25	$1,001.59	$1,001.59
53	$985.91	$985.91	$1,064.78	$1,064.78	$1,005.63	$1,005.63	$1,046.74	$1,046.74
54	$1,031.82	$1,031.82	$1,114.37	$1,114.37	$1,052.46	$1,052.46	$1,095.49	$1,095.49
55	$1,077.74	$1,077.74	$1,163.96	$1,163.96	$1,099.29	$1,099.29	$1,144.24	$1,144.24
56	$1,127.52	$1,127.52	$1,217.72	$1,217.72	$1,150.07	$1,150.07	$1,197.09	$1,197.09
57	$1,177.78	$1,177.78	$1,272.00	$1,272.00	$1,201.33	$1,201.33	$1,250.45	$1,250.45
58	$1,231.42	$1,231.42	$1,329.94	$1,329.94	$1,256.05	$1,256.05	$1,307.40	$1,307.40
59	$1,258.00	$1,258.00	$1,358.64	$1,358.64	$1,283.16	$1,283.16	$1,335.63	$1,335.63
60	$1,311.65	$1,311.65	$1,416.58	$1,416.58	$1,337.88	$1,337.88	$1,392.58	$1,392.58
61	$1,358.04	$1,358.04	$1,466.69	$1,466.69	$1,385.21	$1,385.21	$1,441.84	$1,441.84
62	$1,388.49	$1,388.49	$1,499.57	$1,499.57	$1,416.26	$1,416.26	$1,474.17	$1,474.17
63	$1,426.67	$1,426.67	$1,540.81	$1,540.81	$1,455.21	$1,455.21	$1,514.70	$1,514.70
64+	$1,449.86	$1,449.86	$1,565.85	$1,565.85	$1,478.87	$1,478.87	$1,539.32	$1,539.32

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$423.93	$423.93	$400.38	$400.38	$345.93	$345.93	$373.61	$373.61
15	$461.61	$461.61	$435.97	$435.97	$376.68	$376.68	$406.82	$406.82
16	$476.02	$476.02	$449.58	$449.58	$388.44	$388.44	$419.51	$419.51
17	$490.43	$490.43	$463.18	$463.18	$400.20	$400.20	$432.21	$432.21
18	$505.95	$505.95	$477.84	$477.84	$412.86	$412.86	$445.89	$445.89
19	$521.46	$521.46	$492.49	$492.49	$425.52	$425.52	$459.56	$459.56
20	$537.53	$537.53	$507.67	$507.67	$438.63	$438.63	$473.72	$473.72
21	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
22	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
23	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
24	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
25	$556.38	$556.38	$525.47	$525.47	$454.01	$454.01	$490.33	$490.33
26	$567.46	$567.46	$535.93	$535.93	$463.05	$463.05	$500.10	$500.10
27	$580.76	$580.76	$548.49	$548.49	$473.91	$473.91	$511.82	$511.82
28	$602.37	$602.37	$568.91	$568.91	$491.54	$491.54	$530.86	$530.86
29	$620.10	$620.10	$585.65	$585.65	$506.01	$506.01	$546.49	$546.49
30	$628.97	$628.97	$594.03	$594.03	$513.25	$513.25	$554.31	$554.31
31	$642.27	$642.27	$606.59	$606.59	$524.10	$524.10	$566.03	$566.03
32	$655.57	$655.57	$619.15	$619.15	$534.95	$534.95	$577.75	$577.75
33	$663.88	$663.88	$627.00	$627.00	$541.74	$541.74	$585.07	$585.07
34	$672.75	$672.75	$635.37	$635.37	$548.97	$548.97	$592.89	$592.89
35	$677.18	$677.18	$639.56	$639.56	$552.59	$552.59	$596.80	$596.80
36	$681.62	$681.62	$643.75	$643.75	$556.21	$556.21	$600.70	$600.70
37	$686.05	$686.05	$647.93	$647.93	$559.82	$559.82	$604.61	$604.61
38	$690.48	$690.48	$652.12	$652.12	$563.44	$563.44	$608.52	$608.52
39	$699.35	$699.35	$660.50	$660.50	$570.68	$570.68	$616.33	$616.33
40	$708.21	$708.21	$668.87	$668.87	$577.91	$577.91	$624.14	$624.14
41	$721.51	$721.51	$681.43	$681.43	$588.76	$588.76	$635.87	$635.87
42	$734.26	$734.26	$693.47	$693.47	$599.16	$599.16	$647.10	$647.10
43	$751.99	$751.99	$710.22	$710.22	$613.64	$613.64	$662.73	$662.73
44	$774.16	$774.16	$731.15	$731.15	$631.72	$631.72	$682.26	$682.26
45	$800.21	$800.21	$755.75	$755.75	$652.98	$652.98	$705.21	$705.21
46	$831.24	$831.24	$785.06	$785.06	$678.30	$678.30	$732.56	$732.56
47	$866.15	$866.15	$818.03	$818.03	$706.79	$706.79	$763.33	$763.33
48	$906.05	$906.05	$855.71	$855.71	$739.35	$739.35	$798.49	$798.49
49	$945.39	$945.39	$892.87	$892.87	$771.45	$771.45	$833.17	$833.17
50	$989.73	$989.73	$934.74	$934.74	$807.63	$807.63	$872.24	$872.24
51	$1,033.51	$1,033.51	$976.09	$976.09	$843.35	$843.35	$910.82	$910.82
52	$1,081.72	$1,081.72	$1,021.62	$1,021.62	$882.69	$882.69	$953.31	$953.31
53	$1,130.48	$1,130.48	$1,067.68	$1,067.68	$922.49	$922.49	$996.29	$996.29
54	$1,183.13	$1,183.13	$1,117.40	$1,117.40	$965.45	$965.45	$1,042.68	$1,042.68
55	$1,235.77	$1,235.77	$1,167.12	$1,167.12	$1,008.41	$1,008.41	$1,089.08	$1,089.08
56	$1,292.85	$1,292.85	$1,221.03	$1,221.03	$1,054.98	$1,054.98	$1,139.38	$1,139.38
57	$1,350.48	$1,350.48	$1,275.46	$1,275.46	$1,102.01	$1,102.01	$1,190.17	$1,190.17
58	$1,412.00	$1,412.00	$1,333.55	$1,333.55	$1,152.21	$1,152.21	$1,244.38	$1,244.38
59	$1,442.48	$1,442.48	$1,362.34	$1,362.34	$1,177.08	$1,177.08	$1,271.24	$1,271.24
60	$1,503.99	$1,503.99	$1,420.43	$1,420.43	$1,227.27	$1,227.27	$1,325.45	$1,325.45
61	$1,557.19	$1,557.19	$1,470.68	$1,470.68	$1,270.68	$1,270.68	$1,372.34	$1,372.34
62	$1,592.10	$1,592.10	$1,503.65	$1,503.65	$1,299.17	$1,299.17	$1,403.10	$1,403.10
63	$1,635.88	$1,635.88	$1,544.99	$1,544.99	$1,334.89	$1,334.89	$1,441.69	$1,441.69
64+	$1,662.47	$1,662.47	$1,570.11	$1,570.11	$1,356.59	$1,356.59	$1,465.13	$1,465.13

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$352.85	$352.85	$368.75	$368.75	$398.25	$398.25	$376.13	$376.13
15	$384.22	$384.22	$401.53	$401.53	$433.65	$433.65	$409.56	$409.56
16	$396.21	$396.21	$414.06	$414.06	$447.19	$447.19	$422.35	$422.35
17	$408.20	$408.20	$426.60	$426.60	$460.72	$460.72	$435.13	$435.13
18	$421.12	$421.12	$440.09	$440.09	$475.30	$475.30	$448.90	$448.90
19	$434.03	$434.03	$453.59	$453.59	$489.88	$489.88	$462.66	$462.66
20	$447.41	$447.41	$467.57	$467.57	$504.97	$504.97	$476.92	$476.92
21	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
22	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
23	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
24	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
25	$463.09	$463.09	$483.96	$483.96	$522.67	$522.67	$493.64	$493.64
26	$472.31	$472.31	$493.60	$493.60	$533.09	$533.09	$503.47	$503.47
27	$483.38	$483.38	$505.17	$505.17	$545.58	$545.58	$515.27	$515.27
28	$501.37	$501.37	$523.97	$523.97	$565.88	$565.88	$534.45	$534.45
29	$516.13	$516.13	$539.39	$539.39	$582.54	$582.54	$550.18	$550.18
30	$523.51	$523.51	$547.10	$547.10	$590.87	$590.87	$558.05	$558.05
31	$534.58	$534.58	$558.67	$558.67	$603.37	$603.37	$569.85	$569.85
32	$545.65	$545.65	$570.24	$570.24	$615.86	$615.86	$581.65	$581.65
33	$552.57	$552.57	$577.47	$577.47	$623.67	$623.67	$589.02	$589.02
34	$559.95	$559.95	$585.18	$585.18	$632.00	$632.00	$596.89	$596.89
35	$563.64	$563.64	$589.04	$589.04	$636.16	$636.16	$600.82	$600.82
36	$567.33	$567.33	$592.90	$592.90	$640.33	$640.33	$604.75	$604.75
37	$571.02	$571.02	$596.75	$596.75	$644.49	$644.49	$608.69	$608.69
38	$574.71	$574.71	$600.61	$600.61	$648.66	$648.66	$612.62	$612.62
39	$582.09	$582.09	$608.32	$608.32	$656.99	$656.99	$620.49	$620.49
40	$589.47	$589.47	$616.03	$616.03	$665.32	$665.32	$628.36	$628.36
41	$600.54	$600.54	$627.60	$627.60	$677.81	$677.81	$640.16	$640.16
42	$611.15	$611.15	$638.69	$638.69	$689.78	$689.78	$651.46	$651.46
43	$625.91	$625.91	$654.11	$654.11	$706.44	$706.44	$667.20	$667.20
44	$644.36	$644.36	$673.40	$673.40	$727.27	$727.27	$686.86	$686.86
45	$666.04	$666.04	$696.05	$696.05	$751.74	$751.74	$709.97	$709.97
46	$691.87	$691.87	$723.04	$723.04	$780.89	$780.89	$737.51	$737.51
47	$720.92	$720.92	$753.41	$753.41	$813.69	$813.69	$768.48	$768.48
48	$754.13	$754.13	$788.12	$788.12	$851.17	$851.17	$803.88	$803.88
49	$786.88	$786.88	$822.34	$822.34	$888.13	$888.13	$838.79	$838.79
50	$823.78	$823.78	$860.91	$860.91	$929.78	$929.78	$878.12	$878.12
51	$860.22	$860.22	$898.99	$898.99	$970.90	$970.90	$916.97	$916.97
52	$900.35	$900.35	$940.92	$940.92	$1,016.20	$1,016.20	$959.74	$959.74
53	$940.94	$940.94	$983.34	$983.34	$1,062.01	$1,062.01	$1,003.01	$1,003.01
54	$984.76	$984.76	$1,029.13	$1,029.13	$1,111.46	$1,111.46	$1,049.72	$1,049.72
55	$1,028.57	$1,028.57	$1,074.93	$1,074.93	$1,160.92	$1,160.92	$1,096.43	$1,096.43
56	$1,076.08	$1,076.08	$1,124.58	$1,124.58	$1,214.54	$1,214.54	$1,147.07	$1,147.07
57	$1,124.05	$1,124.05	$1,174.71	$1,174.71	$1,268.68	$1,268.68	$1,198.20	$1,198.20
58	$1,175.25	$1,175.25	$1,228.21	$1,228.21	$1,326.47	$1,326.47	$1,252.78	$1,252.78
59	$1,200.62	$1,200.62	$1,254.72	$1,254.72	$1,355.10	$1,355.10	$1,279.82	$1,279.82
60	$1,251.82	$1,251.82	$1,308.23	$1,308.23	$1,412.89	$1,412.89	$1,334.39	$1,334.39
61	$1,296.10	$1,296.10	$1,354.50	$1,354.50	$1,462.86	$1,462.86	$1,381.59	$1,381.59
62	$1,325.15	$1,325.15	$1,384.87	$1,384.87	$1,495.66	$1,495.66	$1,412.57	$1,412.57
63	$1,361.59	$1,361.59	$1,422.95	$1,422.95	$1,536.79	$1,536.79	$1,451.41	$1,451.41
64+	$1,383.72	$1,383.72	$1,446.08	$1,446.08	$1,561.77	$1,561.77	$1,475.00	$1,475.00

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$388.86	$388.86	$419.97	$419.97	$396.63	$396.63	$411.00	$411.00
15	$423.42	$423.42	$457.30	$457.30	$431.89	$431.89	$447.53	$447.53
16	$436.64	$436.64	$471.57	$471.57	$445.37	$445.37	$461.50	$461.50
17	$449.85	$449.85	$485.84	$485.84	$458.85	$458.85	$475.47	$475.47
18	$464.09	$464.09	$501.21	$501.21	$473.37	$473.37	$490.51	$490.51
19	$478.32	$478.32	$516.59	$516.59	$487.89	$487.89	$505.55	$505.55
20	$493.06	$493.06	$532.51	$532.51	$502.92	$502.92	$521.13	$521.13
21	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
22	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
23	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
24	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
25	$510.34	$510.34	$551.17	$551.17	$520.55	$520.55	$539.40	$539.40
26	$520.51	$520.51	$562.15	$562.15	$530.92	$530.92	$550.14	$550.14
27	$532.71	$532.71	$575.33	$575.33	$543.36	$543.36	$563.04	$563.04
28	$552.53	$552.53	$596.74	$596.74	$563.58	$563.58	$583.99	$583.99
29	$568.80	$568.80	$614.30	$614.30	$580.17	$580.17	$601.18	$601.18
30	$576.93	$576.93	$623.09	$623.09	$588.47	$588.47	$609.78	$609.78
31	$589.13	$589.13	$636.26	$636.26	$600.91	$600.91	$622.67	$622.67
32	$601.33	$601.33	$649.44	$649.44	$613.36	$613.36	$635.57	$635.57
33	$608.96	$608.96	$657.67	$657.67	$621.13	$621.13	$643.63	$643.63
34	$617.09	$617.09	$666.46	$666.46	$629.43	$629.43	$652.22	$652.22
35	$621.15	$621.15	$670.85	$670.85	$633.58	$633.58	$656.52	$656.52
36	$625.22	$625.22	$675.24	$675.24	$637.73	$637.73	$660.82	$660.82
37	$629.29	$629.29	$679.63	$679.63	$641.87	$641.87	$665.12	$665.12
38	$633.35	$633.35	$684.02	$684.02	$646.02	$646.02	$669.41	$669.41
39	$641.49	$641.49	$692.81	$692.81	$654.32	$654.32	$678.01	$678.01
40	$649.62	$649.62	$701.59	$701.59	$662.61	$662.61	$686.61	$686.61
41	$661.82	$661.82	$714.77	$714.77	$675.06	$675.06	$699.50	$699.50
42	$673.51	$673.51	$727.39	$727.39	$686.98	$686.98	$711.86	$711.86
43	$689.78	$689.78	$744.96	$744.96	$703.57	$703.57	$729.05	$729.05
44	$710.11	$710.11	$766.92	$766.92	$724.31	$724.31	$750.54	$750.54
45	$734.00	$734.00	$792.72	$792.72	$748.68	$748.68	$775.79	$775.79
46	$762.46	$762.46	$823.46	$823.46	$777.71	$777.71	$805.88	$805.88
47	$794.49	$794.49	$858.05	$858.05	$810.38	$810.38	$839.72	$839.72
48	$831.09	$831.09	$897.57	$897.57	$847.71	$847.71	$878.40	$878.40
49	$867.18	$867.18	$936.55	$936.55	$884.52	$884.52	$916.55	$916.55
50	$907.84	$907.84	$980.47	$980.47	$926.00	$926.00	$959.53	$959.53
51	$948.00	$948.00	$1,023.84	$1,023.84	$966.96	$966.96	$1,001.97	$1,001.97
52	$992.22	$992.22	$1,071.60	$1,071.60	$1,012.07	$1,012.07	$1,048.71	$1,048.71
53	$1,036.95	$1,036.95	$1,119.91	$1,119.91	$1,057.69	$1,057.69	$1,095.99	$1,095.99
54	$1,085.24	$1,085.24	$1,172.06	$1,172.06	$1,106.95	$1,106.95	$1,147.03	$1,147.03
55	$1,133.53	$1,133.53	$1,224.21	$1,224.21	$1,156.20	$1,156.20	$1,198.07	$1,198.07
56	$1,185.89	$1,185.89	$1,280.76	$1,280.76	$1,209.60	$1,209.60	$1,253.40	$1,253.40
57	$1,238.75	$1,238.75	$1,337.85	$1,337.85	$1,263.53	$1,263.53	$1,309.28	$1,309.28
58	$1,295.17	$1,295.17	$1,398.79	$1,398.79	$1,321.08	$1,321.08	$1,368.91	$1,368.91
59	$1,323.13	$1,323.13	$1,428.98	$1,428.98	$1,349.59	$1,349.59	$1,398.46	$1,398.46
60	$1,379.55	$1,379.55	$1,489.92	$1,489.92	$1,407.14	$1,407.14	$1,458.10	$1,458.10
61	$1,428.35	$1,428.35	$1,542.62	$1,542.62	$1,456.92	$1,456.92	$1,509.67	$1,509.67
62	$1,460.37	$1,460.37	$1,577.20	$1,577.20	$1,489.58	$1,489.58	$1,543.52	$1,543.52
63	$1,500.53	$1,500.53	$1,620.57	$1,620.57	$1,530.54	$1,530.54	$1,585.96	$1,585.96
64+	$1,524.92	$1,524.92	$1,646.91	$1,646.91	$1,555.43	$1,555.43	$1,611.74	$1,611.74

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$443.88	$443.88	$419.22	$419.22	$316.05	$316.05	$341.34	$341.34
15	$483.33	$483.33	$456.48	$456.48	$344.15	$344.15	$371.68	$371.68
16	$498.42	$498.42	$470.73	$470.73	$354.89	$354.89	$383.28	$383.28
17	$513.50	$513.50	$484.98	$484.98	$365.63	$365.63	$394.88	$394.88
18	$529.75	$529.75	$500.32	$500.32	$377.20	$377.20	$407.37	$407.37
19	$546.00	$546.00	$515.66	$515.66	$388.76	$388.76	$419.87	$419.87
20	$562.82	$562.82	$531.56	$531.56	$400.75	$400.75	$432.81	$432.81
21	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
22	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
23	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
24	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
25	$582.55	$582.55	$550.19	$550.19	$414.79	$414.79	$447.98	$447.98
26	$594.16	$594.16	$561.15	$561.15	$423.06	$423.06	$456.90	$456.90
27	$608.08	$608.08	$574.30	$574.30	$432.97	$432.97	$467.61	$467.61
28	$630.71	$630.71	$595.67	$595.67	$449.08	$449.08	$485.01	$485.01
29	$649.28	$649.28	$613.21	$613.21	$462.30	$462.30	$499.29	$499.29
30	$658.56	$658.56	$621.97	$621.97	$468.91	$468.91	$506.43	$506.43
31	$672.49	$672.49	$635.13	$635.13	$478.83	$478.83	$517.14	$517.14
32	$686.41	$686.41	$648.28	$648.28	$488.74	$488.74	$527.84	$527.84
33	$695.12	$695.12	$656.50	$656.50	$494.94	$494.94	$534.54	$534.54
34	$704.40	$704.40	$665.27	$665.27	$501.55	$501.55	$541.68	$541.68
35	$709.04	$709.04	$669.65	$669.65	$504.86	$504.86	$545.25	$545.25
36	$713.68	$713.68	$674.03	$674.03	$508.16	$508.16	$548.82	$548.82
37	$718.32	$718.32	$678.42	$678.42	$511.47	$511.47	$552.38	$552.38
38	$722.97	$722.97	$682.80	$682.80	$514.77	$514.77	$555.95	$555.95
39	$732.25	$732.25	$691.57	$691.57	$521.38	$521.38	$563.09	$563.09
40	$741.53	$741.53	$700.34	$700.34	$527.99	$527.99	$570.23	$570.23
41	$755.46	$755.46	$713.49	$713.49	$537.91	$537.91	$580.94	$580.94
42	$768.80	$768.80	$726.09	$726.09	$547.41	$547.41	$591.20	$591.20
43	$787.37	$787.37	$743.63	$743.63	$560.63	$560.63	$605.48	$605.48
44	$810.58	$810.58	$765.55	$765.55	$577.16	$577.16	$623.33	$623.33
45	$837.85	$837.85	$791.30	$791.30	$596.57	$596.57	$644.30	$644.30
46	$870.34	$870.34	$821.99	$821.99	$619.71	$619.71	$669.29	$669.29
47	$906.90	$906.90	$856.52	$856.52	$645.74	$645.74	$697.40	$697.40
48	$948.68	$948.68	$895.97	$895.97	$675.48	$675.48	$729.52	$729.52
49	$989.87	$989.87	$934.88	$934.88	$704.82	$704.82	$761.20	$761.20
50	$1,036.29	$1,036.29	$978.72	$978.72	$737.87	$737.87	$796.90	$796.90
51	$1,082.13	$1,082.13	$1,022.01	$1,022.01	$770.51	$770.51	$832.15	$832.15
52	$1,132.61	$1,132.61	$1,069.69	$1,069.69	$806.45	$806.45	$870.97	$870.97
53	$1,183.67	$1,183.67	$1,117.91	$1,117.91	$842.81	$842.81	$910.23	$910.23
54	$1,238.79	$1,238.79	$1,169.97	$1,169.97	$882.05	$882.05	$952.62	$952.62
55	$1,293.91	$1,293.91	$1,222.03	$1,222.03	$921.30	$921.30	$995.01	$995.01
56	$1,353.68	$1,353.68	$1,278.47	$1,278.47	$963.86	$963.86	$1,040.96	$1,040.96
57	$1,414.02	$1,414.02	$1,335.46	$1,335.46	$1,006.82	$1,006.82	$1,087.37	$1,087.37
58	$1,478.43	$1,478.43	$1,396.29	$1,396.29	$1,052.68	$1,052.68	$1,136.90	$1,136.90
59	$1,510.34	$1,510.34	$1,426.43	$1,426.43	$1,075.40	$1,075.40	$1,161.44	$1,161.44
60	$1,574.74	$1,574.74	$1,487.26	$1,487.26	$1,121.26	$1,121.26	$1,210.96	$1,210.96
61	$1,630.45	$1,630.45	$1,539.87	$1,539.87	$1,160.92	$1,160.92	$1,253.80	$1,253.80
62	$1,667.00	$1,667.00	$1,574.39	$1,574.39	$1,186.95	$1,186.95	$1,281.91	$1,281.91
63	$1,712.84	$1,712.84	$1,617.68	$1,617.68	$1,219.59	$1,219.59	$1,317.16	$1,317.16
64+	$1,740.68	$1,740.68	$1,643.98	$1,643.98	$1,239.41	$1,239.41	$1,338.56	$1,338.56

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$322.37	$322.37	$294.61	$294.61	$318.18	$318.18	$300.50	$300.50
15	$351.03	$351.03	$320.80	$320.80	$346.46	$346.46	$327.21	$327.21
16	$361.99	$361.99	$330.81	$330.81	$357.27	$357.27	$337.43	$337.43
17	$372.94	$372.94	$340.82	$340.82	$368.09	$368.09	$347.64	$347.64
18	$384.74	$384.74	$351.61	$351.61	$379.73	$379.73	$358.64	$358.64
19	$396.54	$396.54	$362.39	$362.39	$391.38	$391.38	$369.64	$369.64
20	$408.76	$408.76	$373.56	$373.56	$403.44	$403.44	$381.03	$381.03
21	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
22	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
23	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
24	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
25	$423.09	$423.09	$386.65	$386.65	$417.58	$417.58	$394.38	$394.38
26	$431.52	$431.52	$394.35	$394.35	$425.90	$425.90	$402.24	$402.24
27	$441.63	$441.63	$403.60	$403.60	$435.88	$435.88	$411.67	$411.67
28	$458.06	$458.06	$418.61	$418.61	$452.10	$452.10	$426.99	$426.99
29	$471.55	$471.55	$430.94	$430.94	$465.41	$465.41	$439.56	$439.56
30	$478.29	$478.29	$437.10	$437.10	$472.07	$472.07	$445.84	$445.84
31	$488.41	$488.41	$446.34	$446.34	$482.05	$482.05	$455.27	$455.27
32	$498.52	$498.52	$455.59	$455.59	$492.03	$492.03	$464.70	$464.70
33	$504.84	$504.84	$461.36	$461.36	$498.27	$498.27	$470.59	$470.59
34	$511.58	$511.58	$467.52	$467.52	$504.93	$504.93	$476.87	$476.87
35	$514.95	$514.95	$470.60	$470.60	$508.25	$508.25	$480.02	$480.02
36	$518.33	$518.33	$473.69	$473.69	$511.58	$511.58	$483.16	$483.16
37	$521.70	$521.70	$476.77	$476.77	$514.91	$514.91	$486.30	$486.30
38	$525.07	$525.07	$479.85	$479.85	$518.23	$518.23	$489.44	$489.44
39	$531.81	$531.81	$486.01	$486.01	$524.89	$524.89	$495.73	$495.73
40	$538.55	$538.55	$492.17	$492.17	$531.54	$531.54	$502.01	$502.01
41	$548.67	$548.67	$501.41	$501.41	$541.53	$541.53	$511.44	$511.44
42	$558.36	$558.36	$510.27	$510.27	$551.09	$551.09	$520.48	$520.48
43	$571.84	$571.84	$522.59	$522.59	$564.40	$564.40	$533.05	$533.05
44	$588.70	$588.70	$538.00	$538.00	$581.04	$581.04	$548.76	$548.76
45	$608.51	$608.51	$556.10	$556.10	$600.59	$600.59	$567.22	$567.22
46	$632.10	$632.10	$577.66	$577.66	$623.88	$623.88	$589.22	$589.22
47	$658.65	$658.65	$601.93	$601.93	$650.08	$650.08	$613.97	$613.97
48	$688.99	$688.99	$629.65	$629.65	$680.03	$680.03	$642.25	$642.25
49	$718.91	$718.91	$657.00	$657.00	$709.56	$709.56	$670.14	$670.14
50	$752.63	$752.63	$687.81	$687.81	$742.83	$742.83	$701.56	$701.56
51	$785.92	$785.92	$718.23	$718.23	$775.69	$775.69	$732.59	$732.59
52	$822.58	$822.58	$751.73	$751.73	$811.87	$811.87	$766.77	$766.77
53	$859.66	$859.66	$785.62	$785.62	$848.47	$848.47	$801.34	$801.34
54	$899.69	$899.69	$822.21	$822.21	$887.99	$887.99	$838.65	$838.65
55	$939.73	$939.73	$858.80	$858.80	$927.50	$927.50	$875.97	$875.97
56	$983.13	$983.13	$898.46	$898.46	$970.34	$970.34	$916.43	$916.43
57	$1,026.96	$1,026.96	$938.51	$938.51	$1,013.59	$1,013.59	$957.28	$957.28
58	$1,073.73	$1,073.73	$981.26	$981.26	$1,059.76	$1,059.76	$1,000.89	$1,000.89
59	$1,096.91	$1,096.91	$1,002.44	$1,002.44	$1,082.64	$1,082.64	$1,022.49	$1,022.49
60	$1,143.69	$1,143.69	$1,045.19	$1,045.19	$1,128.80	$1,128.80	$1,066.09	$1,066.09
61	$1,184.14	$1,184.14	$1,082.16	$1,082.16	$1,168.73	$1,168.73	$1,103.80	$1,103.80
62	$1,210.69	$1,210.69	$1,106.42	$1,106.42	$1,194.93	$1,194.93	$1,128.55	$1,128.55
63	$1,243.98	$1,243.98	$1,136.84	$1,136.84	$1,227.79	$1,227.79	$1,159.58	$1,159.58
64+	$1,264.20	$1,264.20	$1,155.32	$1,155.32	$1,247.75	$1,247.75	$1,178.43	$1,178.43

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Bronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$312.59	$312.59	$337.60	$337.60	$318.85	$318.85	$238.84	$238.84
15	$340.38	$340.38	$367.61	$367.61	$347.19	$347.19	$260.07	$260.07
16	$351.00	$351.00	$379.08	$379.08	$358.02	$358.02	$268.19	$268.19
17	$361.63	$361.63	$390.56	$390.56	$368.86	$368.86	$276.31	$276.31
18	$373.07	$373.07	$402.92	$402.92	$380.53	$380.53	$285.05	$285.05
19	$384.51	$384.51	$415.27	$415.27	$392.20	$392.20	$293.79	$293.79
20	$396.36	$396.36	$428.07	$428.07	$404.29	$404.29	$302.84	$302.84
21	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
22	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
23	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
24	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
25	$410.25	$410.25	$443.07	$443.07	$418.46	$418.46	$313.46	$313.46
26	$418.43	$418.43	$451.90	$451.90	$426.80	$426.80	$319.70	$319.70
27	$428.23	$428.23	$462.49	$462.49	$436.80	$436.80	$327.20	$327.20
28	$444.17	$444.17	$479.70	$479.70	$453.05	$453.05	$339.37	$339.37
29	$457.25	$457.25	$493.83	$493.83	$466.39	$466.39	$349.36	$349.36
30	$463.78	$463.78	$500.89	$500.89	$473.06	$473.06	$354.36	$354.36
31	$473.59	$473.59	$511.48	$511.48	$483.06	$483.06	$361.85	$361.85
32	$483.40	$483.40	$522.07	$522.07	$493.07	$493.07	$369.34	$369.34
33	$489.53	$489.53	$528.69	$528.69	$499.32	$499.32	$374.03	$374.03
34	$496.06	$496.06	$535.75	$535.75	$505.99	$505.99	$379.02	$379.02
35	$499.33	$499.33	$539.28	$539.28	$509.32	$509.32	$381.52	$381.52
36	$502.60	$502.60	$542.81	$542.81	$512.65	$512.65	$384.02	$384.02
37	$505.87	$505.87	$546.34	$546.34	$515.99	$515.99	$386.52	$386.52
38	$509.14	$509.14	$549.87	$549.87	$519.32	$519.32	$389.01	$389.01
39	$515.68	$515.68	$556.93	$556.93	$525.99	$525.99	$394.01	$394.01
40	$522.22	$522.22	$563.99	$563.99	$532.66	$532.66	$399.00	$399.00
41	$532.02	$532.02	$574.59	$574.59	$542.66	$542.66	$406.50	$406.50
42	$541.42	$541.42	$584.74	$584.74	$552.25	$552.25	$413.68	$413.68
43	$554.50	$554.50	$598.86	$598.86	$565.59	$565.59	$423.67	$423.67
44	$570.84	$570.84	$616.51	$616.51	$582.26	$582.26	$436.16	$436.16
45	$590.05	$590.05	$637.25	$637.25	$601.85	$601.85	$450.83	$450.83
46	$612.93	$612.93	$661.96	$661.96	$625.19	$625.19	$468.32	$468.32
47	$638.67	$638.67	$689.77	$689.77	$651.45	$651.45	$487.98	$487.98
48	$668.09	$668.09	$721.54	$721.54	$681.46	$681.46	$510.46	$510.46
49	$697.11	$697.11	$752.87	$752.87	$711.05	$711.05	$532.63	$532.63
50	$729.80	$729.80	$788.18	$788.18	$744.39	$744.39	$557.61	$557.61
51	$762.08	$762.08	$823.04	$823.04	$777.32	$777.32	$582.27	$582.27
52	$797.63	$797.63	$861.44	$861.44	$813.58	$813.58	$609.43	$609.43
53	$833.58	$833.58	$900.27	$900.27	$850.26	$850.26	$636.91	$636.91
54	$872.40	$872.40	$942.20	$942.20	$889.85	$889.85	$666.57	$666.57
55	$911.22	$911.22	$984.12	$984.12	$929.45	$929.45	$696.23	$696.23
56	$953.31	$953.31	$1,029.58	$1,029.58	$972.38	$972.38	$728.39	$728.39
57	$995.81	$995.81	$1,075.47	$1,075.47	$1,015.72	$1,015.72	$760.86	$760.86
58	$1,041.16	$1,041.16	$1,124.46	$1,124.46	$1,061.99	$1,061.99	$795.51	$795.51
59	$1,063.64	$1,063.64	$1,148.73	$1,148.73	$1,084.91	$1,084.91	$812.68	$812.68
60	$1,108.99	$1,108.99	$1,197.71	$1,197.71	$1,131.17	$1,131.17	$847.34	$847.34
61	$1,148.22	$1,148.22	$1,240.08	$1,240.08	$1,171.19	$1,171.19	$877.31	$877.31
62	$1,173.97	$1,173.97	$1,267.88	$1,267.88	$1,197.44	$1,197.44	$896.98	$896.98
63	$1,206.25	$1,206.25	$1,302.75	$1,302.75	$1,230.37	$1,230.37	$921.64	$921.64
64+	$1,225.85	$1,225.85	$1,323.92	$1,323.92	$1,250.37	$1,250.37	$936.62	$936.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010161		45127PA0010161	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$257.95	$257.95	$243.62	$243.62	$373.51	$373.51	$403.39	$403.39
15	$280.88	$280.88	$265.27	$265.27	$406.71	$406.71	$439.25	$439.25
16	$289.64	$289.64	$273.55	$273.55	$419.41	$419.41	$452.96	$452.96
17	$298.41	$298.41	$281.83	$281.83	$432.10	$432.10	$466.67	$466.67
18	$307.85	$307.85	$290.75	$290.75	$445.77	$445.77	$481.43	$481.43
19	$317.29	$317.29	$299.67	$299.67	$459.44	$459.44	$496.20	$496.20
20	$327.07	$327.07	$308.90	$308.90	$473.60	$473.60	$511.49	$511.49
21	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
22	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
23	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
24	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
25	$338.54	$338.54	$319.73	$319.73	$490.20	$490.20	$529.42	$529.42
26	$345.28	$345.28	$326.10	$326.10	$499.97	$499.97	$539.97	$539.97
27	$353.37	$353.37	$333.74	$333.74	$511.69	$511.69	$552.62	$552.62
28	$366.52	$366.52	$346.16	$346.16	$530.73	$530.73	$573.19	$573.19
29	$377.31	$377.31	$356.35	$356.35	$546.35	$546.35	$590.06	$590.06
30	$382.71	$382.71	$361.45	$361.45	$554.16	$554.16	$598.50	$598.50
31	$390.80	$390.80	$369.09	$369.09	$565.88	$565.88	$611.15	$611.15
32	$398.89	$398.89	$376.73	$376.73	$577.60	$577.60	$623.81	$623.81
33	$403.95	$403.95	$381.51	$381.51	$584.92	$584.92	$631.72	$631.72
34	$409.34	$409.34	$386.60	$386.60	$592.74	$592.74	$640.15	$640.15
35	$412.04	$412.04	$389.15	$389.15	$596.64	$596.64	$644.37	$644.37
36	$414.74	$414.74	$391.70	$391.70	$600.55	$600.55	$648.59	$648.59
37	$417.44	$417.44	$394.25	$394.25	$604.45	$604.45	$652.81	$652.81
38	$420.13	$420.13	$396.79	$396.79	$608.36	$608.36	$657.03	$657.03
39	$425.53	$425.53	$401.89	$401.89	$616.17	$616.17	$665.47	$665.47
40	$430.92	$430.92	$406.98	$406.98	$623.98	$623.98	$673.90	$673.90
41	$439.02	$439.02	$414.63	$414.63	$635.70	$635.70	$686.56	$686.56
42	$446.77	$446.77	$421.95	$421.95	$646.93	$646.93	$698.69	$698.69
43	$457.56	$457.56	$432.14	$432.14	$662.56	$662.56	$715.56	$715.56
44	$471.05	$471.05	$444.88	$444.88	$682.09	$682.09	$736.65	$736.65
45	$486.90	$486.90	$459.85	$459.85	$705.03	$705.03	$761.44	$761.44
46	$505.78	$505.78	$477.68	$477.68	$732.38	$732.38	$790.96	$790.96
47	$527.02	$527.02	$497.74	$497.74	$763.13	$763.13	$824.19	$824.19
48	$551.30	$551.30	$520.67	$520.67	$798.29	$798.29	$862.15	$862.15
49	$575.24	$575.24	$543.28	$543.28	$832.95	$832.95	$899.59	$899.59
50	$602.22	$602.22	$568.76	$568.76	$872.01	$872.01	$941.78	$941.78
51	$628.85	$628.85	$593.92	$593.92	$910.59	$910.59	$983.43	$983.43
52	$658.19	$658.19	$621.62	$621.62	$953.06	$953.06	$1,029.31	$1,029.31
53	$687.86	$687.86	$649.65	$649.65	$996.03	$996.03	$1,075.71	$1,075.71
54	$719.89	$719.89	$679.90	$679.90	$1,042.41	$1,042.41	$1,125.81	$1,125.81
55	$751.93	$751.93	$710.15	$710.15	$1,088.80	$1,088.80	$1,175.90	$1,175.90
56	$786.66	$786.66	$742.95	$742.95	$1,139.09	$1,139.09	$1,230.21	$1,230.21
57	$821.72	$821.72	$776.07	$776.07	$1,189.87	$1,189.87	$1,285.05	$1,285.05
58	$859.15	$859.15	$811.42	$811.42	$1,244.06	$1,244.06	$1,343.59	$1,343.59
59	$877.70	$877.70	$828.94	$828.94	$1,270.91	$1,270.91	$1,372.59	$1,372.59
60	$915.12	$915.12	$864.28	$864.28	$1,325.11	$1,325.11	$1,431.12	$1,431.12
61	$947.49	$947.49	$894.86	$894.86	$1,371.98	$1,371.98	$1,481.74	$1,481.74
62	$968.74	$968.74	$914.92	$914.92	$1,402.74	$1,402.74	$1,514.96	$1,514.96
63	$995.38	$995.38	$940.08	$940.08	$1,441.31	$1,441.31	$1,556.62	$1,556.62
64+	$1,011.56	$1,011.56	$955.35	$955.35	$1,464.74	$1,464.74	$1,581.92	$1,581.92

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/10**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$380.98	$380.98	$289.32	$289.32	$312.46	$312.46	$295.10	$295.10
15	$414.85	$414.85	$315.03	$315.03	$340.23	$340.23	$321.33	$321.33
16	$427.79	$427.79	$324.87	$324.87	$350.85	$350.85	$331.36	$331.36
17	$440.74	$440.74	$334.70	$334.70	$361.47	$361.47	$341.39	$341.39
18	$454.69	$454.69	$345.29	$345.29	$372.91	$372.91	$352.19	$352.19
19	$468.63	$468.63	$355.88	$355.88	$384.35	$384.35	$362.99	$362.99
20	$483.07	$483.07	$366.84	$366.84	$396.19	$396.19	$374.18	$374.18
21	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
22	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
23	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
24	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
25	$500.01	$500.01	$379.70	$379.70	$410.08	$410.08	$387.30	$387.30
26	$509.97	$509.97	$387.27	$387.27	$418.25	$418.25	$395.01	$395.01
27	$521.92	$521.92	$396.34	$396.34	$428.05	$428.05	$404.27	$404.27
28	$541.34	$541.34	$411.09	$411.09	$443.98	$443.98	$419.31	$419.31
29	$557.28	$557.28	$423.19	$423.19	$457.05	$457.05	$431.66	$431.66
30	$565.25	$565.25	$429.25	$429.25	$463.59	$463.59	$437.83	$437.83
31	$577.20	$577.20	$438.32	$438.32	$473.39	$473.39	$447.09	$447.09
32	$589.15	$589.15	$447.40	$447.40	$483.19	$483.19	$456.35	$456.35
33	$596.62	$596.62	$453.07	$453.07	$489.32	$489.32	$462.13	$462.13
34	$604.59	$604.59	$459.12	$459.12	$495.85	$495.85	$468.31	$468.31
35	$608.57	$608.57	$462.15	$462.15	$499.12	$499.12	$471.39	$471.39
36	$612.56	$612.56	$465.17	$465.17	$502.39	$502.39	$474.48	$474.48
37	$616.54	$616.54	$468.20	$468.20	$505.66	$505.66	$477.56	$477.56
38	$620.53	$620.53	$471.22	$471.22	$508.92	$508.92	$480.65	$480.65
39	$628.49	$628.49	$477.28	$477.28	$515.46	$515.46	$486.82	$486.82
40	$636.46	$636.46	$483.33	$483.33	$521.99	$521.99	$492.99	$492.99
41	$648.42	$648.42	$492.40	$492.40	$531.80	$531.80	$502.25	$502.25
42	$659.87	$659.87	$501.10	$501.10	$541.19	$541.19	$511.12	$511.12
43	$675.81	$675.81	$513.20	$513.20	$554.26	$554.26	$523.47	$523.47
44	$695.73	$695.73	$528.33	$528.33	$570.60	$570.60	$538.90	$538.90
45	$719.13	$719.13	$546.11	$546.11	$589.79	$589.79	$557.03	$557.03
46	$747.02	$747.02	$567.28	$567.28	$612.67	$612.67	$578.63	$578.63
47	$778.40	$778.40	$591.11	$591.11	$638.40	$638.40	$602.93	$602.93
48	$814.25	$814.25	$618.34	$618.34	$667.81	$667.81	$630.71	$630.71
49	$849.61	$849.61	$645.19	$645.19	$696.81	$696.81	$658.10	$658.10
50	$889.45	$889.45	$675.45	$675.45	$729.48	$729.48	$688.96	$688.96
51	$928.80	$928.80	$705.32	$705.32	$761.75	$761.75	$719.43	$719.43
52	$972.13	$972.13	$738.23	$738.23	$797.29	$797.29	$752.99	$752.99
53	$1,015.95	$1,015.95	$771.51	$771.51	$833.23	$833.23	$786.94	$786.94
54	$1,063.26	$1,063.26	$807.44	$807.44	$872.03	$872.03	$823.58	$823.58
55	$1,110.57	$1,110.57	$843.36	$843.36	$910.83	$910.83	$860.23	$860.23
56	$1,161.87	$1,161.87	$882.32	$882.32	$952.90	$952.90	$899.96	$899.96
57	$1,213.66	$1,213.66	$921.65	$921.65	$995.38	$995.38	$940.08	$940.08
58	$1,268.94	$1,268.94	$963.63	$963.63	$1,040.72	$1,040.72	$982.90	$982.90
59	$1,296.33	$1,296.33	$984.43	$984.43	$1,063.18	$1,063.18	$1,004.12	$1,004.12
60	$1,351.61	$1,351.61	$1,026.41	$1,026.41	$1,108.52	$1,108.52	$1,046.94	$1,046.94
61	$1,399.42	$1,399.42	$1,062.71	$1,062.71	$1,147.73	$1,147.73	$1,083.97	$1,083.97
62	$1,430.80	$1,430.80	$1,086.54	$1,086.54	$1,173.46	$1,173.46	$1,108.27	$1,108.27
63	$1,470.14	$1,470.14	$1,116.42	$1,116.42	$1,205.73	$1,205.73	$1,138.75	$1,138.75
64+	$1,494.04	$1,494.04	$1,134.56	$1,134.56	$1,225.34	$1,225.34	$1,157.25	$1,157.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.97	$278.97	$301.29	$301.29	$284.55	$284.55	$296.24	$296.24
15	$303.77	$303.77	$328.07	$328.07	$309.85	$309.85	$322.57	$322.57
16	$313.25	$313.25	$338.31	$338.31	$319.52	$319.52	$332.64	$332.64
17	$322.73	$322.73	$348.55	$348.55	$329.19	$329.19	$342.71	$342.71
18	$332.94	$332.94	$359.58	$359.58	$339.60	$339.60	$353.55	$353.55
19	$343.15	$343.15	$370.61	$370.61	$350.02	$350.02	$364.39	$364.39
20	$353.73	$353.73	$382.03	$382.03	$360.80	$360.80	$375.62	$375.62
21	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
22	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
23	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
24	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
25	$366.13	$366.13	$395.42	$395.42	$373.45	$373.45	$388.79	$388.79
26	$373.42	$373.42	$403.30	$403.30	$380.89	$380.89	$396.53	$396.53
27	$382.17	$382.17	$412.75	$412.75	$389.82	$389.82	$405.83	$405.83
28	$396.40	$396.40	$428.11	$428.11	$404.32	$404.32	$420.93	$420.93
29	$408.07	$408.07	$440.71	$440.71	$416.23	$416.23	$433.32	$433.32
30	$413.90	$413.90	$447.01	$447.01	$422.18	$422.18	$439.52	$439.52
31	$422.65	$422.65	$456.46	$456.46	$431.11	$431.11	$448.81	$448.81
32	$431.40	$431.40	$465.92	$465.92	$440.03	$440.03	$458.10	$458.10
33	$436.87	$436.87	$471.82	$471.82	$445.61	$445.61	$463.91	$463.91
34	$442.71	$442.71	$478.13	$478.13	$451.56	$451.56	$470.11	$470.11
35	$445.63	$445.63	$481.28	$481.28	$454.54	$454.54	$473.21	$473.21
36	$448.54	$448.54	$484.43	$484.43	$457.51	$457.51	$476.31	$476.31
37	$451.46	$451.46	$487.58	$487.58	$460.49	$460.49	$479.40	$479.40
38	$454.38	$454.38	$490.73	$490.73	$463.47	$463.47	$482.50	$482.50
39	$460.21	$460.21	$497.03	$497.03	$469.42	$469.42	$488.70	$488.70
40	$466.05	$466.05	$503.33	$503.33	$475.37	$475.37	$494.89	$494.89
41	$474.80	$474.80	$512.78	$512.78	$484.30	$484.30	$504.19	$504.19
42	$483.19	$483.19	$521.84	$521.84	$492.85	$492.85	$513.09	$513.09
43	$494.86	$494.86	$534.45	$534.45	$504.75	$504.75	$525.48	$525.48
44	$509.44	$509.44	$550.20	$550.20	$519.63	$519.63	$540.97	$540.97
45	$526.58	$526.58	$568.71	$568.71	$537.12	$537.12	$559.17	$559.17
46	$547.00	$547.00	$590.77	$590.77	$557.95	$557.95	$580.86	$580.86
47	$569.98	$569.98	$615.58	$615.58	$581.38	$581.38	$605.26	$605.26
48	$596.24	$596.24	$643.93	$643.93	$608.16	$608.16	$633.14	$633.14
49	$622.13	$622.13	$671.90	$671.90	$634.57	$634.57	$660.63	$660.63
50	$651.30	$651.30	$703.40	$703.40	$664.33	$664.33	$691.61	$691.61
51	$680.11	$680.11	$734.52	$734.52	$693.71	$693.71	$722.20	$722.20
52	$711.84	$711.84	$768.78	$768.78	$726.07	$726.07	$755.89	$755.89
53	$743.93	$743.93	$803.44	$803.44	$758.81	$758.81	$789.97	$789.97
54	$778.57	$778.57	$840.86	$840.86	$794.14	$794.14	$826.76	$826.76
55	$813.21	$813.21	$878.27	$878.27	$829.48	$829.48	$863.55	$863.55
56	$850.78	$850.78	$918.84	$918.84	$867.79	$867.79	$903.43	$903.43
57	$888.70	$888.70	$959.80	$959.80	$906.47	$906.47	$943.70	$943.70
58	$929.18	$929.18	$1,003.51	$1,003.51	$947.76	$947.76	$986.69	$986.69
59	$949.24	$949.24	$1,025.17	$1,025.17	$968.22	$968.22	$1,007.99	$1,007.99
60	$989.71	$989.71	$1,068.89	$1,068.89	$1,009.51	$1,009.51	$1,050.97	$1,050.97
61	$1,024.72	$1,024.72	$1,106.70	$1,106.70	$1,045.22	$1,045.22	$1,088.14	$1,088.14
62	$1,047.70	$1,047.70	$1,131.51	$1,131.51	$1,068.65	$1,068.65	$1,112.54	$1,112.54
63	$1,076.51	$1,076.51	$1,162.63	$1,162.63	$1,098.04	$1,098.04	$1,143.13	$1,143.13
64+	$1,094.00	$1,094.00	$1,181.52	$1,181.52	$1,115.88	$1,115.88	$1,161.71	$1,161.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$319.94	$319.94	$302.16	$302.16	$272.81	$272.81	$294.63	$294.63
15	$348.38	$348.38	$329.02	$329.02	$297.06	$297.06	$320.82	$320.82
16	$359.25	$359.25	$339.29	$339.29	$306.33	$306.33	$330.83	$330.83
17	$370.12	$370.12	$349.56	$349.56	$315.60	$315.60	$340.85	$340.85
18	$381.83	$381.83	$360.62	$360.62	$325.58	$325.58	$351.63	$351.63
19	$393.54	$393.54	$371.68	$371.68	$335.57	$335.57	$362.42	$362.42
20	$405.67	$405.67	$383.14	$383.14	$345.91	$345.91	$373.58	$373.58
21	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
22	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
23	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
24	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
25	$419.89	$419.89	$396.56	$396.56	$358.04	$358.04	$386.68	$386.68
26	$428.26	$428.26	$404.46	$404.46	$365.17	$365.17	$394.38	$394.38
27	$438.29	$438.29	$413.94	$413.94	$373.73	$373.73	$403.63	$403.63
28	$454.60	$454.60	$429.35	$429.35	$387.64	$387.64	$418.65	$418.65
29	$467.99	$467.99	$441.99	$441.99	$399.05	$399.05	$430.97	$430.97
30	$474.68	$474.68	$448.31	$448.31	$404.75	$404.75	$437.13	$437.13
31	$484.72	$484.72	$457.79	$457.79	$413.31	$413.31	$446.38	$446.38
32	$494.75	$494.75	$467.27	$467.27	$421.87	$421.87	$455.62	$455.62
33	$501.03	$501.03	$473.19	$473.19	$427.22	$427.22	$461.40	$461.40
34	$507.72	$507.72	$479.51	$479.51	$432.92	$432.92	$467.56	$467.56
35	$511.06	$511.06	$482.67	$482.67	$435.78	$435.78	$470.64	$470.64
36	$514.41	$514.41	$485.83	$485.83	$438.63	$438.63	$473.72	$473.72
37	$517.76	$517.76	$488.99	$488.99	$441.48	$441.48	$476.80	$476.80
38	$521.10	$521.10	$492.15	$492.15	$444.34	$444.34	$479.88	$479.88
39	$527.79	$527.79	$498.47	$498.47	$450.04	$450.04	$486.05	$486.05
40	$534.48	$534.48	$504.79	$504.79	$455.75	$455.75	$492.21	$492.21
41	$544.52	$544.52	$514.27	$514.27	$464.31	$464.31	$501.45	$501.45
42	$554.14	$554.14	$523.35	$523.35	$472.51	$472.51	$510.31	$510.31
43	$567.52	$567.52	$535.99	$535.99	$483.92	$483.92	$522.63	$522.63
44	$584.25	$584.25	$551.79	$551.79	$498.18	$498.18	$538.04	$538.04
45	$603.91	$603.91	$570.36	$570.36	$514.94	$514.94	$556.14	$556.14
46	$627.33	$627.33	$592.48	$592.48	$534.92	$534.92	$577.71	$577.71
47	$653.68	$653.68	$617.36	$617.36	$557.38	$557.38	$601.97	$601.97
48	$683.79	$683.79	$645.80	$645.80	$583.06	$583.06	$629.70	$629.70
49	$713.48	$713.48	$673.84	$673.84	$608.38	$608.38	$657.05	$657.05
50	$746.94	$746.94	$705.44	$705.44	$636.91	$636.91	$687.86	$687.86
51	$779.98	$779.98	$736.65	$736.65	$665.08	$665.08	$718.28	$718.28
52	$816.36	$816.36	$771.01	$771.01	$696.10	$696.10	$751.79	$751.79
53	$853.17	$853.17	$805.77	$805.77	$727.48	$727.48	$785.68	$785.68
54	$892.90	$892.90	$843.29	$843.29	$761.36	$761.36	$822.27	$822.27
55	$932.63	$932.63	$880.82	$880.82	$795.24	$795.24	$858.86	$858.86
56	$975.71	$975.71	$921.50	$921.50	$831.97	$831.97	$898.53	$898.53
57	$1,019.20	$1,019.20	$962.58	$962.58	$869.06	$869.06	$938.58	$938.58
58	$1,065.62	$1,065.62	$1,006.42	$1,006.42	$908.64	$908.64	$981.33	$981.33
59	$1,088.62	$1,088.62	$1,028.15	$1,028.15	$928.26	$928.26	$1,002.52	$1,002.52
60	$1,135.05	$1,135.05	$1,071.99	$1,071.99	$967.84	$967.84	$1,045.27	$1,045.27
61	$1,175.20	$1,175.20	$1,109.91	$1,109.91	$1,002.07	$1,002.07	$1,082.24	$1,082.24
62	$1,201.54	$1,201.54	$1,134.79	$1,134.79	$1,024.54	$1,024.54	$1,106.50	$1,106.50
63	$1,234.58	$1,234.58	$1,166.00	$1,166.00	$1,052.71	$1,052.71	$1,136.93	$1,136.93
64+	$1,254.65	$1,254.65	$1,184.94	$1,184.94	$1,069.82	$1,069.82	$1,155.41	$1,155.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.26	$278.26	$289.79	$289.79	$312.97	$312.97	$295.59	$295.59
15	$303.00	$303.00	$315.55	$315.55	$340.79	$340.79	$321.86	$321.86
16	$312.45	$312.45	$325.40	$325.40	$351.43	$351.43	$331.91	$331.91
17	$321.91	$321.91	$335.25	$335.25	$362.07	$362.07	$341.95	$341.95
18	$332.10	$332.10	$345.85	$345.85	$373.52	$373.52	$352.77	$352.77
19	$342.28	$342.28	$356.46	$356.46	$384.98	$384.98	$363.59	$363.59
20	$352.83	$352.83	$367.45	$367.45	$396.84	$396.84	$374.79	$374.79
21	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
22	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
23	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
24	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
25	$365.20	$365.20	$380.33	$380.33	$410.75	$410.75	$387.93	$387.93
26	$372.47	$372.47	$387.90	$387.90	$418.93	$418.93	$395.66	$395.66
27	$381.20	$381.20	$396.99	$396.99	$428.75	$428.75	$404.93	$404.93
28	$395.39	$395.39	$411.77	$411.77	$444.71	$444.71	$420.00	$420.00
29	$407.03	$407.03	$423.89	$423.89	$457.80	$457.80	$432.37	$432.37
30	$412.85	$412.85	$429.95	$429.95	$464.35	$464.35	$438.55	$438.55
31	$421.58	$421.58	$439.04	$439.04	$474.16	$474.16	$447.82	$447.82
32	$430.31	$430.31	$448.13	$448.13	$483.98	$483.98	$457.09	$457.09
33	$435.76	$435.76	$453.81	$453.81	$490.12	$490.12	$462.89	$462.89
34	$441.58	$441.58	$459.88	$459.88	$496.67	$496.67	$469.07	$469.07
35	$444.49	$444.49	$462.91	$462.91	$499.94	$499.94	$472.16	$472.16
36	$447.40	$447.40	$465.94	$465.94	$503.21	$503.21	$475.26	$475.26
37	$450.31	$450.31	$468.97	$468.97	$506.48	$506.48	$478.35	$478.35
38	$453.22	$453.22	$472.00	$472.00	$509.76	$509.76	$481.44	$481.44
39	$459.04	$459.04	$478.06	$478.06	$516.30	$516.30	$487.62	$487.62
40	$464.86	$464.86	$484.12	$484.12	$522.85	$522.85	$493.80	$493.80
41	$473.59	$473.59	$493.21	$493.21	$532.67	$532.67	$503.07	$503.07
42	$481.96	$481.96	$501.92	$501.92	$542.08	$542.08	$511.96	$511.96
43	$493.60	$493.60	$514.05	$514.05	$555.17	$555.17	$524.33	$524.33
44	$508.15	$508.15	$529.20	$529.20	$571.53	$571.53	$539.78	$539.78
45	$525.24	$525.24	$547.00	$547.00	$590.76	$590.76	$557.94	$557.94
46	$545.61	$545.61	$568.22	$568.22	$613.67	$613.67	$579.58	$579.58
47	$568.53	$568.53	$592.08	$592.08	$639.45	$639.45	$603.92	$603.92
48	$594.72	$594.72	$619.35	$619.35	$668.90	$668.90	$631.74	$631.74
49	$620.54	$620.54	$646.25	$646.25	$697.95	$697.95	$659.17	$659.17
50	$649.64	$649.64	$676.55	$676.55	$730.68	$730.68	$690.09	$690.09
51	$678.38	$678.38	$706.48	$706.48	$763.00	$763.00	$720.61	$720.61
52	$710.02	$710.02	$739.44	$739.44	$798.59	$798.59	$754.23	$754.23
53	$742.03	$742.03	$772.77	$772.77	$834.59	$834.59	$788.23	$788.23
54	$776.59	$776.59	$808.76	$808.76	$873.46	$873.46	$824.93	$824.93
55	$811.15	$811.15	$844.75	$844.75	$912.33	$912.33	$861.64	$861.64
56	$848.61	$848.61	$883.76	$883.76	$954.46	$954.46	$901.44	$901.44
57	$886.44	$886.44	$923.16	$923.16	$997.01	$997.01	$941.62	$941.62
58	$926.82	$926.82	$965.21	$965.21	$1,042.42	$1,042.42	$984.51	$984.51
59	$946.82	$946.82	$986.04	$986.04	$1,064.93	$1,064.93	$1,005.76	$1,005.76
60	$987.20	$987.20	$1,028.09	$1,028.09	$1,110.34	$1,110.34	$1,048.65	$1,048.65
61	$1,022.12	$1,022.12	$1,064.46	$1,064.46	$1,149.61	$1,149.61	$1,085.75	$1,085.75
62	$1,045.03	$1,045.03	$1,088.32	$1,088.32	$1,175.39	$1,175.39	$1,110.09	$1,110.09
63	$1,073.77	$1,073.77	$1,118.25	$1,118.25	$1,207.71	$1,207.71	$1,140.61	$1,140.61
64+	$1,091.22	$1,091.22	$1,136.42	$1,136.42	$1,227.33	$1,227.33	$1,159.16	$1,159.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$328.71	$328.71	$355.00	$355.00	$335.28	$335.28	$349.40	$349.40
15	$357.92	$357.92	$386.56	$386.56	$365.08	$365.08	$380.46	$380.46
16	$369.10	$369.10	$398.62	$398.62	$376.48	$376.48	$392.33	$392.33
17	$380.27	$380.27	$410.69	$410.69	$387.87	$387.87	$404.21	$404.21
18	$392.30	$392.30	$423.68	$423.68	$400.14	$400.14	$416.99	$416.99
19	$404.33	$404.33	$436.68	$436.68	$412.42	$412.42	$429.78	$429.78
20	$416.79	$416.79	$450.13	$450.13	$425.13	$425.13	$443.03	$443.03
21	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
22	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
23	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
24	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
25	$431.40	$431.40	$465.91	$465.91	$440.03	$440.03	$458.56	$458.56
26	$439.99	$439.99	$475.19	$475.19	$448.79	$448.79	$467.69	$467.69
27	$450.30	$450.30	$486.33	$486.33	$459.31	$459.31	$478.65	$478.65
28	$467.06	$467.06	$504.43	$504.43	$476.40	$476.40	$496.47	$496.47
29	$480.81	$480.81	$519.28	$519.28	$490.43	$490.43	$511.08	$511.08
30	$487.69	$487.69	$526.70	$526.70	$497.44	$497.44	$518.39	$518.39
31	$498.00	$498.00	$537.84	$537.84	$507.96	$507.96	$529.35	$529.35
32	$508.31	$508.31	$548.98	$548.98	$518.48	$518.48	$540.31	$540.31
33	$514.76	$514.76	$555.94	$555.94	$525.05	$525.05	$547.16	$547.16
34	$521.63	$521.63	$563.36	$563.36	$532.06	$532.06	$554.47	$554.47
35	$525.07	$525.07	$567.07	$567.07	$535.57	$535.57	$558.12	$558.12
36	$528.51	$528.51	$570.79	$570.79	$539.08	$539.08	$561.78	$561.78
37	$531.94	$531.94	$574.50	$574.50	$542.58	$542.58	$565.43	$565.43
38	$535.38	$535.38	$578.21	$578.21	$546.09	$546.09	$569.09	$569.09
39	$542.26	$542.26	$585.64	$585.64	$553.10	$553.10	$576.39	$576.39
40	$549.13	$549.13	$593.06	$593.06	$560.11	$560.11	$583.70	$583.70
41	$559.44	$559.44	$604.20	$604.20	$570.63	$570.63	$594.66	$594.66
42	$569.33	$569.33	$614.87	$614.87	$580.71	$580.71	$605.17	$605.17
43	$583.08	$583.08	$629.72	$629.72	$594.74	$594.74	$619.78	$619.78
44	$600.26	$600.26	$648.28	$648.28	$612.27	$612.27	$638.05	$638.05
45	$620.46	$620.46	$670.09	$670.09	$632.87	$632.87	$659.52	$659.52
46	$644.52	$644.52	$696.08	$696.08	$657.41	$657.41	$685.10	$685.10
47	$671.59	$671.59	$725.32	$725.32	$685.02	$685.02	$713.87	$713.87
48	$702.53	$702.53	$758.73	$758.73	$716.58	$716.58	$746.75	$746.75
49	$733.03	$733.03	$791.68	$791.68	$747.69	$747.69	$779.18	$779.18
50	$767.41	$767.41	$828.80	$828.80	$782.76	$782.76	$815.72	$815.72
51	$801.35	$801.35	$865.46	$865.46	$817.38	$817.38	$851.80	$851.80
52	$838.74	$838.74	$905.83	$905.83	$855.51	$855.51	$891.54	$891.54
53	$876.55	$876.55	$946.67	$946.67	$894.08	$894.08	$931.73	$931.73
54	$917.37	$917.37	$990.76	$990.76	$935.71	$935.71	$975.12	$975.12
55	$958.19	$958.19	$1,034.84	$1,034.84	$977.35	$977.35	$1,018.51	$1,018.51
56	$1,002.44	$1,002.44	$1,082.64	$1,082.64	$1,022.49	$1,022.49	$1,065.55	$1,065.55
57	$1,047.13	$1,047.13	$1,130.90	$1,130.90	$1,068.07	$1,068.07	$1,113.05	$1,113.05
58	$1,094.82	$1,094.82	$1,182.41	$1,182.41	$1,116.72	$1,116.72	$1,163.75	$1,163.75
59	$1,118.46	$1,118.46	$1,207.93	$1,207.93	$1,140.83	$1,140.83	$1,188.87	$1,188.87
60	$1,166.15	$1,166.15	$1,259.44	$1,259.44	$1,189.47	$1,189.47	$1,239.57	$1,239.57
61	$1,207.40	$1,207.40	$1,303.99	$1,303.99	$1,231.55	$1,231.55	$1,283.41	$1,283.41
62	$1,234.47	$1,234.47	$1,333.23	$1,333.23	$1,259.16	$1,259.16	$1,312.19	$1,312.19
63	$1,268.42	$1,268.42	$1,369.89	$1,369.89	$1,293.78	$1,293.78	$1,348.27	$1,348.27
64+	$1,289.03	$1,289.03	$1,392.15	$1,392.15	$1,314.81	$1,314.81	$1,370.18	$1,370.18

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010195**		**45127PA0010196**		**45127PA0010196**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**		**Gold Simple PPO 0/0/40**		**Gold Simple PPO 0/0/40**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$377.35	$377.35	$356.39	$356.39	$348.82	$348.82	$376.72	$376.72
15	$410.89	$410.89	$388.07	$388.07	$379.82	$379.82	$410.21	$410.21
16	$423.72	$423.72	$400.18	$400.18	$391.68	$391.68	$423.01	$423.01
17	$436.54	$436.54	$412.29	$412.29	$403.53	$403.53	$435.82	$435.82
18	$450.35	$450.35	$425.33	$425.33	$416.30	$416.30	$449.60	$449.60
19	$464.17	$464.17	$438.38	$438.38	$429.07	$429.07	$463.39	$463.39
20	$478.47	$478.47	$451.89	$451.89	$442.29	$442.29	$477.67	$477.67
21	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
22	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
23	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
24	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
25	$495.24	$495.24	$467.73	$467.73	$457.79	$457.79	$494.42	$494.42
26	$505.11	$505.11	$477.05	$477.05	$466.91	$466.91	$504.27	$504.27
27	$516.95	$516.95	$488.23	$488.23	$477.86	$477.86	$516.09	$516.09
28	$536.18	$536.18	$506.39	$506.39	$495.64	$495.64	$535.29	$535.29
29	$551.97	$551.97	$521.30	$521.30	$510.23	$510.23	$551.05	$551.05
30	$559.86	$559.86	$528.76	$528.76	$517.53	$517.53	$558.93	$558.93
31	$571.70	$571.70	$539.94	$539.94	$528.47	$528.47	$570.75	$570.75
32	$583.54	$583.54	$551.12	$551.12	$539.41	$539.41	$582.57	$582.57
33	$590.94	$590.94	$558.11	$558.11	$546.25	$546.25	$589.95	$589.95
34	$598.83	$598.83	$565.56	$565.56	$553.55	$553.55	$597.83	$597.83
35	$602.77	$602.77	$569.29	$569.29	$557.20	$557.20	$601.77	$601.77
36	$606.72	$606.72	$573.01	$573.01	$560.84	$560.84	$605.71	$605.71
37	$610.67	$610.67	$576.74	$576.74	$564.49	$564.49	$609.65	$609.65
38	$614.61	$614.61	$580.47	$580.47	$568.14	$568.14	$613.59	$613.59
39	$622.50	$622.50	$587.92	$587.92	$575.43	$575.43	$621.47	$621.47
40	$630.40	$630.40	$595.37	$595.37	$582.73	$582.73	$629.35	$629.35
41	$642.24	$642.24	$606.56	$606.56	$593.67	$593.67	$641.17	$641.17
42	$653.58	$653.58	$617.27	$617.27	$604.16	$604.16	$652.49	$652.49
43	$669.37	$669.37	$632.18	$632.18	$618.75	$618.75	$668.25	$668.25
44	$689.10	$689.10	$650.81	$650.81	$636.99	$636.99	$687.95	$687.95
45	$712.28	$712.28	$672.71	$672.71	$658.42	$658.42	$711.09	$711.09
46	$739.90	$739.90	$698.80	$698.80	$683.96	$683.96	$738.67	$738.67
47	$770.98	$770.98	$728.15	$728.15	$712.68	$712.68	$769.70	$769.70
48	$806.49	$806.49	$761.69	$761.69	$745.51	$745.51	$805.15	$805.15
49	$841.52	$841.52	$794.77	$794.77	$777.88	$777.88	$840.12	$840.12
50	$880.98	$880.98	$832.03	$832.03	$814.36	$814.36	$879.51	$879.51
51	$919.95	$919.95	$868.84	$868.84	$850.38	$850.38	$918.41	$918.41
52	$962.86	$962.86	$909.37	$909.37	$890.05	$890.05	$961.26	$961.26
53	$1,006.27	$1,006.27	$950.36	$950.36	$930.18	$930.18	$1,004.59	$1,004.59
54	$1,053.13	$1,053.13	$994.62	$994.62	$973.50	$973.50	$1,051.38	$1,051.38
55	$1,099.99	$1,099.99	$1,038.88	$1,038.88	$1,016.81	$1,016.81	$1,098.16	$1,098.16
56	$1,150.80	$1,150.80	$1,086.86	$1,086.86	$1,063.78	$1,063.78	$1,148.88	$1,148.88
57	$1,202.10	$1,202.10	$1,135.31	$1,135.31	$1,111.20	$1,111.20	$1,200.09	$1,200.09
58	$1,256.85	$1,256.85	$1,187.02	$1,187.02	$1,161.81	$1,161.81	$1,254.76	$1,254.76
59	$1,283.98	$1,283.98	$1,212.65	$1,212.65	$1,186.89	$1,186.89	$1,281.84	$1,281.84
60	$1,338.73	$1,338.73	$1,264.36	$1,264.36	$1,237.50	$1,237.50	$1,336.50	$1,336.50
61	$1,386.08	$1,386.08	$1,309.08	$1,309.08	$1,281.28	$1,281.28	$1,383.78	$1,383.78
62	$1,417.16	$1,417.16	$1,338.43	$1,338.43	$1,310.00	$1,310.00	$1,414.80	$1,414.80
63	$1,456.13	$1,456.13	$1,375.23	$1,375.23	$1,346.02	$1,346.02	$1,453.71	$1,453.71
64+	$1,479.80	$1,479.80	$1,397.58	$1,397.58	$1,367.90	$1,367.90	$1,477.34	$1,477.34

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Simple PPO 0/0/40**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$355.79	$355.79	$273.76	$273.76	$295.66	$295.66	$279.24	$279.24
15	$387.42	$387.42	$298.10	$298.10	$321.95	$321.95	$304.06	$304.06
16	$399.51	$399.51	$307.40	$307.40	$331.99	$331.99	$313.55	$313.55
17	$411.60	$411.60	$316.71	$316.71	$342.04	$342.04	$323.04	$323.04
18	$424.63	$424.63	$326.73	$326.73	$352.86	$352.86	$333.26	$333.26
19	$437.65	$437.65	$336.75	$336.75	$363.69	$363.69	$343.48	$343.48
20	$451.14	$451.14	$347.12	$347.12	$374.89	$374.89	$354.07	$354.07
21	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
22	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
23	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
24	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
25	$466.95	$466.95	$359.29	$359.29	$388.03	$388.03	$366.48	$366.48
26	$476.25	$476.25	$366.45	$366.45	$395.76	$395.76	$373.78	$373.78
27	$487.41	$487.41	$375.04	$375.04	$405.04	$405.04	$382.54	$382.54
28	$505.55	$505.55	$388.99	$388.99	$420.11	$420.11	$396.77	$396.77
29	$520.44	$520.44	$400.45	$400.45	$432.48	$432.48	$408.45	$408.45
30	$527.88	$527.88	$406.17	$406.17	$438.66	$438.66	$414.29	$414.29
31	$539.04	$539.04	$414.76	$414.76	$447.94	$447.94	$423.05	$423.05
32	$550.20	$550.20	$423.35	$423.35	$457.22	$457.22	$431.82	$431.82
33	$557.18	$557.18	$428.72	$428.72	$463.01	$463.01	$437.29	$437.29
34	$564.62	$564.62	$434.44	$434.44	$469.20	$469.20	$443.13	$443.13
35	$568.34	$568.34	$437.30	$437.30	$472.29	$472.29	$446.05	$446.05
36	$572.06	$572.06	$440.17	$440.17	$475.38	$475.38	$448.97	$448.97
37	$575.78	$575.78	$443.03	$443.03	$478.47	$478.47	$451.89	$451.89
38	$579.50	$579.50	$445.89	$445.89	$481.57	$481.57	$454.81	$454.81
39	$586.94	$586.94	$451.62	$451.62	$487.75	$487.75	$460.65	$460.65
40	$594.38	$594.38	$457.35	$457.35	$493.93	$493.93	$466.49	$466.49
41	$605.55	$605.55	$465.93	$465.93	$503.21	$503.21	$475.25	$475.25
42	$616.24	$616.24	$474.16	$474.16	$512.10	$512.10	$483.65	$483.65
43	$631.13	$631.13	$485.62	$485.62	$524.47	$524.47	$495.33	$495.33
44	$649.73	$649.73	$499.93	$499.93	$539.92	$539.92	$509.93	$509.93
45	$671.59	$671.59	$516.75	$516.75	$558.09	$558.09	$527.08	$527.08
46	$697.63	$697.63	$536.79	$536.79	$579.73	$579.73	$547.53	$547.53
47	$726.93	$726.93	$559.34	$559.34	$604.08	$604.08	$570.52	$570.52
48	$760.42	$760.42	$585.10	$585.10	$631.91	$631.91	$596.80	$596.80
49	$793.44	$793.44	$610.51	$610.51	$659.35	$659.35	$622.72	$622.72
50	$830.65	$830.65	$639.14	$639.14	$690.27	$690.27	$651.92	$651.92
51	$867.39	$867.39	$667.41	$667.41	$720.80	$720.80	$680.76	$680.76
52	$907.85	$907.85	$698.54	$698.54	$754.43	$754.43	$712.51	$712.51
53	$948.78	$948.78	$730.03	$730.03	$788.44	$788.44	$744.64	$744.64
54	$992.97	$992.97	$764.03	$764.03	$825.15	$825.15	$779.31	$779.31
55	$1,037.15	$1,037.15	$798.03	$798.03	$861.87	$861.87	$813.99	$813.99
56	$1,085.05	$1,085.05	$834.89	$834.89	$901.68	$901.68	$851.59	$851.59
57	$1,133.42	$1,133.42	$872.10	$872.10	$941.87	$941.87	$889.55	$889.55
58	$1,185.05	$1,185.05	$911.83	$911.83	$984.77	$984.77	$930.06	$930.06
59	$1,210.63	$1,210.63	$931.51	$931.51	$1,006.03	$1,006.03	$950.14	$950.14
60	$1,262.25	$1,262.25	$971.23	$971.23	$1,048.93	$1,048.93	$990.66	$990.66
61	$1,306.90	$1,306.90	$1,005.59	$1,005.59	$1,086.03	$1,086.03	$1,025.70	$1,025.70
62	$1,336.20	$1,336.20	$1,028.13	$1,028.13	$1,110.38	$1,110.38	$1,048.69	$1,048.69
63	$1,372.94	$1,372.94	$1,056.40	$1,056.40	$1,140.91	$1,140.91	$1,077.53	$1,077.53
64+	$1,395.26	$1,395.26	$1,073.57	$1,073.57	$1,159.46	$1,159.46	$1,095.05	$1,095.05

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010200**		**45127PA0010201**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**QHDHP Performance PPO 2750**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$357.49	$357.49	$386.09	$386.09	$364.64	$364.64	$286.41	$286.41
15	$389.27	$389.27	$420.41	$420.41	$397.05	$397.05	$311.87	$311.87
16	$401.42	$401.42	$433.53	$433.53	$409.45	$409.45	$321.60	$321.60
17	$413.57	$413.57	$446.65	$446.65	$421.84	$421.84	$331.34	$331.34
18	$426.65	$426.65	$460.79	$460.79	$435.19	$435.19	$341.82	$341.82
19	$439.74	$439.74	$474.92	$474.92	$448.53	$448.53	$352.30	$352.30
20	$453.29	$453.29	$489.55	$489.55	$462.36	$462.36	$363.16	$363.16
21	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
22	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
23	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
24	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
25	$469.18	$469.18	$506.71	$506.71	$478.56	$478.56	$375.89	$375.89
26	$478.53	$478.53	$516.81	$516.81	$488.10	$488.10	$383.38	$383.38
27	$489.74	$489.74	$528.92	$528.92	$499.54	$499.54	$392.36	$392.36
28	$507.97	$507.97	$548.60	$548.60	$518.13	$518.13	$406.96	$406.96
29	$522.92	$522.92	$564.75	$564.75	$533.38	$533.38	$418.94	$418.94
30	$530.40	$530.40	$572.83	$572.83	$541.00	$541.00	$424.93	$424.93
31	$541.61	$541.61	$584.94	$584.94	$552.44	$552.44	$433.92	$433.92
32	$552.83	$552.83	$597.05	$597.05	$563.88	$563.88	$442.90	$442.90
33	$559.84	$559.84	$604.62	$604.62	$571.03	$571.03	$448.52	$448.52
34	$567.31	$567.31	$612.70	$612.70	$578.66	$578.66	$454.51	$454.51
35	$571.05	$571.05	$616.74	$616.74	$582.47	$582.47	$457.50	$457.50
36	$574.79	$574.79	$620.77	$620.77	$586.29	$586.29	$460.50	$460.50
37	$578.53	$578.53	$624.81	$624.81	$590.10	$590.10	$463.49	$463.49
38	$582.27	$582.27	$628.85	$628.85	$593.91	$593.91	$466.49	$466.49
39	$589.75	$589.75	$636.92	$636.92	$601.54	$601.54	$472.48	$472.48
40	$597.22	$597.22	$645.00	$645.00	$609.17	$609.17	$478.47	$478.47
41	$608.44	$608.44	$657.11	$657.11	$620.61	$620.61	$487.46	$487.46
42	$619.19	$619.19	$668.72	$668.72	$631.57	$631.57	$496.07	$496.07
43	$634.14	$634.14	$684.87	$684.87	$646.82	$646.82	$508.05	$508.05
44	$652.83	$652.83	$705.06	$705.06	$665.89	$665.89	$523.02	$523.02
45	$674.80	$674.80	$728.78	$728.78	$688.29	$688.29	$540.62	$540.62
46	$700.96	$700.96	$757.04	$757.04	$714.98	$714.98	$561.58	$561.58
47	$730.41	$730.41	$788.84	$788.84	$745.01	$745.01	$585.17	$585.17
48	$764.05	$764.05	$825.18	$825.18	$779.33	$779.33	$612.13	$612.13
49	$797.23	$797.23	$861.01	$861.01	$813.18	$813.18	$638.71	$638.71
50	$834.62	$834.62	$901.38	$901.38	$851.31	$851.31	$668.66	$668.66
51	$871.53	$871.53	$941.26	$941.26	$888.96	$888.96	$698.24	$698.24
52	$912.19	$912.19	$985.16	$985.16	$930.43	$930.43	$730.81	$730.81
53	$953.31	$953.31	$1,029.58	$1,029.58	$972.38	$972.38	$763.76	$763.76
54	$997.71	$997.71	$1,077.52	$1,077.52	$1,017.66	$1,017.66	$799.32	$799.32
55	$1,042.10	$1,042.10	$1,125.47	$1,125.47	$1,062.94	$1,062.94	$834.89	$834.89
56	$1,090.23	$1,090.23	$1,177.45	$1,177.45	$1,112.04	$1,112.04	$873.45	$873.45
57	$1,138.83	$1,138.83	$1,229.94	$1,229.94	$1,161.61	$1,161.61	$912.39	$912.39
58	$1,190.71	$1,190.71	$1,285.96	$1,285.96	$1,214.52	$1,214.52	$953.95	$953.95
59	$1,216.41	$1,216.41	$1,313.72	$1,313.72	$1,240.74	$1,240.74	$974.54	$974.54
60	$1,268.28	$1,268.28	$1,369.74	$1,369.74	$1,293.64	$1,293.64	$1,016.09	$1,016.09
61	$1,313.14	$1,313.14	$1,418.19	$1,418.19	$1,339.40	$1,339.40	$1,052.04	$1,052.04
62	$1,342.58	$1,342.58	$1,449.99	$1,449.99	$1,369.43	$1,369.43	$1,075.62	$1,075.62
63	$1,379.50	$1,379.50	$1,489.86	$1,489.86	$1,407.09	$1,407.09	$1,105.20	$1,105.20
64+	$1,401.92	$1,401.92	$1,514.07	$1,514.07	$1,429.97	$1,429.97	$1,123.16	$1,123.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$309.32	$309.32	$292.14	$292.14	$276.42	$276.42	$298.53	$298.53
15	$336.82	$336.82	$318.10	$318.10	$300.99	$300.99	$325.07	$325.07
16	$347.33	$347.33	$328.03	$328.03	$310.38	$310.38	$335.21	$335.21
17	$357.84	$357.84	$337.96	$337.96	$319.78	$319.78	$345.36	$345.36
18	$369.16	$369.16	$348.65	$348.65	$329.89	$329.89	$356.29	$356.29
19	$380.49	$380.49	$359.35	$359.35	$340.01	$340.01	$367.21	$367.21
20	$392.21	$392.21	$370.42	$370.42	$350.49	$350.49	$378.53	$378.53
21	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
22	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
23	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
24	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
25	$405.96	$405.96	$383.41	$383.41	$362.78	$362.78	$391.80	$391.80
26	$414.05	$414.05	$391.04	$391.04	$370.00	$370.00	$399.60	$399.60
27	$423.75	$423.75	$400.21	$400.21	$378.67	$378.67	$408.97	$408.97
28	$439.52	$439.52	$415.10	$415.10	$392.77	$392.77	$424.19	$424.19
29	$452.46	$452.46	$427.32	$427.32	$404.33	$404.33	$436.67	$436.67
30	$458.93	$458.93	$433.43	$433.43	$410.11	$410.11	$442.92	$442.92
31	$468.63	$468.63	$442.60	$442.60	$418.78	$418.78	$452.28	$452.28
32	$478.34	$478.34	$451.76	$451.76	$427.45	$427.45	$461.65	$461.65
33	$484.40	$484.40	$457.49	$457.49	$432.87	$432.87	$467.50	$467.50
34	$490.87	$490.87	$463.60	$463.60	$438.65	$438.65	$473.75	$473.75
35	$494.10	$494.10	$466.65	$466.65	$441.55	$441.55	$476.87	$476.87
36	$497.34	$497.34	$469.71	$469.71	$444.44	$444.44	$479.99	$479.99
37	$500.57	$500.57	$472.76	$472.76	$447.33	$447.33	$483.11	$483.11
38	$503.81	$503.81	$475.82	$475.82	$450.22	$450.22	$486.23	$486.23
39	$510.28	$510.28	$481.93	$481.93	$456.00	$456.00	$492.48	$492.48
40	$516.75	$516.75	$488.04	$488.04	$461.78	$461.78	$498.72	$498.72
41	$526.45	$526.45	$497.20	$497.20	$470.45	$470.45	$508.09	$508.09
42	$535.75	$535.75	$505.99	$505.99	$478.76	$478.76	$517.06	$517.06
43	$548.69	$548.69	$518.21	$518.21	$490.32	$490.32	$529.55	$529.55
44	$564.86	$564.86	$533.48	$533.48	$504.78	$504.78	$545.16	$545.16
45	$583.87	$583.87	$551.43	$551.43	$521.76	$521.76	$563.50	$563.50
46	$606.51	$606.51	$572.82	$572.82	$542.00	$542.00	$585.35	$585.35
47	$631.99	$631.99	$596.88	$596.88	$564.76	$564.76	$609.94	$609.94
48	$661.10	$661.10	$624.37	$624.37	$590.77	$590.77	$638.04	$638.04
49	$689.81	$689.81	$651.48	$651.48	$616.43	$616.43	$665.74	$665.74
50	$722.15	$722.15	$682.03	$682.03	$645.34	$645.34	$696.96	$696.96
51	$754.10	$754.10	$712.20	$712.20	$673.88	$673.88	$727.79	$727.79
52	$789.27	$789.27	$745.43	$745.43	$705.32	$705.32	$761.74	$761.74
53	$824.86	$824.86	$779.03	$779.03	$737.11	$737.11	$796.08	$796.08
54	$863.27	$863.27	$815.31	$815.31	$771.44	$771.44	$833.15	$833.15
55	$901.68	$901.68	$851.59	$851.59	$805.77	$805.77	$870.23	$870.23
56	$943.33	$943.33	$890.92	$890.92	$842.98	$842.98	$910.42	$910.42
57	$985.38	$985.38	$930.64	$930.64	$880.56	$880.56	$951.01	$951.01
58	$1,030.26	$1,030.26	$973.02	$973.02	$920.67	$920.67	$994.32	$994.32
59	$1,052.50	$1,052.50	$994.03	$994.03	$940.54	$940.54	$1,015.79	$1,015.79
60	$1,097.38	$1,097.38	$1,036.42	$1,036.42	$980.65	$980.65	$1,059.10	$1,059.10
61	$1,136.20	$1,136.20	$1,073.08	$1,073.08	$1,015.34	$1,015.34	$1,096.56	$1,096.56
62	$1,161.67	$1,161.67	$1,097.13	$1,097.13	$1,038.10	$1,038.10	$1,121.15	$1,121.15
63	$1,193.62	$1,193.62	$1,127.30	$1,127.30	$1,066.65	$1,066.65	$1,151.98	$1,151.98
64+	$1,213.01	$1,213.01	$1,145.63	$1,145.63	$1,083.98	$1,083.98	$1,170.71	$1,170.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010202**		**45127PA0010203**		**45127PA0010204**		**45127PA0010204**	
Plan Marketing Name =>	**er Performance PPO 4500/0/30**		**Gold PPO Choice 1000/0/20 Rx**		**d PPO Choice Select 1000/0/20**		**d PPO Choice Select 1000/0/20**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**7**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$281.95	$281.95	$379.09	$379.09	$356.39	$356.39	$336.59	$336.59
15	$307.01	$307.01	$412.79	$412.79	$388.07	$388.07	$366.51	$366.51
16	$316.59	$316.59	$425.68	$425.68	$400.18	$400.18	$377.95	$377.95
17	$326.17	$326.17	$438.56	$438.56	$412.29	$412.29	$389.39	$389.39
18	$336.49	$336.49	$452.43	$452.43	$425.34	$425.34	$401.71	$401.71
19	$346.81	$346.81	$466.31	$466.31	$438.38	$438.38	$414.03	$414.03
20	$357.50	$357.50	$480.68	$480.68	$451.89	$451.89	$426.79	$426.79
21	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
22	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
23	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
24	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
25	$370.03	$370.03	$497.53	$497.53	$467.73	$467.73	$441.75	$441.75
26	$377.40	$377.40	$507.44	$507.44	$477.05	$477.05	$450.55	$450.55
27	$386.25	$386.25	$519.33	$519.33	$488.23	$488.23	$461.11	$461.11
28	$400.62	$400.62	$538.66	$538.66	$506.40	$506.40	$478.27	$478.27
29	$412.41	$412.41	$554.52	$554.52	$521.31	$521.31	$492.35	$492.35
30	$418.31	$418.31	$562.45	$562.45	$528.76	$528.76	$499.39	$499.39
31	$427.16	$427.16	$574.34	$574.34	$539.94	$539.94	$509.95	$509.95
32	$436.00	$436.00	$586.23	$586.23	$551.12	$551.12	$520.50	$520.50
33	$441.53	$441.53	$593.67	$593.67	$558.11	$558.11	$527.10	$527.10
34	$447.43	$447.43	$601.59	$601.59	$565.56	$565.56	$534.14	$534.14
35	$450.38	$450.38	$605.56	$605.56	$569.29	$569.29	$537.66	$537.66
36	$453.32	$453.32	$609.52	$609.52	$573.02	$573.02	$541.18	$541.18
37	$456.27	$456.27	$613.49	$613.49	$576.75	$576.75	$544.70	$544.70
38	$459.22	$459.22	$617.45	$617.45	$580.47	$580.47	$548.22	$548.22
39	$465.12	$465.12	$625.38	$625.38	$587.93	$587.93	$555.26	$555.26
40	$471.02	$471.02	$633.31	$633.31	$595.38	$595.38	$562.30	$562.30
41	$479.86	$479.86	$645.20	$645.20	$606.56	$606.56	$572.86	$572.86
42	$488.34	$488.34	$656.60	$656.60	$617.28	$617.28	$582.98	$582.98
43	$500.13	$500.13	$672.46	$672.46	$632.18	$632.18	$597.06	$597.06
44	$514.87	$514.87	$692.28	$692.28	$650.82	$650.82	$614.66	$614.66
45	$532.20	$532.20	$715.57	$715.57	$672.71	$672.71	$635.34	$635.34
46	$552.83	$552.83	$743.32	$743.32	$698.80	$698.80	$659.98	$659.98
47	$576.05	$576.05	$774.54	$774.54	$728.15	$728.15	$687.70	$687.70
48	$602.59	$602.59	$810.22	$810.22	$761.70	$761.70	$719.38	$719.38
49	$628.76	$628.76	$845.40	$845.40	$794.77	$794.77	$750.62	$750.62
50	$658.24	$658.24	$885.05	$885.05	$832.04	$832.04	$785.82	$785.82
51	$687.36	$687.36	$924.20	$924.20	$868.85	$868.85	$820.58	$820.58
52	$719.42	$719.42	$967.31	$967.31	$909.38	$909.38	$858.86	$858.86
53	$751.86	$751.86	$1,010.92	$1,010.92	$950.37	$950.37	$897.57	$897.57
54	$786.87	$786.87	$1,057.99	$1,057.99	$994.63	$994.63	$939.37	$939.37
55	$821.88	$821.88	$1,105.07	$1,105.07	$1,038.89	$1,038.89	$981.17	$981.17
56	$859.84	$859.84	$1,156.11	$1,156.11	$1,086.87	$1,086.87	$1,026.49	$1,026.49
57	$898.17	$898.17	$1,207.65	$1,207.65	$1,135.32	$1,135.32	$1,072.25	$1,072.25
58	$939.08	$939.08	$1,262.65	$1,262.65	$1,187.03	$1,187.03	$1,121.09	$1,121.09
59	$959.35	$959.35	$1,289.91	$1,289.91	$1,212.66	$1,212.66	$1,145.29	$1,145.29
60	$1,000.26	$1,000.26	$1,344.92	$1,344.92	$1,264.37	$1,264.37	$1,194.13	$1,194.13
61	$1,035.64	$1,035.64	$1,392.49	$1,392.49	$1,309.09	$1,309.09	$1,236.36	$1,236.36
62	$1,058.86	$1,058.86	$1,423.71	$1,423.71	$1,338.44	$1,338.44	$1,264.08	$1,264.08
63	$1,087.98	$1,087.98	$1,462.86	$1,462.86	$1,375.24	$1,375.24	$1,298.84	$1,298.84
64+	$1,105.67	$1,105.67	$1,486.64	$1,486.64	$1,397.60	$1,397.60	$1,319.96	$1,319.96

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010205**		**45127PA0010206**		**45127PA0010206**		**45127PA0010207**	
Plan Marketing Name =>	**ver QHDHP PPO Choice 2750/0/**		**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**ilver PPO Choice 4500/0/30 Rx**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$303.88	$303.88	$286.20	$286.20	$270.30	$270.30	$293.30	$293.30
15	$330.89	$330.89	$311.64	$311.64	$294.33	$294.33	$319.37	$319.37
16	$341.22	$341.22	$321.37	$321.37	$303.52	$303.52	$329.34	$329.34
17	$351.54	$351.54	$331.10	$331.10	$312.70	$312.70	$339.31	$339.31
18	$362.67	$362.67	$341.57	$341.57	$322.60	$322.60	$350.04	$350.04
19	$373.79	$373.79	$352.05	$352.05	$332.49	$332.49	$360.78	$360.78
20	$385.31	$385.31	$362.90	$362.90	$342.74	$342.74	$371.90	$371.90
21	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
22	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
23	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
24	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
25	$398.81	$398.81	$375.62	$375.62	$354.75	$354.75	$384.93	$384.93
26	$406.76	$406.76	$383.10	$383.10	$361.82	$361.82	$392.60	$392.60
27	$416.29	$416.29	$392.08	$392.08	$370.30	$370.30	$401.80	$401.80
28	$431.78	$431.78	$406.67	$406.67	$384.08	$384.08	$416.76	$416.76
29	$444.49	$444.49	$418.64	$418.64	$395.39	$395.39	$429.02	$429.02
30	$450.85	$450.85	$424.63	$424.63	$401.04	$401.04	$435.16	$435.16
31	$460.38	$460.38	$433.61	$433.61	$409.52	$409.52	$444.36	$444.36
32	$469.92	$469.92	$442.59	$442.59	$418.00	$418.00	$453.56	$453.56
33	$475.87	$475.87	$448.20	$448.20	$423.30	$423.30	$459.31	$459.31
34	$482.23	$482.23	$454.19	$454.19	$428.95	$428.95	$465.45	$465.45
35	$485.41	$485.41	$457.18	$457.18	$431.78	$431.78	$468.51	$468.51
36	$488.59	$488.59	$460.17	$460.17	$434.61	$434.61	$471.58	$471.58
37	$491.76	$491.76	$463.16	$463.16	$437.43	$437.43	$474.65	$474.65
38	$494.94	$494.94	$466.16	$466.16	$440.26	$440.26	$477.72	$477.72
39	$501.30	$501.30	$472.14	$472.14	$445.91	$445.91	$483.85	$483.85
40	$507.65	$507.65	$478.13	$478.13	$451.57	$451.57	$489.99	$489.99
41	$517.19	$517.19	$487.11	$487.11	$460.05	$460.05	$499.19	$499.19
42	$526.32	$526.32	$495.71	$495.71	$468.17	$468.17	$508.00	$508.00
43	$539.03	$539.03	$507.68	$507.68	$479.48	$479.48	$520.27	$520.27
44	$554.92	$554.92	$522.65	$522.65	$493.61	$493.61	$535.61	$535.61
45	$573.59	$573.59	$540.23	$540.23	$510.22	$510.22	$553.63	$553.63
46	$595.84	$595.84	$561.18	$561.18	$530.01	$530.01	$575.10	$575.10
47	$620.86	$620.86	$584.75	$584.75	$552.27	$552.27	$599.25	$599.25
48	$649.46	$649.46	$611.69	$611.69	$577.71	$577.71	$626.86	$626.86
49	$677.66	$677.66	$638.25	$638.25	$602.79	$602.79	$654.08	$654.08
50	$709.44	$709.44	$668.18	$668.18	$631.06	$631.06	$684.75	$684.75
51	$740.82	$740.82	$697.74	$697.74	$658.98	$658.98	$715.04	$715.04
52	$775.38	$775.38	$730.29	$730.29	$689.72	$689.72	$748.40	$748.40
53	$810.34	$810.34	$763.21	$763.21	$720.81	$720.81	$782.14	$782.14
54	$848.07	$848.07	$798.75	$798.75	$754.38	$754.38	$818.56	$818.56
55	$885.81	$885.81	$834.29	$834.29	$787.94	$787.94	$854.98	$854.98
56	$926.72	$926.72	$872.83	$872.83	$824.34	$824.34	$894.47	$894.47
57	$968.03	$968.03	$911.74	$911.74	$861.09	$861.09	$934.35	$934.35
58	$1,012.13	$1,012.13	$953.26	$953.26	$900.31	$900.31	$976.90	$976.90
59	$1,033.97	$1,033.97	$973.84	$973.84	$919.74	$919.74	$997.99	$997.99
60	$1,078.07	$1,078.07	$1,015.37	$1,015.37	$958.96	$958.96	$1,040.55	$1,040.55
61	$1,116.20	$1,116.20	$1,051.29	$1,051.29	$992.88	$992.88	$1,077.35	$1,077.35
62	$1,141.22	$1,141.22	$1,074.85	$1,074.85	$1,015.14	$1,015.14	$1,101.51	$1,101.51
63	$1,172.61	$1,172.61	$1,104.41	$1,104.41	$1,043.05	$1,043.05	$1,131.80	$1,131.80
64+	$1,191.66	$1,191.66	$1,122.36	$1,122.36	$1,060.01	$1,060.01	$1,150.19	$1,150.19

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010208**		**45127PA0010208**		**45127PA0010209**		**45127PA0010209**	
Plan Marketing Name =>	**r PPO Choice Select 4500/0/30**		**r PPO Choice Select 4500/0/30**		**Gold PPO 0/0/20 Rx 500**		**Gold PPO 0/0/20 Rx 500**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**		**$0 /$500 Med/Rx**		**$0 /$500 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$276.34	$276.34	$260.99	$260.99	$386.06	$386.06	$416.94	$416.94
15	$300.90	$300.90	$284.19	$284.19	$420.37	$420.37	$454.00	$454.00
16	$310.29	$310.29	$293.06	$293.06	$433.49	$433.49	$468.17	$468.17
17	$319.69	$319.69	$301.93	$301.93	$446.62	$446.62	$482.34	$482.34
18	$329.80	$329.80	$311.48	$311.48	$460.75	$460.75	$497.61	$497.61
19	$339.92	$339.92	$321.03	$321.03	$474.88	$474.88	$512.87	$512.87
20	$350.39	$350.39	$330.92	$330.92	$489.51	$489.51	$528.67	$528.67
21	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
22	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
23	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
24	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
25	$362.67	$362.67	$342.52	$342.52	$506.67	$506.67	$547.20	$547.20
26	$369.90	$369.90	$349.35	$349.35	$516.76	$516.76	$558.10	$558.10
27	$378.57	$378.57	$357.54	$357.54	$528.87	$528.87	$571.18	$571.18
28	$392.65	$392.65	$370.84	$370.84	$548.55	$548.55	$592.44	$592.44
29	$404.21	$404.21	$381.76	$381.76	$564.70	$564.70	$609.88	$609.88
30	$409.99	$409.99	$387.22	$387.22	$572.78	$572.78	$618.60	$618.60
31	$418.66	$418.66	$395.40	$395.40	$584.89	$584.89	$631.68	$631.68
32	$427.33	$427.33	$403.59	$403.59	$597.00	$597.00	$644.76	$644.76
33	$432.75	$432.75	$408.71	$408.71	$604.57	$604.57	$652.94	$652.94
34	$438.53	$438.53	$414.17	$414.17	$612.65	$612.65	$661.66	$661.66
35	$441.42	$441.42	$416.90	$416.90	$616.68	$616.68	$666.02	$666.02
36	$444.31	$444.31	$419.63	$419.63	$620.72	$620.72	$670.38	$670.38
37	$447.20	$447.20	$422.36	$422.36	$624.76	$624.76	$674.74	$674.74
38	$450.09	$450.09	$425.08	$425.08	$628.79	$628.79	$679.10	$679.10
39	$455.87	$455.87	$430.54	$430.54	$636.87	$636.87	$687.82	$687.82
40	$461.65	$461.65	$436.00	$436.00	$644.94	$644.94	$696.54	$696.54
41	$470.32	$470.32	$444.19	$444.19	$657.05	$657.05	$709.62	$709.62
42	$478.63	$478.63	$452.04	$452.04	$668.66	$668.66	$722.15	$722.15
43	$490.19	$490.19	$462.95	$462.95	$684.81	$684.81	$739.59	$739.59
44	$504.63	$504.63	$476.60	$476.60	$705.00	$705.00	$761.40	$761.40
45	$521.61	$521.61	$492.63	$492.63	$728.71	$728.71	$787.01	$787.01
46	$541.84	$541.84	$511.74	$511.74	$756.98	$756.98	$817.53	$817.53
47	$564.60	$564.60	$533.23	$533.23	$788.77	$788.77	$851.87	$851.87
48	$590.61	$590.61	$557.80	$557.80	$825.10	$825.10	$891.11	$891.11
49	$616.25	$616.25	$582.02	$582.02	$860.93	$860.93	$929.81	$929.81
50	$645.15	$645.15	$609.31	$609.31	$901.30	$901.30	$973.41	$973.41
51	$673.69	$673.69	$636.26	$636.26	$941.17	$941.17	$1,016.47	$1,016.47
52	$705.12	$705.12	$665.94	$665.94	$985.08	$985.08	$1,063.88	$1,063.88
53	$736.90	$736.90	$695.97	$695.97	$1,029.49	$1,029.49	$1,111.84	$1,111.84
54	$771.22	$771.22	$728.38	$728.38	$1,077.43	$1,077.43	$1,163.62	$1,163.62
55	$805.54	$805.54	$760.79	$760.79	$1,125.37	$1,125.37	$1,215.40	$1,215.40
56	$842.74	$842.74	$795.92	$795.92	$1,177.35	$1,177.35	$1,271.54	$1,271.54
57	$880.31	$880.31	$831.41	$831.41	$1,229.83	$1,229.83	$1,328.22	$1,328.22
58	$920.41	$920.41	$869.27	$869.27	$1,285.85	$1,285.85	$1,388.72	$1,388.72
59	$940.28	$940.28	$888.04	$888.04	$1,313.60	$1,313.60	$1,418.69	$1,418.69
60	$980.37	$980.37	$925.91	$925.91	$1,369.62	$1,369.62	$1,479.19	$1,479.19
61	$1,015.05	$1,015.05	$958.66	$958.66	$1,418.07	$1,418.07	$1,531.51	$1,531.51
62	$1,037.81	$1,037.81	$980.15	$980.15	$1,449.86	$1,449.86	$1,565.85	$1,565.85
63	$1,066.34	$1,066.34	$1,007.10	$1,007.10	$1,489.73	$1,489.73	$1,608.90	$1,608.90
64+	$1,083.68	$1,083.68	$1,023.47	$1,023.47	$1,513.94	$1,513.94	$1,635.06	$1,635.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010209		45127PA0130003		45127PA0130004		45127PA0130007	
Plan Marketing Name =>	Gold PPO 0/0/20 Rx 500		alley Advantage EPO 5000/0/35		Valley Advantage EPO 5000/0/3		pital Advantage EPO 5000/0/3	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		6		9	
Network =>	PPO		EPO		EPO		EPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$0 /$500 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$300 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$393.78	$393.78	$255.12	$255.12	$270.56	$270.56	$260.22	$260.22
15	$428.78	$428.78	$277.80	$277.80	$294.61	$294.61	$283.35	$283.35
16	$442.16	$442.16	$286.47	$286.47	$303.80	$303.80	$292.20	$292.20
17	$455.55	$455.55	$295.14	$295.14	$313.00	$313.00	$301.04	$301.04
18	$469.96	$469.96	$304.48	$304.48	$322.90	$322.90	$310.57	$310.57
19	$484.37	$484.37	$313.81	$313.81	$332.80	$332.80	$320.09	$320.09
20	$499.30	$499.30	$323.49	$323.49	$343.06	$343.06	$329.96	$329.96
21	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
22	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
23	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
24	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
25	$516.80	$516.80	$334.82	$334.82	$355.08	$355.08	$341.52	$341.52
26	$527.10	$527.10	$341.49	$341.49	$362.16	$362.16	$348.32	$348.32
27	$539.45	$539.45	$349.50	$349.50	$370.65	$370.65	$356.49	$356.49
28	$559.53	$559.53	$362.50	$362.50	$384.44	$384.44	$369.75	$369.75
29	$576.00	$576.00	$373.18	$373.18	$395.76	$395.76	$380.64	$380.64
30	$584.23	$584.23	$378.51	$378.51	$401.42	$401.42	$386.08	$386.08
31	$596.59	$596.59	$386.51	$386.51	$409.90	$409.90	$394.25	$394.25
32	$608.94	$608.94	$394.52	$394.52	$418.39	$418.39	$402.41	$402.41
33	$616.66	$616.66	$399.52	$399.52	$423.70	$423.70	$407.51	$407.51
34	$624.90	$624.90	$404.86	$404.86	$429.36	$429.36	$412.95	$412.95
35	$629.02	$629.02	$407.52	$407.52	$432.18	$432.18	$415.68	$415.68
36	$633.13	$633.13	$410.19	$410.19	$435.01	$435.01	$418.40	$418.40
37	$637.25	$637.25	$412.86	$412.86	$437.84	$437.84	$421.12	$421.12
38	$641.37	$641.37	$415.53	$415.53	$440.67	$440.67	$423.84	$423.84
39	$649.61	$649.61	$420.86	$420.86	$446.33	$446.33	$429.28	$429.28
40	$657.84	$657.84	$426.20	$426.20	$451.99	$451.99	$434.72	$434.72
41	$670.20	$670.20	$434.20	$434.20	$460.48	$460.48	$442.89	$442.89
42	$682.03	$682.03	$441.87	$441.87	$468.61	$468.61	$450.71	$450.71
43	$698.51	$698.51	$452.55	$452.55	$479.93	$479.93	$461.60	$461.60
44	$719.10	$719.10	$465.89	$465.89	$494.08	$494.08	$475.20	$475.20
45	$743.29	$743.29	$481.56	$481.56	$510.70	$510.70	$491.19	$491.19
46	$772.11	$772.11	$500.24	$500.24	$530.50	$530.50	$510.24	$510.24
47	$804.54	$804.54	$521.24	$521.24	$552.79	$552.79	$531.67	$531.67
48	$841.60	$841.60	$545.26	$545.26	$578.25	$578.25	$556.16	$556.16
49	$878.15	$878.15	$568.93	$568.93	$603.36	$603.36	$580.31	$580.31
50	$919.33	$919.33	$595.61	$595.61	$631.65	$631.65	$607.53	$607.53
51	$960.00	$960.00	$621.96	$621.96	$659.59	$659.59	$634.40	$634.40
52	$1,004.78	$1,004.78	$650.97	$650.97	$690.36	$690.36	$663.99	$663.99
53	$1,050.08	$1,050.08	$680.32	$680.32	$721.49	$721.49	$693.93	$693.93
54	$1,098.98	$1,098.98	$712.00	$712.00	$755.09	$755.09	$726.24	$726.24
55	$1,147.88	$1,147.88	$743.68	$743.68	$788.68	$788.68	$758.56	$758.56
56	$1,200.90	$1,200.90	$778.03	$778.03	$825.11	$825.11	$793.59	$793.59
57	$1,254.43	$1,254.43	$812.72	$812.72	$861.89	$861.89	$828.97	$828.97
58	$1,311.57	$1,311.57	$849.73	$849.73	$901.15	$901.15	$866.73	$866.73
59	$1,339.88	$1,339.88	$868.07	$868.07	$920.60	$920.60	$885.44	$885.44
60	$1,397.01	$1,397.01	$905.09	$905.09	$959.86	$959.86	$923.19	$923.19
61	$1,446.43	$1,446.43	$937.11	$937.11	$993.81	$993.81	$955.85	$955.85
62	$1,478.86	$1,478.86	$958.12	$958.12	$1,016.09	$1,016.09	$977.28	$977.28
63	$1,519.52	$1,519.52	$984.46	$984.46	$1,044.03	$1,044.03	$1,004.15	$1,004.15
64+	$1,544.22	$1,544.22	$1,000.46	$1,000.46	$1,061.00	$1,061.00	$1,020.47	$1,020.47

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$275.97	$275.97
15	$300.50	$300.50
16	$309.88	$309.88
17	$319.26	$319.26
18	$329.36	$329.36
19	$339.46	$339.46
20	$349.92	$349.92
21	$360.74	$360.74
22	$360.74	$360.74
23	$360.74	$360.74
24	$360.74	$360.74
25	$362.19	$362.19
26	$369.40	$369.40
27	$378.06	$378.06
28	$392.13	$392.13
29	$403.67	$403.67
30	$409.44	$409.44
31	$418.10	$418.10
32	$426.76	$426.76
33	$432.17	$432.17
34	$437.94	$437.94
35	$440.83	$440.83
36	$443.71	$443.71
37	$446.60	$446.60
38	$449.49	$449.49
39	$455.26	$455.26
40	$461.03	$461.03
41	$469.69	$469.69
42	$477.99	$477.99
43	$489.53	$489.53
44	$503.96	$503.96
45	$520.91	$520.91
46	$541.12	$541.12
47	$563.84	$563.84
48	$589.82	$589.82
49	$615.43	$615.43
50	$644.29	$644.29
51	$672.79	$672.79
52	$704.17	$704.17
53	$735.92	$735.92
54	$770.19	$770.19
55	$804.46	$804.46
56	$841.61	$841.61
57	$879.13	$879.13
58	$919.17	$919.17
59	$939.02	$939.02
60	$979.06	$979.06
61	$1,013.69	$1,013.69
62	$1,036.42	$1,036.42
63	$1,064.91	$1,064.91
64+	$1,082.22	$1,082.22

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$447.56	$447.56	$483.36	$483.36	$456.51	$456.51	$471.09	$471.09
15	$487.34	$487.34	$526.33	$526.33	$497.09	$497.09	$512.96	$512.96
16	$502.55	$502.55	$542.75	$542.75	$512.60	$512.60	$528.97	$528.97
17	$517.76	$517.76	$559.18	$559.18	$528.12	$528.12	$544.98	$544.98
18	$534.14	$534.14	$576.87	$576.87	$544.82	$544.82	$562.23	$562.23
19	$550.52	$550.52	$594.56	$594.56	$561.53	$561.53	$579.47	$579.47
20	$567.49	$567.49	$612.89	$612.89	$578.84	$578.84	$597.33	$597.33
21	$585.04	$585.04	$631.84	$631.84	$596.74	$596.74	$615.80	$615.80
22	$585.04	$585.04	$631.84	$631.84	$596.74	$596.74	$615.80	$615.80
23	$585.04	$585.04	$631.84	$631.84	$596.74	$596.74	$615.80	$615.80
24	$585.04	$585.04	$631.84	$631.84	$596.74	$596.74	$615.80	$615.80
25	$587.38	$587.38	$634.37	$634.37	$599.13	$599.13	$618.26	$618.26
26	$599.08	$599.08	$647.01	$647.01	$611.06	$611.06	$630.58	$630.58
27	$613.12	$613.12	$662.17	$662.17	$625.38	$625.38	$645.36	$645.36
28	$635.94	$635.94	$686.81	$686.81	$648.66	$648.66	$669.37	$669.37
29	$654.66	$654.66	$707.03	$707.03	$667.75	$667.75	$689.08	$689.08
30	$664.02	$664.02	$717.14	$717.14	$677.30	$677.30	$698.93	$698.93
31	$678.06	$678.06	$732.31	$732.31	$691.62	$691.62	$713.71	$713.71
32	$692.10	$692.10	$747.47	$747.47	$705.94	$705.94	$728.49	$728.49
33	$700.88	$700.88	$756.95	$756.95	$714.90	$714.90	$737.73	$737.73
34	$710.24	$710.24	$767.06	$767.06	$724.44	$724.44	$747.58	$747.58
35	$714.92	$714.92	$772.11	$772.11	$729.22	$729.22	$752.51	$752.51
36	$719.60	$719.60	$777.17	$777.17	$733.99	$733.99	$757.43	$757.43
37	$724.28	$724.28	$782.22	$782.22	$738.77	$738.77	$762.36	$762.36
38	$728.96	$728.96	$787.28	$787.28	$743.54	$743.54	$767.29	$767.29
39	$738.32	$738.32	$797.39	$797.39	$753.09	$753.09	$777.14	$777.14
40	$747.68	$747.68	$807.50	$807.50	$762.63	$762.63	$786.99	$786.99
41	$761.72	$761.72	$822.66	$822.66	$776.96	$776.96	$801.77	$801.77
42	$775.18	$775.18	$837.19	$837.19	$790.68	$790.68	$815.94	$815.94
43	$793.90	$793.90	$857.41	$857.41	$809.78	$809.78	$835.64	$835.64
44	$817.30	$817.30	$882.68	$882.68	$833.65	$833.65	$860.27	$860.27
45	$844.80	$844.80	$912.38	$912.38	$861.69	$861.69	$889.22	$889.22
46	$877.56	$877.56	$947.76	$947.76	$895.11	$895.11	$923.70	$923.70
47	$914.42	$914.42	$987.57	$987.57	$932.71	$932.71	$962.50	$962.50
48	$956.54	$956.54	$1,033.06	$1,033.06	$975.67	$975.67	$1,006.83	$1,006.83
49	$998.08	$998.08	$1,077.92	$1,077.92	$1,018.04	$1,018.04	$1,050.55	$1,050.55
50	$1,044.88	$1,044.88	$1,128.47	$1,128.47	$1,065.78	$1,065.78	$1,099.82	$1,099.82
51	$1,091.10	$1,091.10	$1,178.39	$1,178.39	$1,112.92	$1,112.92	$1,148.47	$1,148.47
52	$1,142.00	$1,142.00	$1,233.36	$1,233.36	$1,164.84	$1,164.84	$1,202.04	$1,202.04
53	$1,193.48	$1,193.48	$1,288.96	$1,288.96	$1,217.35	$1,217.35	$1,256.23	$1,256.23
54	$1,249.06	$1,249.06	$1,348.99	$1,348.99	$1,274.04	$1,274.04	$1,314.73	$1,314.73
55	$1,304.64	$1,304.64	$1,409.01	$1,409.01	$1,330.73	$1,330.73	$1,373.23	$1,373.23
56	$1,364.90	$1,364.90	$1,474.09	$1,474.09	$1,392.20	$1,392.20	$1,436.66	$1,436.66
57	$1,425.74	$1,425.74	$1,539.80	$1,539.80	$1,454.26	$1,454.26	$1,500.70	$1,500.70
58	$1,490.68	$1,490.68	$1,609.94	$1,609.94	$1,520.50	$1,520.50	$1,569.06	$1,569.06
59	$1,522.86	$1,522.86	$1,644.69	$1,644.69	$1,553.32	$1,553.32	$1,602.93	$1,602.93
60	$1,587.80	$1,587.80	$1,714.82	$1,714.82	$1,619.55	$1,619.55	$1,671.28	$1,671.28
61	$1,643.96	$1,643.96	$1,775.48	$1,775.48	$1,676.84	$1,676.84	$1,730.40	$1,730.40
62	$1,680.82	$1,680.82	$1,815.29	$1,815.29	$1,714.44	$1,714.44	$1,769.19	$1,769.19
63	$1,727.04	$1,727.04	$1,865.20	$1,865.20	$1,761.58	$1,761.58	$1,817.84	$1,817.84
64+	$1,755.11	$1,755.11	$1,895.52	$1,895.52	$1,790.21	$1,790.21	$1,847.39	$1,847.39

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023
Ending date of Rates:	September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$508.77	$508.77	$480.51	$480.51	$433.77	$433.77	$468.47	$468.47
15	$554.00	$554.00	$523.22	$523.22	$472.33	$472.33	$510.11	$510.11
16	$571.29	$571.29	$539.55	$539.55	$487.07	$487.07	$526.04	$526.04
17	$588.58	$588.58	$555.88	$555.88	$501.81	$501.81	$541.96	$541.96
18	$607.20	$607.20	$573.47	$573.47	$517.69	$517.69	$559.10	$559.10
19	$625.83	$625.83	$591.06	$591.06	$533.57	$533.57	$576.25	$576.25
20	$645.11	$645.11	$609.27	$609.27	$550.01	$550.01	$594.01	$594.01
21	$665.06	$665.06	$628.12	$628.12	$567.02	$567.02	$612.38	$612.38
22	$665.06	$665.06	$628.12	$628.12	$567.02	$567.02	$612.38	$612.38
23	$665.06	$665.06	$628.12	$628.12	$567.02	$567.02	$612.38	$612.38
24	$665.06	$665.06	$628.12	$628.12	$567.02	$567.02	$612.38	$612.38
25	$667.72	$667.72	$630.63	$630.63	$569.29	$569.29	$614.83	$614.83
26	$681.03	$681.03	$643.19	$643.19	$580.63	$580.63	$627.08	$627.08
27	$696.99	$696.99	$658.27	$658.27	$594.24	$594.24	$641.78	$641.78
28	$722.92	$722.92	$682.76	$682.76	$616.35	$616.35	$665.66	$665.66
29	$744.21	$744.21	$702.86	$702.86	$634.50	$634.50	$685.26	$685.26
30	$754.85	$754.85	$712.91	$712.91	$643.57	$643.57	$695.05	$695.05
31	$770.81	$770.81	$727.99	$727.99	$657.18	$657.18	$709.75	$709.75
32	$786.77	$786.77	$743.06	$743.06	$670.78	$670.78	$724.45	$724.45
33	$796.75	$796.75	$752.48	$752.48	$679.29	$679.29	$733.63	$733.63
34	$807.39	$807.39	$762.53	$762.53	$688.36	$688.36	$743.43	$743.43
35	$812.71	$812.71	$767.56	$767.56	$692.90	$692.90	$748.33	$748.33
36	$818.03	$818.03	$772.58	$772.58	$697.43	$697.43	$753.23	$753.23
37	$823.35	$823.35	$777.61	$777.61	$701.97	$701.97	$758.13	$758.13
38	$828.67	$828.67	$782.63	$782.63	$706.51	$706.51	$763.03	$763.03
39	$839.31	$839.31	$792.68	$792.68	$715.58	$715.58	$772.83	$772.83
40	$849.95	$849.95	$802.73	$802.73	$724.65	$724.65	$782.62	$782.62
41	$865.91	$865.91	$817.81	$817.81	$738.26	$738.26	$797.32	$797.32
42	$881.21	$881.21	$832.25	$832.25	$751.30	$751.30	$811.41	$811.41
43	$902.49	$902.49	$852.35	$852.35	$769.45	$769.45	$831.00	$831.00
44	$929.09	$929.09	$877.48	$877.48	$792.13	$792.13	$855.50	$855.50
45	$960.35	$960.35	$907.00	$907.00	$818.78	$818.78	$884.28	$884.28
46	$997.60	$997.60	$942.17	$942.17	$850.53	$850.53	$918.57	$918.57
47	$1,039.50	$1,039.50	$981.75	$981.75	$886.25	$886.25	$957.15	$957.15
48	$1,087.38	$1,087.38	$1,026.97	$1,026.97	$927.08	$927.08	$1,001.24	$1,001.24
49	$1,134.60	$1,134.60	$1,071.57	$1,071.57	$967.34	$967.34	$1,044.72	$1,044.72
50	$1,187.80	$1,187.80	$1,121.82	$1,121.82	$1,012.70	$1,012.70	$1,093.71	$1,093.71
51	$1,240.34	$1,240.34	$1,171.44	$1,171.44	$1,057.49	$1,057.49	$1,142.09	$1,142.09
52	$1,298.20	$1,298.20	$1,226.08	$1,226.08	$1,106.82	$1,106.82	$1,195.37	$1,195.37
53	$1,356.73	$1,356.73	$1,281.36	$1,281.36	$1,156.72	$1,156.72	$1,249.26	$1,249.26
54	$1,419.91	$1,419.91	$1,341.03	$1,341.03	$1,210.59	$1,210.59	$1,307.43	$1,307.43
55	$1,483.09	$1,483.09	$1,400.70	$1,400.70	$1,264.45	$1,264.45	$1,365.61	$1,365.61
56	$1,551.59	$1,551.59	$1,465.39	$1,465.39	$1,322.86	$1,322.86	$1,428.69	$1,428.69
57	$1,620.76	$1,620.76	$1,530.72	$1,530.72	$1,381.83	$1,381.83	$1,492.37	$1,492.37
58	$1,694.58	$1,694.58	$1,600.44	$1,600.44	$1,444.77	$1,444.77	$1,560.35	$1,560.35
59	$1,731.16	$1,731.16	$1,634.99	$1,634.99	$1,475.95	$1,475.95	$1,594.03	$1,594.03
60	$1,804.98	$1,804.98	$1,704.71	$1,704.71	$1,538.89	$1,538.89	$1,662.00	$1,662.00
61	$1,868.83	$1,868.83	$1,765.01	$1,765.01	$1,593.33	$1,593.33	$1,720.79	$1,720.79
62	$1,910.73	$1,910.73	$1,804.58	$1,804.58	$1,629.05	$1,629.05	$1,759.37	$1,759.37
63	$1,963.27	$1,963.27	$1,854.20	$1,854.20	$1,673.84	$1,673.84	$1,807.75	$1,807.75
64+	$1,995.18	$1,995.18	$1,884.35	$1,884.35	$1,701.05	$1,701.05	$1,837.13	$1,837.13

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$442.45	$442.45	$455.95	$455.95	$492.42	$492.42	$465.07	$465.07
15	$481.77	$481.77	$496.48	$496.48	$536.19	$536.19	$506.41	$506.41
16	$496.81	$496.81	$511.97	$511.97	$552.93	$552.93	$522.21	$522.21
17	$511.85	$511.85	$527.47	$527.47	$569.67	$569.67	$538.02	$538.02
18	$528.04	$528.04	$544.16	$544.16	$587.69	$587.69	$555.04	$555.04
19	$544.24	$544.24	$560.85	$560.85	$605.71	$605.71	$572.06	$572.06
20	$561.01	$561.01	$578.13	$578.13	$624.38	$624.38	$589.69	$589.69
21	$578.36	$578.36	$596.01	$596.01	$643.69	$643.69	$607.93	$607.93
22	$578.36	$578.36	$596.01	$596.01	$643.69	$643.69	$607.93	$607.93
23	$578.36	$578.36	$596.01	$596.01	$643.69	$643.69	$607.93	$607.93
24	$578.36	$578.36	$596.01	$596.01	$643.69	$643.69	$607.93	$607.93
25	$580.67	$580.67	$598.39	$598.39	$646.27	$646.27	$610.36	$610.36
26	$592.24	$592.24	$610.31	$610.31	$659.14	$659.14	$622.52	$622.52
27	$606.12	$606.12	$624.62	$624.62	$674.59	$674.59	$637.11	$637.11
28	$628.68	$628.68	$647.86	$647.86	$699.69	$699.69	$660.82	$660.82
29	$647.19	$647.19	$666.94	$666.94	$720.29	$720.29	$680.27	$680.27
30	$656.44	$656.44	$676.47	$676.47	$730.59	$730.59	$690.00	$690.00
31	$670.32	$670.32	$690.78	$690.78	$746.04	$746.04	$704.59	$704.59
32	$684.20	$684.20	$705.08	$705.08	$761.49	$761.49	$719.18	$719.18
33	$692.88	$692.88	$714.02	$714.02	$771.14	$771.14	$728.30	$728.30
34	$702.13	$702.13	$723.56	$723.56	$781.44	$781.44	$738.03	$738.03
35	$706.76	$706.76	$728.32	$728.32	$786.59	$786.59	$742.89	$742.89
36	$711.38	$711.38	$733.09	$733.09	$791.74	$791.74	$747.75	$747.75
37	$716.01	$716.01	$737.86	$737.86	$796.89	$796.89	$752.62	$752.62
38	$720.64	$720.64	$742.63	$742.63	$802.04	$802.04	$757.48	$757.48
39	$729.89	$729.89	$752.16	$752.16	$812.34	$812.34	$767.21	$767.21
40	$739.14	$739.14	$761.70	$761.70	$822.64	$822.64	$776.93	$776.93
41	$753.03	$753.03	$776.01	$776.01	$838.09	$838.09	$791.53	$791.53
42	$766.33	$766.33	$789.71	$789.71	$852.89	$852.89	$805.51	$805.51
43	$784.84	$784.84	$808.79	$808.79	$873.49	$873.49	$824.96	$824.96
44	$807.97	$807.97	$832.63	$832.63	$899.24	$899.24	$849.28	$849.28
45	$835.15	$835.15	$860.64	$860.64	$929.49	$929.49	$877.85	$877.85
46	$867.54	$867.54	$894.02	$894.02	$965.54	$965.54	$911.90	$911.90
47	$903.98	$903.98	$931.56	$931.56	$1,006.09	$1,006.09	$950.19	$950.19
48	$945.62	$945.62	$974.48	$974.48	$1,052.43	$1,052.43	$993.97	$993.97
49	$986.68	$986.68	$1,016.79	$1,016.79	$1,098.14	$1,098.14	$1,037.13	$1,037.13
50	$1,032.95	$1,032.95	$1,064.47	$1,064.47	$1,149.63	$1,149.63	$1,085.76	$1,085.76
51	$1,078.64	$1,078.64	$1,111.56	$1,111.56	$1,200.48	$1,200.48	$1,133.79	$1,133.79
52	$1,128.96	$1,128.96	$1,163.41	$1,163.41	$1,256.48	$1,256.48	$1,186.68	$1,186.68
53	$1,179.86	$1,179.86	$1,215.86	$1,215.86	$1,313.13	$1,313.13	$1,240.18	$1,240.18
54	$1,234.80	$1,234.80	$1,272.48	$1,272.48	$1,374.28	$1,374.28	$1,297.93	$1,297.93
55	$1,289.74	$1,289.74	$1,329.10	$1,329.10	$1,435.43	$1,435.43	$1,355.68	$1,355.68
56	$1,349.31	$1,349.31	$1,390.49	$1,390.49	$1,501.73	$1,501.73	$1,418.30	$1,418.30
57	$1,409.46	$1,409.46	$1,452.48	$1,452.48	$1,568.67	$1,568.67	$1,481.53	$1,481.53
58	$1,473.66	$1,473.66	$1,518.63	$1,518.63	$1,640.12	$1,640.12	$1,549.01	$1,549.01
59	$1,505.47	$1,505.47	$1,551.41	$1,551.41	$1,675.53	$1,675.53	$1,582.44	$1,582.44
60	$1,569.67	$1,569.67	$1,617.57	$1,617.57	$1,746.98	$1,746.98	$1,649.92	$1,649.92
61	$1,625.19	$1,625.19	$1,674.79	$1,674.79	$1,808.77	$1,808.77	$1,708.28	$1,708.28
62	$1,661.63	$1,661.63	$1,712.34	$1,712.34	$1,849.32	$1,849.32	$1,746.58	$1,746.58
63	$1,707.32	$1,707.32	$1,759.42	$1,759.42	$1,900.18	$1,900.18	$1,794.61	$1,794.61
64+	$1,735.07	$1,735.07	$1,788.02	$1,788.02	$1,931.06	$1,931.06	$1,823.78	$1,823.78

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$375.35	$375.35	$405.38	$405.38	$382.86	$382.86	$398.51	$398.51
15	$408.72	$408.72	$441.42	$441.42	$416.89	$416.89	$433.93	$433.93
16	$421.48	$421.48	$455.20	$455.20	$429.91	$429.91	$447.48	$447.48
17	$434.23	$434.23	$468.97	$468.97	$442.92	$442.92	$461.02	$461.02
18	$447.97	$447.97	$483.81	$483.81	$456.93	$456.93	$475.61	$475.61
19	$461.71	$461.71	$498.65	$498.65	$470.95	$470.95	$490.20	$490.20
20	$475.94	$475.94	$514.02	$514.02	$485.46	$485.46	$505.30	$505.30
21	$490.66	$490.66	$529.91	$529.91	$500.47	$500.47	$520.93	$520.93
22	$490.66	$490.66	$529.91	$529.91	$500.47	$500.47	$520.93	$520.93
23	$490.66	$490.66	$529.91	$529.91	$500.47	$500.47	$520.93	$520.93
24	$490.66	$490.66	$529.91	$529.91	$500.47	$500.47	$520.93	$520.93
25	$492.62	$492.62	$532.03	$532.03	$502.48	$502.48	$523.01	$523.01
26	$502.44	$502.44	$542.63	$542.63	$512.48	$512.48	$533.43	$533.43
27	$514.21	$514.21	$555.35	$555.35	$524.50	$524.50	$545.93	$545.93
28	$533.35	$533.35	$576.02	$576.02	$544.01	$544.01	$566.25	$566.25
29	$549.05	$549.05	$592.97	$592.97	$560.03	$560.03	$582.92	$582.92
30	$556.90	$556.90	$601.45	$601.45	$568.04	$568.04	$591.26	$591.26
31	$568.67	$568.67	$614.17	$614.17	$580.05	$580.05	$603.76	$603.76
32	$580.45	$580.45	$626.89	$626.89	$592.06	$592.06	$616.26	$616.26
33	$587.81	$587.81	$634.84	$634.84	$599.57	$599.57	$624.07	$624.07
34	$595.66	$595.66	$643.31	$643.31	$607.57	$607.57	$632.41	$632.41
35	$599.59	$599.59	$647.55	$647.55	$611.58	$611.58	$636.58	$636.58
36	$603.51	$603.51	$651.79	$651.79	$615.58	$615.58	$640.74	$640.74
37	$607.44	$607.44	$656.03	$656.03	$619.59	$619.59	$644.91	$644.91
38	$611.36	$611.36	$660.27	$660.27	$623.59	$623.59	$649.08	$649.08
39	$619.21	$619.21	$668.75	$668.75	$631.60	$631.60	$657.41	$657.41
40	$627.06	$627.06	$677.23	$677.23	$639.60	$639.60	$665.75	$665.75
41	$638.84	$638.84	$689.95	$689.95	$651.62	$651.62	$678.25	$678.25
42	$650.12	$650.12	$702.13	$702.13	$663.13	$663.13	$690.23	$690.23
43	$665.83	$665.83	$719.09	$719.09	$679.14	$679.14	$706.90	$706.90
44	$685.45	$685.45	$740.29	$740.29	$699.16	$699.16	$727.74	$727.74
45	$708.51	$708.51	$765.19	$765.19	$722.68	$722.68	$752.22	$752.22
46	$735.99	$735.99	$794.87	$794.87	$750.71	$750.71	$781.40	$781.40
47	$766.90	$766.90	$828.25	$828.25	$782.24	$782.24	$814.21	$814.21
48	$802.23	$802.23	$866.41	$866.41	$818.27	$818.27	$851.72	$851.72
49	$837.07	$837.07	$904.03	$904.03	$853.81	$853.81	$888.71	$888.71
50	$876.32	$876.32	$946.42	$946.42	$893.85	$893.85	$930.38	$930.38
51	$915.08	$915.08	$988.29	$988.29	$933.38	$933.38	$971.53	$971.53
52	$957.77	$957.77	$1,034.39	$1,034.39	$976.92	$976.92	$1,016.86	$1,016.86
53	$1,000.95	$1,000.95	$1,081.02	$1,081.02	$1,020.97	$1,020.97	$1,062.70	$1,062.70
54	$1,047.56	$1,047.56	$1,131.36	$1,131.36	$1,068.51	$1,068.51	$1,112.19	$1,112.19
55	$1,094.17	$1,094.17	$1,181.71	$1,181.71	$1,116.06	$1,116.06	$1,161.67	$1,161.67
56	$1,144.71	$1,144.71	$1,236.29	$1,236.29	$1,167.60	$1,167.60	$1,215.33	$1,215.33
57	$1,195.74	$1,195.74	$1,291.40	$1,291.40	$1,219.65	$1,219.65	$1,269.51	$1,269.51
58	$1,250.20	$1,250.20	$1,350.22	$1,350.22	$1,275.21	$1,275.21	$1,327.33	$1,327.33
59	$1,277.19	$1,277.19	$1,379.36	$1,379.36	$1,302.73	$1,302.73	$1,355.98	$1,355.98
60	$1,331.65	$1,331.65	$1,438.18	$1,438.18	$1,358.28	$1,358.28	$1,413.80	$1,413.80
61	$1,378.75	$1,378.75	$1,489.05	$1,489.05	$1,406.33	$1,406.33	$1,463.81	$1,463.81
62	$1,409.67	$1,409.67	$1,522.44	$1,522.44	$1,437.86	$1,437.86	$1,496.63	$1,496.63
63	$1,448.43	$1,448.43	$1,564.30	$1,564.30	$1,477.40	$1,477.40	$1,537.79	$1,537.79
64+	$1,471.97	$1,471.97	$1,589.73	$1,589.73	$1,501.41	$1,501.41	$1,562.78	$1,562.78

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$430.39	$430.39	$406.48	$406.48	$351.21	$351.21	$379.31	$379.31
15	$468.65	$468.65	$442.61	$442.61	$382.43	$382.43	$413.02	$413.02
16	$483.28	$483.28	$456.43	$456.43	$394.37	$394.37	$425.92	$425.92
17	$497.90	$497.90	$470.24	$470.24	$406.30	$406.30	$438.81	$438.81
18	$513.66	$513.66	$485.12	$485.12	$419.16	$419.16	$452.69	$452.69
19	$529.41	$529.41	$500.00	$500.00	$432.01	$432.01	$466.57	$466.57
20	$545.73	$545.73	$515.41	$515.41	$445.33	$445.33	$480.95	$480.95
21	$562.60	$562.60	$531.35	$531.35	$459.10	$459.10	$495.83	$495.83
22	$562.60	$562.60	$531.35	$531.35	$459.10	$459.10	$495.83	$495.83
23	$562.60	$562.60	$531.35	$531.35	$459.10	$459.10	$495.83	$495.83
24	$562.60	$562.60	$531.35	$531.35	$459.10	$459.10	$495.83	$495.83
25	$564.85	$564.85	$533.47	$533.47	$460.94	$460.94	$497.81	$497.81
26	$576.11	$576.11	$544.10	$544.10	$470.12	$470.12	$507.73	$507.73
27	$589.61	$589.61	$556.85	$556.85	$481.14	$481.14	$519.63	$519.63
28	$611.55	$611.55	$577.58	$577.58	$499.04	$499.04	$538.97	$538.97
29	$629.55	$629.55	$594.58	$594.58	$513.73	$513.73	$554.83	$554.83
30	$638.56	$638.56	$603.08	$603.08	$521.08	$521.08	$562.76	$562.76
31	$652.06	$652.06	$615.83	$615.83	$532.10	$532.10	$574.66	$574.66
32	$665.56	$665.56	$628.59	$628.59	$543.12	$543.12	$586.56	$586.56
33	$674.00	$674.00	$636.56	$636.56	$550.00	$550.00	$594.00	$594.00
34	$683.00	$683.00	$645.06	$645.06	$557.35	$557.35	$601.94	$601.94
35	$687.50	$687.50	$649.31	$649.31	$561.02	$561.02	$605.90	$605.90
36	$692.00	$692.00	$653.56	$653.56	$564.69	$564.69	$609.87	$609.87
37	$696.50	$696.50	$657.81	$657.81	$568.37	$568.37	$613.84	$613.84
38	$701.01	$701.01	$662.06	$662.06	$572.04	$572.04	$617.80	$617.80
39	$710.01	$710.01	$670.56	$670.56	$579.38	$579.38	$625.73	$625.73
40	$719.01	$719.01	$679.06	$679.06	$586.73	$586.73	$633.67	$633.67
41	$732.51	$732.51	$691.82	$691.82	$597.75	$597.75	$645.57	$645.57
42	$745.45	$745.45	$704.04	$704.04	$608.31	$608.31	$656.97	$656.97
43	$763.45	$763.45	$721.04	$721.04	$623.00	$623.00	$672.84	$672.84
44	$785.96	$785.96	$742.29	$742.29	$641.36	$641.36	$692.67	$692.67
45	$812.40	$812.40	$767.27	$767.27	$662.94	$662.94	$715.98	$715.98
46	$843.91	$843.91	$797.02	$797.02	$688.65	$688.65	$743.74	$743.74
47	$879.35	$879.35	$830.50	$830.50	$717.57	$717.57	$774.98	$774.98
48	$919.86	$919.86	$868.75	$868.75	$750.63	$750.63	$810.68	$810.68
49	$959.80	$959.80	$906.48	$906.48	$783.22	$783.22	$845.88	$845.88
50	$1,004.81	$1,004.81	$948.99	$948.99	$819.95	$819.95	$885.55	$885.55
51	$1,049.26	$1,049.26	$990.97	$990.97	$856.22	$856.22	$924.72	$924.72
52	$1,098.20	$1,098.20	$1,037.19	$1,037.19	$896.16	$896.16	$967.86	$967.86
53	$1,147.71	$1,147.71	$1,083.95	$1,083.95	$936.56	$936.56	$1,011.49	$1,011.49
54	$1,201.16	$1,201.16	$1,134.43	$1,134.43	$980.18	$980.18	$1,058.59	$1,058.59
55	$1,254.61	$1,254.61	$1,184.91	$1,184.91	$1,023.79	$1,023.79	$1,105.70	$1,105.70
56	$1,312.56	$1,312.56	$1,239.64	$1,239.64	$1,071.08	$1,071.08	$1,156.77	$1,156.77
57	$1,371.07	$1,371.07	$1,294.90	$1,294.90	$1,118.83	$1,118.83	$1,208.33	$1,208.33
58	$1,433.52	$1,433.52	$1,353.88	$1,353.88	$1,169.79	$1,169.79	$1,263.37	$1,263.37
59	$1,464.46	$1,464.46	$1,383.10	$1,383.10	$1,195.04	$1,195.04	$1,290.64	$1,290.64
60	$1,526.91	$1,526.91	$1,442.08	$1,442.08	$1,246.00	$1,246.00	$1,345.68	$1,345.68
61	$1,580.92	$1,580.92	$1,493.09	$1,493.09	$1,290.07	$1,290.07	$1,393.28	$1,393.28
62	$1,616.36	$1,616.36	$1,526.56	$1,526.56	$1,318.99	$1,318.99	$1,424.51	$1,424.51
63	$1,660.81	$1,660.81	$1,568.54	$1,568.54	$1,355.26	$1,355.26	$1,463.68	$1,463.68
64+	$1,687.80	$1,687.80	$1,594.04	$1,594.04	$1,377.29	$1,377.29	$1,487.48	$1,487.48

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$358.24	$358.24	$374.38	$374.38	$404.33	$404.33	$381.86	$381.86
15	$390.08	$390.08	$407.65	$407.65	$440.27	$440.27	$415.81	$415.81
16	$402.25	$402.25	$420.38	$420.38	$454.01	$454.01	$428.78	$428.78
17	$414.43	$414.43	$433.10	$433.10	$467.75	$467.75	$441.76	$441.76
18	$427.54	$427.54	$446.80	$446.80	$482.55	$482.55	$455.74	$455.74
19	$440.65	$440.65	$460.51	$460.51	$497.35	$497.35	$469.72	$469.72
20	$454.23	$454.23	$474.70	$474.70	$512.67	$512.67	$484.19	$484.19
21	$468.28	$468.28	$489.38	$489.38	$528.53	$528.53	$499.17	$499.17
22	$468.28	$468.28	$489.38	$489.38	$528.53	$528.53	$499.17	$499.17
23	$468.28	$468.28	$489.38	$489.38	$528.53	$528.53	$499.17	$499.17
24	$468.28	$468.28	$489.38	$489.38	$528.53	$528.53	$499.17	$499.17
25	$470.16	$470.16	$491.34	$491.34	$530.64	$530.64	$501.16	$501.16
26	$479.52	$479.52	$501.13	$501.13	$541.22	$541.22	$511.15	$511.15
27	$490.76	$490.76	$512.87	$512.87	$553.90	$553.90	$523.13	$523.13
28	$509.02	$509.02	$531.96	$531.96	$574.51	$574.51	$542.60	$542.60
29	$524.01	$524.01	$547.62	$547.62	$591.43	$591.43	$558.57	$558.57
30	$531.50	$531.50	$555.45	$555.45	$599.88	$599.88	$566.56	$566.56
31	$542.74	$542.74	$567.19	$567.19	$612.57	$612.57	$578.54	$578.54
32	$553.98	$553.98	$578.94	$578.94	$625.25	$625.25	$590.52	$590.52
33	$561.00	$561.00	$586.28	$586.28	$633.18	$633.18	$598.00	$598.00
34	$568.49	$568.49	$594.11	$594.11	$641.64	$641.64	$605.99	$605.99
35	$572.24	$572.24	$598.02	$598.02	$645.86	$645.86	$609.98	$609.98
36	$575.99	$575.99	$601.94	$601.94	$650.09	$650.09	$613.98	$613.98
37	$579.73	$579.73	$605.85	$605.85	$654.32	$654.32	$617.97	$617.97
38	$583.48	$583.48	$609.77	$609.77	$658.55	$658.55	$621.96	$621.96
39	$590.97	$590.97	$617.60	$617.60	$667.01	$667.01	$629.95	$629.95
40	$598.46	$598.46	$625.43	$625.43	$675.46	$675.46	$637.94	$637.94
41	$609.70	$609.70	$637.17	$637.17	$688.15	$688.15	$649.92	$649.92
42	$620.47	$620.47	$648.43	$648.43	$700.30	$700.30	$661.40	$661.40
43	$635.46	$635.46	$664.09	$664.09	$717.22	$717.22	$677.37	$677.37
44	$654.19	$654.19	$683.66	$683.66	$738.36	$738.36	$697.34	$697.34
45	$676.20	$676.20	$706.66	$706.66	$763.20	$763.20	$720.80	$720.80
46	$702.42	$702.42	$734.07	$734.07	$792.80	$792.80	$748.75	$748.75
47	$731.92	$731.92	$764.90	$764.90	$826.09	$826.09	$780.20	$780.20
48	$765.64	$765.64	$800.14	$800.14	$864.15	$864.15	$816.14	$816.14
49	$798.89	$798.89	$834.88	$834.88	$901.67	$901.67	$851.58	$851.58
50	$836.35	$836.35	$874.03	$874.03	$943.96	$943.96	$891.51	$891.51
51	$873.35	$873.35	$912.69	$912.69	$985.71	$985.71	$930.95	$930.95
52	$914.09	$914.09	$955.27	$955.27	$1,031.69	$1,031.69	$974.38	$974.38
53	$955.30	$955.30	$998.34	$998.34	$1,078.20	$1,078.20	$1,018.30	$1,018.30
54	$999.78	$999.78	$1,044.83	$1,044.83	$1,128.41	$1,128.41	$1,065.72	$1,065.72
55	$1,044.27	$1,044.27	$1,091.32	$1,091.32	$1,178.62	$1,178.62	$1,113.14	$1,113.14
56	$1,092.50	$1,092.50	$1,141.72	$1,141.72	$1,233.06	$1,233.06	$1,164.56	$1,164.56
57	$1,141.20	$1,141.20	$1,192.62	$1,192.62	$1,288.03	$1,288.03	$1,216.47	$1,216.47
58	$1,193.18	$1,193.18	$1,246.94	$1,246.94	$1,346.70	$1,346.70	$1,271.88	$1,271.88
59	$1,218.94	$1,218.94	$1,273.86	$1,273.86	$1,375.76	$1,375.76	$1,299.33	$1,299.33
60	$1,270.92	$1,270.92	$1,328.18	$1,328.18	$1,434.43	$1,434.43	$1,354.74	$1,354.74
61	$1,315.87	$1,315.87	$1,375.16	$1,375.16	$1,485.17	$1,485.17	$1,402.66	$1,402.66
62	$1,345.37	$1,345.37	$1,405.99	$1,405.99	$1,518.47	$1,518.47	$1,434.11	$1,434.11
63	$1,382.37	$1,382.37	$1,444.65	$1,444.65	$1,560.22	$1,560.22	$1,473.54	$1,473.54
64+	$1,404.84	$1,404.84	$1,468.13	$1,468.13	$1,585.58	$1,585.58	$1,497.50	$1,497.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$394.79	$394.79	$426.38	$426.38	$402.69	$402.69	$417.26	$417.26
15	$429.89	$429.89	$464.28	$464.28	$438.48	$438.48	$454.35	$454.35
16	$443.30	$443.30	$478.77	$478.77	$452.17	$452.17	$468.53	$468.53
17	$456.72	$456.72	$493.26	$493.26	$465.86	$465.86	$482.71	$482.71
18	$471.17	$471.17	$508.87	$508.87	$480.60	$480.60	$497.99	$497.99
19	$485.62	$485.62	$524.47	$524.47	$495.33	$495.33	$513.26	$513.26
20	$500.59	$500.59	$540.63	$540.63	$510.60	$510.60	$529.08	$529.08
21	$516.07	$516.07	$557.36	$557.36	$526.39	$526.39	$545.44	$545.44
22	$516.07	$516.07	$557.36	$557.36	$526.39	$526.39	$545.44	$545.44
23	$516.07	$516.07	$557.36	$557.36	$526.39	$526.39	$545.44	$545.44
24	$516.07	$516.07	$557.36	$557.36	$526.39	$526.39	$545.44	$545.44
25	$518.13	$518.13	$559.59	$559.59	$528.50	$528.50	$547.62	$547.62
26	$528.46	$528.46	$570.73	$570.73	$539.02	$539.02	$558.53	$558.53
27	$540.84	$540.84	$584.11	$584.11	$551.66	$551.66	$571.62	$571.62
28	$560.97	$560.97	$605.85	$605.85	$572.19	$572.19	$592.89	$592.89
29	$577.48	$577.48	$623.68	$623.68	$589.03	$589.03	$610.35	$610.35
30	$585.74	$585.74	$632.60	$632.60	$597.45	$597.45	$619.07	$619.07
31	$598.13	$598.13	$645.98	$645.98	$610.09	$610.09	$632.16	$632.16
32	$610.51	$610.51	$659.35	$659.35	$622.72	$622.72	$645.26	$645.26
33	$618.25	$618.25	$667.71	$667.71	$630.62	$630.62	$653.44	$653.44
34	$626.51	$626.51	$676.63	$676.63	$639.04	$639.04	$662.16	$662.16
35	$630.64	$630.64	$681.09	$681.09	$643.25	$643.25	$666.53	$666.53
36	$634.77	$634.77	$685.55	$685.55	$647.46	$647.46	$670.89	$670.89
37	$638.89	$638.89	$690.01	$690.01	$651.67	$651.67	$675.25	$675.25
38	$643.02	$643.02	$694.47	$694.47	$655.88	$655.88	$679.62	$679.62
39	$651.28	$651.28	$703.38	$703.38	$664.31	$664.31	$688.35	$688.35
40	$659.54	$659.54	$712.30	$712.30	$672.73	$672.73	$697.07	$697.07
41	$671.92	$671.92	$725.68	$725.68	$685.36	$685.36	$710.16	$710.16
42	$683.79	$683.79	$738.50	$738.50	$697.47	$697.47	$722.71	$722.71
43	$700.31	$700.31	$756.33	$756.33	$714.31	$714.31	$740.16	$740.16
44	$720.95	$720.95	$778.63	$778.63	$735.37	$735.37	$761.98	$761.98
45	$745.21	$745.21	$804.82	$804.82	$760.11	$760.11	$787.62	$787.62
46	$774.10	$774.10	$836.03	$836.03	$789.59	$789.59	$818.16	$818.16
47	$806.62	$806.62	$871.15	$871.15	$822.75	$822.75	$852.52	$852.52
48	$843.77	$843.77	$911.28	$911.28	$860.65	$860.65	$891.79	$891.79
49	$880.42	$880.42	$950.85	$950.85	$898.02	$898.02	$930.52	$930.52
50	$921.70	$921.70	$995.44	$995.44	$940.14	$940.14	$974.16	$974.16
51	$962.47	$962.47	$1,039.47	$1,039.47	$981.72	$981.72	$1,017.25	$1,017.25
52	$1,007.37	$1,007.37	$1,087.96	$1,087.96	$1,027.52	$1,027.52	$1,064.70	$1,064.70
53	$1,052.78	$1,052.78	$1,137.01	$1,137.01	$1,073.84	$1,073.84	$1,112.70	$1,112.70
54	$1,101.81	$1,101.81	$1,189.95	$1,189.95	$1,123.85	$1,123.85	$1,164.51	$1,164.51
55	$1,150.84	$1,150.84	$1,242.90	$1,242.90	$1,173.85	$1,173.85	$1,216.33	$1,216.33
56	$1,203.99	$1,203.99	$1,300.31	$1,300.31	$1,228.07	$1,228.07	$1,272.51	$1,272.51
57	$1,257.66	$1,257.66	$1,358.28	$1,358.28	$1,282.82	$1,282.82	$1,329.24	$1,329.24
58	$1,314.95	$1,314.95	$1,420.14	$1,420.14	$1,341.25	$1,341.25	$1,389.78	$1,389.78
59	$1,343.33	$1,343.33	$1,450.80	$1,450.80	$1,370.20	$1,370.20	$1,419.78	$1,419.78
60	$1,400.61	$1,400.61	$1,512.66	$1,512.66	$1,428.63	$1,428.63	$1,480.32	$1,480.32
61	$1,450.16	$1,450.16	$1,566.17	$1,566.17	$1,479.16	$1,479.16	$1,532.69	$1,532.69
62	$1,482.67	$1,482.67	$1,601.28	$1,601.28	$1,512.32	$1,512.32	$1,567.05	$1,567.05
63	$1,523.44	$1,523.44	$1,645.31	$1,645.31	$1,553.91	$1,553.91	$1,610.14	$1,610.14
64+	$1,548.20	$1,548.20	$1,672.07	$1,672.07	$1,579.16	$1,579.16	$1,636.31	$1,636.31

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$450.64	$450.64	$425.61	$425.61	$320.87	$320.87	$346.54	$346.54
15	$490.70	$490.70	$463.44	$463.44	$349.39	$349.39	$377.35	$377.35
16	$506.02	$506.02	$477.90	$477.90	$360.30	$360.30	$389.12	$389.12
17	$521.33	$521.33	$492.37	$492.37	$371.20	$371.20	$400.90	$400.90
18	$537.83	$537.83	$507.95	$507.95	$382.95	$382.95	$413.58	$413.58
19	$554.32	$554.32	$523.52	$523.52	$394.69	$394.69	$426.27	$426.27
20	$571.40	$571.40	$539.66	$539.66	$406.86	$406.86	$439.41	$439.41
21	$589.08	$589.08	$556.35	$556.35	$419.44	$419.44	$453.00	$453.00
22	$589.08	$589.08	$556.35	$556.35	$419.44	$419.44	$453.00	$453.00
23	$589.08	$589.08	$556.35	$556.35	$419.44	$419.44	$453.00	$453.00
24	$589.08	$589.08	$556.35	$556.35	$419.44	$419.44	$453.00	$453.00
25	$591.43	$591.43	$558.57	$558.57	$421.12	$421.12	$454.81	$454.81
26	$603.21	$603.21	$569.70	$569.70	$429.51	$429.51	$463.87	$463.87
27	$617.35	$617.35	$583.05	$583.05	$439.57	$439.57	$474.74	$474.74
28	$640.32	$640.32	$604.75	$604.75	$455.93	$455.93	$492.41	$492.41
29	$659.18	$659.18	$622.55	$622.55	$469.35	$469.35	$506.90	$506.90
30	$668.60	$668.60	$631.46	$631.46	$476.06	$476.06	$514.15	$514.15
31	$682.74	$682.74	$644.81	$644.81	$486.13	$486.13	$525.02	$525.02
32	$696.88	$696.88	$658.16	$658.16	$496.20	$496.20	$535.89	$535.89
33	$705.71	$705.71	$666.51	$666.51	$502.49	$502.49	$542.69	$542.69
34	$715.14	$715.14	$675.41	$675.41	$509.20	$509.20	$549.94	$549.94
35	$719.85	$719.85	$679.86	$679.86	$512.56	$512.56	$553.56	$553.56
36	$724.56	$724.56	$684.31	$684.31	$515.91	$515.91	$557.18	$557.18
37	$729.28	$729.28	$688.76	$688.76	$519.27	$519.27	$560.81	$560.81
38	$733.99	$733.99	$693.21	$693.21	$522.62	$522.62	$564.43	$564.43
39	$743.41	$743.41	$702.11	$702.11	$529.33	$529.33	$571.68	$571.68
40	$752.84	$752.84	$711.01	$711.01	$536.04	$536.04	$578.93	$578.93
41	$766.98	$766.98	$724.37	$724.37	$546.11	$546.11	$589.80	$589.80
42	$780.52	$780.52	$737.16	$737.16	$555.76	$555.76	$600.22	$600.22
43	$799.38	$799.38	$754.97	$754.97	$569.18	$569.18	$614.71	$614.71
44	$822.94	$822.94	$777.22	$777.22	$585.96	$585.96	$632.83	$632.83
45	$850.62	$850.62	$803.37	$803.37	$605.67	$605.67	$654.13	$654.13
46	$883.61	$883.61	$834.52	$834.52	$629.16	$629.16	$679.49	$679.49
47	$920.72	$920.72	$869.57	$869.57	$655.58	$655.58	$708.03	$708.03
48	$963.14	$963.14	$909.63	$909.63	$685.78	$685.78	$740.65	$740.65
49	$1,004.96	$1,004.96	$949.13	$949.13	$715.56	$715.56	$772.81	$772.81
50	$1,052.09	$1,052.09	$993.64	$993.64	$749.12	$749.12	$809.05	$809.05
51	$1,098.63	$1,098.63	$1,037.59	$1,037.59	$782.26	$782.26	$844.84	$844.84
52	$1,149.87	$1,149.87	$1,085.99	$1,085.99	$818.75	$818.75	$884.25	$884.25
53	$1,201.71	$1,201.71	$1,134.95	$1,134.95	$855.66	$855.66	$924.11	$924.11
54	$1,257.68	$1,257.68	$1,187.80	$1,187.80	$895.50	$895.50	$967.14	$967.14
55	$1,313.64	$1,313.64	$1,240.66	$1,240.66	$935.35	$935.35	$1,010.18	$1,010.18
56	$1,374.31	$1,374.31	$1,297.96	$1,297.96	$978.55	$978.55	$1,056.84	$1,056.84
57	$1,435.58	$1,435.58	$1,355.82	$1,355.82	$1,022.18	$1,022.18	$1,103.95	$1,103.95
58	$1,500.96	$1,500.96	$1,417.58	$1,417.58	$1,068.73	$1,068.73	$1,154.23	$1,154.23
59	$1,533.36	$1,533.36	$1,448.18	$1,448.18	$1,091.80	$1,091.80	$1,179.15	$1,179.15
60	$1,598.75	$1,598.75	$1,509.93	$1,509.93	$1,138.36	$1,138.36	$1,229.43	$1,229.43
61	$1,655.30	$1,655.30	$1,563.34	$1,563.34	$1,178.63	$1,178.63	$1,272.92	$1,272.92
62	$1,692.41	$1,692.41	$1,598.39	$1,598.39	$1,205.05	$1,205.05	$1,301.46	$1,301.46
63	$1,738.95	$1,738.95	$1,642.34	$1,642.34	$1,238.19	$1,238.19	$1,337.24	$1,337.24
64+	$1,767.23	$1,767.23	$1,669.04	$1,669.04	$1,258.31	$1,258.31	$1,358.99	$1,358.99

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$327.29	$327.29	$299.11	$299.11	$323.04	$323.04	$305.09	$305.09
15	$356.38	$356.38	$325.69	$325.69	$351.75	$351.75	$332.21	$332.21
16	$367.50	$367.50	$335.86	$335.86	$362.73	$362.73	$342.58	$342.58
17	$378.63	$378.63	$346.03	$346.03	$373.71	$373.71	$352.95	$352.95
18	$390.61	$390.61	$356.97	$356.97	$385.53	$385.53	$364.11	$364.11
19	$402.59	$402.59	$367.92	$367.92	$397.36	$397.36	$375.28	$375.28
20	$414.99	$414.99	$379.26	$379.26	$409.60	$409.60	$386.85	$386.85
21	$427.83	$427.83	$390.99	$390.99	$422.27	$422.27	$398.81	$398.81
22	$427.83	$427.83	$390.99	$390.99	$422.27	$422.27	$398.81	$398.81
23	$427.83	$427.83	$390.99	$390.99	$422.27	$422.27	$398.81	$398.81
24	$427.83	$427.83	$390.99	$390.99	$422.27	$422.27	$398.81	$398.81
25	$429.54	$429.54	$392.55	$392.55	$423.96	$423.96	$400.41	$400.41
26	$438.10	$438.10	$400.37	$400.37	$432.40	$432.40	$408.38	$408.38
27	$448.36	$448.36	$409.76	$409.76	$442.54	$442.54	$417.95	$417.95
28	$465.05	$465.05	$425.01	$425.01	$459.01	$459.01	$433.51	$433.51
29	$478.74	$478.74	$437.52	$437.52	$472.52	$472.52	$446.27	$446.27
30	$485.59	$485.59	$443.77	$443.77	$479.28	$479.28	$452.65	$452.65
31	$495.85	$495.85	$453.16	$453.16	$489.41	$489.41	$462.22	$462.22
32	$506.12	$506.12	$462.54	$462.54	$499.54	$499.54	$471.79	$471.79
33	$512.54	$512.54	$468.41	$468.41	$505.88	$505.88	$477.77	$477.77
34	$519.38	$519.38	$474.66	$474.66	$512.63	$512.63	$484.16	$484.16
35	$522.81	$522.81	$477.79	$477.79	$516.01	$516.01	$487.35	$487.35
36	$526.23	$526.23	$480.92	$480.92	$519.39	$519.39	$490.54	$490.54
37	$529.65	$529.65	$484.05	$484.05	$522.77	$522.77	$493.73	$493.73
38	$533.07	$533.07	$487.17	$487.17	$526.15	$526.15	$496.92	$496.92
39	$539.92	$539.92	$493.43	$493.43	$532.90	$532.90	$503.30	$503.30
40	$546.77	$546.77	$499.69	$499.69	$539.66	$539.66	$509.68	$509.68
41	$557.03	$557.03	$509.07	$509.07	$549.79	$549.79	$519.25	$519.25
42	$566.87	$566.87	$518.06	$518.06	$559.51	$559.51	$528.42	$528.42
43	$580.56	$580.56	$530.57	$530.57	$573.02	$573.02	$541.18	$541.18
44	$597.68	$597.68	$546.21	$546.21	$589.91	$589.91	$557.14	$557.14
45	$617.78	$617.78	$564.59	$564.59	$609.76	$609.76	$575.88	$575.88
46	$641.74	$641.74	$586.48	$586.48	$633.40	$633.40	$598.21	$598.21
47	$668.70	$668.70	$611.12	$611.12	$660.01	$660.01	$623.34	$623.34
48	$699.50	$699.50	$639.27	$639.27	$690.41	$690.41	$652.05	$652.05
49	$729.88	$729.88	$667.03	$667.03	$720.39	$720.39	$680.37	$680.37
50	$764.10	$764.10	$698.31	$698.31	$754.17	$754.17	$712.27	$712.27
51	$797.90	$797.90	$729.20	$729.20	$787.53	$787.53	$743.78	$743.78
52	$835.12	$835.12	$763.21	$763.21	$824.27	$824.27	$778.48	$778.48
53	$872.77	$872.77	$797.62	$797.62	$861.43	$861.43	$813.57	$813.57
54	$913.41	$913.41	$834.76	$834.76	$901.54	$901.54	$851.46	$851.46
55	$954.06	$954.06	$871.91	$871.91	$941.66	$941.66	$889.35	$889.35
56	$998.12	$998.12	$912.18	$912.18	$985.15	$985.15	$930.42	$930.42
57	$1,042.62	$1,042.62	$952.84	$952.84	$1,029.07	$1,029.07	$971.90	$971.90
58	$1,090.11	$1,090.11	$996.24	$996.24	$1,075.94	$1,075.94	$1,016.17	$1,016.17
59	$1,113.64	$1,113.64	$1,017.75	$1,017.75	$1,099.17	$1,099.17	$1,038.10	$1,038.10
60	$1,161.13	$1,161.13	$1,061.15	$1,061.15	$1,146.04	$1,146.04	$1,082.37	$1,082.37
61	$1,202.20	$1,202.20	$1,098.68	$1,098.68	$1,186.58	$1,186.58	$1,120.66	$1,120.66
62	$1,229.15	$1,229.15	$1,123.31	$1,123.31	$1,213.18	$1,213.18	$1,145.78	$1,145.78
63	$1,262.95	$1,262.95	$1,154.20	$1,154.20	$1,246.54	$1,246.54	$1,177.29	$1,177.29
64+	$1,283.48	$1,283.48	$1,172.96	$1,172.96	$1,266.80	$1,266.80	$1,196.42	$1,196.42

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010132		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$8700 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$317.36	$317.36	$342.75	$342.75	$323.71	$323.71	$242.48	$242.48
15	$345.57	$345.57	$373.22	$373.22	$352.48	$352.48	$264.04	$264.04
16	$356.36	$356.36	$384.86	$384.86	$363.48	$363.48	$272.28	$272.28
17	$367.14	$367.14	$396.51	$396.51	$374.49	$374.49	$280.52	$280.52
18	$378.76	$378.76	$409.06	$409.06	$386.33	$386.33	$289.39	$289.39
19	$390.37	$390.37	$421.60	$421.60	$398.18	$398.18	$298.27	$298.27
20	$402.40	$402.40	$434.60	$434.60	$410.45	$410.45	$307.46	$307.46
21	$414.85	$414.85	$448.04	$448.04	$423.15	$423.15	$316.97	$316.97
22	$414.85	$414.85	$448.04	$448.04	$423.15	$423.15	$316.97	$316.97
23	$414.85	$414.85	$448.04	$448.04	$423.15	$423.15	$316.97	$316.97
24	$414.85	$414.85	$448.04	$448.04	$423.15	$423.15	$316.97	$316.97
25	$416.51	$416.51	$449.83	$449.83	$424.84	$424.84	$318.24	$318.24
26	$424.81	$424.81	$458.79	$458.79	$433.30	$433.30	$324.58	$324.58
27	$434.76	$434.76	$469.54	$469.54	$443.46	$443.46	$332.18	$332.18
28	$450.94	$450.94	$487.02	$487.02	$459.96	$459.96	$344.55	$344.55
29	$464.22	$464.22	$501.35	$501.35	$473.50	$473.50	$354.69	$354.69
30	$470.85	$470.85	$508.52	$508.52	$480.27	$480.27	$359.76	$359.76
31	$480.81	$480.81	$519.28	$519.28	$490.43	$490.43	$367.37	$367.37
32	$490.77	$490.77	$530.03	$530.03	$500.58	$500.58	$374.98	$374.98
33	$496.99	$496.99	$536.75	$536.75	$506.93	$506.93	$379.73	$379.73
34	$503.63	$503.63	$543.92	$543.92	$513.70	$513.70	$384.80	$384.80
35	$506.95	$506.95	$547.50	$547.50	$517.09	$517.09	$387.34	$387.34
36	$510.27	$510.27	$551.09	$551.09	$520.47	$520.47	$389.87	$389.87
37	$513.58	$513.58	$554.67	$554.67	$523.86	$523.86	$392.41	$392.41
38	$516.90	$516.90	$558.26	$558.26	$527.24	$527.24	$394.94	$394.94
39	$523.54	$523.54	$565.42	$565.42	$534.01	$534.01	$400.02	$400.02
40	$530.18	$530.18	$572.59	$572.59	$540.78	$540.78	$405.09	$405.09
41	$540.13	$540.13	$583.35	$583.35	$550.94	$550.94	$412.69	$412.69
42	$549.68	$549.68	$593.65	$593.65	$560.67	$560.67	$419.99	$419.99
43	$562.95	$562.95	$607.99	$607.99	$574.21	$574.21	$430.13	$430.13
44	$579.55	$579.55	$625.91	$625.91	$591.14	$591.14	$442.81	$442.81
45	$599.04	$599.04	$646.97	$646.97	$611.02	$611.02	$457.70	$457.70
46	$622.28	$622.28	$672.06	$672.06	$634.72	$634.72	$475.46	$475.46
47	$648.41	$648.41	$700.28	$700.28	$661.38	$661.38	$495.42	$495.42
48	$678.28	$678.28	$732.54	$732.54	$691.85	$691.85	$518.25	$518.25
49	$707.73	$707.73	$764.35	$764.35	$721.89	$721.89	$540.75	$540.75
50	$740.92	$740.92	$800.20	$800.20	$755.74	$755.74	$566.11	$566.11
51	$773.70	$773.70	$835.59	$835.59	$789.17	$789.17	$591.15	$591.15
52	$809.79	$809.79	$874.57	$874.57	$825.98	$825.98	$618.73	$618.73
53	$846.29	$846.29	$914.00	$914.00	$863.22	$863.22	$646.62	$646.62
54	$885.70	$885.70	$956.56	$956.56	$903.42	$903.42	$676.73	$676.73
55	$925.12	$925.12	$999.12	$999.12	$943.62	$943.62	$706.84	$706.84
56	$967.85	$967.85	$1,045.27	$1,045.27	$987.20	$987.20	$739.49	$739.49
57	$1,010.99	$1,010.99	$1,091.87	$1,091.87	$1,031.21	$1,031.21	$772.46	$772.46
58	$1,057.04	$1,057.04	$1,141.60	$1,141.60	$1,078.18	$1,078.18	$807.64	$807.64
59	$1,079.85	$1,079.85	$1,166.24	$1,166.24	$1,101.45	$1,101.45	$825.07	$825.07
60	$1,125.90	$1,125.90	$1,215.98	$1,215.98	$1,148.42	$1,148.42	$860.26	$860.26
61	$1,165.73	$1,165.73	$1,258.99	$1,258.99	$1,189.04	$1,189.04	$890.69	$890.69
62	$1,191.86	$1,191.86	$1,287.21	$1,287.21	$1,215.70	$1,215.70	$910.65	$910.65
63	$1,224.64	$1,224.64	$1,322.61	$1,322.61	$1,249.13	$1,249.13	$935.70	$935.70
64+	$1,244.54	$1,244.54	$1,344.11	$1,344.11	$1,269.44	$1,269.44	$950.90	$950.90

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023
Ending date of Rates:	September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010161**		**45127PA0010161**	
Plan Marketing Name =>	**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Gold QHDHP PPO 1500/0/10**		**Gold QHDHP PPO 1500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Gold**		**Gold**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$261.88	$261.88	$247.33	$247.33	$379.20	$379.20	$409.54	$409.54
15	$285.16	$285.16	$269.32	$269.32	$412.91	$412.91	$445.94	$445.94
16	$294.06	$294.06	$277.72	$277.72	$425.80	$425.80	$459.86	$459.86
17	$302.96	$302.96	$286.13	$286.13	$438.69	$438.69	$473.78	$473.78
18	$312.55	$312.55	$295.18	$295.18	$452.56	$452.56	$488.77	$488.77
19	$322.13	$322.13	$304.23	$304.23	$466.44	$466.44	$503.76	$503.76
20	$332.06	$332.06	$313.61	$313.61	$480.82	$480.82	$519.28	$519.28
21	$342.33	$342.33	$323.31	$323.31	$495.69	$495.69	$535.35	$535.35
22	$342.33	$342.33	$323.31	$323.31	$495.69	$495.69	$535.35	$535.35
23	$342.33	$342.33	$323.31	$323.31	$495.69	$495.69	$535.35	$535.35
24	$342.33	$342.33	$323.31	$323.31	$495.69	$495.69	$535.35	$535.35
25	$343.70	$343.70	$324.60	$324.60	$497.67	$497.67	$537.49	$537.49
26	$350.54	$350.54	$331.07	$331.07	$507.59	$507.59	$548.19	$548.19
27	$358.76	$358.76	$338.83	$338.83	$519.48	$519.48	$561.04	$561.04
28	$372.11	$372.11	$351.44	$351.44	$538.82	$538.82	$581.92	$581.92
29	$383.06	$383.06	$361.78	$361.78	$554.68	$554.68	$599.05	$599.05
30	$388.54	$388.54	$366.96	$366.96	$562.61	$562.61	$607.62	$607.62
31	$396.76	$396.76	$374.72	$374.72	$574.50	$574.50	$620.47	$620.47
32	$404.97	$404.97	$382.48	$382.48	$586.40	$586.40	$633.31	$633.31
33	$410.11	$410.11	$387.32	$387.32	$593.84	$593.84	$641.34	$641.34
34	$415.59	$415.59	$392.50	$392.50	$601.77	$601.77	$649.91	$649.91
35	$418.32	$418.32	$395.08	$395.08	$605.73	$605.73	$654.19	$654.19
36	$421.06	$421.06	$397.67	$397.67	$609.70	$609.70	$658.47	$658.47
37	$423.80	$423.80	$400.26	$400.26	$613.66	$613.66	$662.76	$662.76
38	$426.54	$426.54	$402.84	$402.84	$617.63	$617.63	$667.04	$667.04
39	$432.02	$432.02	$408.02	$408.02	$625.56	$625.56	$675.61	$675.61
40	$437.49	$437.49	$413.19	$413.19	$633.49	$633.49	$684.17	$684.17
41	$445.71	$445.71	$420.95	$420.95	$645.39	$645.39	$697.02	$697.02
42	$453.58	$453.58	$428.38	$428.38	$656.79	$656.79	$709.33	$709.33
43	$464.54	$464.54	$438.73	$438.73	$672.65	$672.65	$726.46	$726.46
44	$478.23	$478.23	$451.66	$451.66	$692.48	$692.48	$747.88	$747.88
45	$494.32	$494.32	$466.86	$466.86	$715.78	$715.78	$773.04	$773.04
46	$513.49	$513.49	$484.96	$484.96	$743.54	$743.54	$803.02	$803.02
47	$535.06	$535.06	$505.33	$505.33	$774.76	$774.76	$836.74	$836.74
48	$559.71	$559.71	$528.61	$528.61	$810.45	$810.45	$875.29	$875.29
49	$584.01	$584.01	$551.57	$551.57	$845.65	$845.65	$913.30	$913.30
50	$611.40	$611.40	$577.43	$577.43	$885.30	$885.30	$956.13	$956.13
51	$638.44	$638.44	$602.97	$602.97	$924.46	$924.46	$998.42	$998.42
52	$668.22	$668.22	$631.10	$631.10	$967.59	$967.59	$1,044.99	$1,044.99
53	$698.35	$698.35	$659.55	$659.55	$1,011.21	$1,011.21	$1,092.10	$1,092.10
54	$730.87	$730.87	$690.27	$690.27	$1,058.30	$1,058.30	$1,142.96	$1,142.96
55	$763.39	$763.39	$720.98	$720.98	$1,105.39	$1,105.39	$1,193.82	$1,193.82
56	$798.65	$798.65	$754.28	$754.28	$1,156.44	$1,156.44	$1,248.96	$1,248.96
57	$834.25	$834.25	$787.91	$787.91	$1,208.00	$1,208.00	$1,304.64	$1,304.64
58	$872.25	$872.25	$823.79	$823.79	$1,263.02	$1,263.02	$1,364.06	$1,364.06
59	$891.08	$891.08	$841.57	$841.57	$1,290.28	$1,290.28	$1,393.50	$1,393.50
60	$929.08	$929.08	$877.46	$877.46	$1,345.30	$1,345.30	$1,452.93	$1,452.93
61	$961.94	$961.94	$908.50	$908.50	$1,392.89	$1,392.89	$1,504.32	$1,504.32
62	$983.51	$983.51	$928.87	$928.87	$1,424.12	$1,424.12	$1,538.05	$1,538.05
63	$1,010.55	$1,010.55	$954.41	$954.41	$1,463.28	$1,463.28	$1,580.34	$1,580.34
64+	$1,026.98	$1,026.98	$969.92	$969.92	$1,487.06	$1,487.06	$1,606.04	$1,606.04

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/10**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$386.79	$386.79	$293.73	$293.73	$317.23	$317.23	$299.60	$299.60
15	$421.17	$421.17	$319.84	$319.84	$345.43	$345.43	$326.24	$326.24
16	$434.31	$434.31	$329.82	$329.82	$356.21	$356.21	$336.42	$336.42
17	$447.46	$447.46	$339.80	$339.80	$366.99	$366.99	$346.60	$346.60
18	$461.62	$461.62	$350.56	$350.56	$378.60	$378.60	$357.57	$357.57
19	$475.77	$475.77	$361.31	$361.31	$390.21	$390.21	$368.53	$368.53
20	$490.44	$490.44	$372.44	$372.44	$402.24	$402.24	$379.89	$379.89
21	$505.60	$505.60	$383.96	$383.96	$414.68	$414.68	$391.64	$391.64
22	$505.60	$505.60	$383.96	$383.96	$414.68	$414.68	$391.64	$391.64
23	$505.60	$505.60	$383.96	$383.96	$414.68	$414.68	$391.64	$391.64
24	$505.60	$505.60	$383.96	$383.96	$414.68	$414.68	$391.64	$391.64
25	$507.63	$507.63	$385.50	$385.50	$416.34	$416.34	$393.21	$393.21
26	$517.74	$517.74	$393.18	$393.18	$424.63	$424.63	$401.04	$401.04
27	$529.87	$529.87	$402.39	$402.39	$434.58	$434.58	$410.44	$410.44
28	$549.59	$549.59	$417.36	$417.36	$450.75	$450.75	$425.71	$425.71
29	$565.77	$565.77	$429.65	$429.65	$464.02	$464.02	$438.24	$438.24
30	$573.86	$573.86	$435.79	$435.79	$470.66	$470.66	$444.51	$444.51
31	$585.99	$585.99	$445.01	$445.01	$480.61	$480.61	$453.91	$453.91
32	$598.13	$598.13	$454.22	$454.22	$490.56	$490.56	$463.31	$463.31
33	$605.71	$605.71	$459.98	$459.98	$496.78	$496.78	$469.18	$469.18
34	$613.80	$613.80	$466.13	$466.13	$503.42	$503.42	$475.45	$475.45
35	$617.85	$617.85	$469.20	$469.20	$506.74	$506.74	$478.58	$478.58
36	$621.89	$621.89	$472.27	$472.27	$510.05	$510.05	$481.72	$481.72
37	$625.94	$625.94	$475.34	$475.34	$513.37	$513.37	$484.85	$484.85
38	$629.98	$629.98	$478.41	$478.41	$516.69	$516.69	$487.98	$487.98
39	$638.07	$638.07	$484.56	$484.56	$523.32	$523.32	$494.25	$494.25
40	$646.16	$646.16	$490.70	$490.70	$529.96	$529.96	$500.51	$500.51
41	$658.30	$658.30	$499.92	$499.92	$539.91	$539.91	$509.91	$509.91
42	$669.93	$669.93	$508.75	$508.75	$549.45	$549.45	$518.92	$518.92
43	$686.10	$686.10	$521.03	$521.03	$562.72	$562.72	$531.45	$531.45
44	$706.33	$706.33	$536.39	$536.39	$579.30	$579.30	$547.12	$547.12
45	$730.09	$730.09	$554.44	$554.44	$598.79	$598.79	$565.53	$565.53
46	$758.41	$758.41	$575.94	$575.94	$622.02	$622.02	$587.46	$587.46
47	$790.26	$790.26	$600.13	$600.13	$648.14	$648.14	$612.13	$612.13
48	$826.66	$826.66	$627.77	$627.77	$678.00	$678.00	$640.33	$640.33
49	$862.56	$862.56	$655.04	$655.04	$707.44	$707.44	$668.14	$668.14
50	$903.01	$903.01	$685.75	$685.75	$740.61	$740.61	$699.47	$699.47
51	$942.95	$942.95	$716.09	$716.09	$773.37	$773.37	$730.41	$730.41
52	$986.94	$986.94	$749.49	$749.49	$809.45	$809.45	$764.48	$764.48
53	$1,031.43	$1,031.43	$783.28	$783.28	$845.94	$845.94	$798.94	$798.94
54	$1,079.46	$1,079.46	$819.75	$819.75	$885.33	$885.33	$836.15	$836.15
55	$1,127.50	$1,127.50	$856.23	$856.23	$924.73	$924.73	$873.36	$873.36
56	$1,179.57	$1,179.57	$895.78	$895.78	$967.44	$967.44	$913.69	$913.69
57	$1,232.16	$1,232.16	$935.71	$935.71	$1,010.57	$1,010.57	$954.42	$954.42
58	$1,288.28	$1,288.28	$978.33	$978.33	$1,056.60	$1,056.60	$997.90	$997.90
59	$1,316.09	$1,316.09	$999.45	$999.45	$1,079.40	$1,079.40	$1,019.44	$1,019.44
60	$1,372.21	$1,372.21	$1,042.07	$1,042.07	$1,125.43	$1,125.43	$1,062.91	$1,062.91
61	$1,420.75	$1,420.75	$1,078.93	$1,078.93	$1,165.24	$1,165.24	$1,100.51	$1,100.51
62	$1,452.60	$1,452.60	$1,103.12	$1,103.12	$1,191.37	$1,191.37	$1,125.18	$1,125.18
63	$1,492.54	$1,492.54	$1,133.45	$1,133.45	$1,224.13	$1,224.13	$1,156.12	$1,156.12
64+	$1,516.80	$1,516.80	$1,151.87	$1,151.87	$1,244.03	$1,244.03	$1,174.91	$1,174.91

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$283.23	$283.23	$305.88	$305.88	$288.89	$288.89	$300.75	$300.75
15	$308.40	$308.40	$333.07	$333.07	$314.57	$314.57	$327.49	$327.49
16	$318.03	$318.03	$343.47	$343.47	$324.39	$324.39	$337.71	$337.71
17	$327.65	$327.65	$353.87	$353.87	$334.21	$334.21	$347.93	$347.93
18	$338.02	$338.02	$365.06	$365.06	$344.78	$344.78	$358.94	$358.94
19	$348.39	$348.39	$376.26	$376.26	$355.35	$355.35	$369.94	$369.94
20	$359.12	$359.12	$387.85	$387.85	$366.31	$366.31	$381.35	$381.35
21	$370.23	$370.23	$399.85	$399.85	$377.63	$377.63	$393.14	$393.14
22	$370.23	$370.23	$399.85	$399.85	$377.63	$377.63	$393.14	$393.14
23	$370.23	$370.23	$399.85	$399.85	$377.63	$377.63	$393.14	$393.14
24	$370.23	$370.23	$399.85	$399.85	$377.63	$377.63	$393.14	$393.14
25	$371.71	$371.71	$401.45	$401.45	$379.15	$379.15	$394.71	$394.71
26	$379.12	$379.12	$409.44	$409.44	$386.70	$386.70	$402.58	$402.58
27	$388.00	$388.00	$419.04	$419.04	$395.76	$395.76	$412.01	$412.01
28	$402.44	$402.44	$434.64	$434.64	$410.49	$410.49	$427.34	$427.34
29	$414.29	$414.29	$447.43	$447.43	$422.57	$422.57	$439.92	$439.92
30	$420.21	$420.21	$453.83	$453.83	$428.62	$428.62	$446.21	$446.21
31	$429.10	$429.10	$463.42	$463.42	$437.68	$437.68	$455.65	$455.65
32	$437.98	$437.98	$473.02	$473.02	$446.74	$446.74	$465.08	$465.08
33	$443.54	$443.54	$479.02	$479.02	$452.41	$452.41	$470.98	$470.98
34	$449.46	$449.46	$485.42	$485.42	$458.45	$458.45	$477.27	$477.27
35	$452.42	$452.42	$488.61	$488.61	$461.47	$461.47	$480.42	$480.42
36	$455.38	$455.38	$491.81	$491.81	$464.49	$464.49	$483.56	$483.56
37	$458.34	$458.34	$495.01	$495.01	$467.51	$467.51	$486.71	$486.71
38	$461.31	$461.31	$498.21	$498.21	$470.53	$470.53	$489.85	$489.85
39	$467.23	$467.23	$504.61	$504.61	$476.57	$476.57	$496.14	$496.14
40	$473.15	$473.15	$511.01	$511.01	$482.62	$482.62	$502.43	$502.43
41	$482.04	$482.04	$520.60	$520.60	$491.68	$491.68	$511.87	$511.87
42	$490.55	$490.55	$529.80	$529.80	$500.37	$500.37	$520.91	$520.91
43	$502.40	$502.40	$542.59	$542.59	$512.45	$512.45	$533.49	$533.49
44	$517.21	$517.21	$558.59	$558.59	$527.56	$527.56	$549.22	$549.22
45	$534.61	$534.61	$577.38	$577.38	$545.30	$545.30	$567.69	$567.69
46	$555.34	$555.34	$599.77	$599.77	$566.45	$566.45	$589.71	$589.71
47	$578.67	$578.67	$624.96	$624.96	$590.24	$590.24	$614.48	$614.48
48	$605.33	$605.33	$653.75	$653.75	$617.43	$617.43	$642.78	$642.78
49	$631.61	$631.61	$682.14	$682.14	$644.24	$644.24	$670.70	$670.70
50	$661.23	$661.23	$714.13	$714.13	$674.46	$674.46	$702.15	$702.15
51	$690.48	$690.48	$745.72	$745.72	$704.29	$704.29	$733.21	$733.21
52	$722.69	$722.69	$780.50	$780.50	$737.14	$737.14	$767.41	$767.41
53	$755.27	$755.27	$815.69	$815.69	$770.37	$770.37	$802.01	$802.01
54	$790.44	$790.44	$853.68	$853.68	$806.25	$806.25	$839.35	$839.35
55	$825.61	$825.61	$891.66	$891.66	$842.13	$842.13	$876.70	$876.70
56	$863.75	$863.75	$932.85	$932.85	$881.02	$881.02	$917.20	$917.20
57	$902.25	$902.25	$974.43	$974.43	$920.30	$920.30	$958.08	$958.08
58	$943.35	$943.35	$1,018.81	$1,018.81	$962.21	$962.21	$1,001.72	$1,001.72
59	$963.71	$963.71	$1,040.81	$1,040.81	$982.98	$982.98	$1,023.34	$1,023.34
60	$1,004.80	$1,004.80	$1,085.19	$1,085.19	$1,024.90	$1,024.90	$1,066.98	$1,066.98
61	$1,040.35	$1,040.35	$1,123.57	$1,123.57	$1,061.15	$1,061.15	$1,104.72	$1,104.72
62	$1,063.67	$1,063.67	$1,148.76	$1,148.76	$1,084.94	$1,084.94	$1,129.49	$1,129.49
63	$1,092.92	$1,092.92	$1,180.35	$1,180.35	$1,114.78	$1,114.78	$1,160.55	$1,160.55
64+	$1,110.68	$1,110.68	$1,199.54	$1,199.54	$1,132.89	$1,132.89	$1,179.41	$1,179.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$324.81	$324.81	$306.77	$306.77	$276.97	$276.97	$299.13	$299.13
15	$353.68	$353.68	$334.04	$334.04	$301.59	$301.59	$325.71	$325.71
16	$364.72	$364.72	$344.46	$344.46	$311.00	$311.00	$335.88	$335.88
17	$375.76	$375.76	$354.89	$354.89	$320.41	$320.41	$346.05	$346.05
18	$387.65	$387.65	$366.12	$366.12	$330.55	$330.55	$357.00	$357.00
19	$399.54	$399.54	$377.34	$377.34	$340.69	$340.69	$367.94	$367.94
20	$411.85	$411.85	$388.97	$388.97	$351.19	$351.19	$379.28	$379.28
21	$424.59	$424.59	$401.00	$401.00	$362.05	$362.05	$391.01	$391.01
22	$424.59	$424.59	$401.00	$401.00	$362.05	$362.05	$391.01	$391.01
23	$424.59	$424.59	$401.00	$401.00	$362.05	$362.05	$391.01	$391.01
24	$424.59	$424.59	$401.00	$401.00	$362.05	$362.05	$391.01	$391.01
25	$426.29	$426.29	$402.61	$402.61	$363.50	$363.50	$392.58	$392.58
26	$434.78	$434.78	$410.63	$410.63	$370.74	$370.74	$400.40	$400.40
27	$444.97	$444.97	$420.25	$420.25	$379.43	$379.43	$409.78	$409.78
28	$461.53	$461.53	$435.89	$435.89	$393.55	$393.55	$425.03	$425.03
29	$475.12	$475.12	$448.72	$448.72	$405.13	$405.13	$437.54	$437.54
30	$481.91	$481.91	$455.14	$455.14	$410.93	$410.93	$443.80	$443.80
31	$492.10	$492.10	$464.76	$464.76	$419.62	$419.62	$453.19	$453.19
32	$502.29	$502.29	$474.39	$474.39	$428.31	$428.31	$462.57	$462.57
33	$508.66	$508.66	$480.40	$480.40	$433.74	$433.74	$468.43	$468.43
34	$515.45	$515.45	$486.82	$486.82	$439.53	$439.53	$474.69	$474.69
35	$518.85	$518.85	$490.03	$490.03	$442.43	$442.43	$477.82	$477.82
36	$522.25	$522.25	$493.23	$493.23	$445.32	$445.32	$480.95	$480.95
37	$525.64	$525.64	$496.44	$496.44	$448.22	$448.22	$484.08	$484.08
38	$529.04	$529.04	$499.65	$499.65	$451.11	$451.11	$487.20	$487.20
39	$535.83	$535.83	$506.07	$506.07	$456.91	$456.91	$493.46	$493.46
40	$542.63	$542.63	$512.48	$512.48	$462.70	$462.70	$499.72	$499.72
41	$552.82	$552.82	$522.11	$522.11	$471.39	$471.39	$509.10	$509.10
42	$562.58	$562.58	$531.33	$531.33	$479.72	$479.72	$518.09	$518.09
43	$576.17	$576.17	$544.16	$544.16	$491.30	$491.30	$530.61	$530.61
44	$593.15	$593.15	$560.20	$560.20	$505.78	$505.78	$546.25	$546.25
45	$613.11	$613.11	$579.05	$579.05	$522.80	$522.80	$564.62	$564.62
46	$636.89	$636.89	$601.50	$601.50	$543.08	$543.08	$586.52	$586.52
47	$663.64	$663.64	$626.77	$626.77	$565.88	$565.88	$611.15	$611.15
48	$694.21	$694.21	$655.64	$655.64	$591.95	$591.95	$639.31	$639.31
49	$724.35	$724.35	$684.11	$684.11	$617.66	$617.66	$667.07	$667.07
50	$758.32	$758.32	$716.19	$716.19	$646.62	$646.62	$698.35	$698.35
51	$791.86	$791.86	$747.87	$747.87	$675.22	$675.22	$729.24	$729.24
52	$828.80	$828.80	$782.76	$782.76	$706.72	$706.72	$763.26	$763.26
53	$866.17	$866.17	$818.05	$818.05	$738.58	$738.58	$797.67	$797.67
54	$906.50	$906.50	$856.14	$856.14	$772.98	$772.98	$834.81	$834.81
55	$946.84	$946.84	$894.24	$894.24	$807.37	$807.37	$871.96	$871.96
56	$990.57	$990.57	$935.54	$935.54	$844.66	$844.66	$912.24	$912.24
57	$1,034.73	$1,034.73	$977.24	$977.24	$882.32	$882.32	$952.90	$952.90
58	$1,081.86	$1,081.86	$1,021.76	$1,021.76	$922.50	$922.50	$996.30	$996.30
59	$1,105.21	$1,105.21	$1,043.81	$1,043.81	$942.42	$942.42	$1,017.81	$1,017.81
60	$1,152.34	$1,152.34	$1,088.32	$1,088.32	$982.60	$982.60	$1,061.21	$1,061.21
61	$1,193.10	$1,193.10	$1,126.82	$1,126.82	$1,017.36	$1,017.36	$1,098.75	$1,098.75
62	$1,219.85	$1,219.85	$1,152.08	$1,152.08	$1,040.17	$1,040.17	$1,123.38	$1,123.38
63	$1,253.39	$1,253.39	$1,183.76	$1,183.76	$1,068.77	$1,068.77	$1,154.27	$1,154.27
64+	$1,273.76	$1,273.76	$1,203.00	$1,203.00	$1,086.14	$1,086.14	$1,173.03	$1,173.03

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$282.51	$282.51	$294.21	$294.21	$317.75	$317.75	$300.10	$300.10
15	$307.62	$307.62	$320.36	$320.36	$345.99	$345.99	$326.77	$326.77
16	$317.22	$317.22	$330.36	$330.36	$356.79	$356.79	$336.97	$336.97
17	$326.82	$326.82	$340.36	$340.36	$367.59	$367.59	$347.17	$347.17
18	$337.16	$337.16	$351.13	$351.13	$379.22	$379.22	$358.15	$358.15
19	$347.50	$347.50	$361.90	$361.90	$390.85	$390.85	$369.14	$369.14
20	$358.21	$358.21	$373.05	$373.05	$402.90	$402.90	$380.51	$380.51
21	$369.29	$369.29	$384.59	$384.59	$415.36	$415.36	$392.28	$392.28
22	$369.29	$369.29	$384.59	$384.59	$415.36	$415.36	$392.28	$392.28
23	$369.29	$369.29	$384.59	$384.59	$415.36	$415.36	$392.28	$392.28
24	$369.29	$369.29	$384.59	$384.59	$415.36	$415.36	$392.28	$392.28
25	$370.77	$370.77	$386.13	$386.13	$417.02	$417.02	$393.85	$393.85
26	$378.15	$378.15	$393.82	$393.82	$425.33	$425.33	$401.70	$401.70
27	$387.02	$387.02	$403.05	$403.05	$435.29	$435.29	$411.11	$411.11
28	$401.42	$401.42	$418.05	$418.05	$451.49	$451.49	$426.41	$426.41
29	$413.24	$413.24	$430.36	$430.36	$464.78	$464.78	$438.96	$438.96
30	$419.15	$419.15	$436.51	$436.51	$471.43	$471.43	$445.24	$445.24
31	$428.01	$428.01	$445.74	$445.74	$481.40	$481.40	$454.65	$454.65
32	$436.87	$436.87	$454.97	$454.97	$491.37	$491.37	$464.07	$464.07
33	$442.41	$442.41	$460.74	$460.74	$497.60	$497.60	$469.95	$469.95
34	$448.32	$448.32	$466.89	$466.89	$504.24	$504.24	$476.23	$476.23
35	$451.27	$451.27	$469.97	$469.97	$507.57	$507.57	$479.37	$479.37
36	$454.23	$454.23	$473.05	$473.05	$510.89	$510.89	$482.51	$482.51
37	$457.18	$457.18	$476.12	$476.12	$514.21	$514.21	$485.64	$485.64
38	$460.14	$460.14	$479.20	$479.20	$517.54	$517.54	$488.78	$488.78
39	$466.05	$466.05	$485.35	$485.35	$524.18	$524.18	$495.06	$495.06
40	$471.95	$471.95	$491.51	$491.51	$530.83	$530.83	$501.34	$501.34
41	$480.82	$480.82	$500.74	$500.74	$540.80	$540.80	$510.75	$510.75
42	$489.31	$489.31	$509.58	$509.58	$550.35	$550.35	$519.77	$519.77
43	$501.13	$501.13	$521.89	$521.89	$563.64	$563.64	$532.33	$532.33
44	$515.90	$515.90	$537.27	$537.27	$580.25	$580.25	$548.02	$548.02
45	$533.26	$533.26	$555.35	$555.35	$599.78	$599.78	$566.45	$566.45
46	$553.94	$553.94	$576.88	$576.88	$623.04	$623.04	$588.42	$588.42
47	$577.20	$577.20	$601.11	$601.11	$649.20	$649.20	$613.14	$613.14
48	$603.79	$603.79	$628.80	$628.80	$679.11	$679.11	$641.38	$641.38
49	$630.01	$630.01	$656.11	$656.11	$708.60	$708.60	$669.23	$669.23
50	$659.55	$659.55	$686.88	$686.88	$741.83	$741.83	$700.62	$700.62
51	$688.73	$688.73	$717.26	$717.26	$774.64	$774.64	$731.61	$731.61
52	$720.86	$720.86	$750.72	$750.72	$810.78	$810.78	$765.73	$765.73
53	$753.35	$753.35	$784.56	$784.56	$847.33	$847.33	$800.25	$800.25
54	$788.44	$788.44	$821.10	$821.10	$886.79	$886.79	$837.52	$837.52
55	$823.52	$823.52	$857.64	$857.64	$926.25	$926.25	$874.79	$874.79
56	$861.56	$861.56	$897.25	$897.25	$969.03	$969.03	$915.19	$915.19
57	$899.96	$899.96	$937.25	$937.25	$1,012.23	$1,012.23	$955.99	$955.99
58	$940.95	$940.95	$979.94	$979.94	$1,058.33	$1,058.33	$999.53	$999.53
59	$961.26	$961.26	$1,001.09	$1,001.09	$1,081.17	$1,081.17	$1,021.11	$1,021.11
60	$1,002.26	$1,002.26	$1,043.78	$1,043.78	$1,127.28	$1,127.28	$1,064.65	$1,064.65
61	$1,037.71	$1,037.71	$1,080.70	$1,080.70	$1,167.15	$1,167.15	$1,102.31	$1,102.31
62	$1,060.97	$1,060.97	$1,104.93	$1,104.93	$1,193.32	$1,193.32	$1,127.03	$1,127.03
63	$1,090.15	$1,090.15	$1,135.31	$1,135.31	$1,226.13	$1,226.13	$1,158.02	$1,158.02
64+	$1,107.86	$1,107.86	$1,153.76	$1,153.76	$1,246.07	$1,246.07	$1,176.84	$1,176.84

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$333.72	$333.72	$360.41	$360.41	$340.39	$340.39	$354.73	$354.73
15	$363.38	$363.38	$392.45	$392.45	$370.65	$370.65	$386.26	$386.26
16	$374.72	$374.72	$404.70	$404.70	$382.22	$382.22	$398.32	$398.32
17	$386.06	$386.06	$416.95	$416.95	$393.78	$393.78	$410.37	$410.37
18	$398.28	$398.28	$430.14	$430.14	$406.24	$406.24	$423.36	$423.36
19	$410.49	$410.49	$443.33	$443.33	$418.70	$418.70	$436.34	$436.34
20	$423.14	$423.14	$456.99	$456.99	$431.61	$431.61	$449.79	$449.79
21	$436.23	$436.23	$471.13	$471.13	$444.95	$444.95	$463.70	$463.70
22	$436.23	$436.23	$471.13	$471.13	$444.95	$444.95	$463.70	$463.70
23	$436.23	$436.23	$471.13	$471.13	$444.95	$444.95	$463.70	$463.70
24	$436.23	$436.23	$471.13	$471.13	$444.95	$444.95	$463.70	$463.70
25	$437.97	$437.97	$473.01	$473.01	$446.73	$446.73	$465.55	$465.55
26	$446.70	$446.70	$482.44	$482.44	$455.63	$455.63	$474.83	$474.83
27	$457.17	$457.17	$493.74	$493.74	$466.31	$466.31	$485.96	$485.96
28	$474.18	$474.18	$512.12	$512.12	$483.67	$483.67	$504.04	$504.04
29	$488.14	$488.14	$527.19	$527.19	$497.90	$497.90	$518.88	$518.88
30	$495.12	$495.12	$534.73	$534.73	$505.02	$505.02	$526.30	$526.30
31	$505.59	$505.59	$546.04	$546.04	$515.70	$515.70	$537.43	$537.43
32	$516.06	$516.06	$557.34	$557.34	$526.38	$526.38	$548.56	$548.56
33	$522.60	$522.60	$564.41	$564.41	$533.06	$533.06	$555.51	$555.51
34	$529.58	$529.58	$571.95	$571.95	$540.17	$540.17	$562.93	$562.93
35	$533.07	$533.07	$575.72	$575.72	$543.73	$543.73	$566.64	$566.64
36	$536.56	$536.56	$579.49	$579.49	$547.29	$547.29	$570.35	$570.35
37	$540.05	$540.05	$583.26	$583.26	$550.85	$550.85	$574.06	$574.06
38	$543.54	$543.54	$587.03	$587.03	$554.41	$554.41	$577.77	$577.77
39	$550.52	$550.52	$594.56	$594.56	$561.53	$561.53	$585.19	$585.19
40	$557.50	$557.50	$602.10	$602.10	$568.65	$568.65	$592.61	$592.61
41	$567.97	$567.97	$613.41	$613.41	$579.33	$579.33	$603.74	$603.74
42	$578.00	$578.00	$624.25	$624.25	$589.56	$589.56	$614.40	$614.40
43	$591.96	$591.96	$639.32	$639.32	$603.80	$603.80	$629.24	$629.24
44	$609.41	$609.41	$658.17	$658.17	$621.60	$621.60	$647.79	$647.79
45	$629.92	$629.92	$680.31	$680.31	$642.51	$642.51	$669.58	$669.58
46	$654.34	$654.34	$706.69	$706.69	$667.43	$667.43	$695.55	$695.55
47	$681.83	$681.83	$736.37	$736.37	$695.46	$695.46	$724.76	$724.76
48	$713.24	$713.24	$770.29	$770.29	$727.50	$727.50	$758.15	$758.15
49	$744.21	$744.21	$803.75	$803.75	$759.09	$759.09	$791.07	$791.07
50	$779.11	$779.11	$841.44	$841.44	$794.69	$794.69	$828.17	$828.17
51	$813.57	$813.57	$878.65	$878.65	$829.84	$829.84	$864.80	$864.80
52	$851.52	$851.52	$919.64	$919.64	$868.55	$868.55	$905.14	$905.14
53	$889.91	$889.91	$961.10	$961.10	$907.71	$907.71	$945.95	$945.95
54	$931.35	$931.35	$1,005.86	$1,005.86	$949.98	$949.98	$990.00	$990.00
55	$972.79	$972.79	$1,050.62	$1,050.62	$992.25	$992.25	$1,034.05	$1,034.05
56	$1,017.72	$1,017.72	$1,099.14	$1,099.14	$1,038.08	$1,038.08	$1,081.81	$1,081.81
57	$1,063.09	$1,063.09	$1,148.14	$1,148.14	$1,084.35	$1,084.35	$1,130.04	$1,130.04
58	$1,111.51	$1,111.51	$1,200.44	$1,200.44	$1,133.74	$1,133.74	$1,181.51	$1,181.51
59	$1,135.51	$1,135.51	$1,226.35	$1,226.35	$1,158.22	$1,158.22	$1,207.01	$1,207.01
60	$1,183.93	$1,183.93	$1,278.64	$1,278.64	$1,207.61	$1,207.61	$1,258.48	$1,258.48
61	$1,225.81	$1,225.81	$1,323.87	$1,323.87	$1,250.32	$1,250.32	$1,303.00	$1,303.00
62	$1,253.29	$1,253.29	$1,353.55	$1,353.55	$1,278.35	$1,278.35	$1,332.21	$1,332.21
63	$1,287.75	$1,287.75	$1,390.77	$1,390.77	$1,313.51	$1,313.51	$1,368.84	$1,368.84
64+	$1,308.68	$1,308.68	$1,413.38	$1,413.38	$1,334.85	$1,334.85	$1,391.09	$1,391.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010195		45127PA0010195		45127PA0010196		45127PA0010196	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold Simple PPO 0/0/40		Gold Simple PPO 0/0/40	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$9100 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$383.11	$383.11	$361.83	$361.83	$354.13	$354.13	$382.46	$382.46
15	$417.16	$417.16	$393.99	$393.99	$385.61	$385.61	$416.46	$416.46
16	$430.18	$430.18	$406.28	$406.28	$397.65	$397.65	$429.46	$429.46
17	$443.20	$443.20	$418.58	$418.58	$409.68	$409.68	$442.46	$442.46
18	$457.23	$457.23	$431.83	$431.83	$422.65	$422.65	$456.46	$456.46
19	$471.25	$471.25	$445.07	$445.07	$435.61	$435.61	$470.46	$470.46
20	$485.77	$485.77	$458.78	$458.78	$449.03	$449.03	$484.95	$484.95
21	$500.80	$500.80	$472.97	$472.97	$462.92	$462.92	$499.95	$499.95
22	$500.80	$500.80	$472.97	$472.97	$462.92	$462.92	$499.95	$499.95
23	$500.80	$500.80	$472.97	$472.97	$462.92	$462.92	$499.95	$499.95
24	$500.80	$500.80	$472.97	$472.97	$462.92	$462.92	$499.95	$499.95
25	$502.80	$502.80	$474.87	$474.87	$464.77	$464.77	$501.95	$501.95
26	$512.82	$512.82	$484.33	$484.33	$474.03	$474.03	$511.95	$511.95
27	$524.83	$524.83	$495.68	$495.68	$485.14	$485.14	$523.95	$523.95
28	$544.37	$544.37	$514.12	$514.12	$503.19	$503.19	$543.45	$543.45
29	$560.39	$560.39	$529.26	$529.26	$518.01	$518.01	$559.45	$559.45
30	$568.40	$568.40	$536.83	$536.83	$525.41	$525.41	$567.45	$567.45
31	$580.42	$580.42	$548.18	$548.18	$536.52	$536.52	$579.45	$579.45
32	$592.44	$592.44	$559.53	$559.53	$547.63	$547.63	$591.45	$591.45
33	$599.95	$599.95	$566.62	$566.62	$554.58	$554.58	$598.94	$598.94
34	$607.97	$607.97	$574.19	$574.19	$561.98	$561.98	$606.94	$606.94
35	$611.97	$611.97	$577.97	$577.97	$565.69	$565.69	$610.94	$610.94
36	$615.98	$615.98	$581.76	$581.76	$569.39	$569.39	$614.94	$614.94
37	$619.99	$619.99	$585.54	$585.54	$573.09	$573.09	$618.94	$618.94
38	$623.99	$623.99	$589.33	$589.33	$576.80	$576.80	$622.94	$622.94
39	$632.00	$632.00	$596.89	$596.89	$584.21	$584.21	$630.94	$630.94
40	$640.02	$640.02	$604.46	$604.46	$591.61	$591.61	$638.94	$638.94
41	$652.04	$652.04	$615.81	$615.81	$602.72	$602.72	$650.94	$650.94
42	$663.55	$663.55	$626.69	$626.69	$613.37	$613.37	$662.44	$662.44
43	$679.58	$679.58	$641.83	$641.83	$628.18	$628.18	$678.44	$678.44
44	$699.61	$699.61	$660.74	$660.74	$646.70	$646.70	$698.44	$698.44
45	$723.15	$723.15	$682.97	$682.97	$668.46	$668.46	$721.93	$721.93
46	$751.19	$751.19	$709.46	$709.46	$694.38	$694.38	$749.93	$749.93
47	$782.74	$782.74	$739.26	$739.26	$723.54	$723.54	$781.43	$781.43
48	$818.80	$818.80	$773.31	$773.31	$756.87	$756.87	$817.42	$817.42
49	$854.36	$854.36	$806.89	$806.89	$789.74	$789.74	$852.92	$852.92
50	$894.42	$894.42	$844.73	$844.73	$826.78	$826.78	$892.92	$892.92
51	$933.98	$933.98	$882.10	$882.10	$863.35	$863.35	$932.41	$932.41
52	$977.55	$977.55	$923.25	$923.25	$903.62	$903.62	$975.91	$975.91
53	$1,021.62	$1,021.62	$964.87	$964.87	$944.36	$944.36	$1,019.91	$1,019.91
54	$1,069.20	$1,069.20	$1,009.80	$1,009.80	$988.33	$988.33	$1,067.40	$1,067.40
55	$1,116.78	$1,116.78	$1,054.73	$1,054.73	$1,032.31	$1,032.31	$1,114.90	$1,114.90
56	$1,168.36	$1,168.36	$1,103.45	$1,103.45	$1,079.99	$1,079.99	$1,166.39	$1,166.39
57	$1,220.44	$1,220.44	$1,152.64	$1,152.64	$1,128.14	$1,128.14	$1,218.39	$1,218.39
58	$1,276.03	$1,276.03	$1,205.14	$1,205.14	$1,179.52	$1,179.52	$1,273.88	$1,273.88
59	$1,303.57	$1,303.57	$1,231.15	$1,231.15	$1,204.98	$1,204.98	$1,301.38	$1,301.38
60	$1,359.16	$1,359.16	$1,283.65	$1,283.65	$1,256.36	$1,256.36	$1,356.87	$1,356.87
61	$1,407.24	$1,407.24	$1,329.06	$1,329.06	$1,300.81	$1,300.81	$1,404.87	$1,404.87
62	$1,438.79	$1,438.79	$1,358.85	$1,358.85	$1,329.97	$1,329.97	$1,436.37	$1,436.37
63	$1,478.35	$1,478.35	$1,396.22	$1,396.22	$1,366.54	$1,366.54	$1,475.86	$1,475.86
64+	$1,502.39	$1,502.39	$1,418.91	$1,418.91	$1,388.75	$1,388.75	$1,499.85	$1,499.85

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Simple PPO 0/0/40**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$361.22	$361.22	$277.94	$277.94	$300.17	$300.17	$283.50	$283.50
15	$393.32	$393.32	$302.65	$302.65	$326.86	$326.86	$308.70	$308.70
16	$405.60	$405.60	$312.09	$312.09	$337.06	$337.06	$318.33	$318.33
17	$417.88	$417.88	$321.54	$321.54	$347.26	$347.26	$327.97	$327.97
18	$431.10	$431.10	$331.71	$331.71	$358.25	$358.25	$338.35	$338.35
19	$444.32	$444.32	$341.88	$341.88	$369.23	$369.23	$348.72	$348.72
20	$458.01	$458.01	$352.42	$352.42	$380.61	$380.61	$359.47	$359.47
21	$472.18	$472.18	$363.32	$363.32	$392.39	$392.39	$370.59	$370.59
22	$472.18	$472.18	$363.32	$363.32	$392.39	$392.39	$370.59	$370.59
23	$472.18	$472.18	$363.32	$363.32	$392.39	$392.39	$370.59	$370.59
24	$472.18	$472.18	$363.32	$363.32	$392.39	$392.39	$370.59	$370.59
25	$474.07	$474.07	$364.77	$364.77	$393.96	$393.96	$372.07	$372.07
26	$483.51	$483.51	$372.04	$372.04	$401.80	$401.80	$379.48	$379.48
27	$494.84	$494.84	$380.76	$380.76	$411.22	$411.22	$388.37	$388.37
28	$513.26	$513.26	$394.93	$394.93	$426.52	$426.52	$402.83	$402.83
29	$528.37	$528.37	$406.56	$406.56	$439.08	$439.08	$414.69	$414.69
30	$535.92	$535.92	$412.37	$412.37	$445.36	$445.36	$420.62	$420.62
31	$547.25	$547.25	$421.09	$421.09	$454.77	$454.77	$429.51	$429.51
32	$558.59	$558.59	$429.81	$429.81	$464.19	$464.19	$438.40	$438.40
33	$565.67	$565.67	$435.26	$435.26	$470.08	$470.08	$443.96	$443.96
34	$573.22	$573.22	$441.07	$441.07	$476.36	$476.36	$449.89	$449.89
35	$577.00	$577.00	$443.98	$443.98	$479.50	$479.50	$452.86	$452.86
36	$580.78	$580.78	$446.88	$446.88	$482.63	$482.63	$455.82	$455.82
37	$584.56	$584.56	$449.79	$449.79	$485.77	$485.77	$458.79	$458.79
38	$588.33	$588.33	$452.70	$452.70	$488.91	$488.91	$461.75	$461.75
39	$595.89	$595.89	$458.51	$458.51	$495.19	$495.19	$467.68	$467.68
40	$603.44	$603.44	$464.32	$464.32	$501.47	$501.47	$473.61	$473.61
41	$614.78	$614.78	$473.04	$473.04	$510.89	$510.89	$482.50	$482.50
42	$625.64	$625.64	$481.40	$481.40	$519.91	$519.91	$491.03	$491.03
43	$640.75	$640.75	$493.03	$493.03	$532.47	$532.47	$502.89	$502.89
44	$659.63	$659.63	$507.56	$507.56	$548.16	$548.16	$517.71	$517.71
45	$681.83	$681.83	$524.63	$524.63	$566.60	$566.60	$535.13	$535.13
46	$708.27	$708.27	$544.98	$544.98	$588.58	$588.58	$555.88	$555.88
47	$738.01	$738.01	$567.87	$567.87	$613.30	$613.30	$579.23	$579.23
48	$772.01	$772.01	$594.03	$594.03	$641.55	$641.55	$605.91	$605.91
49	$805.54	$805.54	$619.82	$619.82	$669.41	$669.41	$632.22	$632.22
50	$843.31	$843.31	$648.89	$648.89	$700.80	$700.80	$661.87	$661.87
51	$880.61	$880.61	$677.59	$677.59	$731.80	$731.80	$691.14	$691.14
52	$921.69	$921.69	$709.20	$709.20	$765.94	$765.94	$723.38	$723.38
53	$963.24	$963.24	$741.17	$741.17	$800.47	$800.47	$756.00	$756.00
54	$1,008.10	$1,008.10	$775.69	$775.69	$837.74	$837.74	$791.20	$791.20
55	$1,052.96	$1,052.96	$810.20	$810.20	$875.02	$875.02	$826.41	$826.41
56	$1,101.59	$1,101.59	$847.63	$847.63	$915.44	$915.44	$864.58	$864.58
57	$1,150.70	$1,150.70	$885.41	$885.41	$956.24	$956.24	$903.12	$903.12
58	$1,203.11	$1,203.11	$925.74	$925.74	$999.80	$999.80	$944.25	$944.25
59	$1,229.08	$1,229.08	$945.72	$945.72	$1,021.38	$1,021.38	$964.64	$964.64
60	$1,281.49	$1,281.49	$986.05	$986.05	$1,064.93	$1,064.93	$1,005.77	$1,005.77
61	$1,326.82	$1,326.82	$1,020.93	$1,020.93	$1,102.60	$1,102.60	$1,041.35	$1,041.35
62	$1,356.57	$1,356.57	$1,043.82	$1,043.82	$1,127.32	$1,127.32	$1,064.69	$1,064.69
63	$1,393.87	$1,393.87	$1,072.52	$1,072.52	$1,158.32	$1,158.32	$1,093.97	$1,093.97
64+	$1,416.53	$1,416.53	$1,089.95	$1,089.95	$1,177.16	$1,177.16	$1,111.76	$1,111.76

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010200**		**45127PA0010201**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**QHDHP Performance PPO 2750**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$362.95	$362.95	$391.98	$391.98	$370.21	$370.21	$290.78	$290.78
15	$395.21	$395.21	$426.83	$426.83	$403.11	$403.11	$316.62	$316.62
16	$407.54	$407.54	$440.15	$440.15	$415.69	$415.69	$326.51	$326.51
17	$419.88	$419.88	$453.47	$453.47	$428.28	$428.28	$336.39	$336.39
18	$433.16	$433.16	$467.82	$467.82	$441.83	$441.83	$347.03	$347.03
19	$446.45	$446.45	$482.16	$482.16	$455.38	$455.38	$357.67	$357.67
20	$460.21	$460.21	$497.02	$497.02	$469.41	$469.41	$368.70	$368.70
21	$474.44	$474.44	$512.40	$512.40	$483.93	$483.93	$380.10	$380.10
22	$474.44	$474.44	$512.40	$512.40	$483.93	$483.93	$380.10	$380.10
23	$474.44	$474.44	$512.40	$512.40	$483.93	$483.93	$380.10	$380.10
24	$474.44	$474.44	$512.40	$512.40	$483.93	$483.93	$380.10	$380.10
25	$476.34	$476.34	$514.44	$514.44	$485.86	$485.86	$381.62	$381.62
26	$485.83	$485.83	$524.69	$524.69	$495.54	$495.54	$389.22	$389.22
27	$497.21	$497.21	$536.99	$536.99	$507.16	$507.16	$398.34	$398.34
28	$515.72	$515.72	$556.97	$556.97	$526.03	$526.03	$413.17	$413.17
29	$530.90	$530.90	$573.37	$573.37	$541.52	$541.52	$425.33	$425.33
30	$538.49	$538.49	$581.57	$581.57	$549.26	$549.26	$431.41	$431.41
31	$549.88	$549.88	$593.87	$593.87	$560.87	$560.87	$440.54	$440.54
32	$561.26	$561.26	$606.16	$606.16	$572.49	$572.49	$449.66	$449.66
33	$568.38	$568.38	$613.85	$613.85	$579.75	$579.75	$455.36	$455.36
34	$575.97	$575.97	$622.05	$622.05	$587.49	$587.49	$461.44	$461.44
35	$579.77	$579.77	$626.15	$626.15	$591.36	$591.36	$464.48	$464.48
36	$583.56	$583.56	$630.25	$630.25	$595.23	$595.23	$467.52	$467.52
37	$587.36	$587.36	$634.35	$634.35	$599.10	$599.10	$470.56	$470.56
38	$591.15	$591.15	$638.44	$638.44	$602.98	$602.98	$473.60	$473.60
39	$598.74	$598.74	$646.64	$646.64	$610.72	$610.72	$479.69	$479.69
40	$606.33	$606.33	$654.84	$654.84	$618.46	$618.46	$485.77	$485.77
41	$617.72	$617.72	$667.14	$667.14	$630.08	$630.08	$494.89	$494.89
42	$628.63	$628.63	$678.92	$678.92	$641.21	$641.21	$503.63	$503.63
43	$643.82	$643.82	$695.32	$695.32	$656.69	$656.69	$515.80	$515.80
44	$662.79	$662.79	$715.82	$715.82	$676.05	$676.05	$531.00	$531.00
45	$685.09	$685.09	$739.90	$739.90	$698.79	$698.79	$548.86	$548.86
46	$711.66	$711.66	$768.59	$768.59	$725.89	$725.89	$570.15	$570.15
47	$741.55	$741.55	$800.87	$800.87	$756.38	$756.38	$594.10	$594.10
48	$775.71	$775.71	$837.77	$837.77	$791.22	$791.22	$621.46	$621.46
49	$809.39	$809.39	$874.15	$874.15	$825.58	$825.58	$648.45	$648.45
50	$847.35	$847.35	$915.14	$915.14	$864.30	$864.30	$678.86	$678.86
51	$884.83	$884.83	$955.62	$955.62	$902.53	$902.53	$708.89	$708.89
52	$926.11	$926.11	$1,000.20	$1,000.20	$944.63	$944.63	$741.96	$741.96
53	$967.86	$967.86	$1,045.29	$1,045.29	$987.21	$987.21	$775.40	$775.40
54	$1,012.93	$1,012.93	$1,093.96	$1,093.96	$1,033.19	$1,033.19	$811.51	$811.51
55	$1,058.00	$1,058.00	$1,142.64	$1,142.64	$1,079.16	$1,079.16	$847.62	$847.62
56	$1,106.87	$1,106.87	$1,195.42	$1,195.42	$1,129.01	$1,129.01	$886.77	$886.77
57	$1,156.21	$1,156.21	$1,248.71	$1,248.71	$1,179.33	$1,179.33	$926.30	$926.30
58	$1,208.87	$1,208.87	$1,305.58	$1,305.58	$1,233.05	$1,233.05	$968.49	$968.49
59	$1,234.97	$1,234.97	$1,333.76	$1,333.76	$1,259.67	$1,259.67	$989.40	$989.40
60	$1,287.63	$1,287.63	$1,390.64	$1,390.64	$1,313.38	$1,313.38	$1,031.59	$1,031.59
61	$1,333.18	$1,333.18	$1,439.83	$1,439.83	$1,359.84	$1,359.84	$1,068.08	$1,068.08
62	$1,363.07	$1,363.07	$1,472.11	$1,472.11	$1,390.33	$1,390.33	$1,092.03	$1,092.03
63	$1,400.55	$1,400.55	$1,512.59	$1,512.59	$1,428.56	$1,428.56	$1,122.06	$1,122.06
64+	$1,423.31	$1,423.31	$1,537.19	$1,537.19	$1,451.78	$1,451.78	$1,140.29	$1,140.29

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$314.04	$314.04	$296.59	$296.59	$280.63	$280.63	$303.08	$303.08
15	$341.95	$341.95	$322.96	$322.96	$305.58	$305.58	$330.02	$330.02
16	$352.63	$352.63	$333.04	$333.04	$315.12	$315.12	$340.32	$340.32
17	$363.30	$363.30	$343.12	$343.12	$324.65	$324.65	$350.63	$350.63
18	$374.79	$374.79	$353.97	$353.97	$334.92	$334.92	$361.72	$361.72
19	$386.29	$386.29	$364.83	$364.83	$345.20	$345.20	$372.81	$372.81
20	$398.19	$398.19	$376.07	$376.07	$355.83	$355.83	$384.30	$384.30
21	$410.51	$410.51	$387.70	$387.70	$366.84	$366.84	$396.19	$396.19
22	$410.51	$410.51	$387.70	$387.70	$366.84	$366.84	$396.19	$396.19
23	$410.51	$410.51	$387.70	$387.70	$366.84	$366.84	$396.19	$396.19
24	$410.51	$410.51	$387.70	$387.70	$366.84	$366.84	$396.19	$396.19
25	$412.15	$412.15	$389.25	$389.25	$368.31	$368.31	$397.77	$397.77
26	$420.36	$420.36	$397.01	$397.01	$375.64	$375.64	$405.70	$405.70
27	$430.21	$430.21	$406.31	$406.31	$384.45	$384.45	$415.20	$415.20
28	$446.22	$446.22	$421.43	$421.43	$398.76	$398.76	$430.66	$430.66
29	$459.36	$459.36	$433.84	$433.84	$410.49	$410.49	$443.33	$443.33
30	$465.93	$465.93	$440.04	$440.04	$416.36	$416.36	$449.67	$449.67
31	$475.78	$475.78	$449.35	$449.35	$425.17	$425.17	$459.18	$459.18
32	$485.63	$485.63	$458.65	$458.65	$433.97	$433.97	$468.69	$468.69
33	$491.79	$491.79	$464.47	$464.47	$439.47	$439.47	$474.63	$474.63
34	$498.36	$498.36	$470.67	$470.67	$445.34	$445.34	$480.97	$480.97
35	$501.64	$501.64	$473.77	$473.77	$448.28	$448.28	$484.14	$484.14
36	$504.92	$504.92	$476.87	$476.87	$451.21	$451.21	$487.31	$487.31
37	$508.21	$508.21	$479.98	$479.98	$454.15	$454.15	$490.48	$490.48
38	$511.49	$511.49	$483.08	$483.08	$457.08	$457.08	$493.65	$493.65
39	$518.06	$518.06	$489.28	$489.28	$462.95	$462.95	$499.99	$499.99
40	$524.63	$524.63	$495.48	$495.48	$468.82	$468.82	$506.33	$506.33
41	$534.48	$534.48	$504.79	$504.79	$477.63	$477.63	$515.84	$515.84
42	$543.92	$543.92	$513.71	$513.71	$486.06	$486.06	$524.95	$524.95
43	$557.06	$557.06	$526.11	$526.11	$497.80	$497.80	$537.63	$537.63
44	$573.48	$573.48	$541.62	$541.62	$512.48	$512.48	$553.47	$553.47
45	$592.77	$592.77	$559.84	$559.84	$529.72	$529.72	$572.09	$572.09
46	$615.76	$615.76	$581.55	$581.55	$550.26	$550.26	$594.28	$594.28
47	$641.62	$641.62	$605.98	$605.98	$573.37	$573.37	$619.24	$619.24
48	$671.18	$671.18	$633.89	$633.89	$599.78	$599.78	$647.77	$647.77
49	$700.33	$700.33	$661.42	$661.42	$625.83	$625.83	$675.90	$675.90
50	$733.17	$733.17	$692.44	$692.44	$655.18	$655.18	$707.59	$707.59
51	$765.60	$765.60	$723.06	$723.06	$684.16	$684.16	$738.89	$738.89
52	$801.31	$801.31	$756.79	$756.79	$716.07	$716.07	$773.36	$773.36
53	$837.44	$837.44	$790.91	$790.91	$748.35	$748.35	$808.22	$808.22
54	$876.43	$876.43	$827.74	$827.74	$783.20	$783.20	$845.86	$845.86
55	$915.43	$915.43	$864.58	$864.58	$818.05	$818.05	$883.50	$883.50
56	$957.72	$957.72	$904.51	$904.51	$855.84	$855.84	$924.30	$924.30
57	$1,000.41	$1,000.41	$944.83	$944.83	$893.99	$893.99	$965.51	$965.51
58	$1,045.97	$1,045.97	$987.86	$987.86	$934.71	$934.71	$1,009.48	$1,009.48
59	$1,068.55	$1,068.55	$1,009.19	$1,009.19	$954.88	$954.88	$1,031.28	$1,031.28
60	$1,114.12	$1,114.12	$1,052.22	$1,052.22	$995.60	$995.60	$1,075.25	$1,075.25
61	$1,153.53	$1,153.53	$1,089.44	$1,089.44	$1,030.82	$1,030.82	$1,113.29	$1,113.29
62	$1,179.39	$1,179.39	$1,113.87	$1,113.87	$1,053.93	$1,053.93	$1,138.25	$1,138.25
63	$1,211.82	$1,211.82	$1,144.50	$1,144.50	$1,082.91	$1,082.91	$1,169.54	$1,169.54
64+	$1,231.52	$1,231.52	$1,163.10	$1,163.10	$1,100.51	$1,100.51	$1,188.56	$1,188.56

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010202**		**45127PA0010203**		**45127PA0010204**		**45127PA0010204**	
Plan Marketing Name =>	**er Performance PPO 4500/0/30**		**Gold PPO Choice 1000/0/20 Rx**		**d PPO Choice Select 1000/0/20**		**d PPO Choice Select 1000/0/20**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**7**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$286.25	$286.25	$384.88	$384.88	$361.83	$361.83	$341.72	$341.72
15	$311.69	$311.69	$419.09	$419.09	$393.99	$393.99	$372.10	$372.10
16	$321.42	$321.42	$432.17	$432.17	$406.29	$406.29	$383.71	$383.71
17	$331.15	$331.15	$445.25	$445.25	$418.58	$418.58	$395.33	$395.33
18	$341.62	$341.62	$459.34	$459.34	$431.83	$431.83	$407.84	$407.84
19	$352.10	$352.10	$473.42	$473.42	$445.07	$445.07	$420.34	$420.34
20	$362.95	$362.95	$488.01	$488.01	$458.79	$458.79	$433.30	$433.30
21	$374.18	$374.18	$503.11	$503.11	$472.98	$472.98	$446.70	$446.70
22	$374.18	$374.18	$503.11	$503.11	$472.98	$472.98	$446.70	$446.70
23	$374.18	$374.18	$503.11	$503.11	$472.98	$472.98	$446.70	$446.70
24	$374.18	$374.18	$503.11	$503.11	$472.98	$472.98	$446.70	$446.70
25	$375.67	$375.67	$505.12	$505.12	$474.87	$474.87	$448.49	$448.49
26	$383.16	$383.16	$515.18	$515.18	$484.33	$484.33	$457.42	$457.42
27	$392.14	$392.14	$527.26	$527.26	$495.68	$495.68	$468.14	$468.14
28	$406.73	$406.73	$546.88	$546.88	$514.12	$514.12	$485.56	$485.56
29	$418.70	$418.70	$562.98	$562.98	$529.26	$529.26	$499.86	$499.86
30	$424.69	$424.69	$571.03	$571.03	$536.83	$536.83	$507.00	$507.00
31	$433.67	$433.67	$583.10	$583.10	$548.18	$548.18	$517.72	$517.72
32	$442.65	$442.65	$595.18	$595.18	$559.53	$559.53	$528.44	$528.44
33	$448.26	$448.26	$602.72	$602.72	$566.62	$566.62	$535.15	$535.15
34	$454.25	$454.25	$610.77	$610.77	$574.19	$574.19	$542.29	$542.29
35	$457.24	$457.24	$614.80	$614.80	$577.98	$577.98	$545.87	$545.87
36	$460.24	$460.24	$618.82	$618.82	$581.76	$581.76	$549.44	$549.44
37	$463.23	$463.23	$622.85	$622.85	$585.54	$585.54	$553.01	$553.01
38	$466.22	$466.22	$626.87	$626.87	$589.33	$589.33	$556.59	$556.59
39	$472.21	$472.21	$634.92	$634.92	$596.89	$596.89	$563.73	$563.73
40	$478.20	$478.20	$642.97	$642.97	$604.46	$604.46	$570.88	$570.88
41	$487.18	$487.18	$655.05	$655.05	$615.81	$615.81	$581.60	$581.60
42	$495.78	$495.78	$666.62	$666.62	$626.69	$626.69	$591.88	$591.88
43	$507.76	$507.76	$682.72	$682.72	$641.83	$641.83	$606.17	$606.17
44	$522.72	$522.72	$702.84	$702.84	$660.75	$660.75	$624.04	$624.04
45	$540.31	$540.31	$726.49	$726.49	$682.98	$682.98	$645.03	$645.03
46	$561.27	$561.27	$754.66	$754.66	$709.46	$709.46	$670.05	$670.05
47	$584.84	$584.84	$786.36	$786.36	$739.26	$739.26	$698.19	$698.19
48	$611.78	$611.78	$822.58	$822.58	$773.31	$773.31	$730.35	$730.35
49	$638.35	$638.35	$858.30	$858.30	$806.90	$806.90	$762.07	$762.07
50	$668.28	$668.28	$898.55	$898.55	$844.73	$844.73	$797.80	$797.80
51	$697.84	$697.84	$938.29	$938.29	$882.10	$882.10	$833.09	$833.09
52	$730.39	$730.39	$982.07	$982.07	$923.25	$923.25	$871.96	$871.96
53	$763.32	$763.32	$1,026.34	$1,026.34	$964.87	$964.87	$911.27	$911.27
54	$798.87	$798.87	$1,074.13	$1,074.13	$1,009.80	$1,009.80	$953.70	$953.70
55	$834.41	$834.41	$1,121.93	$1,121.93	$1,054.73	$1,054.73	$996.14	$996.14
56	$872.95	$872.95	$1,173.75	$1,173.75	$1,103.45	$1,103.45	$1,042.15	$1,042.15
57	$911.87	$911.87	$1,226.07	$1,226.07	$1,152.64	$1,152.64	$1,088.60	$1,088.60
58	$953.40	$953.40	$1,281.92	$1,281.92	$1,205.14	$1,205.14	$1,138.19	$1,138.19
59	$973.98	$973.98	$1,309.59	$1,309.59	$1,231.15	$1,231.15	$1,162.76	$1,162.76
60	$1,015.52	$1,015.52	$1,365.43	$1,365.43	$1,283.65	$1,283.65	$1,212.34	$1,212.34
61	$1,051.44	$1,051.44	$1,413.73	$1,413.73	$1,329.06	$1,329.06	$1,255.22	$1,255.22
62	$1,075.01	$1,075.01	$1,445.43	$1,445.43	$1,358.86	$1,358.86	$1,283.37	$1,283.37
63	$1,104.57	$1,104.57	$1,485.17	$1,485.17	$1,396.22	$1,396.22	$1,318.65	$1,318.65
64+	$1,122.53	$1,122.53	$1,509.32	$1,509.32	$1,418.93	$1,418.93	$1,340.09	$1,340.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010205**		**45127PA0010206**		**45127PA0010206**		**45127PA0010207**	
Plan Marketing Name =>	**ver QHDHP PPO Choice 2750/0/**		**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**ilver PPO Choice 4500/0/30 Rx**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$308.51	$308.51	$290.57	$290.57	$274.42	$274.42	$297.78	$297.78
15	$335.93	$335.93	$316.39	$316.39	$298.82	$298.82	$324.25	$324.25
16	$346.42	$346.42	$326.27	$326.27	$308.14	$308.14	$334.37	$334.37
17	$356.91	$356.91	$336.15	$336.15	$317.47	$317.47	$344.49	$344.49
18	$368.20	$368.20	$346.78	$346.78	$327.51	$327.51	$355.39	$355.39
19	$379.49	$379.49	$357.42	$357.42	$337.56	$337.56	$366.29	$366.29
20	$391.18	$391.18	$368.43	$368.43	$347.96	$347.96	$377.58	$377.58
21	$403.28	$403.28	$379.83	$379.83	$358.72	$358.72	$389.25	$389.25
22	$403.28	$403.28	$379.83	$379.83	$358.72	$358.72	$389.25	$389.25
23	$403.28	$403.28	$379.83	$379.83	$358.72	$358.72	$389.25	$389.25
24	$403.28	$403.28	$379.83	$379.83	$358.72	$358.72	$389.25	$389.25
25	$404.90	$404.90	$381.34	$381.34	$360.16	$360.16	$390.81	$390.81
26	$412.96	$412.96	$388.94	$388.94	$367.33	$367.33	$398.60	$398.60
27	$422.64	$422.64	$398.06	$398.06	$375.94	$375.94	$407.94	$407.94
28	$438.37	$438.37	$412.87	$412.87	$389.93	$389.93	$423.12	$423.12
29	$451.27	$451.27	$425.02	$425.02	$401.41	$401.41	$435.57	$435.57
30	$457.73	$457.73	$431.10	$431.10	$407.15	$407.15	$441.80	$441.80
31	$467.40	$467.40	$440.22	$440.22	$415.76	$415.76	$451.14	$451.14
32	$477.08	$477.08	$449.33	$449.33	$424.37	$424.37	$460.49	$460.49
33	$483.13	$483.13	$455.03	$455.03	$429.75	$429.75	$466.33	$466.33
34	$489.59	$489.59	$461.11	$461.11	$435.49	$435.49	$472.55	$472.55
35	$492.81	$492.81	$464.15	$464.15	$438.36	$438.36	$475.67	$475.67
36	$496.04	$496.04	$467.18	$467.18	$441.23	$441.23	$478.78	$478.78
37	$499.26	$499.26	$470.22	$470.22	$444.10	$444.10	$481.90	$481.90
38	$502.49	$502.49	$473.26	$473.26	$446.97	$446.97	$485.01	$485.01
39	$508.94	$508.94	$479.34	$479.34	$452.71	$452.71	$491.24	$491.24
40	$515.40	$515.40	$485.42	$485.42	$458.45	$458.45	$497.47	$497.47
41	$525.07	$525.07	$494.53	$494.53	$467.06	$467.06	$506.81	$506.81
42	$534.35	$534.35	$503.27	$503.27	$475.31	$475.31	$515.76	$515.76
43	$547.25	$547.25	$515.42	$515.42	$486.79	$486.79	$528.22	$528.22
44	$563.39	$563.39	$530.62	$530.62	$501.14	$501.14	$543.79	$543.79
45	$582.34	$582.34	$548.47	$548.47	$518.00	$518.00	$562.08	$562.08
46	$604.92	$604.92	$569.74	$569.74	$538.09	$538.09	$583.88	$583.88
47	$630.33	$630.33	$593.67	$593.67	$560.69	$560.69	$608.40	$608.40
48	$659.37	$659.37	$621.01	$621.01	$586.51	$586.51	$636.43	$636.43
49	$688.00	$688.00	$647.98	$647.98	$611.98	$611.98	$664.07	$664.07
50	$720.26	$720.26	$678.37	$678.37	$640.68	$640.68	$695.21	$695.21
51	$752.12	$752.12	$708.37	$708.37	$669.02	$669.02	$725.96	$725.96
52	$787.21	$787.21	$741.42	$741.42	$700.23	$700.23	$759.82	$759.82
53	$822.70	$822.70	$774.84	$774.84	$731.80	$731.80	$794.08	$794.08
54	$861.01	$861.01	$810.93	$810.93	$765.88	$765.88	$831.06	$831.06
55	$899.32	$899.32	$847.01	$847.01	$799.95	$799.95	$868.04	$868.04
56	$940.86	$940.86	$886.13	$886.13	$836.90	$836.90	$908.13	$908.13
57	$982.80	$982.80	$925.63	$925.63	$874.21	$874.21	$948.61	$948.61
58	$1,027.56	$1,027.56	$967.79	$967.79	$914.03	$914.03	$991.82	$991.82
59	$1,049.75	$1,049.75	$988.68	$988.68	$933.76	$933.76	$1,013.23	$1,013.23
60	$1,094.51	$1,094.51	$1,030.85	$1,030.85	$973.58	$973.58	$1,056.43	$1,056.43
61	$1,133.22	$1,133.22	$1,067.31	$1,067.31	$1,008.01	$1,008.01	$1,093.80	$1,093.80
62	$1,158.63	$1,158.63	$1,091.24	$1,091.24	$1,030.61	$1,030.61	$1,118.33	$1,118.33
63	$1,190.49	$1,190.49	$1,121.24	$1,121.24	$1,058.95	$1,058.95	$1,149.08	$1,149.08
64+	$1,209.84	$1,209.84	$1,139.48	$1,139.48	$1,076.16	$1,076.16	$1,167.75	$1,167.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010208**		**45127PA0010208**		**45127PA0010209**		**45127PA0010209**	
Plan Marketing Name =>	**r PPO Choice Select 4500/0/30**		**r PPO Choice Select 4500/0/30**		**Gold PPO 0/0/20 Rx 500**		**Gold PPO 0/0/20 Rx 500**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**		**$0 /$500 Med/Rx**		**$0 /$500 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$280.55	$280.55	$264.97	$264.97	$391.95	$391.95	$423.30	$423.30
15	$305.49	$305.49	$288.52	$288.52	$426.79	$426.79	$460.93	$460.93
16	$315.03	$315.03	$297.52	$297.52	$440.11	$440.11	$475.32	$475.32
17	$324.56	$324.56	$306.53	$306.53	$453.43	$453.43	$489.70	$489.70
18	$334.83	$334.83	$316.23	$316.23	$467.78	$467.78	$505.20	$505.20
19	$345.10	$345.10	$325.93	$325.93	$482.12	$482.12	$520.69	$520.69
20	$355.73	$355.73	$335.97	$335.97	$496.98	$496.98	$536.74	$536.74
21	$366.74	$366.74	$346.36	$346.36	$512.35	$512.35	$553.34	$553.34
22	$366.74	$366.74	$346.36	$346.36	$512.35	$512.35	$553.34	$553.34
23	$366.74	$366.74	$346.36	$346.36	$512.35	$512.35	$553.34	$553.34
24	$366.74	$366.74	$346.36	$346.36	$512.35	$512.35	$553.34	$553.34
25	$368.20	$368.20	$347.75	$347.75	$514.40	$514.40	$555.55	$555.55
26	$375.54	$375.54	$354.67	$354.67	$524.65	$524.65	$566.62	$566.62
27	$384.34	$384.34	$362.99	$362.99	$536.94	$536.94	$579.90	$579.90
28	$398.64	$398.64	$376.49	$376.49	$556.92	$556.92	$601.48	$601.48
29	$410.38	$410.38	$387.58	$387.58	$573.32	$573.32	$619.19	$619.19
30	$416.24	$416.24	$393.12	$393.12	$581.52	$581.52	$628.04	$628.04
31	$425.05	$425.05	$401.43	$401.43	$593.81	$593.81	$641.32	$641.32
32	$433.85	$433.85	$409.75	$409.75	$606.11	$606.11	$654.60	$654.60
33	$439.35	$439.35	$414.94	$414.94	$613.80	$613.80	$662.90	$662.90
34	$445.22	$445.22	$420.48	$420.48	$621.99	$621.99	$671.75	$671.75
35	$448.15	$448.15	$423.25	$423.25	$626.09	$626.09	$676.18	$676.18
36	$451.08	$451.08	$426.02	$426.02	$630.19	$630.19	$680.61	$680.61
37	$454.02	$454.02	$428.80	$428.80	$634.29	$634.29	$685.03	$685.03
38	$456.95	$456.95	$431.57	$431.57	$638.39	$638.39	$689.46	$689.46
39	$462.82	$462.82	$437.11	$437.11	$646.59	$646.59	$698.31	$698.31
40	$468.69	$468.69	$442.65	$442.65	$654.78	$654.78	$707.17	$707.17
41	$477.49	$477.49	$450.96	$450.96	$667.08	$667.08	$720.45	$720.45
42	$485.92	$485.92	$458.93	$458.93	$678.86	$678.86	$733.17	$733.17
43	$497.66	$497.66	$470.01	$470.01	$695.26	$695.26	$750.88	$750.88
44	$512.33	$512.33	$483.87	$483.87	$715.75	$715.75	$773.01	$773.01
45	$529.57	$529.57	$500.15	$500.15	$739.83	$739.83	$799.02	$799.02
46	$550.10	$550.10	$519.54	$519.54	$768.52	$768.52	$830.01	$830.01
47	$573.21	$573.21	$541.36	$541.36	$800.80	$800.80	$864.87	$864.87
48	$599.61	$599.61	$566.30	$566.30	$837.69	$837.69	$904.71	$904.71
49	$625.65	$625.65	$590.89	$590.89	$874.07	$874.07	$943.99	$943.99
50	$654.99	$654.99	$618.60	$618.60	$915.06	$915.06	$988.26	$988.26
51	$683.96	$683.96	$645.96	$645.96	$955.53	$955.53	$1,031.98	$1,031.98
52	$715.87	$715.87	$676.10	$676.10	$1,000.11	$1,000.11	$1,080.12	$1,080.12
53	$748.14	$748.14	$706.58	$706.58	$1,045.19	$1,045.19	$1,128.81	$1,128.81
54	$782.98	$782.98	$739.48	$739.48	$1,093.87	$1,093.87	$1,181.38	$1,181.38
55	$817.82	$817.82	$772.39	$772.39	$1,142.54	$1,142.54	$1,233.94	$1,233.94
56	$855.59	$855.59	$808.06	$808.06	$1,195.31	$1,195.31	$1,290.94	$1,290.94
57	$893.73	$893.73	$844.08	$844.08	$1,248.60	$1,248.60	$1,348.48	$1,348.48
58	$934.44	$934.44	$882.53	$882.53	$1,305.47	$1,305.47	$1,409.91	$1,409.91
59	$954.61	$954.61	$901.58	$901.58	$1,333.65	$1,333.65	$1,440.34	$1,440.34
60	$995.32	$995.32	$940.02	$940.02	$1,390.52	$1,390.52	$1,501.76	$1,501.76
61	$1,030.53	$1,030.53	$973.28	$973.28	$1,439.70	$1,439.70	$1,554.88	$1,554.88
62	$1,053.63	$1,053.63	$995.10	$995.10	$1,471.98	$1,471.98	$1,589.74	$1,589.74
63	$1,082.60	$1,082.60	$1,022.46	$1,022.46	$1,512.46	$1,512.46	$1,633.45	$1,633.45
64+	$1,100.21	$1,100.21	$1,039.07	$1,039.07	$1,537.04	$1,537.04	$1,660.01	$1,660.01

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010209**		**45127PA0130003**		**45127PA0130004**		**45127PA0130007**	
Plan Marketing Name =>	**Gold PPO 0/0/20 Rx 500**		**alley Advantage EPO 5000/0/35**		**Valley Advantage EPO 5000/0/3**		**pital Advantage EPO 5000/0/3**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**6**		**9**	
Network =>	**PPO**		**EPO**		**EPO**		**EPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$500 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$300 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$399.79	$399.79	$259.01	$259.01	$274.69	$274.69	$264.19	$264.19
15	$435.32	$435.32	$282.04	$282.04	$299.11	$299.11	$287.68	$287.68
16	$448.91	$448.91	$290.84	$290.84	$308.44	$308.44	$296.66	$296.66
17	$462.50	$462.50	$299.64	$299.64	$317.78	$317.78	$305.64	$305.64
18	$477.13	$477.13	$309.12	$309.12	$327.83	$327.83	$315.31	$315.31
19	$491.76	$491.76	$318.60	$318.60	$337.88	$337.88	$324.98	$324.98
20	$506.92	$506.92	$328.42	$328.42	$348.30	$348.30	$334.99	$334.99
21	$522.60	$522.60	$338.58	$338.58	$359.07	$359.07	$345.35	$345.35
22	$522.60	$522.60	$338.58	$338.58	$359.07	$359.07	$345.35	$345.35
23	$522.60	$522.60	$338.58	$338.58	$359.07	$359.07	$345.35	$345.35
24	$522.60	$522.60	$338.58	$338.58	$359.07	$359.07	$345.35	$345.35
25	$524.69	$524.69	$339.93	$339.93	$360.51	$360.51	$346.73	$346.73
26	$535.14	$535.14	$346.71	$346.71	$367.69	$367.69	$353.64	$353.64
27	$547.68	$547.68	$354.83	$354.83	$376.31	$376.31	$361.93	$361.93
28	$568.06	$568.06	$368.04	$368.04	$390.31	$390.31	$375.40	$375.40
29	$584.79	$584.79	$378.87	$378.87	$401.80	$401.80	$386.45	$386.45
30	$593.15	$593.15	$384.29	$384.29	$407.54	$407.54	$391.97	$391.97
31	$605.69	$605.69	$392.41	$392.41	$416.16	$416.16	$400.26	$400.26
32	$618.23	$618.23	$400.54	$400.54	$424.78	$424.78	$408.55	$408.55
33	$626.07	$626.07	$405.62	$405.62	$430.17	$430.17	$413.73	$413.73
34	$634.43	$634.43	$411.04	$411.04	$435.91	$435.91	$419.26	$419.26
35	$638.61	$638.61	$413.74	$413.74	$438.78	$438.78	$422.02	$422.02
36	$642.79	$642.79	$416.45	$416.45	$441.66	$441.66	$424.78	$424.78
37	$646.98	$646.98	$419.16	$419.16	$444.53	$444.53	$427.55	$427.55
38	$651.16	$651.16	$421.87	$421.87	$447.40	$447.40	$430.31	$430.31
39	$659.52	$659.52	$427.29	$427.29	$453.15	$453.15	$435.83	$435.83
40	$667.88	$667.88	$432.71	$432.71	$458.89	$458.89	$441.36	$441.36
41	$680.42	$680.42	$440.83	$440.83	$467.51	$467.51	$449.65	$449.65
42	$692.44	$692.44	$448.62	$448.62	$475.77	$475.77	$457.59	$457.59
43	$709.16	$709.16	$459.45	$459.45	$487.26	$487.26	$468.64	$468.64
44	$730.07	$730.07	$473.00	$473.00	$501.62	$501.62	$482.46	$482.46
45	$754.63	$754.63	$488.91	$488.91	$518.50	$518.50	$498.69	$498.69
46	$783.90	$783.90	$507.87	$507.87	$538.60	$538.60	$518.03	$518.03
47	$816.82	$816.82	$529.20	$529.20	$561.23	$561.23	$539.78	$539.78
48	$854.45	$854.45	$553.58	$553.58	$587.08	$587.08	$564.65	$564.65
49	$891.55	$891.55	$577.62	$577.62	$612.57	$612.57	$589.17	$589.17
50	$933.36	$933.36	$604.70	$604.70	$641.30	$641.30	$616.80	$616.80
51	$974.64	$974.64	$631.45	$631.45	$669.67	$669.67	$644.08	$644.08
52	$1,020.11	$1,020.11	$660.91	$660.91	$700.90	$700.90	$674.13	$674.13
53	$1,066.10	$1,066.10	$690.70	$690.70	$732.50	$732.50	$704.52	$704.52
54	$1,115.74	$1,115.74	$722.87	$722.87	$766.61	$766.61	$737.33	$737.33
55	$1,165.39	$1,165.39	$755.03	$755.03	$800.73	$800.73	$770.13	$770.13
56	$1,219.22	$1,219.22	$789.91	$789.91	$837.71	$837.71	$805.71	$805.71
57	$1,273.57	$1,273.57	$825.12	$825.12	$875.05	$875.05	$841.62	$841.62
58	$1,331.58	$1,331.58	$862.70	$862.70	$914.91	$914.91	$879.96	$879.96
59	$1,360.32	$1,360.32	$881.32	$881.32	$934.66	$934.66	$898.95	$898.95
60	$1,418.33	$1,418.33	$918.91	$918.91	$974.52	$974.52	$937.28	$937.28
61	$1,468.50	$1,468.50	$951.41	$951.41	$1,008.99	$1,008.99	$970.44	$970.44
62	$1,501.42	$1,501.42	$972.74	$972.74	$1,031.61	$1,031.61	$992.20	$992.20
63	$1,542.71	$1,542.71	$999.49	$999.49	$1,059.97	$1,059.97	$1,019.48	$1,019.48
64+	$1,567.79	$1,567.79	$1,015.73	$1,015.73	$1,077.20	$1,077.20	$1,036.04	$1,036.04

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$280.18	$280.18
15	$305.09	$305.09
16	$314.61	$314.61
17	$324.13	$324.13
18	$334.39	$334.39
19	$344.64	$344.64
20	$355.26	$355.26
21	$366.25	$366.25
22	$366.25	$366.25
23	$366.25	$366.25
24	$366.25	$366.25
25	$367.72	$367.72
26	$375.04	$375.04
27	$383.83	$383.83
28	$398.12	$398.12
29	$409.84	$409.84
30	$415.70	$415.70
31	$424.49	$424.49
32	$433.28	$433.28
33	$438.77	$438.77
34	$444.63	$444.63
35	$447.56	$447.56
36	$450.49	$450.49
37	$453.42	$453.42
38	$456.35	$456.35
39	$462.21	$462.21
40	$468.07	$468.07
41	$476.86	$476.86
42	$485.28	$485.28
43	$497.00	$497.00
44	$511.65	$511.65
45	$528.87	$528.87
46	$549.38	$549.38
47	$572.45	$572.45
48	$598.82	$598.82
49	$624.82	$624.82
50	$654.13	$654.13
51	$683.06	$683.06
52	$714.92	$714.92
53	$747.15	$747.15
54	$781.95	$781.95
55	$816.74	$816.74
56	$854.46	$854.46
57	$892.55	$892.55
58	$933.21	$933.21
59	$953.35	$953.35
60	$994.01	$994.01
61	$1,029.17	$1,029.17
62	$1,052.24	$1,052.24
63	$1,081.17	$1,081.17
64+	$1,098.74	$1,098.74

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$454.38	$454.38	$490.73	$490.73	$463.47	$463.47	$478.28	$478.28
15	$494.77	$494.77	$534.35	$534.35	$504.66	$504.66	$520.79	$520.79
16	$510.21	$510.21	$551.03	$551.03	$520.42	$520.42	$537.05	$537.05
17	$525.65	$525.65	$567.71	$567.71	$536.17	$536.17	$553.30	$553.30
18	$542.29	$542.29	$585.67	$585.67	$553.13	$553.13	$570.81	$570.81
19	$558.92	$558.92	$603.63	$603.63	$570.09	$570.09	$588.31	$588.31
20	$576.14	$576.14	$622.23	$622.23	$587.66	$587.66	$606.44	$606.44
21	$593.96	$593.96	$641.48	$641.48	$605.84	$605.84	$625.20	$625.20
22	$593.96	$593.96	$641.48	$641.48	$605.84	$605.84	$625.20	$625.20
23	$593.96	$593.96	$641.48	$641.48	$605.84	$605.84	$625.20	$625.20
24	$593.96	$593.96	$641.48	$641.48	$605.84	$605.84	$625.20	$625.20
25	$596.34	$596.34	$644.04	$644.04	$608.26	$608.26	$627.70	$627.70
26	$608.22	$608.22	$656.87	$656.87	$620.38	$620.38	$640.20	$640.20
27	$622.47	$622.47	$672.27	$672.27	$634.92	$634.92	$655.21	$655.21
28	$645.63	$645.63	$697.29	$697.29	$658.55	$658.55	$679.59	$679.59
29	$664.64	$664.64	$717.81	$717.81	$677.93	$677.93	$699.60	$699.60
30	$674.14	$674.14	$728.08	$728.08	$687.63	$687.63	$709.60	$709.60
31	$688.40	$688.40	$743.47	$743.47	$702.17	$702.17	$724.61	$724.61
32	$702.65	$702.65	$758.87	$758.87	$716.71	$716.71	$739.61	$739.61
33	$711.56	$711.56	$768.49	$768.49	$725.80	$725.80	$748.99	$748.99
34	$721.07	$721.07	$778.75	$778.75	$735.49	$735.49	$758.99	$758.99
35	$725.82	$725.82	$783.88	$783.88	$740.34	$740.34	$763.99	$763.99
36	$730.57	$730.57	$789.02	$789.02	$745.18	$745.18	$769.00	$769.00
37	$735.32	$735.32	$794.15	$794.15	$750.03	$750.03	$774.00	$774.00
38	$740.07	$740.07	$799.28	$799.28	$754.88	$754.88	$779.00	$779.00
39	$749.58	$749.58	$809.54	$809.54	$764.57	$764.57	$789.00	$789.00
40	$759.08	$759.08	$819.81	$819.81	$774.26	$774.26	$799.01	$799.01
41	$773.34	$773.34	$835.20	$835.20	$788.80	$788.80	$814.01	$814.01
42	$787.00	$787.00	$849.96	$849.96	$802.74	$802.74	$828.39	$828.39
43	$806.00	$806.00	$870.48	$870.48	$822.12	$822.12	$848.40	$848.40
44	$829.76	$829.76	$896.14	$896.14	$846.36	$846.36	$873.40	$873.40
45	$857.68	$857.68	$926.29	$926.29	$874.83	$874.83	$902.79	$902.79
46	$890.94	$890.94	$962.22	$962.22	$908.76	$908.76	$937.80	$937.80
47	$928.36	$928.36	$1,002.63	$1,002.63	$946.93	$946.93	$977.19	$977.19
48	$971.12	$971.12	$1,048.81	$1,048.81	$990.55	$990.55	$1,022.20	$1,022.20
49	$1,013.30	$1,013.30	$1,094.36	$1,094.36	$1,033.56	$1,033.56	$1,066.59	$1,066.59
50	$1,060.81	$1,060.81	$1,145.68	$1,145.68	$1,082.03	$1,082.03	$1,116.61	$1,116.61
51	$1,107.74	$1,107.74	$1,196.35	$1,196.35	$1,129.89	$1,129.89	$1,166.00	$1,166.00
52	$1,159.41	$1,159.41	$1,252.16	$1,252.16	$1,182.60	$1,182.60	$1,220.39	$1,220.39
53	$1,211.68	$1,211.68	$1,308.61	$1,308.61	$1,235.91	$1,235.91	$1,275.41	$1,275.41
54	$1,268.10	$1,268.10	$1,369.55	$1,369.55	$1,293.47	$1,293.47	$1,334.80	$1,334.80
55	$1,324.53	$1,324.53	$1,430.49	$1,430.49	$1,351.02	$1,351.02	$1,394.20	$1,394.20
56	$1,385.71	$1,385.71	$1,496.57	$1,496.57	$1,413.42	$1,413.42	$1,458.59	$1,458.59
57	$1,447.48	$1,447.48	$1,563.28	$1,563.28	$1,476.43	$1,476.43	$1,523.61	$1,523.61
58	$1,513.41	$1,513.41	$1,634.48	$1,634.48	$1,543.68	$1,543.68	$1,593.01	$1,593.01
59	$1,546.08	$1,546.08	$1,669.76	$1,669.76	$1,577.00	$1,577.00	$1,627.40	$1,627.40
60	$1,612.01	$1,612.01	$1,740.97	$1,740.97	$1,644.25	$1,644.25	$1,696.79	$1,696.79
61	$1,669.03	$1,669.03	$1,802.55	$1,802.55	$1,702.41	$1,702.41	$1,756.81	$1,756.81
62	$1,706.45	$1,706.45	$1,842.96	$1,842.96	$1,740.58	$1,740.58	$1,796.20	$1,796.20
63	$1,753.37	$1,753.37	$1,893.64	$1,893.64	$1,788.44	$1,788.44	$1,845.59	$1,845.59
64+	$1,781.87	$1,781.87	$1,924.43	$1,924.43	$1,817.51	$1,817.51	$1,875.59	$1,875.59

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$516.54	$516.54	$487.84	$487.84	$440.39	$440.39	$475.62	$475.62
15	$562.45	$562.45	$531.21	$531.21	$479.53	$479.53	$517.90	$517.90
16	$580.01	$580.01	$547.79	$547.79	$494.50	$494.50	$534.06	$534.06
17	$597.57	$597.57	$564.37	$564.37	$509.47	$509.47	$550.23	$550.23
18	$616.47	$616.47	$582.22	$582.22	$525.59	$525.59	$567.63	$567.63
19	$635.38	$635.38	$600.08	$600.08	$541.71	$541.71	$585.04	$585.04
20	$654.96	$654.96	$618.57	$618.57	$558.40	$558.40	$603.07	$603.07
21	$675.22	$675.22	$637.70	$637.70	$575.67	$575.67	$621.72	$621.72
22	$675.22	$675.22	$637.70	$637.70	$575.67	$575.67	$621.72	$621.72
23	$675.22	$675.22	$637.70	$637.70	$575.67	$575.67	$621.72	$621.72
24	$675.22	$675.22	$637.70	$637.70	$575.67	$575.67	$621.72	$621.72
25	$677.92	$677.92	$640.25	$640.25	$577.97	$577.97	$624.21	$624.21
26	$691.42	$691.42	$653.01	$653.01	$589.49	$589.49	$636.64	$636.64
27	$707.63	$707.63	$668.31	$668.31	$603.30	$603.30	$651.57	$651.57
28	$733.96	$733.96	$693.18	$693.18	$625.75	$625.75	$675.81	$675.81
29	$755.57	$755.57	$713.59	$713.59	$644.17	$644.17	$695.71	$695.71
30	$766.37	$766.37	$723.79	$723.79	$653.39	$653.39	$705.66	$705.66
31	$782.58	$782.58	$739.10	$739.10	$667.20	$667.20	$720.58	$720.58
32	$798.78	$798.78	$754.40	$754.40	$681.02	$681.02	$735.50	$735.50
33	$808.91	$808.91	$763.97	$763.97	$689.65	$689.65	$744.82	$744.82
34	$819.71	$819.71	$774.17	$774.17	$698.86	$698.86	$754.77	$754.77
35	$825.11	$825.11	$779.27	$779.27	$703.47	$703.47	$759.75	$759.75
36	$830.52	$830.52	$784.38	$784.38	$708.07	$708.07	$764.72	$764.72
37	$835.92	$835.92	$789.48	$789.48	$712.68	$712.68	$769.69	$769.69
38	$841.32	$841.32	$794.58	$794.58	$717.28	$717.28	$774.67	$774.67
39	$852.12	$852.12	$804.78	$804.78	$726.50	$726.50	$784.62	$784.62
40	$862.93	$862.93	$814.99	$814.99	$735.71	$735.71	$794.56	$794.56
41	$879.13	$879.13	$830.29	$830.29	$749.52	$749.52	$809.48	$809.48
42	$894.66	$894.66	$844.96	$844.96	$762.76	$762.76	$823.78	$823.78
43	$916.27	$916.27	$865.36	$865.36	$781.18	$781.18	$843.68	$843.68
44	$943.28	$943.28	$890.87	$890.87	$804.21	$804.21	$868.55	$868.55
45	$975.01	$975.01	$920.84	$920.84	$831.27	$831.27	$897.77	$897.77
46	$1,012.82	$1,012.82	$956.56	$956.56	$863.50	$863.50	$932.59	$932.59
47	$1,055.36	$1,055.36	$996.73	$996.73	$899.77	$899.77	$971.75	$971.75
48	$1,103.98	$1,103.98	$1,042.65	$1,042.65	$941.22	$941.22	$1,016.52	$1,016.52
49	$1,151.92	$1,151.92	$1,087.92	$1,087.92	$982.09	$982.09	$1,060.66	$1,060.66
50	$1,205.94	$1,205.94	$1,138.94	$1,138.94	$1,028.15	$1,028.15	$1,110.40	$1,110.40
51	$1,259.28	$1,259.28	$1,189.32	$1,189.32	$1,073.62	$1,073.62	$1,159.51	$1,159.51
52	$1,318.02	$1,318.02	$1,244.80	$1,244.80	$1,123.71	$1,123.71	$1,213.60	$1,213.60
53	$1,377.44	$1,377.44	$1,300.92	$1,300.92	$1,174.37	$1,174.37	$1,268.32	$1,268.32
54	$1,441.59	$1,441.59	$1,361.50	$1,361.50	$1,229.06	$1,229.06	$1,327.38	$1,327.38
55	$1,505.73	$1,505.73	$1,422.08	$1,422.08	$1,283.74	$1,283.74	$1,386.44	$1,386.44
56	$1,575.28	$1,575.28	$1,487.76	$1,487.76	$1,343.04	$1,343.04	$1,450.48	$1,450.48
57	$1,645.50	$1,645.50	$1,554.08	$1,554.08	$1,402.91	$1,402.91	$1,515.14	$1,515.14
58	$1,720.45	$1,720.45	$1,624.87	$1,624.87	$1,466.81	$1,466.81	$1,584.15	$1,584.15
59	$1,757.59	$1,757.59	$1,659.94	$1,659.94	$1,498.47	$1,498.47	$1,618.35	$1,618.35
60	$1,832.54	$1,832.54	$1,730.73	$1,730.73	$1,562.37	$1,562.37	$1,687.36	$1,687.36
61	$1,897.36	$1,897.36	$1,791.95	$1,791.95	$1,617.63	$1,617.63	$1,747.04	$1,747.04
62	$1,939.90	$1,939.90	$1,832.12	$1,832.12	$1,653.90	$1,653.90	$1,786.21	$1,786.21
63	$1,993.24	$1,993.24	$1,882.50	$1,882.50	$1,699.38	$1,699.38	$1,835.33	$1,835.33
64+	$2,025.65	$2,025.65	$1,913.10	$1,913.10	$1,727.00	$1,727.00	$1,865.16	$1,865.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$449.20	$449.20	$462.90	$462.90	$499.93	$499.93	$472.16	$472.16
15	$489.12	$489.12	$504.05	$504.05	$544.37	$544.37	$514.13	$514.13
16	$504.39	$504.39	$519.78	$519.78	$561.36	$561.36	$530.18	$530.18
17	$519.66	$519.66	$535.51	$535.51	$578.35	$578.35	$546.22	$546.22
18	$536.10	$536.10	$552.46	$552.46	$596.65	$596.65	$563.51	$563.51
19	$552.54	$552.54	$569.40	$569.40	$614.95	$614.95	$580.79	$580.79
20	$569.57	$569.57	$586.95	$586.95	$633.90	$633.90	$598.69	$598.69
21	$587.18	$587.18	$605.10	$605.10	$653.51	$653.51	$617.20	$617.20
22	$587.18	$587.18	$605.10	$605.10	$653.51	$653.51	$617.20	$617.20
23	$587.18	$587.18	$605.10	$605.10	$653.51	$653.51	$617.20	$617.20
24	$587.18	$587.18	$605.10	$605.10	$653.51	$653.51	$617.20	$617.20
25	$589.53	$589.53	$607.52	$607.52	$656.12	$656.12	$619.67	$619.67
26	$601.28	$601.28	$619.62	$619.62	$669.19	$669.19	$632.01	$632.01
27	$615.37	$615.37	$634.14	$634.14	$684.88	$684.88	$646.83	$646.83
28	$638.27	$638.27	$657.74	$657.74	$710.36	$710.36	$670.90	$670.90
29	$657.06	$657.06	$677.11	$677.11	$731.28	$731.28	$690.65	$690.65
30	$666.45	$666.45	$686.79	$686.79	$741.73	$741.73	$700.52	$700.52
31	$680.55	$680.55	$701.31	$701.31	$757.42	$757.42	$715.34	$715.34
32	$694.64	$694.64	$715.83	$715.83	$773.10	$773.10	$730.15	$730.15
33	$703.45	$703.45	$724.91	$724.91	$782.90	$782.90	$739.41	$739.41
34	$712.84	$712.84	$734.59	$734.59	$793.36	$793.36	$749.28	$749.28
35	$717.54	$717.54	$739.43	$739.43	$798.59	$798.59	$754.22	$754.22
36	$722.24	$722.24	$744.27	$744.27	$803.81	$803.81	$759.16	$759.16
37	$726.93	$726.93	$749.11	$749.11	$809.04	$809.04	$764.10	$764.10
38	$731.63	$731.63	$753.95	$753.95	$814.27	$814.27	$769.03	$769.03
39	$741.03	$741.03	$763.64	$763.64	$824.73	$824.73	$778.91	$778.91
40	$750.42	$750.42	$773.32	$773.32	$835.18	$835.18	$788.78	$788.78
41	$764.51	$764.51	$787.84	$787.84	$850.87	$850.87	$803.60	$803.60
42	$778.02	$778.02	$801.76	$801.76	$865.90	$865.90	$817.79	$817.79
43	$796.81	$796.81	$821.12	$821.12	$886.81	$886.81	$837.54	$837.54
44	$820.30	$820.30	$845.32	$845.32	$912.95	$912.95	$862.23	$862.23
45	$847.89	$847.89	$873.76	$873.76	$943.67	$943.67	$891.24	$891.24
46	$880.78	$880.78	$907.65	$907.65	$980.26	$980.26	$925.80	$925.80
47	$917.77	$917.77	$945.77	$945.77	$1,021.43	$1,021.43	$964.69	$964.69
48	$960.04	$960.04	$989.34	$989.34	$1,068.49	$1,068.49	$1,009.13	$1,009.13
49	$1,001.73	$1,001.73	$1,032.30	$1,032.30	$1,114.88	$1,114.88	$1,052.95	$1,052.95
50	$1,048.71	$1,048.71	$1,080.71	$1,080.71	$1,167.17	$1,167.17	$1,102.32	$1,102.32
51	$1,095.10	$1,095.10	$1,128.51	$1,128.51	$1,218.79	$1,218.79	$1,151.08	$1,151.08
52	$1,146.18	$1,146.18	$1,181.16	$1,181.16	$1,275.65	$1,275.65	$1,204.78	$1,204.78
53	$1,197.85	$1,197.85	$1,234.40	$1,234.40	$1,333.16	$1,333.16	$1,259.09	$1,259.09
54	$1,253.64	$1,253.64	$1,291.89	$1,291.89	$1,395.24	$1,395.24	$1,317.73	$1,317.73
55	$1,309.42	$1,309.42	$1,349.37	$1,349.37	$1,457.32	$1,457.32	$1,376.36	$1,376.36
56	$1,369.90	$1,369.90	$1,411.70	$1,411.70	$1,524.63	$1,524.63	$1,439.93	$1,439.93
57	$1,430.97	$1,430.97	$1,474.63	$1,474.63	$1,592.60	$1,592.60	$1,504.12	$1,504.12
58	$1,496.14	$1,496.14	$1,541.79	$1,541.79	$1,665.14	$1,665.14	$1,572.63	$1,572.63
59	$1,528.44	$1,528.44	$1,575.08	$1,575.08	$1,701.08	$1,701.08	$1,606.58	$1,606.58
60	$1,593.62	$1,593.62	$1,642.24	$1,642.24	$1,773.62	$1,773.62	$1,675.09	$1,675.09
61	$1,649.99	$1,649.99	$1,700.33	$1,700.33	$1,836.36	$1,836.36	$1,734.34	$1,734.34
62	$1,686.98	$1,686.98	$1,738.45	$1,738.45	$1,877.53	$1,877.53	$1,773.22	$1,773.22
63	$1,733.37	$1,733.37	$1,786.26	$1,786.26	$1,929.16	$1,929.16	$1,821.98	$1,821.98
64+	$1,761.54	$1,761.54	$1,815.29	$1,815.29	$1,960.52	$1,960.52	$1,851.60	$1,851.60

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$381.08	$381.08	$411.56	$411.56	$388.70	$388.70	$404.59	$404.59
15	$414.95	$414.95	$448.15	$448.15	$423.25	$423.25	$440.56	$440.56
16	$427.90	$427.90	$462.13	$462.13	$436.46	$436.46	$454.31	$454.31
17	$440.85	$440.85	$476.12	$476.12	$449.67	$449.67	$468.06	$468.06
18	$454.80	$454.80	$491.19	$491.19	$463.90	$463.90	$482.87	$482.87
19	$468.75	$468.75	$506.25	$506.25	$478.12	$478.12	$497.68	$497.68
20	$483.20	$483.20	$521.85	$521.85	$492.86	$492.86	$513.01	$513.01
21	$498.14	$498.14	$537.99	$537.99	$508.10	$508.10	$528.88	$528.88
22	$498.14	$498.14	$537.99	$537.99	$508.10	$508.10	$528.88	$528.88
23	$498.14	$498.14	$537.99	$537.99	$508.10	$508.10	$528.88	$528.88
24	$498.14	$498.14	$537.99	$537.99	$508.10	$508.10	$528.88	$528.88
25	$500.13	$500.13	$540.14	$540.14	$510.14	$510.14	$531.00	$531.00
26	$510.10	$510.10	$550.90	$550.90	$520.30	$520.30	$541.57	$541.57
27	$522.05	$522.05	$563.81	$563.81	$532.49	$532.49	$554.27	$554.27
28	$541.48	$541.48	$584.80	$584.80	$552.31	$552.31	$574.89	$574.89
29	$557.42	$557.42	$602.01	$602.01	$568.57	$568.57	$591.82	$591.82
30	$565.39	$565.39	$610.62	$610.62	$576.70	$576.70	$600.28	$600.28
31	$577.34	$577.34	$623.53	$623.53	$588.89	$588.89	$612.97	$612.97
32	$589.30	$589.30	$636.44	$636.44	$601.09	$601.09	$625.67	$625.67
33	$596.77	$596.77	$644.51	$644.51	$608.71	$608.71	$633.60	$633.60
34	$604.74	$604.74	$653.12	$653.12	$616.84	$616.84	$642.06	$642.06
35	$608.73	$608.73	$657.43	$657.43	$620.90	$620.90	$646.29	$646.29
36	$612.71	$612.71	$661.73	$661.73	$624.97	$624.97	$650.52	$650.52
37	$616.70	$616.70	$666.03	$666.03	$629.03	$629.03	$654.75	$654.75
38	$620.68	$620.68	$670.34	$670.34	$633.10	$633.10	$658.98	$658.98
39	$628.65	$628.65	$678.94	$678.94	$641.23	$641.23	$667.45	$667.45
40	$636.62	$636.62	$687.55	$687.55	$649.36	$649.36	$675.91	$675.91
41	$648.58	$648.58	$700.46	$700.46	$661.55	$661.55	$688.60	$688.60
42	$660.04	$660.04	$712.84	$712.84	$673.24	$673.24	$700.77	$700.77
43	$675.98	$675.98	$730.05	$730.05	$689.50	$689.50	$717.69	$717.69
44	$695.90	$695.90	$751.57	$751.57	$709.82	$709.82	$738.85	$738.85
45	$719.31	$719.31	$776.86	$776.86	$733.70	$733.70	$763.70	$763.70
46	$747.21	$747.21	$806.99	$806.99	$762.15	$762.15	$793.32	$793.32
47	$778.59	$778.59	$840.88	$840.88	$794.16	$794.16	$826.64	$826.64
48	$814.46	$814.46	$879.62	$879.62	$830.75	$830.75	$864.72	$864.72
49	$849.83	$849.83	$917.81	$917.81	$866.82	$866.82	$902.27	$902.27
50	$889.68	$889.68	$960.85	$960.85	$907.47	$907.47	$944.58	$944.58
51	$929.03	$929.03	$1,003.35	$1,003.35	$947.61	$947.61	$986.36	$986.36
52	$972.37	$972.37	$1,050.16	$1,050.16	$991.82	$991.82	$1,032.37	$1,032.37
53	$1,016.21	$1,016.21	$1,097.50	$1,097.50	$1,036.53	$1,036.53	$1,078.92	$1,078.92
54	$1,063.53	$1,063.53	$1,148.61	$1,148.61	$1,084.80	$1,084.80	$1,129.16	$1,129.16
55	$1,110.85	$1,110.85	$1,199.72	$1,199.72	$1,133.07	$1,133.07	$1,179.40	$1,179.40
56	$1,162.16	$1,162.16	$1,255.13	$1,255.13	$1,185.40	$1,185.40	$1,233.88	$1,233.88
57	$1,213.97	$1,213.97	$1,311.08	$1,311.08	$1,238.25	$1,238.25	$1,288.88	$1,288.88
58	$1,269.26	$1,269.26	$1,370.80	$1,370.80	$1,294.65	$1,294.65	$1,347.59	$1,347.59
59	$1,296.66	$1,296.66	$1,400.39	$1,400.39	$1,322.59	$1,322.59	$1,376.67	$1,376.67
60	$1,351.95	$1,351.95	$1,460.11	$1,460.11	$1,378.99	$1,378.99	$1,435.38	$1,435.38
61	$1,399.77	$1,399.77	$1,511.76	$1,511.76	$1,427.77	$1,427.77	$1,486.15	$1,486.15
62	$1,431.16	$1,431.16	$1,545.65	$1,545.65	$1,459.78	$1,459.78	$1,519.47	$1,519.47
63	$1,470.51	$1,470.51	$1,588.15	$1,588.15	$1,499.92	$1,499.92	$1,561.25	$1,561.25
64+	$1,494.41	$1,494.41	$1,613.96	$1,613.96	$1,524.30	$1,524.30	$1,586.63	$1,586.63

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$436.96	$436.96	$412.69	$412.69	$356.57	$356.57	$385.09	$385.09
15	$475.80	$475.80	$449.37	$449.37	$388.26	$388.26	$419.32	$419.32
16	$490.65	$490.65	$463.39	$463.39	$400.38	$400.38	$432.41	$432.41
17	$505.50	$505.50	$477.42	$477.42	$412.50	$412.50	$445.50	$445.50
18	$521.50	$521.50	$492.52	$492.52	$425.55	$425.55	$459.59	$459.59
19	$537.49	$537.49	$507.63	$507.63	$438.60	$438.60	$473.69	$473.69
20	$554.05	$554.05	$523.27	$523.27	$452.12	$452.12	$488.29	$488.29
21	$571.19	$571.19	$539.46	$539.46	$466.10	$466.10	$503.39	$503.39
22	$571.19	$571.19	$539.46	$539.46	$466.10	$466.10	$503.39	$503.39
23	$571.19	$571.19	$539.46	$539.46	$466.10	$466.10	$503.39	$503.39
24	$571.19	$571.19	$539.46	$539.46	$466.10	$466.10	$503.39	$503.39
25	$573.48	$573.48	$541.62	$541.62	$467.96	$467.96	$505.40	$505.40
26	$584.90	$584.90	$552.40	$552.40	$477.29	$477.29	$515.47	$515.47
27	$598.61	$598.61	$565.35	$565.35	$488.47	$488.47	$527.55	$527.55
28	$620.88	$620.88	$586.39	$586.39	$506.65	$506.65	$547.18	$547.18
29	$639.16	$639.16	$603.65	$603.65	$521.57	$521.57	$563.29	$563.29
30	$648.30	$648.30	$612.28	$612.28	$529.02	$529.02	$571.35	$571.35
31	$662.01	$662.01	$625.23	$625.23	$540.21	$540.21	$583.43	$583.43
32	$675.72	$675.72	$638.18	$638.18	$551.40	$551.40	$595.51	$595.51
33	$684.29	$684.29	$646.27	$646.27	$558.39	$558.39	$603.06	$603.06
34	$693.43	$693.43	$654.90	$654.90	$565.85	$565.85	$611.11	$611.11
35	$697.99	$697.99	$659.22	$659.22	$569.57	$569.57	$615.14	$615.14
36	$702.56	$702.56	$663.53	$663.53	$573.30	$573.30	$619.17	$619.17
37	$707.13	$707.13	$667.85	$667.85	$577.03	$577.03	$623.19	$623.19
38	$711.70	$711.70	$672.16	$672.16	$580.76	$580.76	$627.22	$627.22
39	$720.84	$720.84	$680.80	$680.80	$588.22	$588.22	$635.28	$635.28
40	$729.98	$729.98	$689.43	$689.43	$595.68	$595.68	$643.33	$643.33
41	$743.69	$743.69	$702.37	$702.37	$606.86	$606.86	$655.41	$655.41
42	$756.83	$756.83	$714.78	$714.78	$617.58	$617.58	$666.99	$666.99
43	$775.11	$775.11	$732.04	$732.04	$632.50	$632.50	$683.10	$683.10
44	$797.95	$797.95	$753.62	$753.62	$651.14	$651.14	$703.23	$703.23
45	$824.80	$824.80	$778.98	$778.98	$673.05	$673.05	$726.89	$726.89
46	$856.79	$856.79	$809.19	$809.19	$699.15	$699.15	$755.08	$755.08
47	$892.77	$892.77	$843.17	$843.17	$728.51	$728.51	$786.80	$786.80
48	$933.90	$933.90	$882.01	$882.01	$762.07	$762.07	$823.04	$823.04
49	$974.45	$974.45	$920.31	$920.31	$795.17	$795.17	$858.78	$858.78
50	$1,020.15	$1,020.15	$963.47	$963.47	$832.45	$832.45	$899.05	$899.05
51	$1,065.27	$1,065.27	$1,006.09	$1,006.09	$869.28	$869.28	$938.82	$938.82
52	$1,114.96	$1,114.96	$1,053.02	$1,053.02	$909.83	$909.83	$982.61	$982.61
53	$1,165.23	$1,165.23	$1,100.49	$1,100.49	$950.84	$950.84	$1,026.91	$1,026.91
54	$1,219.49	$1,219.49	$1,151.74	$1,151.74	$995.12	$995.12	$1,074.73	$1,074.73
55	$1,273.75	$1,273.75	$1,202.99	$1,202.99	$1,039.40	$1,039.40	$1,122.56	$1,122.56
56	$1,332.59	$1,332.59	$1,258.55	$1,258.55	$1,087.41	$1,087.41	$1,174.40	$1,174.40
57	$1,391.99	$1,391.99	$1,314.66	$1,314.66	$1,135.89	$1,135.89	$1,226.76	$1,226.76
58	$1,455.39	$1,455.39	$1,374.54	$1,374.54	$1,187.62	$1,187.62	$1,282.63	$1,282.63
59	$1,486.81	$1,486.81	$1,404.21	$1,404.21	$1,213.26	$1,213.26	$1,310.32	$1,310.32
60	$1,550.21	$1,550.21	$1,464.09	$1,464.09	$1,265.00	$1,265.00	$1,366.20	$1,366.20
61	$1,605.05	$1,605.05	$1,515.88	$1,515.88	$1,309.74	$1,309.74	$1,414.52	$1,414.52
62	$1,641.03	$1,641.03	$1,549.86	$1,549.86	$1,339.11	$1,339.11	$1,446.23	$1,446.23
63	$1,686.15	$1,686.15	$1,592.48	$1,592.48	$1,375.93	$1,375.93	$1,486.00	$1,486.00
64+	$1,713.56	$1,713.56	$1,618.37	$1,618.37	$1,398.29	$1,398.29	$1,510.16	$1,510.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$363.70	$363.70	$380.08	$380.08	$410.49	$410.49	$387.68	$387.68
15	$396.03	$396.03	$413.87	$413.87	$446.98	$446.98	$422.15	$422.15
16	$408.39	$408.39	$426.79	$426.79	$460.93	$460.93	$435.32	$435.32
17	$420.75	$420.75	$439.70	$439.70	$474.88	$474.88	$448.50	$448.50
18	$434.06	$434.06	$453.61	$453.61	$489.90	$489.90	$462.69	$462.69
19	$447.37	$447.37	$467.53	$467.53	$504.93	$504.93	$476.88	$476.88
20	$461.16	$461.16	$481.93	$481.93	$520.49	$520.49	$491.57	$491.57
21	$475.42	$475.42	$496.84	$496.84	$536.59	$536.59	$506.78	$506.78
22	$475.42	$475.42	$496.84	$496.84	$536.59	$536.59	$506.78	$506.78
23	$475.42	$475.42	$496.84	$496.84	$536.59	$536.59	$506.78	$506.78
24	$475.42	$475.42	$496.84	$496.84	$536.59	$536.59	$506.78	$506.78
25	$477.32	$477.32	$498.83	$498.83	$538.73	$538.73	$508.80	$508.80
26	$486.83	$486.83	$508.76	$508.76	$549.47	$549.47	$518.94	$518.94
27	$498.24	$498.24	$520.69	$520.69	$562.34	$562.34	$531.10	$531.10
28	$516.78	$516.78	$540.07	$540.07	$583.27	$583.27	$550.87	$550.87
29	$532.00	$532.00	$555.96	$555.96	$600.44	$600.44	$567.08	$567.08
30	$539.60	$539.60	$563.91	$563.91	$609.03	$609.03	$575.19	$575.19
31	$551.01	$551.01	$575.84	$575.84	$621.90	$621.90	$587.35	$587.35
32	$562.42	$562.42	$587.76	$587.76	$634.78	$634.78	$599.52	$599.52
33	$569.56	$569.56	$595.21	$595.21	$642.83	$642.83	$607.12	$607.12
34	$577.16	$577.16	$603.16	$603.16	$651.42	$651.42	$615.23	$615.23
35	$580.97	$580.97	$607.14	$607.14	$655.71	$655.71	$619.28	$619.28
36	$584.77	$584.77	$611.11	$611.11	$660.00	$660.00	$623.34	$623.34
37	$588.57	$588.57	$615.09	$615.09	$664.29	$664.29	$627.39	$627.39
38	$592.38	$592.38	$619.06	$619.06	$668.59	$668.59	$631.44	$631.44
39	$599.98	$599.98	$627.01	$627.01	$677.17	$677.17	$639.55	$639.55
40	$607.59	$607.59	$634.96	$634.96	$685.76	$685.76	$647.66	$647.66
41	$619.00	$619.00	$646.89	$646.89	$698.64	$698.64	$659.82	$659.82
42	$629.93	$629.93	$658.31	$658.31	$710.98	$710.98	$671.48	$671.48
43	$645.15	$645.15	$674.21	$674.21	$728.15	$728.15	$687.70	$687.70
44	$664.16	$664.16	$694.09	$694.09	$749.61	$749.61	$707.97	$707.97
45	$686.51	$686.51	$717.44	$717.44	$774.83	$774.83	$731.79	$731.79
46	$713.13	$713.13	$745.26	$745.26	$804.88	$804.88	$760.17	$760.17
47	$743.08	$743.08	$776.56	$776.56	$838.69	$838.69	$792.09	$792.09
48	$777.31	$777.31	$812.33	$812.33	$877.32	$877.32	$828.58	$828.58
49	$811.07	$811.07	$847.61	$847.61	$915.42	$915.42	$864.56	$864.56
50	$849.10	$849.10	$887.36	$887.36	$958.34	$958.34	$905.10	$905.10
51	$886.66	$886.66	$926.61	$926.61	$1,000.74	$1,000.74	$945.14	$945.14
52	$928.02	$928.02	$969.83	$969.83	$1,047.42	$1,047.42	$989.23	$989.23
53	$969.86	$969.86	$1,013.55	$1,013.55	$1,094.64	$1,094.64	$1,033.82	$1,033.82
54	$1,015.03	$1,015.03	$1,060.75	$1,060.75	$1,145.61	$1,145.61	$1,081.97	$1,081.97
55	$1,060.19	$1,060.19	$1,107.95	$1,107.95	$1,196.59	$1,196.59	$1,130.11	$1,130.11
56	$1,109.16	$1,109.16	$1,159.13	$1,159.13	$1,251.86	$1,251.86	$1,182.31	$1,182.31
57	$1,158.60	$1,158.60	$1,210.80	$1,210.80	$1,307.66	$1,307.66	$1,235.02	$1,235.02
58	$1,211.38	$1,211.38	$1,265.95	$1,265.95	$1,367.22	$1,367.22	$1,291.27	$1,291.27
59	$1,237.52	$1,237.52	$1,293.27	$1,293.27	$1,396.74	$1,396.74	$1,319.14	$1,319.14
60	$1,290.30	$1,290.30	$1,348.42	$1,348.42	$1,456.30	$1,456.30	$1,375.39	$1,375.39
61	$1,335.94	$1,335.94	$1,396.12	$1,396.12	$1,507.81	$1,507.81	$1,424.04	$1,424.04
62	$1,365.89	$1,365.89	$1,427.42	$1,427.42	$1,541.62	$1,541.62	$1,455.97	$1,455.97
63	$1,403.45	$1,403.45	$1,466.67	$1,466.67	$1,584.01	$1,584.01	$1,496.01	$1,496.01
64+	$1,426.26	$1,426.26	$1,490.51	$1,490.51	$1,609.76	$1,609.76	$1,520.33	$1,520.33

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$400.81	$400.81	$432.88	$432.88	$408.83	$408.83	$423.63	$423.63
15	$436.44	$436.44	$471.36	$471.36	$445.17	$445.17	$461.28	$461.28
16	$450.06	$450.06	$486.07	$486.07	$459.07	$459.07	$475.68	$475.68
17	$463.69	$463.69	$500.78	$500.78	$472.96	$472.96	$490.08	$490.08
18	$478.36	$478.36	$516.63	$516.63	$487.92	$487.92	$505.58	$505.58
19	$493.03	$493.03	$532.47	$532.47	$502.89	$502.89	$521.09	$521.09
20	$508.22	$508.22	$548.88	$548.88	$518.39	$518.39	$537.15	$537.15
21	$523.94	$523.94	$565.86	$565.86	$534.42	$534.42	$553.76	$553.76
22	$523.94	$523.94	$565.86	$565.86	$534.42	$534.42	$553.76	$553.76
23	$523.94	$523.94	$565.86	$565.86	$534.42	$534.42	$553.76	$553.76
24	$523.94	$523.94	$565.86	$565.86	$534.42	$534.42	$553.76	$553.76
25	$526.04	$526.04	$568.12	$568.12	$536.56	$536.56	$555.98	$555.98
26	$536.51	$536.51	$579.44	$579.44	$547.24	$547.24	$567.05	$567.05
27	$549.09	$549.09	$593.02	$593.02	$560.07	$560.07	$580.34	$580.34
28	$569.52	$569.52	$615.08	$615.08	$580.91	$580.91	$601.94	$601.94
29	$586.29	$586.29	$633.19	$633.19	$598.01	$598.01	$619.66	$619.66
30	$594.67	$594.67	$642.25	$642.25	$606.57	$606.57	$628.52	$628.52
31	$607.25	$607.25	$655.83	$655.83	$619.39	$619.39	$641.81	$641.81
32	$619.82	$619.82	$669.41	$669.41	$632.22	$632.22	$655.10	$655.10
33	$627.68	$627.68	$677.89	$677.89	$640.23	$640.23	$663.40	$663.40
34	$636.06	$636.06	$686.95	$686.95	$648.78	$648.78	$672.26	$672.26
35	$640.25	$640.25	$691.48	$691.48	$653.06	$653.06	$676.69	$676.69
36	$644.45	$644.45	$696.00	$696.00	$657.34	$657.34	$681.12	$681.12
37	$648.64	$648.64	$700.53	$700.53	$661.61	$661.61	$685.55	$685.55
38	$652.83	$652.83	$705.06	$705.06	$665.89	$665.89	$689.98	$689.98
39	$661.21	$661.21	$714.11	$714.11	$674.44	$674.44	$698.85	$698.85
40	$669.60	$669.60	$723.16	$723.16	$682.99	$682.99	$707.71	$707.71
41	$682.17	$682.17	$736.74	$736.74	$695.81	$695.81	$721.00	$721.00
42	$694.22	$694.22	$749.76	$749.76	$708.10	$708.10	$733.73	$733.73
43	$710.99	$710.99	$767.87	$767.87	$725.21	$725.21	$751.45	$751.45
44	$731.94	$731.94	$790.50	$790.50	$746.58	$746.58	$773.60	$773.60
45	$756.57	$756.57	$817.09	$817.09	$771.70	$771.70	$799.63	$799.63
46	$785.91	$785.91	$848.78	$848.78	$801.63	$801.63	$830.64	$830.64
47	$818.92	$818.92	$884.43	$884.43	$835.30	$835.30	$865.53	$865.53
48	$856.64	$856.64	$925.17	$925.17	$873.77	$873.77	$905.40	$905.40
49	$893.84	$893.84	$965.35	$965.35	$911.72	$911.72	$944.71	$944.71
50	$935.76	$935.76	$1,010.62	$1,010.62	$954.47	$954.47	$989.02	$989.02
51	$977.15	$977.15	$1,055.32	$1,055.32	$996.69	$996.69	$1,032.76	$1,032.76
52	$1,022.73	$1,022.73	$1,104.55	$1,104.55	$1,043.19	$1,043.19	$1,080.94	$1,080.94
53	$1,068.84	$1,068.84	$1,154.34	$1,154.34	$1,090.21	$1,090.21	$1,129.67	$1,129.67
54	$1,118.61	$1,118.61	$1,208.10	$1,208.10	$1,140.98	$1,140.98	$1,182.28	$1,182.28
55	$1,168.39	$1,168.39	$1,261.86	$1,261.86	$1,191.75	$1,191.75	$1,234.88	$1,234.88
56	$1,222.35	$1,222.35	$1,320.14	$1,320.14	$1,246.80	$1,246.80	$1,291.92	$1,291.92
57	$1,276.84	$1,276.84	$1,378.99	$1,378.99	$1,302.38	$1,302.38	$1,349.51	$1,349.51
58	$1,335.00	$1,335.00	$1,441.80	$1,441.80	$1,361.70	$1,361.70	$1,410.98	$1,410.98
59	$1,363.82	$1,363.82	$1,472.92	$1,472.92	$1,391.09	$1,391.09	$1,441.44	$1,441.44
60	$1,421.97	$1,421.97	$1,535.73	$1,535.73	$1,450.41	$1,450.41	$1,502.90	$1,502.90
61	$1,472.27	$1,472.27	$1,590.05	$1,590.05	$1,501.72	$1,501.72	$1,556.07	$1,556.07
62	$1,505.28	$1,505.28	$1,625.70	$1,625.70	$1,535.39	$1,535.39	$1,590.95	$1,590.95
63	$1,546.67	$1,546.67	$1,670.40	$1,670.40	$1,577.60	$1,577.60	$1,634.70	$1,634.70
64+	$1,571.81	$1,571.81	$1,697.57	$1,697.57	$1,603.25	$1,603.25	$1,661.27	$1,661.27

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$457.52	$457.52	$432.10	$432.10	$325.77	$325.77	$351.83	$351.83
15	$498.18	$498.18	$470.51	$470.51	$354.72	$354.72	$383.10	$383.10
16	$513.73	$513.73	$485.19	$485.19	$365.80	$365.80	$395.06	$395.06
17	$529.28	$529.28	$499.88	$499.88	$376.87	$376.87	$407.02	$407.02
18	$546.03	$546.03	$515.69	$515.69	$388.79	$388.79	$419.90	$419.90
19	$562.78	$562.78	$531.51	$531.51	$400.72	$400.72	$432.77	$432.77
20	$580.12	$580.12	$547.89	$547.89	$413.06	$413.06	$446.11	$446.11
21	$598.06	$598.06	$564.84	$564.84	$425.84	$425.84	$459.91	$459.91
22	$598.06	$598.06	$564.84	$564.84	$425.84	$425.84	$459.91	$459.91
23	$598.06	$598.06	$564.84	$564.84	$425.84	$425.84	$459.91	$459.91
24	$598.06	$598.06	$564.84	$564.84	$425.84	$425.84	$459.91	$459.91
25	$600.45	$600.45	$567.09	$567.09	$427.54	$427.54	$461.75	$461.75
26	$612.41	$612.41	$578.39	$578.39	$436.06	$436.06	$470.94	$470.94
27	$626.77	$626.77	$591.95	$591.95	$446.28	$446.28	$481.98	$481.98
28	$650.09	$650.09	$613.98	$613.98	$462.89	$462.89	$499.92	$499.92
29	$669.23	$669.23	$632.05	$632.05	$476.51	$476.51	$514.64	$514.64
30	$678.80	$678.80	$641.09	$641.09	$483.33	$483.33	$521.99	$521.99
31	$693.15	$693.15	$654.64	$654.64	$493.55	$493.55	$533.03	$533.03
32	$707.51	$707.51	$668.20	$668.20	$503.77	$503.77	$544.07	$544.07
33	$716.48	$716.48	$676.67	$676.67	$510.16	$510.16	$550.97	$550.97
34	$726.05	$726.05	$685.71	$685.71	$516.97	$516.97	$558.33	$558.33
35	$730.83	$730.83	$690.23	$690.23	$520.38	$520.38	$562.01	$562.01
36	$735.61	$735.61	$694.75	$694.75	$523.78	$523.78	$565.69	$565.69
37	$740.40	$740.40	$699.27	$699.27	$527.19	$527.19	$569.37	$569.37
38	$745.18	$745.18	$703.78	$703.78	$530.60	$530.60	$573.04	$573.04
39	$754.75	$754.75	$712.82	$712.82	$537.41	$537.41	$580.40	$580.40
40	$764.32	$764.32	$721.86	$721.86	$544.22	$544.22	$587.76	$587.76
41	$778.68	$778.68	$735.42	$735.42	$554.44	$554.44	$598.80	$598.80
42	$792.43	$792.43	$748.41	$748.41	$564.24	$564.24	$609.38	$609.38
43	$811.57	$811.57	$766.48	$766.48	$577.86	$577.86	$624.09	$624.09
44	$835.49	$835.49	$789.07	$789.07	$594.90	$594.90	$642.49	$642.49
45	$863.60	$863.60	$815.62	$815.62	$614.91	$614.91	$664.11	$664.11
46	$897.09	$897.09	$847.25	$847.25	$638.76	$638.76	$689.86	$689.86
47	$934.77	$934.77	$882.84	$882.84	$665.59	$665.59	$718.83	$718.83
48	$977.83	$977.83	$923.51	$923.51	$696.25	$696.25	$751.95	$751.95
49	$1,020.29	$1,020.29	$963.61	$963.61	$726.48	$726.48	$784.60	$784.60
50	$1,068.14	$1,068.14	$1,008.80	$1,008.80	$760.55	$760.55	$821.39	$821.39
51	$1,115.38	$1,115.38	$1,053.42	$1,053.42	$794.19	$794.19	$857.73	$857.73
52	$1,167.41	$1,167.41	$1,102.56	$1,102.56	$831.24	$831.24	$897.74	$897.74
53	$1,220.04	$1,220.04	$1,152.26	$1,152.26	$868.71	$868.71	$938.21	$938.21
54	$1,276.86	$1,276.86	$1,205.92	$1,205.92	$909.17	$909.17	$981.90	$981.90
55	$1,333.68	$1,333.68	$1,259.58	$1,259.58	$949.62	$949.62	$1,025.59	$1,025.59
56	$1,395.28	$1,395.28	$1,317.76	$1,317.76	$993.48	$993.48	$1,072.96	$1,072.96
57	$1,457.47	$1,457.47	$1,376.50	$1,376.50	$1,037.77	$1,037.77	$1,120.79	$1,120.79
58	$1,523.86	$1,523.86	$1,439.20	$1,439.20	$1,085.04	$1,085.04	$1,171.84	$1,171.84
59	$1,556.75	$1,556.75	$1,470.27	$1,470.27	$1,108.46	$1,108.46	$1,197.14	$1,197.14
60	$1,623.14	$1,623.14	$1,532.96	$1,532.96	$1,155.73	$1,155.73	$1,248.19	$1,248.19
61	$1,680.55	$1,680.55	$1,587.19	$1,587.19	$1,196.61	$1,196.61	$1,292.34	$1,292.34
62	$1,718.23	$1,718.23	$1,622.77	$1,622.77	$1,223.44	$1,223.44	$1,321.31	$1,321.31
63	$1,765.48	$1,765.48	$1,667.39	$1,667.39	$1,257.08	$1,257.08	$1,357.65	$1,357.65
64+	$1,794.17	$1,794.17	$1,694.51	$1,694.51	$1,277.51	$1,277.51	$1,379.72	$1,379.72

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010131		45127PA0010131		45127PA0010131	
Plan Marketing Name =>	Silver QHDHP PPO 2750/0/25		Silver PPO 4000/0/40 Rx 250		Silver PPO 4000/0/40 Rx 250		Silver PPO 4000/0/40 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$332.28	$332.28	$303.67	$303.67	$327.96	$327.96	$309.74	$309.74
15	$361.82	$361.82	$330.66	$330.66	$357.11	$357.11	$337.27	$337.27
16	$373.11	$373.11	$340.98	$340.98	$368.26	$368.26	$347.80	$347.80
17	$384.41	$384.41	$351.30	$351.30	$379.40	$379.40	$358.33	$358.33
18	$396.57	$396.57	$362.42	$362.42	$391.41	$391.41	$369.66	$369.66
19	$408.73	$408.73	$373.53	$373.53	$403.41	$403.41	$381.00	$381.00
20	$421.33	$421.33	$385.04	$385.04	$415.84	$415.84	$392.74	$392.74
21	$434.36	$434.36	$396.95	$396.95	$428.71	$428.71	$404.89	$404.89
22	$434.36	$434.36	$396.95	$396.95	$428.71	$428.71	$404.89	$404.89
23	$434.36	$434.36	$396.95	$396.95	$428.71	$428.71	$404.89	$404.89
24	$434.36	$434.36	$396.95	$396.95	$428.71	$428.71	$404.89	$404.89
25	$436.09	$436.09	$398.54	$398.54	$430.42	$430.42	$406.51	$406.51
26	$444.78	$444.78	$406.48	$406.48	$438.99	$438.99	$414.61	$414.61
27	$455.21	$455.21	$416.00	$416.00	$449.28	$449.28	$424.32	$424.32
28	$472.15	$472.15	$431.48	$431.48	$466.00	$466.00	$440.11	$440.11
29	$486.05	$486.05	$444.19	$444.19	$479.72	$479.72	$453.07	$453.07
30	$492.99	$492.99	$450.54	$450.54	$486.58	$486.58	$459.55	$459.55
31	$503.42	$503.42	$460.07	$460.07	$496.87	$496.87	$469.27	$469.27
32	$513.84	$513.84	$469.59	$469.59	$507.16	$507.16	$478.98	$478.98
33	$520.36	$520.36	$475.55	$475.55	$513.59	$513.59	$485.06	$485.06
34	$527.31	$527.31	$481.90	$481.90	$520.45	$520.45	$491.54	$491.54
35	$530.78	$530.78	$485.07	$485.07	$523.88	$523.88	$494.77	$494.77
36	$534.26	$534.26	$488.25	$488.25	$527.31	$527.31	$498.01	$498.01
37	$537.73	$537.73	$491.42	$491.42	$530.74	$530.74	$501.25	$501.25
38	$541.21	$541.21	$494.60	$494.60	$534.17	$534.17	$504.49	$504.49
39	$548.16	$548.16	$500.95	$500.95	$541.03	$541.03	$510.97	$510.97
40	$555.11	$555.11	$507.30	$507.30	$547.89	$547.89	$517.45	$517.45
41	$565.53	$565.53	$516.83	$516.83	$558.18	$558.18	$527.17	$527.17
42	$575.52	$575.52	$525.96	$525.96	$568.04	$568.04	$536.48	$536.48
43	$589.42	$589.42	$538.66	$538.66	$581.75	$581.75	$549.43	$549.43
44	$606.80	$606.80	$554.54	$554.54	$598.90	$598.90	$565.63	$565.63
45	$627.21	$627.21	$573.20	$573.20	$619.05	$619.05	$584.66	$584.66
46	$651.54	$651.54	$595.42	$595.42	$643.06	$643.06	$607.33	$607.33
47	$678.90	$678.90	$620.43	$620.43	$670.07	$670.07	$632.84	$632.84
48	$710.17	$710.17	$649.01	$649.01	$700.93	$700.93	$661.99	$661.99
49	$741.01	$741.01	$677.20	$677.20	$731.37	$731.37	$690.74	$690.74
50	$775.76	$775.76	$708.95	$708.95	$765.67	$765.67	$723.13	$723.13
51	$810.08	$810.08	$740.31	$740.31	$799.54	$799.54	$755.12	$755.12
52	$847.86	$847.86	$774.85	$774.85	$836.83	$836.83	$790.34	$790.34
53	$886.09	$886.09	$809.78	$809.78	$874.56	$874.56	$825.97	$825.97
54	$927.35	$927.35	$847.49	$847.49	$915.29	$915.29	$864.44	$864.44
55	$968.62	$968.62	$885.20	$885.20	$956.01	$956.01	$902.90	$902.90
56	$1,013.35	$1,013.35	$926.08	$926.08	$1,000.17	$1,000.17	$944.61	$944.61
57	$1,058.53	$1,058.53	$967.37	$967.37	$1,044.76	$1,044.76	$986.71	$986.71
58	$1,106.74	$1,106.74	$1,011.43	$1,011.43	$1,092.34	$1,092.34	$1,031.66	$1,031.66
59	$1,130.63	$1,130.63	$1,033.26	$1,033.26	$1,115.92	$1,115.92	$1,053.93	$1,053.93
60	$1,178.84	$1,178.84	$1,077.32	$1,077.32	$1,163.51	$1,163.51	$1,098.87	$1,098.87
61	$1,220.54	$1,220.54	$1,115.43	$1,115.43	$1,204.66	$1,204.66	$1,137.74	$1,137.74
62	$1,247.91	$1,247.91	$1,140.44	$1,140.44	$1,231.67	$1,231.67	$1,163.25	$1,163.25
63	$1,282.22	$1,282.22	$1,171.80	$1,171.80	$1,265.54	$1,265.54	$1,195.23	$1,195.23
64+	$1,303.07	$1,303.07	$1,190.84	$1,190.84	$1,286.12	$1,286.12	$1,214.66	$1,214.66

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Bronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$322.20	$322.20	$347.98	$347.98	$328.65	$328.65	$246.18	$246.18
15	$350.84	$350.84	$378.91	$378.91	$357.86	$357.86	$268.07	$268.07
16	$361.79	$361.79	$390.74	$390.74	$369.03	$369.03	$276.43	$276.43
17	$372.74	$372.74	$402.56	$402.56	$380.20	$380.20	$284.80	$284.80
18	$384.54	$384.54	$415.30	$415.30	$392.23	$392.23	$293.81	$293.81
19	$396.33	$396.33	$428.04	$428.04	$404.26	$404.26	$302.82	$302.82
20	$408.54	$408.54	$441.23	$441.23	$416.72	$416.72	$312.16	$312.16
21	$421.18	$421.18	$454.87	$454.87	$429.60	$429.60	$321.81	$321.81
22	$421.18	$421.18	$454.87	$454.87	$429.60	$429.60	$321.81	$321.81
23	$421.18	$421.18	$454.87	$454.87	$429.60	$429.60	$321.81	$321.81
24	$421.18	$421.18	$454.87	$454.87	$429.60	$429.60	$321.81	$321.81
25	$422.86	$422.86	$456.69	$456.69	$431.32	$431.32	$323.10	$323.10
26	$431.29	$431.29	$465.79	$465.79	$439.91	$439.91	$329.53	$329.53
27	$441.40	$441.40	$476.71	$476.71	$450.22	$450.22	$337.26	$337.26
28	$457.82	$457.82	$494.45	$494.45	$466.98	$466.98	$349.81	$349.81
29	$471.30	$471.30	$509.00	$509.00	$480.73	$480.73	$360.11	$360.11
30	$478.04	$478.04	$516.28	$516.28	$487.60	$487.60	$365.25	$365.25
31	$488.15	$488.15	$527.20	$527.20	$497.91	$497.91	$372.98	$372.98
32	$498.26	$498.26	$538.12	$538.12	$508.22	$508.22	$380.70	$380.70
33	$504.57	$504.57	$544.94	$544.94	$514.67	$514.67	$385.53	$385.53
34	$511.31	$511.31	$552.22	$552.22	$521.54	$521.54	$390.68	$390.68
35	$514.68	$514.68	$555.86	$555.86	$524.98	$524.98	$393.25	$393.25
36	$518.05	$518.05	$559.50	$559.50	$528.41	$528.41	$395.83	$395.83
37	$521.42	$521.42	$563.13	$563.13	$531.85	$531.85	$398.40	$398.40
38	$524.79	$524.79	$566.77	$566.77	$535.29	$535.29	$400.98	$400.98
39	$531.53	$531.53	$574.05	$574.05	$542.16	$542.16	$406.12	$406.12
40	$538.27	$538.27	$581.33	$581.33	$549.03	$549.03	$411.27	$411.27
41	$548.38	$548.38	$592.25	$592.25	$559.34	$559.34	$419.00	$419.00
42	$558.06	$558.06	$602.71	$602.71	$569.22	$569.22	$426.40	$426.40
43	$571.54	$571.54	$617.26	$617.26	$582.97	$582.97	$436.70	$436.70
44	$588.39	$588.39	$635.46	$635.46	$600.16	$600.16	$449.57	$449.57
45	$608.18	$608.18	$656.84	$656.84	$620.35	$620.35	$464.69	$464.69
46	$631.77	$631.77	$682.31	$682.31	$644.41	$644.41	$482.72	$482.72
47	$658.30	$658.30	$710.97	$710.97	$671.47	$671.47	$502.99	$502.99
48	$688.63	$688.63	$743.72	$743.72	$702.40	$702.40	$526.16	$526.16
49	$718.53	$718.53	$776.02	$776.02	$732.90	$732.90	$549.01	$549.01
50	$752.23	$752.23	$812.41	$812.41	$767.27	$767.27	$574.75	$574.75
51	$785.50	$785.50	$848.34	$848.34	$801.21	$801.21	$600.18	$600.18
52	$822.14	$822.14	$887.91	$887.91	$838.59	$838.59	$628.17	$628.17
53	$859.21	$859.21	$927.94	$927.94	$876.39	$876.39	$656.49	$656.49
54	$899.22	$899.22	$971.16	$971.16	$917.20	$917.20	$687.06	$687.06
55	$939.23	$939.23	$1,014.37	$1,014.37	$958.02	$958.02	$717.64	$717.64
56	$982.61	$982.61	$1,061.22	$1,061.22	$1,002.27	$1,002.27	$750.78	$750.78
57	$1,026.42	$1,026.42	$1,108.53	$1,108.53	$1,046.94	$1,046.94	$784.25	$784.25
58	$1,073.17	$1,073.17	$1,159.02	$1,159.02	$1,094.63	$1,094.63	$819.97	$819.97
59	$1,096.33	$1,096.33	$1,184.04	$1,184.04	$1,118.26	$1,118.26	$837.67	$837.67
60	$1,143.08	$1,143.08	$1,234.53	$1,234.53	$1,165.94	$1,165.94	$873.39	$873.39
61	$1,183.52	$1,183.52	$1,278.20	$1,278.20	$1,207.19	$1,207.19	$904.29	$904.29
62	$1,210.05	$1,210.05	$1,306.85	$1,306.85	$1,234.25	$1,234.25	$924.56	$924.56
63	$1,243.32	$1,243.32	$1,342.79	$1,342.79	$1,268.19	$1,268.19	$949.98	$949.98
64+	$1,263.53	$1,263.53	$1,364.61	$1,364.61	$1,288.80	$1,288.80	$965.42	$965.42

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010161**		**45127PA0010161**	
Plan Marketing Name =>	**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Gold QHDHP PPO 1500/0/10**		**Gold QHDHP PPO 1500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Gold**		**Gold**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$265.88	$265.88	$251.11	$251.11	$384.99	$384.99	$415.79	$415.79
15	$289.51	$289.51	$273.43	$273.43	$419.21	$419.21	$452.74	$452.74
16	$298.55	$298.55	$281.96	$281.96	$432.29	$432.29	$466.88	$466.88
17	$307.59	$307.59	$290.50	$290.50	$445.38	$445.38	$481.01	$481.01
18	$317.32	$317.32	$299.69	$299.69	$459.47	$459.47	$496.22	$496.22
19	$327.05	$327.05	$308.88	$308.88	$473.56	$473.56	$511.44	$511.44
20	$337.13	$337.13	$318.40	$318.40	$488.15	$488.15	$527.20	$527.20
21	$347.55	$347.55	$328.25	$328.25	$503.25	$503.25	$543.51	$543.51
22	$347.55	$347.55	$328.25	$328.25	$503.25	$503.25	$543.51	$543.51
23	$347.55	$347.55	$328.25	$328.25	$503.25	$503.25	$543.51	$543.51
24	$347.55	$347.55	$328.25	$328.25	$503.25	$503.25	$543.51	$543.51
25	$348.95	$348.95	$329.56	$329.56	$505.26	$505.26	$545.68	$545.68
26	$355.90	$355.90	$336.12	$336.12	$515.33	$515.33	$556.55	$556.55
27	$364.24	$364.24	$344.00	$344.00	$527.41	$527.41	$569.60	$569.60
28	$377.79	$377.79	$356.80	$356.80	$547.03	$547.03	$590.80	$590.80
29	$388.91	$388.91	$367.31	$367.31	$563.14	$563.14	$608.19	$608.19
30	$394.47	$394.47	$372.56	$372.56	$571.19	$571.19	$616.88	$616.88
31	$402.82	$402.82	$380.44	$380.44	$583.27	$583.27	$629.93	$629.93
32	$411.16	$411.16	$388.32	$388.32	$595.34	$595.34	$642.97	$642.97
33	$416.37	$416.37	$393.24	$393.24	$602.89	$602.89	$651.12	$651.12
34	$421.93	$421.93	$398.49	$398.49	$610.95	$610.95	$659.82	$659.82
35	$424.71	$424.71	$401.12	$401.12	$614.97	$614.97	$664.17	$664.17
36	$427.49	$427.49	$403.74	$403.74	$619.00	$619.00	$668.52	$668.52
37	$430.27	$430.27	$406.37	$406.37	$623.02	$623.02	$672.87	$672.87
38	$433.05	$433.05	$408.99	$408.99	$627.05	$627.05	$677.21	$677.21
39	$438.61	$438.61	$414.25	$414.25	$635.10	$635.10	$685.91	$685.91
40	$444.18	$444.18	$419.50	$419.50	$643.15	$643.15	$694.61	$694.61
41	$452.52	$452.52	$427.38	$427.38	$655.23	$655.23	$707.65	$707.65
42	$460.51	$460.51	$434.93	$434.93	$666.81	$666.81	$720.15	$720.15
43	$471.63	$471.63	$445.43	$445.43	$682.91	$682.91	$737.54	$737.54
44	$485.53	$485.53	$458.56	$458.56	$703.04	$703.04	$759.28	$759.28
45	$501.87	$501.87	$473.99	$473.99	$726.69	$726.69	$784.83	$784.83
46	$521.33	$521.33	$492.37	$492.37	$754.88	$754.88	$815.27	$815.27
47	$543.23	$543.23	$513.05	$513.05	$786.58	$786.58	$849.51	$849.51
48	$568.25	$568.25	$536.68	$536.68	$822.81	$822.81	$888.64	$888.64
49	$592.93	$592.93	$559.99	$559.99	$858.54	$858.54	$927.23	$927.23
50	$620.73	$620.73	$586.25	$586.25	$898.80	$898.80	$970.71	$970.71
51	$648.19	$648.19	$612.18	$612.18	$938.56	$938.56	$1,013.65	$1,013.65
52	$678.43	$678.43	$640.74	$640.74	$982.34	$982.34	$1,060.93	$1,060.93
53	$709.01	$709.01	$669.62	$669.62	$1,026.63	$1,026.63	$1,108.76	$1,108.76
54	$742.03	$742.03	$700.81	$700.81	$1,074.44	$1,074.44	$1,160.39	$1,160.39
55	$775.05	$775.05	$731.99	$731.99	$1,122.25	$1,122.25	$1,212.03	$1,212.03
56	$810.85	$810.85	$765.80	$765.80	$1,174.08	$1,174.08	$1,268.01	$1,268.01
57	$846.99	$846.99	$799.94	$799.94	$1,226.42	$1,226.42	$1,324.53	$1,324.53
58	$885.57	$885.57	$836.37	$836.37	$1,282.28	$1,282.28	$1,384.86	$1,384.86
59	$904.69	$904.69	$854.42	$854.42	$1,309.96	$1,309.96	$1,414.76	$1,414.76
60	$943.26	$943.26	$890.86	$890.86	$1,365.82	$1,365.82	$1,475.09	$1,475.09
61	$976.63	$976.63	$922.37	$922.37	$1,414.13	$1,414.13	$1,527.26	$1,527.26
62	$998.52	$998.52	$943.05	$943.05	$1,445.84	$1,445.84	$1,561.50	$1,561.50
63	$1,025.98	$1,025.98	$968.98	$968.98	$1,485.59	$1,485.59	$1,604.44	$1,604.44
64+	$1,042.65	$1,042.65	$984.74	$984.74	$1,509.74	$1,509.74	$1,630.52	$1,630.52

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/10**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$392.69	$392.69	$298.21	$298.21	$322.07	$322.07	$304.18	$304.18
15	$427.59	$427.59	$324.72	$324.72	$350.70	$350.70	$331.21	$331.21
16	$440.94	$440.94	$334.86	$334.86	$361.64	$361.64	$341.55	$341.55
17	$454.28	$454.28	$344.99	$344.99	$372.59	$372.59	$351.89	$351.89
18	$468.66	$468.66	$355.91	$355.91	$384.38	$384.38	$363.02	$363.02
19	$483.03	$483.03	$366.82	$366.82	$396.17	$396.17	$374.16	$374.16
20	$497.92	$497.92	$378.13	$378.13	$408.38	$408.38	$385.69	$385.69
21	$513.32	$513.32	$389.82	$389.82	$421.01	$421.01	$397.62	$397.62
22	$513.32	$513.32	$389.82	$389.82	$421.01	$421.01	$397.62	$397.62
23	$513.32	$513.32	$389.82	$389.82	$421.01	$421.01	$397.62	$397.62
24	$513.32	$513.32	$389.82	$389.82	$421.01	$421.01	$397.62	$397.62
25	$515.37	$515.37	$391.38	$391.38	$422.69	$422.69	$399.21	$399.21
26	$525.63	$525.63	$399.18	$399.18	$431.11	$431.11	$407.16	$407.16
27	$537.95	$537.95	$408.53	$408.53	$441.21	$441.21	$416.70	$416.70
28	$557.97	$557.97	$423.73	$423.73	$457.63	$457.63	$432.21	$432.21
29	$574.40	$574.40	$436.21	$436.21	$471.11	$471.11	$444.93	$444.93
30	$582.61	$582.61	$442.45	$442.45	$477.84	$477.84	$451.29	$451.29
31	$594.93	$594.93	$451.80	$451.80	$487.95	$487.95	$460.84	$460.84
32	$607.25	$607.25	$461.16	$461.16	$498.05	$498.05	$470.38	$470.38
33	$614.95	$614.95	$467.00	$467.00	$504.36	$504.36	$476.34	$476.34
34	$623.16	$623.16	$473.24	$473.24	$511.10	$511.10	$482.71	$482.71
35	$627.27	$627.27	$476.36	$476.36	$514.47	$514.47	$485.89	$485.89
36	$631.38	$631.38	$479.48	$479.48	$517.84	$517.84	$489.07	$489.07
37	$635.48	$635.48	$482.60	$482.60	$521.20	$521.20	$492.25	$492.25
38	$639.59	$639.59	$485.72	$485.72	$524.57	$524.57	$495.43	$495.43
39	$647.80	$647.80	$491.95	$491.95	$531.31	$531.31	$501.79	$501.79
40	$656.02	$656.02	$498.19	$498.19	$538.05	$538.05	$508.15	$508.15
41	$668.34	$668.34	$507.55	$507.55	$548.15	$548.15	$517.70	$517.70
42	$680.14	$680.14	$516.51	$516.51	$557.83	$557.83	$526.84	$526.84
43	$696.57	$696.57	$528.99	$528.99	$571.30	$571.30	$539.57	$539.57
44	$717.10	$717.10	$544.58	$544.58	$588.14	$588.14	$555.47	$555.47
45	$741.23	$741.23	$562.90	$562.90	$607.93	$607.93	$574.16	$574.16
46	$769.97	$769.97	$584.73	$584.73	$631.51	$631.51	$596.42	$596.42
47	$802.31	$802.31	$609.29	$609.29	$658.03	$658.03	$621.47	$621.47
48	$839.27	$839.27	$637.36	$637.36	$688.34	$688.34	$650.10	$650.10
49	$875.72	$875.72	$665.03	$665.03	$718.24	$718.24	$678.33	$678.33
50	$916.78	$916.78	$696.22	$696.22	$751.92	$751.92	$710.14	$710.14
51	$957.33	$957.33	$727.01	$727.01	$785.18	$785.18	$741.55	$741.55
52	$1,001.99	$1,001.99	$760.93	$760.93	$821.80	$821.80	$776.15	$776.15
53	$1,047.16	$1,047.16	$795.23	$795.23	$858.85	$858.85	$811.14	$811.14
54	$1,095.93	$1,095.93	$832.27	$832.27	$898.85	$898.85	$848.91	$848.91
55	$1,144.69	$1,144.69	$869.30	$869.30	$938.84	$938.84	$886.68	$886.68
56	$1,197.56	$1,197.56	$909.45	$909.45	$982.21	$982.21	$927.64	$927.64
57	$1,250.95	$1,250.95	$949.99	$949.99	$1,025.99	$1,025.99	$968.99	$968.99
58	$1,307.93	$1,307.93	$993.26	$993.26	$1,072.72	$1,072.72	$1,013.13	$1,013.13
59	$1,336.16	$1,336.16	$1,014.70	$1,014.70	$1,095.88	$1,095.88	$1,035.00	$1,035.00
60	$1,393.14	$1,393.14	$1,057.97	$1,057.97	$1,142.61	$1,142.61	$1,079.13	$1,079.13
61	$1,442.42	$1,442.42	$1,095.39	$1,095.39	$1,183.03	$1,183.03	$1,117.30	$1,117.30
62	$1,474.75	$1,474.75	$1,119.95	$1,119.95	$1,209.55	$1,209.55	$1,142.35	$1,142.35
63	$1,515.31	$1,515.31	$1,150.75	$1,150.75	$1,242.81	$1,242.81	$1,173.76	$1,173.76
64+	$1,539.94	$1,539.94	$1,169.45	$1,169.45	$1,263.02	$1,263.02	$1,192.85	$1,192.85

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$287.55	$287.55	$310.55	$310.55	$293.30	$293.30	$305.34	$305.34
15	$313.11	$313.11	$338.16	$338.16	$319.37	$319.37	$332.48	$332.48
16	$322.88	$322.88	$348.71	$348.71	$329.34	$329.34	$342.86	$342.86
17	$332.65	$332.65	$359.27	$359.27	$339.31	$339.31	$353.24	$353.24
18	$343.18	$343.18	$370.63	$370.63	$350.04	$350.04	$364.41	$364.41
19	$353.70	$353.70	$382.00	$382.00	$360.78	$360.78	$375.59	$375.59
20	$364.60	$364.60	$393.77	$393.77	$371.90	$371.90	$387.17	$387.17
21	$375.88	$375.88	$405.95	$405.95	$383.40	$383.40	$399.14	$399.14
22	$375.88	$375.88	$405.95	$405.95	$383.40	$383.40	$399.14	$399.14
23	$375.88	$375.88	$405.95	$405.95	$383.40	$383.40	$399.14	$399.14
24	$375.88	$375.88	$405.95	$405.95	$383.40	$383.40	$399.14	$399.14
25	$377.38	$377.38	$407.57	$407.57	$384.93	$384.93	$400.74	$400.74
26	$384.90	$384.90	$415.69	$415.69	$392.60	$392.60	$408.72	$408.72
27	$393.92	$393.92	$425.44	$425.44	$401.80	$401.80	$418.30	$418.30
28	$408.58	$408.58	$441.27	$441.27	$416.75	$416.75	$433.87	$433.87
29	$420.61	$420.61	$454.26	$454.26	$429.02	$429.02	$446.64	$446.64
30	$426.62	$426.62	$460.75	$460.75	$435.16	$435.16	$453.02	$453.02
31	$435.64	$435.64	$470.50	$470.50	$444.36	$444.36	$462.60	$462.60
32	$444.67	$444.67	$480.24	$480.24	$453.56	$453.56	$472.18	$472.18
33	$450.30	$450.30	$486.33	$486.33	$459.31	$459.31	$478.17	$478.17
34	$456.32	$456.32	$492.82	$492.82	$465.44	$465.44	$484.56	$484.56
35	$459.33	$459.33	$496.07	$496.07	$468.51	$468.51	$487.75	$487.75
36	$462.33	$462.33	$499.32	$499.32	$471.58	$471.58	$490.94	$490.94
37	$465.34	$465.34	$502.57	$502.57	$474.65	$474.65	$494.14	$494.14
38	$468.35	$468.35	$505.81	$505.81	$477.71	$477.71	$497.33	$497.33
39	$474.36	$474.36	$512.31	$512.31	$483.85	$483.85	$503.71	$503.71
40	$480.37	$480.37	$518.80	$518.80	$489.98	$489.98	$510.10	$510.10
41	$489.40	$489.40	$528.55	$528.55	$499.18	$499.18	$519.68	$519.68
42	$498.04	$498.04	$537.88	$537.88	$508.00	$508.00	$528.86	$528.86
43	$510.07	$510.07	$550.87	$550.87	$520.27	$520.27	$541.63	$541.63
44	$525.10	$525.10	$567.11	$567.11	$535.61	$535.61	$557.60	$557.60
45	$542.77	$542.77	$586.19	$586.19	$553.63	$553.63	$576.36	$576.36
46	$563.82	$563.82	$608.93	$608.93	$575.10	$575.10	$598.71	$598.71
47	$587.50	$587.50	$634.50	$634.50	$599.25	$599.25	$623.86	$623.86
48	$614.56	$614.56	$663.73	$663.73	$626.86	$626.86	$652.59	$652.59
49	$641.25	$641.25	$692.55	$692.55	$654.08	$654.08	$680.93	$680.93
50	$671.32	$671.32	$725.03	$725.03	$684.75	$684.75	$712.86	$712.86
51	$701.02	$701.02	$757.10	$757.10	$715.04	$715.04	$744.40	$744.40
52	$733.72	$733.72	$792.42	$792.42	$748.39	$748.39	$779.12	$779.12
53	$766.80	$766.80	$828.14	$828.14	$782.13	$782.13	$814.25	$814.25
54	$802.50	$802.50	$866.70	$866.70	$818.55	$818.55	$852.16	$852.16
55	$838.21	$838.21	$905.27	$905.27	$854.98	$854.98	$890.08	$890.08
56	$876.93	$876.93	$947.08	$947.08	$894.47	$894.47	$931.19	$931.19
57	$916.02	$916.02	$989.30	$989.30	$934.34	$934.34	$972.70	$972.70
58	$957.74	$957.74	$1,034.36	$1,034.36	$976.90	$976.90	$1,017.01	$1,017.01
59	$978.42	$978.42	$1,056.69	$1,056.69	$997.98	$997.98	$1,038.96	$1,038.96
60	$1,020.14	$1,020.14	$1,101.75	$1,101.75	$1,040.54	$1,040.54	$1,083.27	$1,083.27
61	$1,056.22	$1,056.22	$1,140.72	$1,140.72	$1,077.35	$1,077.35	$1,121.58	$1,121.58
62	$1,079.90	$1,079.90	$1,166.30	$1,166.30	$1,101.50	$1,101.50	$1,146.73	$1,146.73
63	$1,109.60	$1,109.60	$1,198.37	$1,198.37	$1,131.79	$1,131.79	$1,178.26	$1,178.26
64+	$1,127.63	$1,127.63	$1,217.84	$1,217.84	$1,150.19	$1,150.19	$1,197.41	$1,197.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$329.77	$329.77	$311.45	$311.45	$281.19	$281.19	$303.69	$303.69
15	$359.08	$359.08	$339.13	$339.13	$306.19	$306.19	$330.68	$330.68
16	$370.29	$370.29	$349.72	$349.72	$315.74	$315.74	$341.00	$341.00
17	$381.50	$381.50	$360.30	$360.30	$325.30	$325.30	$351.32	$351.32
18	$393.57	$393.57	$371.70	$371.70	$335.59	$335.59	$362.44	$362.44
19	$405.64	$405.64	$383.10	$383.10	$345.88	$345.88	$373.55	$373.55
20	$418.14	$418.14	$394.91	$394.91	$356.54	$356.54	$385.07	$385.07
21	$431.07	$431.07	$407.12	$407.12	$367.57	$367.57	$396.98	$396.98
22	$431.07	$431.07	$407.12	$407.12	$367.57	$367.57	$396.98	$396.98
23	$431.07	$431.07	$407.12	$407.12	$367.57	$367.57	$396.98	$396.98
24	$431.07	$431.07	$407.12	$407.12	$367.57	$367.57	$396.98	$396.98
25	$432.80	$432.80	$408.75	$408.75	$369.04	$369.04	$398.56	$398.56
26	$441.42	$441.42	$416.89	$416.89	$376.39	$376.39	$406.50	$406.50
27	$451.76	$451.76	$426.66	$426.66	$385.21	$385.21	$416.03	$416.03
28	$468.57	$468.57	$442.54	$442.54	$399.55	$399.55	$431.51	$431.51
29	$482.37	$482.37	$455.57	$455.57	$411.31	$411.31	$444.22	$444.22
30	$489.27	$489.27	$462.08	$462.08	$417.19	$417.19	$450.57	$450.57
31	$499.61	$499.61	$471.86	$471.86	$426.01	$426.01	$460.09	$460.09
32	$509.96	$509.96	$481.63	$481.63	$434.84	$434.84	$469.62	$469.62
33	$516.42	$516.42	$487.73	$487.73	$440.35	$440.35	$475.58	$475.58
34	$523.32	$523.32	$494.25	$494.25	$446.23	$446.23	$481.93	$481.93
35	$526.77	$526.77	$497.50	$497.50	$449.17	$449.17	$485.10	$485.10
36	$530.22	$530.22	$500.76	$500.76	$452.11	$452.11	$488.28	$488.28
37	$533.67	$533.67	$504.02	$504.02	$455.05	$455.05	$491.46	$491.46
38	$537.11	$537.11	$507.28	$507.28	$457.99	$457.99	$494.63	$494.63
39	$544.01	$544.01	$513.79	$513.79	$463.87	$463.87	$500.98	$500.98
40	$550.91	$550.91	$520.30	$520.30	$469.75	$469.75	$507.33	$507.33
41	$561.25	$561.25	$530.07	$530.07	$478.58	$478.58	$516.86	$516.86
42	$571.17	$571.17	$539.44	$539.44	$487.03	$487.03	$525.99	$525.99
43	$584.96	$584.96	$552.47	$552.47	$498.79	$498.79	$538.70	$538.70
44	$602.21	$602.21	$568.75	$568.75	$513.50	$513.50	$554.57	$554.57
45	$622.47	$622.47	$587.89	$587.89	$530.77	$530.77	$573.23	$573.23
46	$646.61	$646.61	$610.68	$610.68	$551.36	$551.36	$595.46	$595.46
47	$673.76	$673.76	$636.33	$636.33	$574.51	$574.51	$620.47	$620.47
48	$704.80	$704.80	$665.65	$665.65	$600.98	$600.98	$649.06	$649.06
49	$735.41	$735.41	$694.55	$694.55	$627.07	$627.07	$677.24	$677.24
50	$769.89	$769.89	$727.12	$727.12	$656.48	$656.48	$709.00	$709.00
51	$803.95	$803.95	$759.28	$759.28	$685.52	$685.52	$740.36	$740.36
52	$841.45	$841.45	$794.70	$794.70	$717.50	$717.50	$774.90	$774.90
53	$879.39	$879.39	$830.53	$830.53	$749.84	$749.84	$809.83	$809.83
54	$920.34	$920.34	$869.21	$869.21	$784.76	$784.76	$847.54	$847.54
55	$961.29	$961.29	$907.88	$907.88	$819.68	$819.68	$885.26	$885.26
56	$1,005.69	$1,005.69	$949.82	$949.82	$857.54	$857.54	$926.14	$926.14
57	$1,050.52	$1,050.52	$992.16	$992.16	$895.77	$895.77	$967.43	$967.43
58	$1,098.37	$1,098.37	$1,037.35	$1,037.35	$936.57	$936.57	$1,011.49	$1,011.49
59	$1,122.08	$1,122.08	$1,059.74	$1,059.74	$956.78	$956.78	$1,033.33	$1,033.33
60	$1,169.93	$1,169.93	$1,104.93	$1,104.93	$997.58	$997.58	$1,077.39	$1,077.39
61	$1,211.31	$1,211.31	$1,144.02	$1,144.02	$1,032.87	$1,032.87	$1,115.50	$1,115.50
62	$1,238.47	$1,238.47	$1,169.66	$1,169.66	$1,056.03	$1,056.03	$1,140.51	$1,140.51
63	$1,272.52	$1,272.52	$1,201.83	$1,201.83	$1,085.07	$1,085.07	$1,171.87	$1,171.87
64+	$1,293.20	$1,293.20	$1,221.36	$1,221.36	$1,102.70	$1,102.70	$1,190.93	$1,190.93

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$286.81	$286.81	$298.69	$298.69	$322.59	$322.59	$304.67	$304.67
15	$312.31	$312.31	$325.24	$325.24	$351.26	$351.26	$331.75	$331.75
16	$322.06	$322.06	$335.40	$335.40	$362.23	$362.23	$342.10	$342.10
17	$331.81	$331.81	$345.55	$345.55	$373.19	$373.19	$352.46	$352.46
18	$342.30	$342.30	$356.48	$356.48	$385.00	$385.00	$363.61	$363.61
19	$352.80	$352.80	$367.41	$367.41	$396.81	$396.81	$374.76	$374.76
20	$363.67	$363.67	$378.74	$378.74	$409.04	$409.04	$386.31	$386.31
21	$374.92	$374.92	$390.45	$390.45	$421.69	$421.69	$398.26	$398.26
22	$374.92	$374.92	$390.45	$390.45	$421.69	$421.69	$398.26	$398.26
23	$374.92	$374.92	$390.45	$390.45	$421.69	$421.69	$398.26	$398.26
24	$374.92	$374.92	$390.45	$390.45	$421.69	$421.69	$398.26	$398.26
25	$376.42	$376.42	$392.01	$392.01	$423.37	$423.37	$399.85	$399.85
26	$383.92	$383.92	$399.82	$399.82	$431.81	$431.81	$407.82	$407.82
27	$392.92	$392.92	$409.19	$409.19	$441.93	$441.93	$417.38	$417.38
28	$407.54	$407.54	$424.42	$424.42	$458.37	$458.37	$432.91	$432.91
29	$419.54	$419.54	$436.91	$436.91	$471.87	$471.87	$445.65	$445.65
30	$425.54	$425.54	$443.16	$443.16	$478.61	$478.61	$452.02	$452.02
31	$434.53	$434.53	$452.53	$452.53	$488.73	$488.73	$461.58	$461.58
32	$443.53	$443.53	$461.90	$461.90	$498.85	$498.85	$471.14	$471.14
33	$449.16	$449.16	$467.76	$467.76	$505.18	$505.18	$477.11	$477.11
34	$455.15	$455.15	$474.01	$474.01	$511.93	$511.93	$483.49	$483.49
35	$458.15	$458.15	$477.13	$477.13	$515.30	$515.30	$486.67	$486.67
36	$461.15	$461.15	$480.25	$480.25	$518.67	$518.67	$489.86	$489.86
37	$464.15	$464.15	$483.38	$483.38	$522.05	$522.05	$493.04	$493.04
38	$467.15	$467.15	$486.50	$486.50	$525.42	$525.42	$496.23	$496.23
39	$473.15	$473.15	$492.75	$492.75	$532.17	$532.17	$502.60	$502.60
40	$479.15	$479.15	$499.00	$499.00	$538.91	$538.91	$508.98	$508.98
41	$488.15	$488.15	$508.37	$508.37	$549.04	$549.04	$518.53	$518.53
42	$496.77	$496.77	$517.35	$517.35	$558.73	$558.73	$527.69	$527.69
43	$508.77	$508.77	$529.84	$529.84	$572.23	$572.23	$540.44	$540.44
44	$523.77	$523.77	$545.46	$545.46	$589.10	$589.10	$556.37	$556.37
45	$541.39	$541.39	$563.81	$563.81	$608.91	$608.91	$575.09	$575.09
46	$562.38	$562.38	$585.67	$585.67	$632.53	$632.53	$597.39	$597.39
47	$586.00	$586.00	$610.27	$610.27	$659.10	$659.10	$622.48	$622.48
48	$613.00	$613.00	$638.39	$638.39	$689.46	$689.46	$651.15	$651.15
49	$639.62	$639.62	$666.11	$666.11	$719.40	$719.40	$679.43	$679.43
50	$669.61	$669.61	$697.34	$697.34	$753.13	$753.13	$711.29	$711.29
51	$699.23	$699.23	$728.19	$728.19	$786.44	$786.44	$742.75	$742.75
52	$731.85	$731.85	$762.16	$762.16	$823.13	$823.13	$777.40	$777.40
53	$764.84	$764.84	$796.52	$796.52	$860.24	$860.24	$812.45	$812.45
54	$800.46	$800.46	$833.61	$833.61	$900.30	$900.30	$850.28	$850.28
55	$836.07	$836.07	$870.70	$870.70	$940.36	$940.36	$888.12	$888.12
56	$874.69	$874.69	$910.92	$910.92	$983.79	$983.79	$929.14	$929.14
57	$913.68	$913.68	$951.53	$951.53	$1,027.65	$1,027.65	$970.56	$970.56
58	$955.30	$955.30	$994.87	$994.87	$1,074.46	$1,074.46	$1,014.76	$1,014.76
59	$975.92	$975.92	$1,016.34	$1,016.34	$1,097.65	$1,097.65	$1,036.67	$1,036.67
60	$1,017.54	$1,017.54	$1,059.68	$1,059.68	$1,144.46	$1,144.46	$1,080.87	$1,080.87
61	$1,053.53	$1,053.53	$1,097.16	$1,097.16	$1,184.94	$1,184.94	$1,119.11	$1,119.11
62	$1,077.15	$1,077.15	$1,121.76	$1,121.76	$1,211.50	$1,211.50	$1,144.20	$1,144.20
63	$1,106.77	$1,106.77	$1,152.61	$1,152.61	$1,244.82	$1,244.82	$1,175.66	$1,175.66
64+	$1,124.75	$1,124.75	$1,171.34	$1,171.34	$1,265.06	$1,265.06	$1,194.77	$1,194.77

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$338.80	$338.80	$365.91	$365.91	$345.58	$345.58	$360.14	$360.14
15	$368.92	$368.92	$398.43	$398.43	$376.30	$376.30	$392.15	$392.15
16	$380.43	$380.43	$410.87	$410.87	$388.04	$388.04	$404.39	$404.39
17	$391.95	$391.95	$423.30	$423.30	$399.79	$399.79	$416.63	$416.63
18	$404.35	$404.35	$436.70	$436.70	$412.44	$412.44	$429.81	$429.81
19	$416.75	$416.75	$450.09	$450.09	$425.09	$425.09	$442.99	$442.99
20	$429.59	$429.59	$463.96	$463.96	$438.19	$438.19	$456.65	$456.65
21	$442.88	$442.88	$478.31	$478.31	$451.74	$451.74	$470.77	$470.77
22	$442.88	$442.88	$478.31	$478.31	$451.74	$451.74	$470.77	$470.77
23	$442.88	$442.88	$478.31	$478.31	$451.74	$451.74	$470.77	$470.77
24	$442.88	$442.88	$478.31	$478.31	$451.74	$451.74	$470.77	$470.77
25	$444.65	$444.65	$480.22	$480.22	$453.54	$453.54	$472.65	$472.65
26	$453.51	$453.51	$489.79	$489.79	$462.58	$462.58	$482.07	$482.07
27	$464.14	$464.14	$501.27	$501.27	$473.42	$473.42	$493.37	$493.37
28	$481.41	$481.41	$519.92	$519.92	$491.04	$491.04	$511.73	$511.73
29	$495.58	$495.58	$535.23	$535.23	$505.49	$505.49	$526.79	$526.79
30	$502.67	$502.67	$542.88	$542.88	$512.72	$512.72	$534.32	$534.32
31	$513.30	$513.30	$554.36	$554.36	$523.56	$523.56	$545.62	$545.62
32	$523.93	$523.93	$565.84	$565.84	$534.41	$534.41	$556.92	$556.92
33	$530.57	$530.57	$573.02	$573.02	$541.18	$541.18	$563.98	$563.98
34	$537.66	$537.66	$580.67	$580.67	$548.41	$548.41	$571.51	$571.51
35	$541.20	$541.20	$584.50	$584.50	$552.02	$552.02	$575.28	$575.28
36	$544.74	$544.74	$588.32	$588.32	$555.64	$555.64	$579.05	$579.05
37	$548.29	$548.29	$592.15	$592.15	$559.25	$559.25	$582.81	$582.81
38	$551.83	$551.83	$595.97	$595.97	$562.87	$562.87	$586.58	$586.58
39	$558.91	$558.91	$603.63	$603.63	$570.09	$570.09	$594.11	$594.11
40	$566.00	$566.00	$611.28	$611.28	$577.32	$577.32	$601.64	$601.64
41	$576.63	$576.63	$622.76	$622.76	$588.16	$588.16	$612.94	$612.94
42	$586.82	$586.82	$633.76	$633.76	$598.55	$598.55	$623.77	$623.77
43	$600.99	$600.99	$649.07	$649.07	$613.01	$613.01	$638.83	$638.83
44	$618.70	$618.70	$668.20	$668.20	$631.08	$631.08	$657.67	$657.67
45	$639.52	$639.52	$690.68	$690.68	$652.31	$652.31	$679.79	$679.79
46	$664.32	$664.32	$717.47	$717.47	$677.61	$677.61	$706.16	$706.16
47	$692.22	$692.22	$747.60	$747.60	$706.07	$706.07	$735.81	$735.81
48	$724.11	$724.11	$782.04	$782.04	$738.59	$738.59	$769.71	$769.71
49	$755.55	$755.55	$816.00	$816.00	$770.66	$770.66	$803.13	$803.13
50	$790.98	$790.98	$854.26	$854.26	$806.80	$806.80	$840.80	$840.80
51	$825.97	$825.97	$892.05	$892.05	$842.49	$842.49	$877.99	$877.99
52	$864.50	$864.50	$933.66	$933.66	$881.79	$881.79	$918.94	$918.94
53	$903.48	$903.48	$975.75	$975.75	$921.54	$921.54	$960.37	$960.37
54	$945.55	$945.55	$1,021.19	$1,021.19	$964.46	$964.46	$1,005.09	$1,005.09
55	$987.62	$987.62	$1,066.63	$1,066.63	$1,007.37	$1,007.37	$1,049.82	$1,049.82
56	$1,033.24	$1,033.24	$1,115.90	$1,115.90	$1,053.90	$1,053.90	$1,098.31	$1,098.31
57	$1,079.30	$1,079.30	$1,165.64	$1,165.64	$1,100.88	$1,100.88	$1,147.27	$1,147.27
58	$1,128.46	$1,128.46	$1,218.73	$1,218.73	$1,151.03	$1,151.03	$1,199.52	$1,199.52
59	$1,152.82	$1,152.82	$1,245.04	$1,245.04	$1,175.87	$1,175.87	$1,225.41	$1,225.41
60	$1,201.98	$1,201.98	$1,298.13	$1,298.13	$1,226.02	$1,226.02	$1,277.67	$1,277.67
61	$1,244.49	$1,244.49	$1,344.05	$1,344.05	$1,269.38	$1,269.38	$1,322.86	$1,322.86
62	$1,272.39	$1,272.39	$1,374.19	$1,374.19	$1,297.84	$1,297.84	$1,352.52	$1,352.52
63	$1,307.38	$1,307.38	$1,411.97	$1,411.97	$1,333.53	$1,333.53	$1,389.71	$1,389.71
64+	$1,328.63	$1,328.63	$1,434.92	$1,434.92	$1,355.21	$1,355.21	$1,412.30	$1,412.30

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010195**		**45127PA0010196**		**45127PA0010196**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**		**Gold Simple PPO 0/0/40**		**Gold Simple PPO 0/0/40**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$388.95	$388.95	$367.34	$367.34	$359.54	$359.54	$388.31	$388.31
15	$423.52	$423.52	$399.99	$399.99	$391.50	$391.50	$422.82	$422.82
16	$436.74	$436.74	$412.48	$412.48	$403.72	$403.72	$436.02	$436.02
17	$449.96	$449.96	$424.96	$424.96	$415.94	$415.94	$449.22	$449.22
18	$464.20	$464.20	$438.41	$438.41	$429.10	$429.10	$463.43	$463.43
19	$478.43	$478.43	$451.85	$451.85	$442.26	$442.26	$477.64	$477.64
20	$493.18	$493.18	$465.78	$465.78	$455.89	$455.89	$492.36	$492.36
21	$508.43	$508.43	$480.19	$480.19	$469.99	$469.99	$507.59	$507.59
22	$508.43	$508.43	$480.19	$480.19	$469.99	$469.99	$507.59	$507.59
23	$508.43	$508.43	$480.19	$480.19	$469.99	$469.99	$507.59	$507.59
24	$508.43	$508.43	$480.19	$480.19	$469.99	$469.99	$507.59	$507.59
25	$510.47	$510.47	$482.11	$482.11	$471.87	$471.87	$509.62	$509.62
26	$520.63	$520.63	$491.71	$491.71	$481.27	$481.27	$519.77	$519.77
27	$532.84	$532.84	$503.23	$503.23	$492.55	$492.55	$531.95	$531.95
28	$552.67	$552.67	$521.96	$521.96	$510.88	$510.88	$551.75	$551.75
29	$568.93	$568.93	$537.33	$537.33	$525.92	$525.92	$567.99	$567.99
30	$577.07	$577.07	$545.01	$545.01	$533.44	$533.44	$576.11	$576.11
31	$589.27	$589.27	$556.53	$556.53	$544.72	$544.72	$588.30	$588.30
32	$601.47	$601.47	$568.06	$568.06	$556.00	$556.00	$600.48	$600.48
33	$609.10	$609.10	$575.26	$575.26	$563.05	$563.05	$608.09	$608.09
34	$617.24	$617.24	$582.95	$582.95	$570.57	$570.57	$616.21	$616.21
35	$621.30	$621.30	$586.79	$586.79	$574.33	$574.33	$620.27	$620.27
36	$625.37	$625.37	$590.63	$590.63	$578.09	$578.09	$624.33	$624.33
37	$629.44	$629.44	$594.47	$594.47	$581.85	$581.85	$628.40	$628.40
38	$633.51	$633.51	$598.31	$598.31	$585.61	$585.61	$632.46	$632.46
39	$641.64	$641.64	$605.99	$605.99	$593.13	$593.13	$640.58	$640.58
40	$649.78	$649.78	$613.68	$613.68	$600.65	$600.65	$648.70	$648.70
41	$661.98	$661.98	$625.20	$625.20	$611.93	$611.93	$660.88	$660.88
42	$673.67	$673.67	$636.25	$636.25	$622.74	$622.74	$672.56	$672.56
43	$689.94	$689.94	$651.61	$651.61	$637.78	$637.78	$688.80	$688.80
44	$710.28	$710.28	$670.82	$670.82	$656.58	$656.58	$709.10	$709.10
45	$734.18	$734.18	$693.39	$693.39	$678.67	$678.67	$732.96	$732.96
46	$762.65	$762.65	$720.28	$720.28	$704.98	$704.98	$761.38	$761.38
47	$794.68	$794.68	$750.53	$750.53	$734.59	$734.59	$793.36	$793.36
48	$831.29	$831.29	$785.10	$785.10	$768.43	$768.43	$829.91	$829.91
49	$867.38	$867.38	$819.20	$819.20	$801.80	$801.80	$865.95	$865.95
50	$908.06	$908.06	$857.61	$857.61	$839.40	$839.40	$906.55	$906.55
51	$948.22	$948.22	$895.55	$895.55	$876.53	$876.53	$946.65	$946.65
52	$992.46	$992.46	$937.32	$937.32	$917.42	$917.42	$990.81	$990.81
53	$1,037.20	$1,037.20	$979.58	$979.58	$958.78	$958.78	$1,035.48	$1,035.48
54	$1,085.50	$1,085.50	$1,025.20	$1,025.20	$1,003.43	$1,003.43	$1,083.70	$1,083.70
55	$1,133.80	$1,133.80	$1,070.81	$1,070.81	$1,048.08	$1,048.08	$1,131.92	$1,131.92
56	$1,186.17	$1,186.17	$1,120.27	$1,120.27	$1,096.49	$1,096.49	$1,184.21	$1,184.21
57	$1,239.05	$1,239.05	$1,170.21	$1,170.21	$1,145.37	$1,145.37	$1,236.99	$1,236.99
58	$1,295.48	$1,295.48	$1,223.51	$1,223.51	$1,197.53	$1,197.53	$1,293.34	$1,293.34
59	$1,323.45	$1,323.45	$1,249.92	$1,249.92	$1,223.38	$1,223.38	$1,321.25	$1,321.25
60	$1,379.88	$1,379.88	$1,303.22	$1,303.22	$1,275.55	$1,275.55	$1,377.60	$1,377.60
61	$1,428.69	$1,428.69	$1,349.32	$1,349.32	$1,320.67	$1,320.67	$1,426.33	$1,426.33
62	$1,460.72	$1,460.72	$1,379.57	$1,379.57	$1,350.28	$1,350.28	$1,458.30	$1,458.30
63	$1,500.89	$1,500.89	$1,417.51	$1,417.51	$1,387.41	$1,387.41	$1,498.40	$1,498.40
64+	$1,525.28	$1,525.28	$1,440.56	$1,440.56	$1,409.96	$1,409.96	$1,522.76	$1,522.76

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Simple PPO 0/0/40**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$366.73	$366.73	$282.18	$282.18	$304.75	$304.75	$287.82	$287.82
15	$399.33	$399.33	$307.26	$307.26	$331.84	$331.84	$313.41	$313.41
16	$411.80	$411.80	$316.85	$316.85	$342.20	$342.20	$323.19	$323.19
17	$424.26	$424.26	$326.44	$326.44	$352.56	$352.56	$332.97	$332.97
18	$437.68	$437.68	$336.77	$336.77	$363.71	$363.71	$343.50	$343.50
19	$451.11	$451.11	$347.10	$347.10	$374.87	$374.87	$354.04	$354.04
20	$465.01	$465.01	$357.79	$357.79	$386.42	$386.42	$364.95	$364.95
21	$479.39	$479.39	$368.86	$368.86	$398.37	$398.37	$376.24	$376.24
22	$479.39	$479.39	$368.86	$368.86	$398.37	$398.37	$376.24	$376.24
23	$479.39	$479.39	$368.86	$368.86	$398.37	$398.37	$376.24	$376.24
24	$479.39	$479.39	$368.86	$368.86	$398.37	$398.37	$376.24	$376.24
25	$481.31	$481.31	$370.34	$370.34	$399.96	$399.96	$377.74	$377.74
26	$490.90	$490.90	$377.71	$377.71	$407.93	$407.93	$385.27	$385.27
27	$502.40	$502.40	$386.57	$386.57	$417.49	$417.49	$394.30	$394.30
28	$521.10	$521.10	$400.95	$400.95	$433.03	$433.03	$408.97	$408.97
29	$536.44	$536.44	$412.75	$412.75	$445.77	$445.77	$421.01	$421.01
30	$544.11	$544.11	$418.66	$418.66	$452.15	$452.15	$427.03	$427.03
31	$555.61	$555.61	$427.51	$427.51	$461.71	$461.71	$436.06	$436.06
32	$567.12	$567.12	$436.36	$436.36	$471.27	$471.27	$445.09	$445.09
33	$574.31	$574.31	$441.89	$441.89	$477.25	$477.25	$450.73	$450.73
34	$581.98	$581.98	$447.80	$447.80	$483.62	$483.62	$456.75	$456.75
35	$585.81	$585.81	$450.75	$450.75	$486.81	$486.81	$459.76	$459.76
36	$589.65	$589.65	$453.70	$453.70	$489.99	$489.99	$462.77	$462.77
37	$593.48	$593.48	$456.65	$456.65	$493.18	$493.18	$465.78	$465.78
38	$597.32	$597.32	$459.60	$459.60	$496.37	$496.37	$468.79	$468.79
39	$604.99	$604.99	$465.50	$465.50	$502.74	$502.74	$474.81	$474.81
40	$612.66	$612.66	$471.40	$471.40	$509.12	$509.12	$480.83	$480.83
41	$624.17	$624.17	$480.26	$480.26	$518.68	$518.68	$489.86	$489.86
42	$635.19	$635.19	$488.74	$488.74	$527.84	$527.84	$498.51	$498.51
43	$650.53	$650.53	$500.54	$500.54	$540.59	$540.59	$510.55	$510.55
44	$669.71	$669.71	$515.30	$515.30	$556.52	$556.52	$525.60	$525.60
45	$692.24	$692.24	$532.63	$532.63	$575.24	$575.24	$543.29	$543.29
46	$719.08	$719.08	$553.29	$553.29	$597.55	$597.55	$564.36	$564.36
47	$749.29	$749.29	$576.53	$576.53	$622.65	$622.65	$588.06	$588.06
48	$783.80	$783.80	$603.09	$603.09	$651.33	$651.33	$615.15	$615.15
49	$817.84	$817.84	$629.28	$629.28	$679.62	$679.62	$641.86	$641.86
50	$856.19	$856.19	$658.78	$658.78	$711.49	$711.49	$671.96	$671.96
51	$894.06	$894.06	$687.92	$687.92	$742.96	$742.96	$701.68	$701.68
52	$935.77	$935.77	$720.01	$720.01	$777.62	$777.62	$734.42	$734.42
53	$977.96	$977.96	$752.47	$752.47	$812.67	$812.67	$767.52	$767.52
54	$1,023.50	$1,023.50	$787.52	$787.52	$850.52	$850.52	$803.27	$803.27
55	$1,069.04	$1,069.04	$822.56	$822.56	$888.36	$888.36	$839.01	$839.01
56	$1,118.42	$1,118.42	$860.55	$860.55	$929.39	$929.39	$877.76	$877.76
57	$1,168.27	$1,168.27	$898.91	$898.91	$970.82	$970.82	$916.89	$916.89
58	$1,221.49	$1,221.49	$939.86	$939.86	$1,015.04	$1,015.04	$958.65	$958.65
59	$1,247.85	$1,247.85	$960.14	$960.14	$1,036.95	$1,036.95	$979.35	$979.35
60	$1,301.06	$1,301.06	$1,001.09	$1,001.09	$1,081.17	$1,081.17	$1,021.11	$1,021.11
61	$1,347.09	$1,347.09	$1,036.50	$1,036.50	$1,119.42	$1,119.42	$1,057.23	$1,057.23
62	$1,377.29	$1,377.29	$1,059.73	$1,059.73	$1,144.51	$1,144.51	$1,080.93	$1,080.93
63	$1,415.16	$1,415.16	$1,088.87	$1,088.87	$1,175.98	$1,175.98	$1,110.65	$1,110.65
64+	$1,438.16	$1,438.16	$1,106.57	$1,106.57	$1,195.10	$1,195.10	$1,128.71	$1,128.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010200**		**45127PA0010201**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**QHDHP Performance PPO 2750**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$368.48	$368.48	$397.96	$397.96	$375.85	$375.85	$295.21	$295.21
15	$401.23	$401.23	$433.33	$433.33	$409.26	$409.26	$321.45	$321.45
16	$413.75	$413.75	$446.85	$446.85	$422.03	$422.03	$331.49	$331.49
17	$426.28	$426.28	$460.38	$460.38	$434.80	$434.80	$341.52	$341.52
18	$439.76	$439.76	$474.95	$474.95	$448.56	$448.56	$352.33	$352.33
19	$453.25	$453.25	$489.51	$489.51	$462.32	$462.32	$363.13	$363.13
20	$467.22	$467.22	$504.60	$504.60	$476.56	$476.56	$374.32	$374.32
21	$481.67	$481.67	$520.20	$520.20	$491.30	$491.30	$385.90	$385.90
22	$481.67	$481.67	$520.20	$520.20	$491.30	$491.30	$385.90	$385.90
23	$481.67	$481.67	$520.20	$520.20	$491.30	$491.30	$385.90	$385.90
24	$481.67	$481.67	$520.20	$520.20	$491.30	$491.30	$385.90	$385.90
25	$483.60	$483.60	$522.28	$522.28	$493.27	$493.27	$387.44	$387.44
26	$493.23	$493.23	$532.69	$532.69	$503.09	$503.09	$395.16	$395.16
27	$504.79	$504.79	$545.17	$545.17	$514.89	$514.89	$404.42	$404.42
28	$523.58	$523.58	$565.46	$565.46	$534.05	$534.05	$419.47	$419.47
29	$538.99	$538.99	$582.11	$582.11	$549.77	$549.77	$431.82	$431.82
30	$546.70	$546.70	$590.43	$590.43	$557.63	$557.63	$438.00	$438.00
31	$558.26	$558.26	$602.92	$602.92	$569.42	$569.42	$447.26	$447.26
32	$569.82	$569.82	$615.40	$615.40	$581.21	$581.21	$456.52	$456.52
33	$577.04	$577.04	$623.20	$623.20	$588.58	$588.58	$462.31	$462.31
34	$584.75	$584.75	$631.53	$631.53	$596.44	$596.44	$468.48	$468.48
35	$588.60	$588.60	$635.69	$635.69	$600.37	$600.37	$471.57	$471.57
36	$592.45	$592.45	$639.85	$639.85	$604.30	$604.30	$474.66	$474.66
37	$596.31	$596.31	$644.01	$644.01	$608.23	$608.23	$477.74	$477.74
38	$600.16	$600.16	$648.17	$648.17	$612.16	$612.16	$480.83	$480.83
39	$607.87	$607.87	$656.50	$656.50	$620.02	$620.02	$487.01	$487.01
40	$615.57	$615.57	$664.82	$664.82	$627.89	$627.89	$493.18	$493.18
41	$627.13	$627.13	$677.31	$677.31	$639.68	$639.68	$502.44	$502.44
42	$638.21	$638.21	$689.27	$689.27	$650.98	$650.98	$511.32	$511.32
43	$653.63	$653.63	$705.92	$705.92	$666.70	$666.70	$523.67	$523.67
44	$672.89	$672.89	$726.72	$726.72	$686.35	$686.35	$539.10	$539.10
45	$695.53	$695.53	$751.17	$751.17	$709.44	$709.44	$557.24	$557.24
46	$722.50	$722.50	$780.31	$780.31	$736.96	$736.96	$578.85	$578.85
47	$752.85	$752.85	$813.08	$813.08	$767.91	$767.91	$603.16	$603.16
48	$787.53	$787.53	$850.53	$850.53	$803.28	$803.28	$630.95	$630.95
49	$821.73	$821.73	$887.47	$887.47	$838.16	$838.16	$658.35	$658.35
50	$860.26	$860.26	$929.08	$929.08	$877.47	$877.47	$689.22	$689.22
51	$898.31	$898.31	$970.18	$970.18	$916.28	$916.28	$719.70	$719.70
52	$940.22	$940.22	$1,015.44	$1,015.44	$959.02	$959.02	$753.28	$753.28
53	$982.61	$982.61	$1,061.22	$1,061.22	$1,002.26	$1,002.26	$787.24	$787.24
54	$1,028.37	$1,028.37	$1,110.63	$1,110.63	$1,048.93	$1,048.93	$823.90	$823.90
55	$1,074.12	$1,074.12	$1,160.05	$1,160.05	$1,095.61	$1,095.61	$860.56	$860.56
56	$1,123.74	$1,123.74	$1,213.63	$1,213.63	$1,146.21	$1,146.21	$900.30	$900.30
57	$1,173.83	$1,173.83	$1,267.74	$1,267.74	$1,197.31	$1,197.31	$940.44	$940.44
58	$1,227.30	$1,227.30	$1,325.48	$1,325.48	$1,251.84	$1,251.84	$983.27	$983.27
59	$1,253.79	$1,253.79	$1,354.09	$1,354.09	$1,278.86	$1,278.86	$1,004.50	$1,004.50
60	$1,307.25	$1,307.25	$1,411.83	$1,411.83	$1,333.40	$1,333.40	$1,047.33	$1,047.33
61	$1,353.49	$1,353.49	$1,461.77	$1,461.77	$1,380.56	$1,380.56	$1,084.38	$1,084.38
62	$1,383.84	$1,383.84	$1,494.54	$1,494.54	$1,411.51	$1,411.51	$1,108.69	$1,108.69
63	$1,421.89	$1,421.89	$1,535.64	$1,535.64	$1,450.33	$1,450.33	$1,139.18	$1,139.18
64+	$1,445.00	$1,445.00	$1,560.60	$1,560.60	$1,473.90	$1,473.90	$1,157.69	$1,157.69

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$318.83	$318.83	$301.12	$301.12	$284.92	$284.92	$307.71	$307.71
15	$347.17	$347.17	$327.88	$327.88	$310.24	$310.24	$335.06	$335.06
16	$358.01	$358.01	$338.12	$338.12	$319.93	$319.93	$345.52	$345.52
17	$368.84	$368.84	$348.35	$348.35	$329.61	$329.61	$355.98	$355.98
18	$380.51	$380.51	$359.37	$359.37	$340.04	$340.04	$367.24	$367.24
19	$392.18	$392.18	$370.39	$370.39	$350.47	$350.47	$378.50	$378.50
20	$404.27	$404.27	$381.81	$381.81	$361.27	$361.27	$390.17	$390.17
21	$416.77	$416.77	$393.62	$393.62	$372.44	$372.44	$402.24	$402.24
22	$416.77	$416.77	$393.62	$393.62	$372.44	$372.44	$402.24	$402.24
23	$416.77	$416.77	$393.62	$393.62	$372.44	$372.44	$402.24	$402.24
24	$416.77	$416.77	$393.62	$393.62	$372.44	$372.44	$402.24	$402.24
25	$418.44	$418.44	$395.19	$395.19	$373.93	$373.93	$403.84	$403.84
26	$426.77	$426.77	$403.06	$403.06	$381.38	$381.38	$411.89	$411.89
27	$436.78	$436.78	$412.51	$412.51	$390.32	$390.32	$421.54	$421.54
28	$453.03	$453.03	$427.86	$427.86	$404.84	$404.84	$437.23	$437.23
29	$466.37	$466.37	$440.46	$440.46	$416.76	$416.76	$450.10	$450.10
30	$473.04	$473.04	$446.76	$446.76	$422.72	$422.72	$456.54	$456.54
31	$483.04	$483.04	$456.20	$456.20	$431.66	$431.66	$466.19	$466.19
32	$493.04	$493.04	$465.65	$465.65	$440.60	$440.60	$475.84	$475.84
33	$499.29	$499.29	$471.55	$471.55	$446.18	$446.18	$481.88	$481.88
34	$505.96	$505.96	$477.85	$477.85	$452.14	$452.14	$488.31	$488.31
35	$509.30	$509.30	$481.00	$481.00	$455.12	$455.12	$491.53	$491.53
36	$512.63	$512.63	$484.15	$484.15	$458.10	$458.10	$494.75	$494.75
37	$515.96	$515.96	$487.30	$487.30	$461.08	$461.08	$497.97	$497.97
38	$519.30	$519.30	$490.45	$490.45	$464.06	$464.06	$501.19	$501.19
39	$525.97	$525.97	$496.75	$496.75	$470.02	$470.02	$507.62	$507.62
40	$532.63	$532.63	$503.04	$503.04	$475.98	$475.98	$514.06	$514.06
41	$542.64	$542.64	$512.49	$512.49	$484.92	$484.92	$523.71	$523.71
42	$552.22	$552.22	$521.54	$521.54	$493.48	$493.48	$532.96	$532.96
43	$565.56	$565.56	$534.14	$534.14	$505.40	$505.40	$545.83	$545.83
44	$582.23	$582.23	$549.88	$549.88	$520.30	$520.30	$561.92	$561.92
45	$601.82	$601.82	$568.38	$568.38	$537.80	$537.80	$580.83	$580.83
46	$625.16	$625.16	$590.43	$590.43	$558.66	$558.66	$603.35	$603.35
47	$651.41	$651.41	$615.22	$615.22	$582.12	$582.12	$628.69	$628.69
48	$681.42	$681.42	$643.57	$643.57	$608.94	$608.94	$657.65	$657.65
49	$711.01	$711.01	$671.51	$671.51	$635.38	$635.38	$686.21	$686.21
50	$744.35	$744.35	$703.00	$703.00	$665.18	$665.18	$718.39	$718.39
51	$777.28	$777.28	$734.10	$734.10	$694.60	$694.60	$750.17	$750.17
52	$813.54	$813.54	$768.34	$768.34	$727.00	$727.00	$785.16	$785.16
53	$850.21	$850.21	$802.98	$802.98	$759.78	$759.78	$820.56	$820.56
54	$889.81	$889.81	$840.37	$840.37	$795.16	$795.16	$858.77	$858.77
55	$929.40	$929.40	$877.77	$877.77	$830.54	$830.54	$896.98	$896.98
56	$972.33	$972.33	$918.31	$918.31	$868.90	$868.90	$938.41	$938.41
57	$1,015.67	$1,015.67	$959.25	$959.25	$907.64	$907.64	$980.25	$980.25
58	$1,061.94	$1,061.94	$1,002.94	$1,002.94	$948.98	$948.98	$1,024.90	$1,024.90
59	$1,084.86	$1,084.86	$1,024.59	$1,024.59	$969.46	$969.46	$1,047.02	$1,047.02
60	$1,131.12	$1,131.12	$1,068.28	$1,068.28	$1,010.80	$1,010.80	$1,091.67	$1,091.67
61	$1,171.13	$1,171.13	$1,106.07	$1,106.07	$1,046.56	$1,046.56	$1,130.28	$1,130.28
62	$1,197.39	$1,197.39	$1,130.86	$1,130.86	$1,070.02	$1,070.02	$1,155.62	$1,155.62
63	$1,230.31	$1,230.31	$1,161.96	$1,161.96	$1,099.44	$1,099.44	$1,187.40	$1,187.40
64+	$1,250.31	$1,250.31	$1,180.85	$1,180.85	$1,117.31	$1,117.31	$1,206.71	$1,206.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010202**		**45127PA0010203**		**45127PA0010204**		**45127PA0010204**	
Plan Marketing Name =>	**er Performance PPO 4500/0/30**		**Gold PPO Choice 1000/0/20 Rx**		**d PPO Choice Select 1000/0/20**		**d PPO Choice Select 1000/0/20**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**7**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$290.61	$290.61	$390.75	$390.75	$367.35	$367.35	$346.94	$346.94
15	$316.45	$316.45	$425.48	$425.48	$400.00	$400.00	$377.78	$377.78
16	$326.32	$326.32	$438.77	$438.77	$412.48	$412.48	$389.57	$389.57
17	$336.20	$336.20	$452.05	$452.05	$424.97	$424.97	$401.36	$401.36
18	$346.84	$346.84	$466.35	$466.35	$438.41	$438.41	$414.06	$414.06
19	$357.48	$357.48	$480.65	$480.65	$451.86	$451.86	$426.76	$426.76
20	$368.49	$368.49	$495.46	$495.46	$465.78	$465.78	$439.91	$439.91
21	$379.89	$379.89	$510.79	$510.79	$480.19	$480.19	$453.51	$453.51
22	$379.89	$379.89	$510.79	$510.79	$480.19	$480.19	$453.51	$453.51
23	$379.89	$379.89	$510.79	$510.79	$480.19	$480.19	$453.51	$453.51
24	$379.89	$379.89	$510.79	$510.79	$480.19	$480.19	$453.51	$453.51
25	$381.41	$381.41	$512.83	$512.83	$482.11	$482.11	$455.33	$455.33
26	$389.01	$389.01	$523.04	$523.04	$491.71	$491.71	$464.40	$464.40
27	$398.12	$398.12	$535.30	$535.30	$503.24	$503.24	$475.28	$475.28
28	$412.94	$412.94	$555.22	$555.22	$521.97	$521.97	$492.97	$492.97
29	$425.10	$425.10	$571.57	$571.57	$537.33	$537.33	$507.48	$507.48
30	$431.17	$431.17	$579.74	$579.74	$545.02	$545.02	$514.74	$514.74
31	$440.29	$440.29	$592.00	$592.00	$556.54	$556.54	$525.62	$525.62
32	$449.41	$449.41	$604.26	$604.26	$568.06	$568.06	$536.51	$536.51
33	$455.11	$455.11	$611.92	$611.92	$575.27	$575.27	$543.31	$543.31
34	$461.19	$461.19	$620.09	$620.09	$582.95	$582.95	$550.56	$550.56
35	$464.22	$464.22	$624.18	$624.18	$586.79	$586.79	$554.19	$554.19
36	$467.26	$467.26	$628.27	$628.27	$590.63	$590.63	$557.82	$557.82
37	$470.30	$470.30	$632.35	$632.35	$594.47	$594.47	$561.45	$561.45
38	$473.34	$473.34	$636.44	$636.44	$598.32	$598.32	$565.08	$565.08
39	$479.42	$479.42	$644.61	$644.61	$606.00	$606.00	$572.33	$572.33
40	$485.50	$485.50	$652.78	$652.78	$613.68	$613.68	$579.59	$579.59
41	$494.62	$494.62	$665.04	$665.04	$625.21	$625.21	$590.47	$590.47
42	$503.35	$503.35	$676.79	$676.79	$636.25	$636.25	$600.90	$600.90
43	$515.51	$515.51	$693.14	$693.14	$651.62	$651.62	$615.42	$615.42
44	$530.70	$530.70	$713.57	$713.57	$670.82	$670.82	$633.56	$633.56
45	$548.56	$548.56	$737.57	$737.57	$693.39	$693.39	$654.87	$654.87
46	$569.83	$569.83	$766.18	$766.18	$720.28	$720.28	$680.27	$680.27
47	$593.77	$593.77	$798.36	$798.36	$750.54	$750.54	$708.84	$708.84
48	$621.12	$621.12	$835.14	$835.14	$785.11	$785.11	$741.49	$741.49
49	$648.09	$648.09	$871.40	$871.40	$819.20	$819.20	$773.69	$773.69
50	$678.48	$678.48	$912.26	$912.26	$857.62	$857.62	$809.97	$809.97
51	$708.49	$708.49	$952.62	$952.62	$895.55	$895.55	$845.80	$845.80
52	$741.54	$741.54	$997.05	$997.05	$937.33	$937.33	$885.26	$885.26
53	$774.97	$774.97	$1,042.00	$1,042.00	$979.59	$979.59	$925.17	$925.17
54	$811.06	$811.06	$1,090.53	$1,090.53	$1,025.20	$1,025.20	$968.25	$968.25
55	$847.15	$847.15	$1,139.05	$1,139.05	$1,070.82	$1,070.82	$1,011.33	$1,011.33
56	$886.28	$886.28	$1,191.66	$1,191.66	$1,120.28	$1,120.28	$1,058.04	$1,058.04
57	$925.79	$925.79	$1,244.79	$1,244.79	$1,170.22	$1,170.22	$1,105.21	$1,105.21
58	$967.96	$967.96	$1,301.48	$1,301.48	$1,223.52	$1,223.52	$1,155.55	$1,155.55
59	$988.85	$988.85	$1,329.58	$1,329.58	$1,249.93	$1,249.93	$1,180.49	$1,180.49
60	$1,031.02	$1,031.02	$1,386.27	$1,386.27	$1,303.23	$1,303.23	$1,230.83	$1,230.83
61	$1,067.49	$1,067.49	$1,435.31	$1,435.31	$1,349.33	$1,349.33	$1,274.37	$1,274.37
62	$1,091.42	$1,091.42	$1,467.49	$1,467.49	$1,379.58	$1,379.58	$1,302.94	$1,302.94
63	$1,121.43	$1,121.43	$1,507.84	$1,507.84	$1,417.52	$1,417.52	$1,338.77	$1,338.77
64+	$1,139.66	$1,139.66	$1,532.36	$1,532.36	$1,440.56	$1,440.56	$1,360.53	$1,360.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010205**		**45127PA0010206**		**45127PA0010206**		**45127PA0010207**	
Plan Marketing Name =>	**ver QHDHP PPO Choice 2750/0/**		**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**ilver PPO Choice 4500/0/30 Rx**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$313.22	$313.22	$295.00	$295.00	$278.61	$278.61	$302.32	$302.32
15	$341.06	$341.06	$321.23	$321.23	$303.38	$303.38	$329.20	$329.20
16	$351.71	$351.71	$331.25	$331.25	$312.85	$312.85	$339.47	$339.47
17	$362.35	$362.35	$341.28	$341.28	$322.32	$322.32	$349.75	$349.75
18	$373.82	$373.82	$352.08	$352.08	$332.52	$332.52	$360.81	$360.81
19	$385.28	$385.28	$362.87	$362.87	$342.71	$342.71	$371.88	$371.88
20	$397.16	$397.16	$374.06	$374.06	$353.28	$353.28	$383.34	$383.34
21	$409.44	$409.44	$385.62	$385.62	$364.20	$364.20	$395.19	$395.19
22	$409.44	$409.44	$385.62	$385.62	$364.20	$364.20	$395.19	$395.19
23	$409.44	$409.44	$385.62	$385.62	$364.20	$364.20	$395.19	$395.19
24	$409.44	$409.44	$385.62	$385.62	$364.20	$364.20	$395.19	$395.19
25	$411.08	$411.08	$387.17	$387.17	$365.66	$365.66	$396.77	$396.77
26	$419.27	$419.27	$394.88	$394.88	$372.94	$372.94	$404.68	$404.68
27	$429.09	$429.09	$404.13	$404.13	$381.68	$381.68	$414.16	$414.16
28	$445.06	$445.06	$419.17	$419.17	$395.89	$395.89	$429.58	$429.58
29	$458.16	$458.16	$431.51	$431.51	$407.54	$407.54	$442.22	$442.22
30	$464.71	$464.71	$437.68	$437.68	$413.37	$413.37	$448.54	$448.54
31	$474.54	$474.54	$446.94	$446.94	$422.11	$422.11	$458.03	$458.03
32	$484.37	$484.37	$456.19	$456.19	$430.85	$430.85	$467.51	$467.51
33	$490.51	$490.51	$461.98	$461.98	$436.31	$436.31	$473.44	$473.44
34	$497.06	$497.06	$468.15	$468.15	$442.14	$442.14	$479.77	$479.77
35	$500.33	$500.33	$471.23	$471.23	$445.05	$445.05	$482.93	$482.93
36	$503.61	$503.61	$474.32	$474.32	$447.97	$447.97	$486.09	$486.09
37	$506.89	$506.89	$477.40	$477.40	$450.88	$450.88	$489.25	$489.25
38	$510.16	$510.16	$480.49	$480.49	$453.79	$453.79	$492.41	$492.41
39	$516.71	$516.71	$486.66	$486.66	$459.62	$459.62	$498.73	$498.73
40	$523.26	$523.26	$492.83	$492.83	$465.45	$465.45	$505.06	$505.06
41	$533.09	$533.09	$502.08	$502.08	$474.19	$474.19	$514.54	$514.54
42	$542.51	$542.51	$510.95	$510.95	$482.57	$482.57	$523.63	$523.63
43	$555.61	$555.61	$523.29	$523.29	$494.22	$494.22	$536.28	$536.28
44	$571.99	$571.99	$538.72	$538.72	$508.79	$508.79	$552.09	$552.09
45	$591.23	$591.23	$556.84	$556.84	$525.91	$525.91	$570.66	$570.66
46	$614.16	$614.16	$578.44	$578.44	$546.30	$546.30	$592.79	$592.79
47	$639.95	$639.95	$602.73	$602.73	$569.25	$569.25	$617.69	$617.69
48	$669.43	$669.43	$630.50	$630.50	$595.47	$595.47	$646.14	$646.14
49	$698.50	$698.50	$657.88	$657.88	$621.33	$621.33	$674.20	$674.20
50	$731.26	$731.26	$688.73	$688.73	$650.46	$650.46	$705.82	$705.82
51	$763.60	$763.60	$719.19	$719.19	$679.24	$679.24	$737.04	$737.04
52	$799.22	$799.22	$752.74	$752.74	$710.92	$710.92	$771.42	$771.42
53	$835.26	$835.26	$786.67	$786.67	$742.97	$742.97	$806.19	$806.19
54	$874.15	$874.15	$823.31	$823.31	$777.57	$777.57	$843.74	$843.74
55	$913.05	$913.05	$859.94	$859.94	$812.17	$812.17	$881.28	$881.28
56	$955.22	$955.22	$899.66	$899.66	$849.68	$849.68	$921.99	$921.99
57	$997.80	$997.80	$939.77	$939.77	$887.56	$887.56	$963.09	$963.09
58	$1,043.25	$1,043.25	$982.57	$982.57	$927.98	$927.98	$1,006.95	$1,006.95
59	$1,065.77	$1,065.77	$1,003.78	$1,003.78	$948.02	$948.02	$1,028.69	$1,028.69
60	$1,111.22	$1,111.22	$1,046.59	$1,046.59	$988.44	$988.44	$1,072.56	$1,072.56
61	$1,150.52	$1,150.52	$1,083.61	$1,083.61	$1,023.41	$1,023.41	$1,110.49	$1,110.49
62	$1,176.32	$1,176.32	$1,107.90	$1,107.90	$1,046.35	$1,046.35	$1,135.39	$1,135.39
63	$1,208.66	$1,208.66	$1,138.36	$1,138.36	$1,075.12	$1,075.12	$1,166.61	$1,166.61
64+	$1,228.31	$1,228.31	$1,156.86	$1,156.86	$1,092.59	$1,092.59	$1,185.57	$1,185.57

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010208**		**45127PA0010208**		**45127PA0010209**		**45127PA0010209**	
Plan Marketing Name =>	**r PPO Choice Select 4500/0/30**		**r PPO Choice Select 4500/0/30**		**Gold PPO 0/0/20 Rx 500**		**Gold PPO 0/0/20 Rx 500**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**		**$0 /$500 Med/Rx**		**$0 /$500 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**		**$20/$40/$300 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$284.83	$284.83	$269.01	$269.01	$397.92	$397.92	$429.76	$429.76
15	$310.15	$310.15	$292.92	$292.92	$433.29	$433.29	$467.96	$467.96
16	$319.83	$319.83	$302.06	$302.06	$446.82	$446.82	$482.56	$482.56
17	$329.51	$329.51	$311.21	$311.21	$460.34	$460.34	$497.17	$497.17
18	$339.94	$339.94	$321.05	$321.05	$474.91	$474.91	$512.90	$512.90
19	$350.36	$350.36	$330.90	$330.90	$489.47	$489.47	$528.63	$528.63
20	$361.16	$361.16	$341.10	$341.10	$504.56	$504.56	$544.92	$544.92
21	$372.33	$372.33	$351.64	$351.64	$520.16	$520.16	$561.77	$561.77
22	$372.33	$372.33	$351.64	$351.64	$520.16	$520.16	$561.77	$561.77
23	$372.33	$372.33	$351.64	$351.64	$520.16	$520.16	$561.77	$561.77
24	$372.33	$372.33	$351.64	$351.64	$520.16	$520.16	$561.77	$561.77
25	$373.82	$373.82	$353.05	$353.05	$522.24	$522.24	$564.02	$564.02
26	$381.27	$381.27	$360.08	$360.08	$532.64	$532.64	$575.26	$575.26
27	$390.20	$390.20	$368.52	$368.52	$545.13	$545.13	$588.74	$588.74
28	$404.72	$404.72	$382.24	$382.24	$565.41	$565.41	$610.65	$610.65
29	$416.64	$416.64	$393.49	$393.49	$582.06	$582.06	$628.62	$628.62
30	$422.59	$422.59	$399.12	$399.12	$590.38	$590.38	$637.61	$637.61
31	$431.53	$431.53	$407.56	$407.56	$602.87	$602.87	$651.09	$651.09
32	$440.47	$440.47	$416.00	$416.00	$615.35	$615.35	$664.58	$664.58
33	$446.05	$446.05	$421.27	$421.27	$623.15	$623.15	$673.00	$673.00
34	$452.01	$452.01	$426.90	$426.90	$631.47	$631.47	$681.99	$681.99
35	$454.99	$454.99	$429.71	$429.71	$635.64	$635.64	$686.49	$686.49
36	$457.97	$457.97	$432.52	$432.52	$639.80	$639.80	$690.98	$690.98
37	$460.94	$460.94	$435.34	$435.34	$643.96	$643.96	$695.47	$695.47
38	$463.92	$463.92	$438.15	$438.15	$648.12	$648.12	$699.97	$699.97
39	$469.88	$469.88	$443.78	$443.78	$656.44	$656.44	$708.96	$708.96
40	$475.84	$475.84	$449.40	$449.40	$664.76	$664.76	$717.95	$717.95
41	$484.77	$484.77	$457.84	$457.84	$677.25	$677.25	$731.43	$731.43
42	$493.34	$493.34	$465.93	$465.93	$689.21	$689.21	$744.35	$744.35
43	$505.25	$505.25	$477.18	$477.18	$705.86	$705.86	$762.33	$762.33
44	$520.15	$520.15	$491.25	$491.25	$726.66	$726.66	$784.80	$784.80
45	$537.64	$537.64	$507.78	$507.78	$751.11	$751.11	$811.20	$811.20
46	$558.50	$558.50	$527.47	$527.47	$780.24	$780.24	$842.66	$842.66
47	$581.95	$581.95	$549.62	$549.62	$813.01	$813.01	$878.05	$878.05
48	$608.76	$608.76	$574.94	$574.94	$850.46	$850.46	$918.50	$918.50
49	$635.19	$635.19	$599.91	$599.91	$887.39	$887.39	$958.38	$958.38
50	$664.98	$664.98	$628.04	$628.04	$929.01	$929.01	$1,003.33	$1,003.33
51	$694.40	$694.40	$655.82	$655.82	$970.10	$970.10	$1,047.71	$1,047.71
52	$726.79	$726.79	$686.41	$686.41	$1,015.35	$1,015.35	$1,096.58	$1,096.58
53	$759.55	$759.55	$717.36	$717.36	$1,061.13	$1,061.13	$1,146.02	$1,146.02
54	$794.92	$794.92	$750.76	$750.76	$1,110.54	$1,110.54	$1,199.38	$1,199.38
55	$830.30	$830.30	$784.17	$784.17	$1,159.96	$1,159.96	$1,252.75	$1,252.75
56	$868.65	$868.65	$820.39	$820.39	$1,213.53	$1,213.53	$1,310.62	$1,310.62
57	$907.37	$907.37	$856.96	$856.96	$1,267.63	$1,267.63	$1,369.04	$1,369.04
58	$948.70	$948.70	$895.99	$895.99	$1,325.37	$1,325.37	$1,431.40	$1,431.40
59	$969.17	$969.17	$915.33	$915.33	$1,353.98	$1,353.98	$1,462.29	$1,462.29
60	$1,010.50	$1,010.50	$954.36	$954.36	$1,411.71	$1,411.71	$1,524.65	$1,524.65
61	$1,046.25	$1,046.25	$988.12	$988.12	$1,461.65	$1,461.65	$1,578.58	$1,578.58
62	$1,069.70	$1,069.70	$1,010.28	$1,010.28	$1,494.42	$1,494.42	$1,613.97	$1,613.97
63	$1,099.12	$1,099.12	$1,038.06	$1,038.06	$1,535.51	$1,535.51	$1,658.35	$1,658.35
64+	$1,116.98	$1,116.98	$1,054.92	$1,054.92	$1,560.47	$1,560.47	$1,685.31	$1,685.31

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010209		45127PA0130003		45127PA0130004		45127PA0130007	
Plan Marketing Name =>	Gold PPO 0/0/20 Rx 500		alley Advantage EPO 5000/0/35		Valley Advantage EPO 5000/0/3		pital Advantage EPO 5000/0/3	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		6		9	
Network =>	PPO		EPO		EPO		EPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$0 /$500 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$300 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$405.88	$405.88	$262.96	$262.96	$278.87	$278.87	$268.22	$268.22
15	$441.96	$441.96	$286.34	$286.34	$303.66	$303.66	$292.06	$292.06
16	$455.75	$455.75	$295.27	$295.27	$313.14	$313.14	$301.18	$301.18
17	$469.55	$469.55	$304.21	$304.21	$322.62	$322.62	$310.29	$310.29
18	$484.40	$484.40	$313.83	$313.83	$332.83	$332.83	$320.11	$320.11
19	$499.26	$499.26	$323.46	$323.46	$343.03	$343.03	$329.93	$329.93
20	$514.65	$514.65	$333.43	$333.43	$353.60	$353.60	$340.10	$340.10
21	$530.56	$530.56	$343.74	$343.74	$364.54	$364.54	$350.61	$350.61
22	$530.56	$530.56	$343.74	$343.74	$364.54	$364.54	$350.61	$350.61
23	$530.56	$530.56	$343.74	$343.74	$364.54	$364.54	$350.61	$350.61
24	$530.56	$530.56	$343.74	$343.74	$364.54	$364.54	$350.61	$350.61
25	$532.69	$532.69	$345.11	$345.11	$366.00	$366.00	$352.02	$352.02
26	$543.30	$543.30	$351.99	$351.99	$373.29	$373.29	$359.03	$359.03
27	$556.03	$556.03	$360.24	$360.24	$382.04	$382.04	$367.44	$367.44
28	$576.72	$576.72	$373.65	$373.65	$396.25	$396.25	$381.12	$381.12
29	$593.70	$593.70	$384.65	$384.65	$407.92	$407.92	$392.34	$392.34
30	$602.19	$602.19	$390.14	$390.14	$413.75	$413.75	$397.95	$397.95
31	$614.92	$614.92	$398.39	$398.39	$422.50	$422.50	$406.36	$406.36
32	$627.66	$627.66	$406.64	$406.64	$431.25	$431.25	$414.78	$414.78
33	$635.61	$635.61	$411.80	$411.80	$436.72	$436.72	$420.04	$420.04
34	$644.10	$644.10	$417.30	$417.30	$442.55	$442.55	$425.65	$425.65
35	$648.35	$648.35	$420.05	$420.05	$445.47	$445.47	$428.45	$428.45
36	$652.59	$652.59	$422.80	$422.80	$448.38	$448.38	$431.26	$431.26
37	$656.84	$656.84	$425.55	$425.55	$451.30	$451.30	$434.06	$434.06
38	$661.08	$661.08	$428.30	$428.30	$454.22	$454.22	$436.87	$436.87
39	$669.57	$669.57	$433.80	$433.80	$460.05	$460.05	$442.48	$442.48
40	$678.06	$678.06	$439.30	$439.30	$465.88	$465.88	$448.09	$448.09
41	$690.79	$690.79	$447.55	$447.55	$474.63	$474.63	$456.50	$456.50
42	$703.00	$703.00	$455.46	$455.46	$483.02	$483.02	$464.56	$464.56
43	$719.97	$719.97	$466.46	$466.46	$494.68	$494.68	$475.78	$475.78
44	$741.20	$741.20	$480.20	$480.20	$509.26	$509.26	$489.81	$489.81
45	$766.13	$766.13	$496.36	$496.36	$526.40	$526.40	$506.29	$506.29
46	$795.84	$795.84	$515.61	$515.61	$546.81	$546.81	$525.92	$525.92
47	$829.27	$829.27	$537.27	$537.27	$569.78	$569.78	$548.01	$548.01
48	$867.47	$867.47	$562.01	$562.01	$596.02	$596.02	$573.26	$573.26
49	$905.14	$905.14	$586.42	$586.42	$621.91	$621.91	$598.15	$598.15
50	$947.59	$947.59	$613.92	$613.92	$651.07	$651.07	$626.20	$626.20
51	$989.50	$989.50	$641.08	$641.08	$679.87	$679.87	$653.90	$653.90
52	$1,035.66	$1,035.66	$670.98	$670.98	$711.58	$711.58	$684.40	$684.40
53	$1,082.35	$1,082.35	$701.23	$701.23	$743.66	$743.66	$715.25	$715.25
54	$1,132.75	$1,132.75	$733.88	$733.88	$778.29	$778.29	$748.56	$748.56
55	$1,183.16	$1,183.16	$766.54	$766.54	$812.92	$812.92	$781.87	$781.87
56	$1,237.80	$1,237.80	$801.95	$801.95	$850.47	$850.47	$817.98	$817.98
57	$1,292.98	$1,292.98	$837.69	$837.69	$888.38	$888.38	$854.45	$854.45
58	$1,351.88	$1,351.88	$875.85	$875.85	$928.85	$928.85	$893.37	$893.37
59	$1,381.06	$1,381.06	$894.76	$894.76	$948.90	$948.90	$912.65	$912.65
60	$1,439.95	$1,439.95	$932.91	$932.91	$989.36	$989.36	$951.57	$951.57
61	$1,490.88	$1,490.88	$965.91	$965.91	$1,024.36	$1,024.36	$985.23	$985.23
62	$1,524.31	$1,524.31	$987.57	$987.57	$1,047.32	$1,047.32	$1,007.32	$1,007.32
63	$1,566.22	$1,566.22	$1,014.72	$1,014.72	$1,076.12	$1,076.12	$1,035.01	$1,035.01
64+	$1,591.68	$1,591.68	$1,031.21	$1,031.21	$1,093.61	$1,093.61	$1,051.83	$1,051.83

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$284.45	$284.45
15	$309.74	$309.74
16	$319.40	$319.40
17	$329.07	$329.07
18	$339.48	$339.48
19	$349.89	$349.89
20	$360.68	$360.68
21	$371.83	$371.83
22	$371.83	$371.83
23	$371.83	$371.83
24	$371.83	$371.83
25	$373.32	$373.32
26	$380.75	$380.75
27	$389.68	$389.68
28	$404.18	$404.18
29	$416.08	$416.08
30	$422.03	$422.03
31	$430.95	$430.95
32	$439.88	$439.88
33	$445.45	$445.45
34	$451.40	$451.40
35	$454.38	$454.38
36	$457.35	$457.35
37	$460.33	$460.33
38	$463.30	$463.30
39	$469.25	$469.25
40	$475.20	$475.20
41	$484.12	$484.12
42	$492.68	$492.68
43	$504.57	$504.57
44	$519.45	$519.45
45	$536.92	$536.92
46	$557.75	$557.75
47	$581.17	$581.17
48	$607.94	$607.94
49	$634.34	$634.34
50	$664.09	$664.09
51	$693.46	$693.46
52	$725.81	$725.81
53	$758.53	$758.53
54	$793.86	$793.86
55	$829.18	$829.18
56	$867.48	$867.48
57	$906.15	$906.15
58	$947.42	$947.42
59	$967.88	$967.88
60	$1,009.15	$1,009.15
61	$1,044.84	$1,044.84
62	$1,068.27	$1,068.27
63	$1,097.64	$1,097.64
64+	$1,115.48	$1,115.48

Capital Advantage Assurance Company (CAAC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010196	Gold Simple PPO 0/0/40	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010209	Gold PPO 0/0/20 Rx 500	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/15 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/15 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	PPO	Gold	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	PPO	Gold	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0010132	Silver PPO 4000/0/40 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/40 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	PPO	Silver	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	PPO	Silver	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	PPO	Silver	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	PPO	Silver	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	PPO	6,7,9	All

Company Name Capital Advantage Assurance Company (CAAC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2022 Number of Covered Lives by Rating County				1,392	309	5,979	168	123	5,548	781	2,300	201	367	816	3,162	4,517	2,741	2,564	2,935	1,037	217	136	1,248	185
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$645.24	$645.24	$645.24	$645.24	$609.39	$609.39	$609.39	$609.39	$609.39	$609.39	609.39
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$613.00	$613.00	$613.00	$613.00	$578.94	$578.94	$578.94	$578.94	$578.94	$578.94	578.94
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$624.49	$624.49	$624.49	$624.49	$589.79	$589.79	$589.79	$589.79	$589.79	$589.79	589.79
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$594.12	$594.12	$594.12	$594.12	$561.11	$561.11	$561.11	$561.11	$561.11	$561.11	561.11
45127PA0010196	Gold Simple PPO 0/0/40	PPO	Gold	Off	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$485.05	$485.05	$485.05	$485.05	$458.10	$458.10	$458.10	$458.10	$458.10	$458.10	458.1
45127PA0010209	Gold PPO 0/0/20 Rx 500	PPO	Gold	Off	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$536.84	$536.84	$536.84	$536.84	$507.01	$507.01	$507.01	$507.01	$507.01	$507.01	507.01
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$571.50	$571.50	$571.50	$571.50	$539.75	$539.75	$539.75	$539.75	$539.75	$539.75	539.75
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$540.73	$540.73	$540.73	$540.73	$510.69	$510.69	$510.69	$510.69	$510.69	$510.69	510.69
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$545.83	$545.83	$545.83	$545.83	$515.51	$515.51	$515.51	$515.51	$515.51	$515.51	515.51
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$514.11	$514.11	$514.11	$514.11	$485.55	$485.55	$485.55	$485.55	$485.55	$485.55	485.55
45127PA0010090	Gold PPO 2000/0/15 Rx 0	PPO	Gold	Off	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$512.76	$512.76	$512.76	$512.76	$484.28	$484.28	$484.28	$484.28	$484.28	$484.28	484.28
45127PA0010089	Gold PPO 2000/0/15 Rx 250	PPO	Gold	Off	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$481.04	$481.04	$481.04	$481.04	$454.32	$454.32	$454.32	$454.32	$454.32	$454.32	454.32
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$485.86	$485.86	$485.86	$485.86	$458.87	$458.87	$458.87	$458.87	$458.87	$458.87	458.87
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$457.08	$457.08	$457.08	$457.08	$431.68	$431.68	$431.68	$431.68	$431.68	$431.68	431.68
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$519.38	$519.38	$519.38	$519.38	$490.53	$490.53	$490.53	$490.53	$490.53	$490.53	490.53
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off			$460.29			$460.29					$497.11			$497.11			$469.50			$469.50	
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	PPO	Gold	Off											$488.11	$488.11	$488.11								
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	PPO	Gold	Off														$458.87	$433.38	$433.38					433.38
45127PA0010132	Silver PPO 4000/0/40 Rx 0	PPO	Silver	Off	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$434.68	$434.68	$434.68	$434.68	$410.53	$410.53	$410.53	$410.53	$410.53	$410.53	410.53
45127PA0010131	Silver PPO 4000/0/40 Rx 250	PPO	Silver	Off	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$409.68	$409.68	$409.68	$409.68	$386.92	$386.92	$386.92	$386.92	$386.92	$386.92	386.92
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$411.93	$411.93	$411.93	$411.93	$389.05	$389.05	$389.05	$389.05	$389.05	$389.05	389.05
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$387.93	$387.93	$387.93	$387.93	$366.37	$366.37	$366.37	$366.37	$366.37	$366.37	366.37
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$402.97	$402.97	$402.97	$402.97	$380.58	$380.58	$380.58	$380.58	$380.58	$380.58	380.58
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$379.35	$379.35	$379.35	$379.35	$358.28	$358.28	$358.28	$358.28	$358.28	$358.28	358.28
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$439.48	$439.48	$439.48	$439.48	$415.07	$415.07	$415.07	$415.07	$415.07	$415.07	415.07
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$402.31	$402.31	$402.31	$402.31	$379.96	$379.96	$379.96	$379.96	$379.96	$379.96	379.96
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$380.69	$380.69	$380.69	$380.69	$359.54	$359.54	$359.54	$359.54	$359.54	$359.54	359.54
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off			$368.77			$368.77					$398.27			$398.27			$376.15			$376.15	
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	PPO	Silver	Off											$391.26	$391.26	$391.26								
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	PPO	Silver	Off														$368.50	$348.02	$348.02					348.02
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	PPO	Silver	Off			$355.90			$355.90					$384.37			$384.37			$363.02			$363.02	
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	PPO	Silver	Off											$377.64	$377.64	$377.64								
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	PPO	Silver	Off														$355.80	$336.03	$336.03					336.03
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off															$355.33	$355.33					355.33
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off															$335.05	$335.05					335.05
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off			$348.36			$348.36															
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off			$328.48			$328.48															
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$332.12	$332.12	$332.12	$332.12	$313.67	$313.67	$313.67	$313.67	$313.67	$313.67	313.67

Unified Rate Review v5.4

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

Company Legal Name:	Capital Advantage Assurance Company	State:	PA
HIOS Issuer ID:	45127	Market:	Small Group
Effective Date of Rate Change(s):	1/1/2023		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2021 to 12/31/2021

	Total	PMPM
Allowed Claims	$239,722,918.03	$687.61
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$204,619,333.42	$586.92
Risk Adjustment	$6,661,472.92	$19.11
Experience Period Premium	$226,536,152.65	$649.78
Experience Period Member Months	348,633	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$126.53	1.047	0.990	1.046	0.990	$135.81
Outpatient Hospital	$258.81	1.050	1.000	1.049	1.000	$285.07
Professional	$154.24	1.080	1.010	1.069	1.010	$181.65
Other Medical	$16.89	1.050	0.990	1.049	0.990	$18.23
Capitation	$0.00	1.030	1.000	1.030	1.000	$0.00
Prescription Drug	$131.14	1.073	1.011	1.080	1.011	$155.33
Total	$687.61					**$776.10**

Morbidity Adjustment		0.970
Demographic Shift		1.000
Plan Design Changes		1.000
Other		0.998
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2023**	**$751.31**

Manual EHB Allowed Claims PMPM	$750.05
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2023**	**$750.05**	$319,083,270.80
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$24.52	$10,431,200.32
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$725.53**	**$308,652,070.48**

Projected Member Months	**425,416**

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name:	**Capital Advantage Assurance Company**	State:	**PA**	*To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.*
HIOS Issuer ID:	**45137**	Market:	**Small Group**	*To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.*
Effective Date of Rate Change(s):	**1/1/2023**			*To validate, select the Validate button or Ctrl + Shift + I.*
				To finalize, select the Finalize button or Ctrl + Shift + F.
				To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + O.
				To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # **Section I: General Product and Plan Information**

| | PPO | | | |

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2023

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2023

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2023
- Average Rate Change: 8.9%
- Range of Requested Rate Change: -9.4% to 11.2%
- Total additional annual revenue generated from the proposed rate change: $25,151,170
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 36,726/23,118
- 2023 Number of Plans/Change from 2022: 39/+2
- Contract Form #: C23-CAAC-SGP
- Form Filing SERFF #: CABC-133252170 & CABC-133252238
- Binder SERFF #: CABC-PA23-125113440
- HIOS Issuer ID: 45127

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective January 1, 2023.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%
Small Group	CAAC	1/1/2022	CABC-132795876	4.9%

Average Rate Change

CAAC is proposing an aggregate annual 8.9% rate change, which varies by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

- Future cost and utilization: 5.9%
- Higher than average claim cost and utilization in 2021: 6%
- Expected morbidity improvement: -3%
    - COVID-19 becomes endemic
    - Pent-up demand subsides

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2022-2023

A summary of proposed 2023 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2023. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2021 and December 31, 2021.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through February 28, 2022

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and

regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 6/30/2022.

Loss Ratio in BEP: Loss ratio is 87.75%

<u>Credibility of Data</u>

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2021 and December 31, 2021. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.24%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by Capital's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The morbidity factor is applied to remove a portion of the impact of COVID-19 from the claims projection. Capital estimates approximately 6% of Group and Individual claims in 2021 are attributable to COVID-19. We expect this will lessen going into 2023, but COVID-19 will continue to incur additional costs, and the inflationary pressures started by the pandemic may remain.

The above factor is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2021 to 2023. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} Network\ Factor \\ &= ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\div [Total\ Projected\ MM] \end{aligned}$$

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates

b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$\begin{aligned} &Trended\ Claim\ PMPM \\ &\quad = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12} \end{aligned}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$\begin{aligned} &Projected\ Paid\ and\ Incurred\ Claims\ PMPM \\ &\quad = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \\ &\quad \times [Morbidity\ Adjustment] \times [Other\ Adjustment] \end{aligned}$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services

that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

<u>Market Adjusted Index Rate</u>

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] - [Projected\ Incurred\ Reinsurace\ Recoveries] - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2023 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2023. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2020-2021 risk adjustment results
5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2023 projected risk adjustment PMPM is set equal to the 2021 amount sent by the Department on 6/30/22.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2023\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2023\ On - Exchange\ Premium\ PMPM = [Avg\ 2022\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
    a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
        i. Complete biometric screening and receive a gift card.

ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
iv. Fees are included in overall administrative expense fee discussed above.
v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2023 broker agreements – redacted versions. Files are as follows:
   a. Redacted Standard Producer Master Agreement: "SG_22-67_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20220518.pdf"
   b. Redacted Preferred Producer Master Agreement: "SG_22-67_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20220518.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of

service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

3. Provider Network: CAAC is offering five networks: PPO, Valley Advantage EPO, Capital Advantage EPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO), and PPO Choice Select (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the EPO network factor.
        v. The network factor is unchanged from 2022.
    b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.
        i. Pinnacle offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a UPMC Pinnacle's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.90 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O2 for the development of the EPO network factor.
        v. The network factor is unchanged from 2022.

    c. The PPO Choice tiered design allows members to choose lower cost providers within their region. The product is offered in Adams (7), Berks (7) and Lancaster (7) counties.

Please see the following Excel workbook for the quantitative analysis performed to develop the PPO Choice network factor:

- SG_22-67_Initial_CAAC_PPO_PPOChoiceRegion7_Supporting_CONF_20220518.xlsx

The analysis was performed using all Capital Commercial Group PPO business.

The following steps describe the analysis:

1. Gather 2021 Capital Commercial PPO, region 7 allowed claims by provider and type of service (IP, OP, Professional). (Data tab)
2. Use Medicare benchmark pricing as of 6/30/2021 to compare contracted pricing by provider. (CommercialIP, CommercialOp tabs)
    a. Capital's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity.
3. Analysis tab:
    a. Gather region 7 claims by IP/OP provider. Professional claims are categorized as "Other" and are assumed to be priced the same across all providers.
    b. Identify providers as PPO Choice (tier 1) or Other (tier 2). PPO Choice tier 1 providers are listed in "Tier1Providers".
    c. Reprice claims:
        i. Assume 75% of claims from tier 2 providers will move to tier 1 providers at their contracted price. Claims are repriced at region-specific, claim-weighted average tier 1 provider pricing (calculation is found on tab Tier1Providers).
        ii. Assume 100% of claims already with tier 1 providers will remain with the same tier 1 provider, priced at the PPO Choice contracted price. The PPO Choice pricing is either the same as regular PPO pricing or discounted. The discount, if any, is found in columns S and T. Claims are repriced at the provider-specific pricing adjusted for the PPO Choice discount, if any.
    d. Compare the total repriced claims to the original claims. [Repriced Claims]/[Original Claims] -1 = Medical Discount. (Analysis tab, cell AG6).
    e. Medical Claims make up approximately 80% of total claims, so the final network factor is [Medical Discount] x 0.8 = Final Contracting Discount. (Analysis tab, cell AJ8).
4. The Final Contracting Discount is displayed in Rate Development, Exhibit O3 – PPO Choice Network Factor.

d. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties.

   Please see the following Excel workbooks for the quantitative analysis performed to develop the Performance PPO network factor:

   - SG_22-67_Initial_CAAC_PPO_PerfPPORegion6_Supporting_CONF_20220518.xlsx
     - SG_22-67_Initial_CAAC_PPO_PerfPPORegion7_Supporting_CONF_20220518.xlsx
     - SG_22-67_Initial_CAAC_PPO_PerfPPORegion9_Supporting_CONF_20220518.xlsx

The analysis was performed using all Capital Commercial Group PPO business. The network factor in the Small Group ACA market cannot vary by region, but because this product is offered in other market segments, and this analysis is to encompass all market segments, it is segmented by region. For Small Group ACA, the member-weighted average of the network discount is applied to every plan regardless of region.

The following steps describe the analysis. Region 6 is used as an example.

1. Gather 2021 Capital Commercial PPO, region 6 allowed claims by provider and type of service (IP, OP, Professional). (Data tab)
2. Use Medicare benchmark pricing as of 6/30/2021 to compare contracted pricing by provider. (CommercialIP, CommercialOp tabs)
   a. Capital's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity.
3. Analysis tab:
   a. Gather region 6 claims by IP/OP provider. Professional claims are categorized as "Other" and are assumed to be priced the same across all providers.
   b. Identify providers as Performance PPO (Performance PPO tier 1) or Other (Performance PPO tier 2). Performance PPO tier 1 providers are Wellspan, Lancaster General Hospital, Hershey, and St. Luke's.
   c. Reprice claims:
      i. Assume 50% of claims from tier 2 providers will move to tier 1 providers at their contracted price. Claims are repriced at

region-specific, claim-weighted average tier 1 provider pricing (calculation is found on tab PerfPPOProviders).

ii. Assume 100% of claims already with tier 1 providers will remain with the same tier 1 provider, priced at the Performance PPO contracted price. The Performance PPO pricing is either the same as regular PPO pricing or discounted. The discount, if any, is found in columns S and T. Claims are repriced at the provider-specific pricing adjusted for the Performance PPO discount, if any.

d. Compare the total repriced claims to the original claims. [Repriced Claims]/[Original Claims] -1 = Medical Discount. (Analysis tab, cell AG6).

e. Medical Claims make up approximately 80% of total claims, so the final network factor is [Medical Discount] x 0.8 = Final Contracting Discount. (Analysis tab, cell AJ8).

4. The Final Contracting Discount is displayed in Rate Development, Exhibit O4 – Performance PPO Network Factor for each region.

e. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), Perry (9), and York (7) counties.

Please see the following Excel workbooks for the quantitative analysis performed to develop the PPO Choice Select network factor:

- SG_22-67_Initial_CAAC_PPO_PPOChoiceSelectRegion7_Supporting_CONF_20220518.xlsx
- SG_22-67_Initial_CAAC_PPO_PPOChoiceSelectRegion9_Supporting_CONF_20220518.xlsx

The analysis was performed using all Capital Commercial Group PPO business. The network factor in the Small Group ACA market cannot vary by region, but because this product is offered in other market segments, and this analysis is to encompass all market segments, it is segmented by region. For Small Group ACA, the member-weighted average of the network discount is applied to every plan regardless of region.

The following steps describe the analysis. Region 7 is used as an example.

1. Gather 2021 Capital Commercial PPO, region 7 allowed claims by provider and type of service (IP, OP, Professional). (Data tab)
2. Use Medicare benchmark pricing as of 6/30/2021 to compare contracted pricing by provider. (CommercialIP, CommercialOp tabs)
   a. Capital's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a

percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity.

3. Analysis tab:
    a. Gather region 7 claims by IP/OP provider. Professional claims are categorized as "Other" and are assumed to be priced the same across all providers.
    b. Identify providers as PPO Choice Select (tier 1) or Other (tier 2). PPO Choice Select tier 1 provider is UPMC.
    c. Reprice claims:
        i. Assume 50% of claims from tier 2 providers will move to tier 1 providers at their contracted price. Claims are repriced at region-specific, claim-weighted average tier 1 provider pricing (calculation is found on tab Tier1Providers).
        ii. Assume 100% of claims already with tier 1 providers will remain with the same tier 1 provider, priced at the PPO Choice Select contracted price. The PPO Choice Select pricing is either the same as regular PPO pricing or discounted. The discount, if any, is found in columns S and T. Claims are repriced at the provider-specific pricing adjusted for the PPO Choice Select discount, if any.
    d. Compare the total repriced claims to the original claims. [Repriced Claims]/[Original Claims] -1 = Medical Discount. (Analysis tab, cell AG6).
    e. Medical Claims make up approximately 80% of total claims, so the final network factor is [Medical Discount] x 0.8 = Final Contracting Discount. (Analysis tab, cell AJ8).
4. The Final Contracting Discount is displayed in Rate Development, Exhibit O5 – PPO Choice Select Network Factor for each region.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_22-67_Initial_CAAC_PPO_List-Billed_Supporting_20220518.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2022.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010161, 45127PA0010199, 45127PA0010054, 45127PA0010057, 45127PA0010084, 45127PA0010194 use alternative method 156.135(b)(2) to establish AV. SG_22-67_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20220518 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See find AV screenshots included with this submission:

AV Pricing Values

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2018-2020 filings. Actual comes from Table 4.

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	80.22%	83.34%	776,880	914,304
2019	76.55%	85.00%	504,647	813,342
2020	75.83%	84.40%	367,958	480,000

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2018-2021 filings.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary

Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit O5 – PPO Choice Select Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor
Exhibit R – MLR Exhibit
Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Network Calculation Factor Workbooks

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer

Health Benefit Plans"

g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    b. Developed in compliance with the applicable Actuarial Standards of Practice.
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    d. Neither excessive nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and
        ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

2023 Rates Table Template v12.0

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

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

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

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

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

HIOS Issuer ID*	45127
Rate Effective Date*	1/1/2023
Rate Expiration Date*	3/31/2023
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	434.21
45127PA0010054	Rating Area 6	No Preference	15	472.80
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45127PA0010054	Rating Area 6	No Preference	18	518.21
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45127PA0010054	Rating Area 6	No Preference	22	567.59
45127PA0010054	Rating Area 6	No Preference	23	567.59
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45127PA0010054	Rating Area 6	No Preference	27	594.83
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45127PA0010054	Rating Area 6	No Preference	29	635.13
45127PA0010054	Rating Area 6	No Preference	30	644.21
45127PA0010054	Rating Area 6	No Preference	31	657.84
45127PA0010054	Rating Area 6	No Preference	32	671.46
45127PA0010054	Rating Area 6	No Preference	33	679.97
45127PA0010054	Rating Area 6	No Preference	34	689.05
45127PA0010054	Rating Area 6	No Preference	35	693.59
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45127PA0010054	Rating Area 6	No Preference	37	702.68
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45127PA0010054	Rating Area 6	No Preference	39	716.30
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45127PA0010135	Rating Area 7	No Preference	39	419.14
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45127PA0010135	Rating Area 7	No Preference	53	677.53
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45127PA0010135	Rating Area 7	No Preference	62	954.19
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45127PA0010201	Rating Area 7	No Preference	39	502.62
45127PA0010201	Rating Area 7	No Preference	40	508.99
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45127PA0010201	Rating Area 7	No Preference	49	679.45
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45127PA0010201	Rating Area 7	No Preference	62	1144.23
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45127PA0010201	Rating Area 7	No Preference	64 and over	1194.80
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45127PA0010204	Rating Area 9	No Preference	64 and over	1300.13
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45127PA0010205	Rating Area 7	No Preference	16	336.09
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45127PA0130008	Rating Area 9	No Preference	61	998.47
45127PA0130008	Rating Area 9	No Preference	62	1020.86
45127PA0130008	Rating Area 9	No Preference	63	1048.93
45127PA0130008	Rating Area 9	No Preference	64 and over	1065.98

2023 Rates Table Template v12.0

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

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

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

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

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

HIOS Issuer ID*	45127
Rate Effective Date*	4/1/2023
Rate Expiration Date*	6/30/2023
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010054	Rating Area 6	No Preference	15	480.02
45127PA0010054	Rating Area 6	No Preference	16	495.00
45127PA0010054	Rating Area 6	No Preference	17	509.98
45127PA0010054	Rating Area 6	No Preference	18	526.12
45127PA0010054	Rating Area 6	No Preference	19	542.25
45127PA0010054	Rating Area 6	No Preference	20	558.96
45127PA0010054	Rating Area 6	No Preference	21	576.25
45127PA0010054	Rating Area 6	No Preference	22	576.25
45127PA0010054	Rating Area 6	No Preference	23	576.25
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45127PA0010054	Rating Area 6	No Preference	26	590.08
45127PA0010054	Rating Area 6	No Preference	27	603.91
45127PA0010054	Rating Area 6	No Preference	28	626.38
45127PA0010054	Rating Area 6	No Preference	29	644.82
45127PA0010054	Rating Area 6	No Preference	30	654.04
45127PA0010054	Rating Area 6	No Preference	31	667.87
45127PA0010054	Rating Area 6	No Preference	32	681.70
45127PA0010054	Rating Area 6	No Preference	33	690.35
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45127PA0010054	Rating Area 6	No Preference	36	708.79
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45127PA0010054	Rating Area 6	No Preference	42	763.53
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45127PA0010054	Rating Area 6	No Preference	64 and over	1728.74
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45127PA0010054	Rating Area 7	No Preference	37	770.47
45127PA0010054	Rating Area 7	No Preference	38	775.45
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45127PA0010054	Rating Area 7	No Preference	49	1061.73
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45127PA0010054	Rating Area 7	No Preference	51	1160.68
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45127PA0010054	Rating Area 7	No Preference	56	1451.94
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45127PA0010132	Rating Area 7	No Preference	64 and over	1323.92
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45127PA0010200	Rating Area 7	No Preference	0-14	386.09
45127PA0010200	Rating Area 7	No Preference	15	420.41
45127PA0010200	Rating Area 7	No Preference	16	433.53
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45127PA0010201	Rating Area 7	No Preference	62	1161.67
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45127PA0010202	Rating Area 6	No Preference	63	1066.65
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45127PA0010202	Rating Area 7	No Preference	62	1121.15
45127PA0010202	Rating Area 7	No Preference	63	1151.98
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45127PA0010208	Rating Area 7	No Preference	20	350.39
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45127PA0130008	Rating Area 9	No Preference	58	919.17
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45127PA0130008	Rating Area 9	No Preference	63	1064.91
45127PA0130008	Rating Area 9	No Preference	64 and over	1082.22

2023 Rates Table Template v12.0

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

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

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

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

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

HIOS Issuer ID*	45127
Rate Effective Date*	7/1/2023
Rate Expiration Date*	9/30/2023
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	447.56
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45127PA0010054	Rating Area 6	No Preference	16	502.55
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45127PA0010054	Rating Area 6	No Preference	18	534.14
45127PA0010054	Rating Area 6	No Preference	19	550.52
45127PA0010054	Rating Area 6	No Preference	20	567.49
45127PA0010054	Rating Area 6	No Preference	21	585.04
45127PA0010054	Rating Area 6	No Preference	22	585.04
45127PA0010054	Rating Area 6	No Preference	23	585.04
45127PA0010054	Rating Area 6	No Preference	24	585.04
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45127PA0010054	Rating Area 6	No Preference	28	635.94
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45127PA0010054	Rating Area 6	No Preference	32	692.10
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45127PA0010135	Rating Area 9	No Preference	39	408.02
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45127PA0010199	Rating Area 6	No Preference	54	775.69
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45127PA0010201	Rating Area 9	No Preference	0-14	296.59
45127PA0010201	Rating Area 9	No Preference	15	322.96
45127PA0010201	Rating Area 9	No Preference	16	333.04
45127PA0010201	Rating Area 9	No Preference	17	343.12
45127PA0010201	Rating Area 9	No Preference	18	353.97
45127PA0010201	Rating Area 9	No Preference	19	364.83
45127PA0010201	Rating Area 9	No Preference	20	376.07
45127PA0010201	Rating Area 9	No Preference	21	387.70
45127PA0010201	Rating Area 9	No Preference	22	387.70
45127PA0010201	Rating Area 9	No Preference	23	387.70
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45127PA0010201	Rating Area 9	No Preference	25	389.25
45127PA0010201	Rating Area 9	No Preference	26	397.01
45127PA0010201	Rating Area 9	No Preference	27	406.31
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45127PA0010201	Rating Area 9	No Preference	30	440.04
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45127PA0010201	Rating Area 9	No Preference	56	904.51
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45127PA0010201	Rating Area 9	No Preference	62	1113.87
45127PA0010201	Rating Area 9	No Preference	63	1144.50
45127PA0010201	Rating Area 9	No Preference	64 and over	1163.10

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45127PA0010202	Rating Area 6	No Preference	16	315.12
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45127PA0010202	Rating Area 6	No Preference	20	355.83
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45127PA0010202	Rating Area 6	No Preference	63	1082.91
45127PA0010202	Rating Area 6	No Preference	64 and over	1100.51
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45127PA0010202	Rating Area 9	No Preference	62	1075.01
45127PA0010202	Rating Area 9	No Preference	63	1104.57
45127PA0010202	Rating Area 9	No Preference	64 and over	1122.53
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45127PA0010204	Rating Area 9	No Preference	62	1283.37
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45127PA0010209	Rating Area 9	No Preference	0-14	399.79
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45127PA0010209	Rating Area 9	No Preference	21	522.60
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45127PA0010209	Rating Area 9	No Preference	23	522.60
45127PA0010209	Rating Area 9	No Preference	24	522.60
45127PA0010209	Rating Area 9	No Preference	25	524.69
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45127PA0010209	Rating Area 9	No Preference	29	584.79
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45127PA0010209	Rating Area 9	No Preference	31	605.69
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45127PA0010209	Rating Area 9	No Preference	63	1542.71
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45127PA0130004	Rating Area 6	No Preference	63	1059.97
45127PA0130004	Rating Area 6	No Preference	64 and over	1077.20
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45127PA0130007	Rating Area 9	No Preference	40	441.36
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45127PA0130007	Rating Area 9	No Preference	45	498.69
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45127PA0130007	Rating Area 9	No Preference	61	970.44
45127PA0130007	Rating Area 9	No Preference	62	992.20
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45127PA0130007	Rating Area 9	No Preference	64 and over	1036.04
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45127PA0130008	Rating Area 9	No Preference	21	366.25
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45127PA0130008	Rating Area 9	No Preference	23	366.25
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45127PA0130008	Rating Area 9	No Preference	25	367.72
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45127PA0130008	Rating Area 9	No Preference	33	438.77
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45127PA0130008	Rating Area 9	No Preference	38	456.35
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45127PA0130008	Rating Area 9	No Preference	41	476.86
45127PA0130008	Rating Area 9	No Preference	42	485.28
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45127PA0130008	Rating Area 9	No Preference	46	549.38
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45127PA0130008	Rating Area 9	No Preference	48	598.82
45127PA0130008	Rating Area 9	No Preference	49	624.82
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45127PA0130008	Rating Area 9	No Preference	52	714.92
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45127PA0130008	Rating Area 9	No Preference	56	854.46
45127PA0130008	Rating Area 9	No Preference	57	892.55
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45127PA0130008	Rating Area 9	No Preference	60	994.01
45127PA0130008	Rating Area 9	No Preference	61	1029.17
45127PA0130008	Rating Area 9	No Preference	62	1052.24
45127PA0130008	Rating Area 9	No Preference	63	1081.17
45127PA0130008	Rating Area 9	No Preference	64 and over	1098.74

2023 Rates Table Template v12.0

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

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

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

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

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

HIOS Issuer ID*	45127
Rate Effective Date*	10/1/2023
Rate Expiration Date*	12/31/2023
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	454.38
45127PA0010054	Rating Area 6	No Preference	15	494.77
45127PA0010054	Rating Area 6	No Preference	16	510.21
45127PA0010054	Rating Area 6	No Preference	17	525.65
45127PA0010054	Rating Area 6	No Preference	18	542.29
45127PA0010054	Rating Area 6	No Preference	19	558.92
45127PA0010054	Rating Area 6	No Preference	20	576.14
45127PA0010054	Rating Area 6	No Preference	21	593.96
45127PA0010054	Rating Area 6	No Preference	22	593.96
45127PA0010054	Rating Area 6	No Preference	23	593.96
45127PA0010054	Rating Area 6	No Preference	24	593.96
45127PA0010054	Rating Area 6	No Preference	25	596.34
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45127PA0010054	Rating Area 6	No Preference	27	622.47
45127PA0010054	Rating Area 6	No Preference	28	645.63
45127PA0010054	Rating Area 6	No Preference	29	664.64
45127PA0010054	Rating Area 6	No Preference	30	674.14
45127PA0010054	Rating Area 6	No Preference	31	688.40
45127PA0010054	Rating Area 6	No Preference	32	702.65
45127PA0010054	Rating Area 6	No Preference	33	711.56
45127PA0010054	Rating Area 6	No Preference	34	721.07
45127PA0010054	Rating Area 6	No Preference	35	725.82
45127PA0010054	Rating Area 6	No Preference	36	730.57
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45127PA0010054	Rating Area 6	No Preference	38	740.07
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45127PA0010054	Rating Area 6	No Preference	41	773.34
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45127PA0010054	Rating Area 6	No Preference	43	806.00
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45127PA0010054	Rating Area 6	No Preference	53	1211.68
45127PA0010054	Rating Area 6	No Preference	54	1268.10
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45127PA0010054	Rating Area 6	No Preference	57	1447.48
45127PA0010054	Rating Area 6	No Preference	58	1513.41
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45127PA0010054	Rating Area 6	No Preference	62	1706.45
45127PA0010054	Rating Area 6	No Preference	63	1753.37
45127PA0010054	Rating Area 6	No Preference	64 and over	1781.87
45127PA0010054	Rating Area 7	No Preference	0-14	490.73
45127PA0010054	Rating Area 7	No Preference	15	534.35
45127PA0010054	Rating Area 7	No Preference	16	551.03
45127PA0010054	Rating Area 7	No Preference	17	567.71
45127PA0010054	Rating Area 7	No Preference	18	585.67
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45127PA0010054	Rating Area 7	No Preference	20	622.23
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45127PA0010054	Rating Area 7	No Preference	23	641.48
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45127PA0010054	Rating Area 7	No Preference	28	697.29
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45127PA0010054	Rating Area 7	No Preference	30	728.08
45127PA0010054	Rating Area 7	No Preference	31	743.47
45127PA0010054	Rating Area 7	No Preference	32	758.87
45127PA0010054	Rating Area 7	No Preference	33	768.49
45127PA0010054	Rating Area 7	No Preference	34	778.75
45127PA0010054	Rating Area 7	No Preference	35	783.88
45127PA0010054	Rating Area 7	No Preference	36	789.02
45127PA0010054	Rating Area 7	No Preference	37	794.15
45127PA0010054	Rating Area 7	No Preference	38	799.28
45127PA0010054	Rating Area 7	No Preference	39	809.54
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45127PA0010054	Rating Area 7	No Preference	48	1048.81
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45127PA0010054	Rating Area 7	No Preference	59	1669.76
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45127PA0010054	Rating Area 7	No Preference	63	1893.64
45127PA0010054	Rating Area 7	No Preference	64 and over	1924.43
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45127PA0010054	Rating Area 9	No Preference	25	608.26
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45127PA0010054	Rating Area 9	No Preference	27	634.92
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45127PA0010132	Rating Area 7	No Preference	46	682.31
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45127PA0010132	Rating Area 7	No Preference	48	743.72
45127PA0010132	Rating Area 7	No Preference	49	776.02
45127PA0010132	Rating Area 7	No Preference	50	812.41
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45127PA0010132	Rating Area 7	No Preference	55	1014.37
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45127PA0010132	Rating Area 7	No Preference	57	1108.53
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45127PA0010132	Rating Area 7	No Preference	59	1184.04
45127PA0010132	Rating Area 7	No Preference	60	1234.53
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45127PA0010200	Rating Area 7	No Preference	41	677.31
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45127PA0010200	Rating Area 7	No Preference	45	751.17
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45127PA0010201	Rating Area 7	No Preference	63	1230.31
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45127PA0010201	Rating Area 9	No Preference	62	1130.86
45127PA0010201	Rating Area 9	No Preference	63	1161.96
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45127PA0010202	Rating Area 7	No Preference	62	1155.62
45127PA0010202	Rating Area 7	No Preference	63	1187.40
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45127PA0130007	Rating Area 9	No Preference	56	817.98
45127PA0130007	Rating Area 9	No Preference	57	854.45
45127PA0130007	Rating Area 9	No Preference	58	893.37
45127PA0130007	Rating Area 9	No Preference	59	912.65
45127PA0130007	Rating Area 9	No Preference	60	951.57
45127PA0130007	Rating Area 9	No Preference	61	985.23
45127PA0130007	Rating Area 9	No Preference	62	1007.32
45127PA0130007	Rating Area 9	No Preference	63	1035.01
45127PA0130007	Rating Area 9	No Preference	64 and over	1051.83
45127PA0130008	Rating Area 9	No Preference	0-14	284.45
45127PA0130008	Rating Area 9	No Preference	15	309.74
45127PA0130008	Rating Area 9	No Preference	16	319.40
45127PA0130008	Rating Area 9	No Preference	17	329.07
45127PA0130008	Rating Area 9	No Preference	18	339.48
45127PA0130008	Rating Area 9	No Preference	19	349.89
45127PA0130008	Rating Area 9	No Preference	20	360.68
45127PA0130008	Rating Area 9	No Preference	21	371.83
45127PA0130008	Rating Area 9	No Preference	22	371.83
45127PA0130008	Rating Area 9	No Preference	23	371.83
45127PA0130008	Rating Area 9	No Preference	24	371.83
45127PA0130008	Rating Area 9	No Preference	25	373.32
45127PA0130008	Rating Area 9	No Preference	26	380.75
45127PA0130008	Rating Area 9	No Preference	27	389.68
45127PA0130008	Rating Area 9	No Preference	28	404.18
45127PA0130008	Rating Area 9	No Preference	29	416.08
45127PA0130008	Rating Area 9	No Preference	30	422.03
45127PA0130008	Rating Area 9	No Preference	31	430.95
45127PA0130008	Rating Area 9	No Preference	32	439.88
45127PA0130008	Rating Area 9	No Preference	33	445.45
45127PA0130008	Rating Area 9	No Preference	34	451.40
45127PA0130008	Rating Area 9	No Preference	35	454.38
45127PA0130008	Rating Area 9	No Preference	36	457.35
45127PA0130008	Rating Area 9	No Preference	37	460.33
45127PA0130008	Rating Area 9	No Preference	38	463.30
45127PA0130008	Rating Area 9	No Preference	39	469.25
45127PA0130008	Rating Area 9	No Preference	40	475.20
45127PA0130008	Rating Area 9	No Preference	41	484.12
45127PA0130008	Rating Area 9	No Preference	42	492.68
45127PA0130008	Rating Area 9	No Preference	43	504.57
45127PA0130008	Rating Area 9	No Preference	44	519.45
45127PA0130008	Rating Area 9	No Preference	45	536.92
45127PA0130008	Rating Area 9	No Preference	46	557.75
45127PA0130008	Rating Area 9	No Preference	47	581.17
45127PA0130008	Rating Area 9	No Preference	48	607.94
45127PA0130008	Rating Area 9	No Preference	49	634.34
45127PA0130008	Rating Area 9	No Preference	50	664.09
45127PA0130008	Rating Area 9	No Preference	51	693.46
45127PA0130008	Rating Area 9	No Preference	52	725.81
45127PA0130008	Rating Area 9	No Preference	53	758.53
45127PA0130008	Rating Area 9	No Preference	54	793.86
45127PA0130008	Rating Area 9	No Preference	55	829.18
45127PA0130008	Rating Area 9	No Preference	56	867.48
45127PA0130008	Rating Area 9	No Preference	57	906.15
45127PA0130008	Rating Area 9	No Preference	58	947.42
45127PA0130008	Rating Area 9	No Preference	59	967.88
45127PA0130008	Rating Area 9	No Preference	60	1009.15
45127PA0130008	Rating Area 9	No Preference	61	1044.84
45127PA0130008	Rating Area 9	No Preference	62	1068.27
45127PA0130008	Rating Area 9	No Preference	63	1097.64
45127PA0130008	Rating Area 9	No Preference	64 and over	1115.48

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

	Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Ind | Hos	OP Surgery ASC | ACH	Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A
			Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
		PLATINUM PRODUCTS															
1	Changes	Platinum PPO 0/0/15	45127PA0010055	45127PA0010054	$0	0%	$4,500	$15	$30	$150	$50	N/A	$0	15|30	0|0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
2	Changes	Platinum PPO 250/0/15	45127PA0010058	45127PA0010057	$250	0%	$3,500	$15	$30	D/200	$50	N/A	D/0	15|D/30	D/0|D/0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
		GOLD PRODUCTS															
3	New	Gold PPO 0/0/20	45127PA0010209		$0	0%	$8,550	$20	$40	$300	$75	$500	$250	20|40	300|300	Rx Ded: $500, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
4	Changes	Gold PPO 500/0/25	45127PA0010117	45127PA0010116	$500	0%	$8,550	$25	$55	D/350	$75	N/A	D/125	25|D/55	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
5	Changes	Gold PPO 1000/0/25	45127PA0010085	45127PA0010084	$1,000	0%	$8,550	$25	$50	D/200	$75	N/A	D/0	25|D/50	D/200|D/200	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
6	Changes	Gold Performance PPO 1000/0/20	45127PA0010200		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
7	New	Gold PPO Choice 1000/0/20	45127PA0010203		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
8	New	Gold PPO Choice Select 1000/0/20	45127PA0010204		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
9	Changes	Gold QHDHP PPO 1500/0/10	45127PA0010161		$1,500	0%	$6,900	D/10	D/20	D/175	D/75	N/A	D/0	D/10|D/20	D/175|D/175	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
10	Changes	Gold PPO 2000/0/15	45127PA0010090	45127PA0010089	$2,000	0%	$8,000	$15	$30	D/200	$75	N/A	D/0	15|D/30	D/200|D/200	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
11	Changes	Gold PPO 3000/0/15	45127PA0010195	45127PA0010194	$3,000	0%	$8,000	$15	$30	D/125	$100	N/A	D/0	15|D/30	D/125|D/125	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
12	Changes	Gold Simple PPO 40/65/350/2000/4000	45127PA0010196		$0	0%	$9,100	$40	$65	$350	$65	$4,000	$350	40|65	2000|2000	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
		SILVER PRODUCTS															
13	Changes	Silver QHDHP-E PPO 4500/0/10	45127PA0010199		$4,500	0%	$6,900	D/10	D/20	D/350	$100	N/A	D/0	D/10|D/20	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
14	Changes	Silver PPO 4000/0/40	45127PA0010132	45127PA0010131	$4,000	0%	$8,700	$40	$75	D/400	$100	D/125	D/300	40|D/75	D/400|D/400	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
15	Changes	Silver PPO 5000/0/35	45127PA0010185	45127PA0010184	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
16	Changes	Silver QHDHP PPO 2750/0/25	45127PA0010124		$2,750	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/200	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
17	Changes	Silver QHDHP PPO 3500/0/25	45127PA0010170		$3,500	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/0	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
18	Changes	Silver PPO 6000/0/35	45127PA0010187	45127PA0010186	$6,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
19	Changes	Silver Performance PPO 4500/0/30	45127PA0010202		$4,500	0%	$9,100	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
20	New	Silver PPO Choice 4500/0/30	45127PA0010207		$4,500	0%	$9,100	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
21	New	Silver PPO Choice Select 4500/0/30	45127PA0010208		$4,500	0%	$9,100	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
22	Changes	Silver Capital Advantage EPO 5000/0/35	45127PA0130008	45127PA0130007	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/325	D/35|D/35	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
23	Changes	Silver Valley Advantage EPO 5000/0/35	45127PA0130004	45127PA0130003	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/325	D/35|D/35	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
24	Changes	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
25	New	Silver QHDHP PPO Choice 2750/0/15	45127PA0010205		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/	
26	New	Silver QHDHP PPO Choice Select 2750/0/15	45127PA0010206		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/	
		BRONZE PRODUCTS															
27	Changes	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135		$6,900	0%	$6,900	D/0	D/0	D/0	D/0	N/A	D/0	D/0|D/0	D/0|D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0	

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand
2 Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill
3 Tiered Lab benefits. Independent labs \| Hospital based labs
4 D = Deductible D/$ = Deductible applies first then a copay
5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Benefit Change Summary

						AV		Pricing AV		Metal Level		HRA Amount		Deductible: Tier 1		Deductible: Tier 2		Coinsurance: Tier 1		Coinsurance: Tier 2		MOOP		PCP: Tier 1		PCP: Tier 2		SPC: Tier 1		SPC: Tier 2		ER		UC		IP Hosp Copay Per Day		HI-Tech Imaging	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	91.3%	91.4%	104.3%	103.6%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	4,500	4,500	15	15	15	15	30	30	30	30	150	150	50	50	N/A	N/A	0	0	0	0
2	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	89.5%	90.1%	102.0%	101.7%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	4,500	3,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0
3	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	88.6%	88.9%	101.2%	100.5%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	4,500	4,500	15	15	15	15	30	30	30	30	150	150	50	50	N/A	N/A	0	0	0	0
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	87.1%	88.1%	98.9%	98.6%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	4,500	3,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0
5	Off Exchange	NEW	45127PA0010209	Gold PPO 0/0/20	Rx 500		81.6%		92.5%		Gold		0		0		0		0%		0%		8,550		20		20		40		40		300		75		500		250	
6	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	79.7%	80.6%	96.9%	96.3%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/350	D/350	75	75	N/A	N/A	D/125	D/125		
7	Off Exchange	Existing	45127PA0010200	Gold Performance PPO 1000/0/20	Rx 0	79.7%	80.6%	89.8%	89.2%	Gold	Gold	0	0	1,000	1,000	2,000	2,000	0%	0%	20%	20%	8,550	8,550	20	20	40	40	40	40	60	60	D/250	D/250	75	75	N/A	N/A	D/0	D/0		
8	Off Exchange	NEW	45127PA0010203	Gold PPO Choice 1000/0/20	Rx 0		80.6%		89.2%		Gold		0		1,000		2,000		0%		20%		8,550		20		40		40		60		D/250		75		N/A		D/0	
9	Off Exchange	NEW	45127PA0010204	Gold PPO Choice Select 1000/0/20	Rx 0		80.6%		89.2%		Gold		0		1,000		2,000		0%		20%		8,550		20		40		40		60		D/250		75		N/A		D/0	
10	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	79.0%	80.3%	93.5%	93.5%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	25	25	25	50	50	50	50	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
11	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/15	Rx 0	77.7%	80.0%	88.4%	89.7%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,000	20	15	20	15	40	30	40	30	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
12	Off Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0	78.1%	79.7%	86.2%	86.3%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,550	8,000	15	15	15	15	30	30	30	30	D/150	D/125	100	100	N/A	N/A	D/0	D/0		
13	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	78.0%	79.0%	93.5%	92.9%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/350	D/350	75	75	N/A	N/A	D/125	D/125		
14	Off Exchange	Existing	45127PA0010196	Gold Simple PPO 40/65/350/2000/4000	Rx 0	79.9%	78.8%	89.2%	86.2%	Gold	Gold	0	0	0	0	0	0	0%	0%	0%	0%	8,550	9,100	25	40	25	40	50	65	50	65	200	350	50	65	4000	4,000	200	350		
15	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	77.4%	78.7%	90.0%	89.8%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	25	25	25	50	50	50	50	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
16	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/15	Rx 250	76.2%	78.5%	84.7%	85.7%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,000	20	15	20	15	40	30	40	30	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
17	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/10	Combined	76.1%	78.3%	89.6%	90.5%	Gold	Gold	0	0	1,500	1,500	1,500	1,500	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/30	D/20	D/30	D/20	D/250	D/175	D/75	D/75	N/A	N/A	D/0	D/0		
18	Off Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250	76.6%	78.2%	82.4%	82.6%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,550	8,000	15	15	15	15	30	30	30	30	D/150	D/125	100	100	N/A	N/A	D/0	D/0		
19	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/40	Rx 0	70.4%	72.0%	79.9%	79.4%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,550	8,700	45	40	45	40	75	75	75	75	D/400	D/400	100	100	D/125	D/125	D/300	D/300		
20	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	70.3%	72.0%	76.4%	76.0%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	40	35	40	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
21	Off Exchange	Existing	45127PA0010202	Silver Performance PPO 4500/0/30	Rx 0	71.9%	71.8%	75.1%	73.0%	Silver	Silver	0	0	4,000	4,500	8,000	9,000	0%	0%	20%	20%	8,550	9,100	25	30	50	60	50	60	70	80	D/400	D/400	75	75	N/A	N/A	D/0	D/0		
22	Off Exchange	NEW	45127PA0010207	Silver PPO Choice 4500/0/30	Rx 0		71.8%		73.0%		Silver		0		4,500		9,000		0%		20%		9,100		30		60		60		80		D/400		75		N/A		D/0	
23	Off Exchange	NEW	45127PA0010208	Silver PPO Choice Select 4500/0/30	Rx 0		71.8%		73.0%		Silver		0		4,500		9,000		0%		20%		9,100		30		60		60		80		D/400		75		N/A		D/0	
24	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	70.2%	71.7%	76.6%	76.1%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
25	Off Exchange	Existing	45127PA0130008	Silver Capital Advantage EPO 5000/0/35	Rx 0	70.2%	71.7%	76.6%	76.1%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
26	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	69.5%	71.1%	75.1%	74.6%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
27	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/40	Rx 250	69.1%	70.9%	76.2%	75.7%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,550	8,700	45	40	45	40	75	75	75	75	D/400	D/400	100	100	D/125	D/125	D/300	D/300		
28	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	69.0%	70.9%	72.6%	72.2%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	40	35	40	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
29	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	68.9%	70.7%	72.8%	72.3%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
30	Off Exchange	Existing	45127PA0130007	Silver Capital Advantage EPO 5000/0/35	Rx 250	68.9%	70.7%	72.8%	72.3%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
31	Off Exchange	Existing	45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Combined	68.8%	70.7%	75.8%	75.3%	Silver	Silver	0	0	2,750	2,750	5,500	5,500	0%	0%	20%	20%	7,000	7,000	D/15	D/15	D/15	D/15	D/30	D/30	D/45	D/45	D/350	D/350	D/75	D/75	N/A	N/A	D/0	D/0		
32	Off Exchange	NEW	45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	Combined		70.7%		75.3%		Silver		0		2,750		5,500		0%		20%		7,000		D/15		D/15		D/30		D/45		D/350		D/75		N/A		D/0	
33	Off Exchange	NEW	45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	Combined		70.7%		75.3%		Silver		0		2,750		5,500		0%		20%		7,000		D/15		D/15		D/30		D/45		D/350		D/75		N/A		D/0	
34	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	68.8%	70.6%	80.6%	80.1%	Silver	Silver	0	0	2,750	2,750	2,750	2,750	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/200	D/200		
35	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	68.4%	70.1%	71.3%	70.8%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
36	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	67.3%	69.2%	75.0%	74.5%	Silver	Silver	0	0	3,500	3,500	3,500	3,500	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/0	D/0		
37	Off Exchange	Existing	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined	66.1%	68.1%	71.5%	71.0%	Silver	Silver	0	0	4,500	4,500	4,500	4,500	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/20	D/20	D/20	D/20	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
38	Off Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	64.8%	64.4%	62.7%	62.3%	Bronze	Bronze	0	0	6900	6900	6900	6900	0	0	0	0	6900	6900	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0		

Low End Imaging		Lab: Tier 1		Lab: Tier 2		OP Surg: Tier 1		OP Surg: Tier 2		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin Tier 1		Rx Specialty Max Tier 1		Rx Specialty Coin Tier 2		Rx Specialty Max Tier 2		Rx Gen Pref Coins		Rx Gen Non-Pref Coins		Rx Brand Pref Coin		Rx Brand Non-Pref Coins		Rx Gen Pref Mail Copay		Rx Gen Non-Pref Mail Copay		Rx Brand Pref Mail Copay		Rx Brand Non-Pref Mail Copay	
2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
0	0	15	15	30	30	0	0	0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	15	15	D/30	D/30	D/0	D/0	D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
0	0	15	15	30	30	0	0	0	0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	15	15	D/30	D/30	D/0	D/0	D/0	D/0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	0		20		40		300		300		500		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
D/0	D/0	25	25	D/55	D/55	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
D/0	D/0	25	25	D/50	D/50	D/250	D/200	D/250	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	20	15	D/40	D/30	D/250	D/200	D/250	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	15	15	D/30	D/30	D/150	D/125	D/150	D/125	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	25	25	D/55	D/55	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
25	40	25	40	50	65	2000	2,000	2000	2,000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	25	25	D/50	D/50	D/250	D/200	D/250	D/200	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	20	15	D/40	D/30	D/250	D/200	D/250	D/200	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/10	D/10	D/30	D/20	D/250	D/175	D/250	D/175	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	15	15	D/30	D/30	D/150	D/125	D/150	D/125	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	45	40	D/75	D/75	D/400	D/400	D/400	D/400	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	40	35	D/65	D/65	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	45	40	D/75	D/75	D/400	D/400	D/400	D/400	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	40	35	D/65	D/65	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	D/0		D/0		D/20%		D/250		D/500		Combined		Y		7		25		55		80		20%		250		20%		350		0%		0%		0%		0%		14		50		110		160
	D/0		D/0		D/20%		D/250		D/500		Combined		Y		7		25		55		80		20%		250		20%		350		0%		0%		0%		0%		14		50		110		160
D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/10	D/10	D/20	D/20	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Benefit Mix Changes

Benefit Mix Calculation

	Manual Cost PMPM
Average in Experience Period	335.70
Average in Rating Period	332.17
Benefit Mix Adjustment	0.989

BEP Manual Cost Calcul	335.70	351,609
HIOS 14 Digit	Manual Cost PMPM	BEP MM
45127PA0010054	391.48	10,213
45127PA0010055	404.41	21,829
45127PA0010057	382.15	6,366
45127PA0010058	395.23	11,111
45127PA0010084	349.11	10,948
45127PA0010085	362.65	28,237
45127PA0010089	328.39	17,411
45127PA0010090	342.84	55,421
45127PA0010116	362.73	7,893
45127PA0010117	375.89	20,336
45127PA0010161	347.48	4,307
45127PA0010194	319.46	7,311
45127PA0010195	334.15	14,045
45127PA0010196	358.49	1,111
45127PA0010124	312.69	13,238
45127PA0010131	295.51	12,676
45127PA0010132	309.97	21,878
45127PA0010170	290.97	12,469
45127PA0010184	281.44	10,275
45127PA0010185	296.26	10,497
45127PA0010186	276.41	6,068
45127PA0010187	291.37	6,095
45127PA0010199	277.28	1,410
45127PA0010135	243.29	14,935
45127PA0010188	349.66	36
45127PA0010189	354.87	1,322
45127PA0010190	348.53	1,068
45127PA0010191	355.15	824
45127PA0010197	343.74	815
45127PA0010198	350.95	1,686
45127PA0010143	325.31	5,384
45127PA0010144	328.43	10,332
45127PA0010192	322.21	167
45127PA0010193	325.64	54
45127PA0130003	282.34	282
45127PA0130004	297.07	304
45127PA0130001	339.60	167
45127PA0130002	345.64	112
53789PA0090004	215.58	1,183
82795PA0130001	360.06	1,793

Projected 2023 Manual C	332.17	425,416
HIOS 14 Digit	Total	Proj Member Dist
45127PA0010055	404.51	22,129
45127PA0010058	396.82	12,073
45127PA0010054	392.45	9,115
45127PA0010057	385.07	5,963
45127PA0010209	361.00	2,097
45127PA0010117	375.89	19,340
45127PA0010200	348.05	34
45127PA0010203	348.05	1,134
45127PA0010204	348.05	1,134
45127PA0010085	364.96	32,717
45127PA0010090	350.03	63,983
45127PA0010195	337.06	27,593
45127PA0010116	362.73	8,525
45127PA0010196	336.65	907
45127PA0010084	350.65	10,362
45127PA0010089	334.65	24,022
45127PA0010161	353.10	4,875
45127PA0010194	322.26	14,386
45127PA0010132	310.00	27,457
45127PA0010185	296.80	16,869
45127PA0010202	285.13	125
45127PA0010207	285.13	9,330
45127PA0010208	285.13	1,134
45127PA0130004	297.07	589
45127PA0130008	297.07	181
45127PA0010187	291.37	8,854
45127PA0010131	295.44	15,610
45127PA0010184	281.96	14,069
45127PA0130003	282.34	794
45127PA0130007	282.34	159
45127PA0010201	293.93	1,134
45127PA0010205	293.93	1,134
45127PA0010206	293.93	1,134
45127PA0010124	312.69	15,690
45127PA0010186	276.41	6,201
45127PA0010170	290.97	18,546
45127PA0010199	277.28	7,709
45127PA0010135	243.29	18,308

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Network Mix Changes

Network Change			0.998
Projected MemberMonths	425,416	100.0%	0.997
PPO	407,400	95.8%	1.00
Valley Advantage EPO	1,383	0.3%	0.90
Capital Advantage EPO	340	0.1%	0.90
PPO Choice	11,598	2.7%	0.96
Performance PPO	1,293	0.3%	0.98
PPO Choice Select	3,402	0.8%	0.89
BEP	348,633	100.0%	0.999
PPO	345,267	99.0%	1.00
Valley Advantage EPO	865	0.2%	0.90
Capital Advantage EPO	-	0.0%	0.90
PPO Choice	2,501	0.7%	0.96
Performance PPO	-	0.0%	0.98
PPO Choice Select	-	0.0%	0.89

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Trend

Trend by Service Category

Category	Year 1 Cost	Year 1 Util	Year 1 Induced Demand	Year 2 Cost	Year 2 Util	Year 2 Induced Demand	Total Year 1	Total Year 2	Weights	Total Weights
Inpatient Hospital	4.70%	-1.00%	0.00%	4.60%	-1.00%	0.0%	3.7%	3.6%	23%	18%
Outpatient Hospital	5.00%	0.00%	0.00%	4.90%	0.00%	0.0%	5.0%	4.9%	46%	38%
Professional	8.00%	1.00%	0.00%	6.90%	1.00%	0.0%	9.1%	8.0%	28%	23%
Other Medical	5.00%	-1.00%	0.00%	4.90%	-1.00%	0.0%	4.0%	3.9%	3%	2%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0%	0%
Prescription Drug	7.30%	1.10%	0.00%	8.00%	1.10%	0.0%	8.5%	9.2%	100%	19%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100%	100%

Aggregate Pricing Trend Year 1	
Total	6.3%
Medical	5.8%
Drug	8.5%
Agg Med + Rx Trend	6.3%
Dental and Vision	2.0%

Aggregate Pricing Trend Year 2	
Total	6.1%
Medical	5.4%
Drug	9.2%
Agg Med + Rx Trend	6.1%
Dental and Vision	2.0%

Average Pricing Trend	
Total	6.2%
Medical	5.6%
Drug	8.8%
Agg Med + Rx Trend	6.2%
Dental and Vision	2.0%

	Year 1 Raw Trends*				Year 2 Raw Trends*			
URRT Categories	Cost	Utilization	Induced Demand	Composite	Cost	Utilization	Induced Demand	Composite
Inpatient Hospital	4.4%	-1.0%	0.0%	3.4%	4.3%	-1.0%	0.0%	3.3%
Outpatient Hospital	4.7%	0.0%	0.0%	4.7%	4.6%	0.0%	0.0%	4.6%
Professional	7.7%	1.0%	0.0%	8.7%	6.6%	1.0%	0.0%	7.6%
Other Medical	4.7%	-1.0%	0.0%	3.7%	4.6%	-1.0%	0.0%	3.6%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	7.0%	1.1%	0.0%	8.1%	7.7%	1.1%	0.0%	8.9%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

*From Hospital and Physician Trend Models

Adjustments to Pricing Trend

Medical		Drug	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.3%	Leveraging	0.3%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.30%	Total	0.30%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Credibility Manual Development for URRT

Experience Period Member Months 351,609

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	$ 126.18	1.047	0.990	1.046	0.990	135.44	$ 43,054,950	$ 44,364,496	$ 126.18
Outpatient Hospital	$ 258.00	1.050	1.000	1.049	1.000	284.17	$ 75,440,438	$ 90,716,091	$ 258.00
Professional	$ 154.78	1.080	1.010	1.069	1.010	182.29	$ 42,141,563	$ 54,421,256	$ 154.78
Other Medical	$ 16.90	1.050	0.990	1.049	0.990	18.24	$ 4,928,458	$ 5,941,728	$ 16.90
Capitation	$ 0.01	1.030	1.000	1.030	1.000	0.01	$ 5,180	$ 5,180	$ 0.01
Prescription Drug	$ 130.55	1.073	1.011	1.080	1.011	154.63	$ 40,441,173	$ 45,904,192	$ 130.55
Total	$ 686.42					774.79			$ 686.42

* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

Morbidity	0.970
Other	
Change in Demographics	1.0000
Change in Network	0.9980
Change in Benefits	1.0000
Change in Other	1.0000
Projected Index Rate	750.04

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Paid to Allowed Ratio Development

Medical Rate Development

Base Experience Period:	1/1/2021-12/31/2021
Data as of	2/28/2022
Rating Period:	1/1/2023-12/31/2023
Trend Months:	24
Average 2 Yr Trend:	5.6%

1	Medical Paid and Incurred Claims + ACA Payments	159,719,787
2	Completion Factor	0.97
3	BEP Completed Claims (1) / (2)	164,906,036
4	BEP Member Months	351,609
5	BEP Completed Claim PMPM (3) / (4)	469.00
6	Trend Factor	1.12
7	Trended Claim PMPM (5) x (6)	523.08
8	Benefit and Network Change Factor	0.987
9	Morbidity	0.970
10	Capitation	5,180
11	Capitation PMPM	0.01
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	501.06

	Expected Claim PMPM in Rating Period
Medical	501.06
Drug	135.27
Pediatric Dental	1.76
Pediatric Vision	0.13
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	638.22
Total Expected Incurred in Rating Period Net RA	617.36

Projected Allowed	750.05
Paid to Allowed Ratio	0.851

Drug Rate Development

Base Experience Period:	1/1/2021-12/31/2021
Data as of	2/28/2022
Rating Period:	1/1/2023-12/31/2023
Trend Months:	24
Average 2 Yr Trend:	8.8%

1	BEP Paid and Incurred Claims	52,924,491
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	52,924,491
4	BEP Member Months	351,609
5	BEP Completed Claim PMPM (3) / (4)	150.52
6	Trend Factor	1.18
7	Trended Claim PMPM (5) x (6)	178.29
8	Benefit and Network Change Factor	0.987
9	Morbidity	0.970
10	Rx Rebates	12,483,318
11	Rx Rebates PMPM	35.50
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	135.27

Pediatric Dental Rate Development

Base Experience Period:	1/1/2021-12/31/2021
Data as of	2/28/2022
Rating Period:	1/1/2023-12/31/2023
Trend Months:	24
Average 2 Yr Trend:	2.0%

1	BEP Paid and Incurred Claims	572,468
2	Completion Factor	0.934
3	BEP Completed Claims (1) / (2)	612,846
4	BEP Member Months	351,609
5	BEP Completed Claim PMPM (3) / (4)	1.74
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	1.81
8	Benefit and Network Change Factor	1.00
9	Morbidity	0.970
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.76

Pediatric Vision Rate Development

Base Experience Period:	1/1/2021-12/31/2021
Data as of	2/28/2022
Rating Period:	1/1/2023-12/31/2023
Trend Months:	24
Average 2 Yr Trend:	2.0%

1	BEP Paid and Incurred Claims	46,175
2	Completion Factor	0.992
3	BEP Completed Claims (1) / (2)	46,528
4	BEP Member Months	351,609
5	BEP Completed Claim PMPM (3) / (4)	0.13
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.14
8	Benefit and Network Change Factor	1.00
9	Morbidity	0.970
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.13

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00	$0.00	0.0%
Risk Adjustment Fee	$0.22	$0.00	$0.00	$0.22	0.0%
Admin PMPM	$50.49	$0.60	$0.09	$51.18	7.4%
Broker PMPM	$21.67	$0.00	$0.00	$21.67	3.1%
Placeholder 1	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 2	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 3	$0.00	$0.00	$0.00	$0.00	0.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.00	$0.00	$0.20	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	$0.00	$0.00	$0.00	$0.00	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 0.00%

Quarter	% of Enrollees	HIF
1	31%	0.00%
2	10%	0.00%
3	13%	0.00%
4	46%	0.00%

	2022 assessmen	2023 assessment
0	0.00%	0.00%
3	0.00%	0.00%
6	0.00%	0.00%
9	0.00%	0.00%

	Admin	Profit	Taxes
	10.4%	2.0%	0.6%
Claims	7.3%		
Broker	3.1%		
Quality Improvement	0.0%		

HIOS	45127PA0010055	45127PA0010058	45127PA0010054	45127PA0010057	45127PA0010209	45127PA0010117	45127PA0010200	45127PA0010203	45127PA0010204	45127PA0010085	45127PA0010090	45127PA0010195	45127PA0010116	45127PA0010196	45127PA0010084	45127PA0010089	45127PA0010161	45127PA0010194	45127PA0010132	45127PA0010185	45127PA0010202	45127PA0010207	45127PA0010208	45127PA0130004	45127PA0130008	45127PA0010187	45127PA0010131	45127PA0010184	45127PA0130005	45127PA0130005	45127PA0010205	45127PA0010025	45127PA0010012	45127PA0010015	45127PA0010015	45127PA0010015	45127PA0010135
	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Gold PPO 0/0/20	Gold PPO 500/0/25	Gold Performance PPO 1000/0/20	Gold PPO Choice 1000/0/20	Gold PPO Choice Select 1000/0/20	Gold PPO 1000/0/25	Gold PPO 2000/0/15	Gold PPO 3000/0/15	Gold PPO 500/0/25	Gold Simple PPO 40/65/350/2000/ 4000	Gold PPO 1000/0/25	Gold PPO 2000/0/15	Gold QHDHP PPO 1500/0/10 Combined	Gold PPO 3000/0/15	Silver PPO 4000/0/40	Silver PPO 5000/0/35	Silver Performance PPO 4500/0/30	Silver PPO Choice 4500/0/30	Silver PPO Choice Select 4500/0/30	Silver Valley Advantage EPO 5000/0/35	Silver Capital Advantage EPO 5000/0/35	Silver PPO 6000/0/35	Silver PPO 4000/0/40	Silver PPO 5000/0/35	Silver Valley Advantage EPO 5000/0/35	Silver Capital Advantage EPO 5000/0/35	Silver QHDHP Performance PPO 2750/0/15	Silver QHDHP PPO Choice 2750/0/15	Silver QHDHP PPO Choice Select 2750/0/15	Silver QHDHP PPO 2750/0/25	Silver PPO 6000/0/35	Silver QHDHP PPO 3500/0/25	Silver QHDHP-E PPO 4500/0/10	Bronze QHDHP-E PPO 6900/0/0
Med Plan	0/0/15	250/0/15	0/0/15	250/0/15	Gold PPO 0/0/20	500/0/25	PPO 1000/0/20	1000/0/20	1000/0/20	1000/0/25	2000/0/15	3000/0/15	500/0/25	4000	1000/0/25	2000/0/15	PPO 1500/0/10	3000/0/15	4000/0/40	5000/0/35	PPO 4500/0/30	4500/0/30	4500/0/30	5000/0/35	5000/0/35	6000/0/35	4000/0/40	5000/0/35	5000/0/35	5000/0/35	2750/0/15	2750/0/15	2750/0/15	2750/0/25	6000/0/35	3500/0/25	4500/0/10	PPO 6900/0/0
Rx Plan	Rx 0	Rx 0	Rx 250	Rx 250	Rx 500	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 250	Rx 0	Rx 250	Rx 250	Combined	Rx 250	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 250	Rx 250	Rx 250	Rx 250	Combined	Combined	Combined	Combined	Rx 250	Combined	Combined	Combined
Deductible	0	250	0	250	0	500	1000	1000	1000	1000	2000	3000	500	0	1000	2000	1500	3000	4000	5000	4500	4500	4500	5000	5000	6000	4000	5000	5000	5000	2750	2750	2750	2750	6000	3500	4500	6900
Expected Claim Cost	856.87	826.97	810.40	783.18	700.60	750.59	643.34	630.36	588.22	713.57	665.91	627.12	706.22	625.95	667.85	620.17	675.45	585.63	553.34	520.55	480.82	471.12	439.63	469.08	469.08	507.63	517.29	485.95	438.14	438.14	500.85	490.75	457.94	560.27	473.59	506.68	475.51	405.50
Expected Premium PMPM *	$954.30	$923.62	$906.62	$878.70	$793.96	$845.25	$735.23	$721.91	$678.67	$807.29	$758.38	$718.57	$799.75	$717.39	$760.37	$711.46	$768.17	$676.02	$642.89	$609.25	$568.49	$558.53	$526.22	$556.44	$556.44	$595.99	$605.90	$573.74	$524.69	$524.69	$589.03	$578.66	$545.01	$650.00	$561.06	$595.02	$563.04	$491.21
Allowed Adjustments to Premium for MLR																																						
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Federal Income Tax**	4.01	3.88	3.81	3.69	3.33	3.55	3.09	3.03	2.85	3.39	3.19	3.02	3.36	3.01	3.19	2.99	3.23	2.84	2.70	2.56	2.39	2.35	2.21	2.34	2.34	2.50	2.54	2.41	2.20	2.20	2.47	2.43	2.29	2.73	2.36	2.50	2.36	2.06
MLR Adjusted Claims	$856.87	$826.97	$810.40	$783.18	$700.60	$750.59	$643.34	$630.36	$588.22	$713.57	$665.91	$627.12	$706.22	$625.95	$667.85	$620.17	$675.45	$585.63	$553.34	$520.55	$480.82	$471.12	$439.63	$469.08	$469.08	$507.63	$517.29	$485.95	$438.14	$438.14	$500.85	$490.75	$457.94	$560.27	$473.59	$506.68	$475.51	$405.50
MLR Adjusted Premium	$949.87	$919.32	$902.40	$874.59	$790.21	$841.28	$731.72	$718.46	$675.40	$803.47	$754.77	$715.13	$795.97	$713.96	$756.76	$708.05	$764.52	$672.76	$639.77	$606.27	$565.68	$555.77	$523.59	$553.69	$553.69	$593.07	$602.93	$570.91	$522.06	$522.06	$586.13	$575.81	$542.30	$646.85	$558.28	$592.10	$560.25	$488.72
Expected Member Distribution	5.2%	2.8%	2.1%	1.4%	0.5%	4.5%	0.0%	0.3%	0.3%	7.7%	15.0%	6.5%	2.0%	0.2%	2.4%	5.6%	1.1%	3.4%	6.5%	4.0%	0.0%	2.2%	0.3%	0.1%	0.0%	2.1%	3.7%	3.3%	0.2%	0.0%	0.3%	0.3%	0.3%	3.7%	1.5%	4.4%	1.8%	4.3%

Unadjusted Premium	$692.52
Expected MLR Adjusted Claims	$684.87
Expected MLR Adjusted Premium	$689.21
MLR	**87.8%**

* From Exhibit L
**21% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Projected Index Rate

Projected Index Rate	$750.05

Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	$750.05		31%	$750.05	$725.53
April - June (Index 2)	$761.61	6.3%	10%	$761.49	$736.97
July - September (Index 3)	$773.35	6.3%	13%	$773.11	$748.59
October - December (Index 4)	$785.27	6.3%	46%	$784.90	$760.38
Average for Projection Period	$770.39			$770.18	$745.65

* From URRT and Exhibit B

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	750.05
Paid to Allowed	0.85
Q1 Projected Claims	638.22
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	20.87
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	617.36
Q1 Market Adjusted Index Rate	725.53

Development of Exchange User Fee

Average SHOP Premium	$0.00
Average Exchange Fee	$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	$0.00

Development of Risk Adjustment Projection

Projected 2023 Risk Adjustment Transfer	$20.87

Projected 2021 Risk Adjustment Transfer	$6,661,473
2021 MemberMonths	348,633
Projected 2021 Risk Adjustment Payment PMPM	$19.11
Change in Statewide Average Premium 2021 to 2023	9.2%

Show Normalization

Adjustment for Network	1.000
Adjustment for Indexed Demand	1.000

Rate Development by Benefit Option																																			
	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Platinum**	**Platinum**	**Platinum**	**Platinum**	**Gold**	**Gold**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Bronze**
HIOS	**45127PA0010055**	**45127PA0010058**	**45127PA0010054**	**45127PA0010057**	**45127PA0010209**	**45127PA0010117**	**45127PA0010200**	**45127PA0010203**	**45127PA0010204**	**45127PA0010085**	**45127PA0010090**	**45127PA0010195**	**45127PA0010116**	**45127PA0010196**	**45127PA0010084**	**45127PA0010089**	**45127PA0010161**	**45127PA0010194**	**45127PA0010132**	**45127PA0010105**	**45127PA0010102**	**45127PA0010207**	**45127PA0010208**	**45127PA0130004**	**45127PA0130008**	**45127PA0010187**	**45127PA0010131**	**45127PA0010184**	**45127PA0130003**	**45127PA0130007**	**45127PA0010201 Silver QHDHP**	**45127PA0010205**	**45127PA0010206**	**45127PA0010124**	**45127PA0010186**
Med Plan Name:	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Gold PPO 0/0/20**	**Gold PPO 500/0/25**	**Gold Performance PPO 1000/0/20**	**Gold PPO Choice 1000/0/20**	**Gold PPO Choice Select 1000/0/20**	**Gold PPO 1000/0/25**	**Gold PPO Choice 1000/0/25**	**Gold PPO 3000/0/15**	**Gold PPO 500/0/25**	**Gold Simple PPO 40/0/350/3000/4000**	**Gold PPO 1000/0/25**	**Gold PPO 2000/0/15**	**Gold QHDHP PPO 1500/0/10**	**Gold PPO 3000/0/15**	**Silver PPO 4000/0/40**	**Silver PPO 5000/0/35**	**Silver Performance PPO 4500/0/30**	**Silver PPO Choice 4500/0/30**	**Silver PPO Choice Select 4500/0/30**	**Silver Valley Advantage EPO 5000/0/35**	**Silver Capital Advantage EPO 5000/0/35**	**Silver PPO 6000/0/35**	**Silver PPO 4000/0/40**	**Silver PPO 5000/0/35**	**Silver Valley Advantage EPO 5000/0/35**	**Silver Capital Advantage EPO 5000/0/35**	**Performance PPO 2750/0/35**	**Silver QHDHP PPO Choice 2750/0/35**	**Silver QHDHP PPO Choice Select 2750/0/35**	**Silver QHDHP PPO 2750/0/35**	**Silver PPO 6000/0/35**
Rx:	**Rx 0**	**Rx 0**	**Rx 250**	**Rx 250**	**Rx 500**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 250**	**Combined**	**Rx 250**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 250**	**Rx 250**	**Rx 250**	**Rx 250**	**Combined**	**Combined**	**Combined**	**Combined**	**Rx 250**
Network:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**Valley Advantage EPO**	**Capital Advantage EPO**	**PPO**	**PPO**	**PPO**	**Valley Advantage EPO**	**Capital Advantage EPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**PPO**	**PPO**
Block:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**
Q1 Market Adjusted Index Rate	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33	725.33
AV and Cost Sharing Adjustment	1.04	1.02	1.01	0.99	0.92	0.96	0.89	0.89	0.89	0.93	0.90	0.86	0.93	0.86	0.90	0.86	0.90	0.83	0.79	0.76	0.73	0.73	0.73	0.76	0.76	0.75	0.76	0.72	0.72	0.72	0.75	0.75	0.75	0.80	0.71
Network	1.003	1.003	1.003	1.003	1.003	1.003	0.978	0.958	0.894	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	0.978	0.958	0.894	0.902	0.902	1.003	1.003	1.003	0.902	0.902	0.978	0.958	0.894	1.003	1.003
Indexed Demand	1.137	1.118	1.108	1.092	1.043	1.072	1.017	1.017	1.017	1.049	1.021	0.999	1.045	0.998	1.022	0.995	1.017	0.971	0.958	0.941	0.928	0.928	0.928	0.942	0.942	0.935	0.940	0.925	0.925	0.925	0.938	0.938	0.938	0.962	0.919
Total Projected Claim PMPM = Market Level Adjustments:	856.87	826.97	810.40	783.18	700.60	750.59	643.34	630.36	588.22	713.57	665.91	627.12	706.22	625.95	667.85	620.17	675.45	585.63	553.34	520.55	480.82	471.12	439.63	469.08	469.08	507.63	517.29	485.95	438.14	438.14	500.85	490.75	457.94	560.27	473.59
Retention																																			
Admin PMPM	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18	$51.18
Broker PMPM	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67
Risk Adjustment User Fee	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22
PCORTF	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder3	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate	$951.44	$919.63	$900.59	$870.19	$781.96	$835.27	$716.23	$701.16	$654.68	$795.49	$741.18	$698.05	$785.62	$697.12	$761.83	$691.41	$753.01	$653.22	$616.48	$581.42	$536.49	$526.22	$489.89	$524.53	$524.53	$565.49	$576.44	$541.44	$488.03	$488.03	$558.44	$547.44	$511.44	$625.01	$527.93
Plan Adjustment Factor Above	$954.30	$923.02	$904.62	$870.19	$781.96	$835.27	$716.23	$723.91	$678.51	$807.23	$758.38	$718.53	$798.95	$717.31	$780.37	$711.46	$768.17	$673.22	$642.89	$609.25	$568.49	$552.53	$526.22	$546.44	$546.44	$595.09	$605.30	$573.74	$524.69	$524.69	$588.03	$578.66	$545.01	$650.00	$561.06
Expected Member Distribution	5.2%	2.8%	2.1%	1.4%	5.5%	4.5%	0.9%	0.9%	0.9%	7.7%	15.0%	6.5%	2.0%	0.2%	2.4%	5.6%	1.1%	3.4%	6.5%	4.0%	0.9%	2.2%	0.9%	0.6%	0.6%	2.1%	3.7%	3.3%	0.2%	0.0%	0.3%	0.3%	0.3%	3.7%	1.5%
	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85	$72.85
Admin	7.6%	7.9%	8.0%	8.3%	9.2%	8.6%	9.9%	10.1%	10.7%	9.0%	9.6%	10.1%	9.1%	10.2%	9.6%	10.2%	9.5%	10.8%	11.3%	12.0%	12.8%	13.0%	13.8%	13.1%	13.1%	12.2%	12.0%	12.7%	13.9%	13.9%	12.4%	12.6%	13.4%	11.2%	13.0%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Benefit Plans

		100%	425,416																				Annual Trend	1.000	1.015	1.031	1.046		
#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q1 Plan Adj Index Rate	Q2 Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Medical & Rx	Q1 Calibrated Plan Index	Q2 Calibrated Plan Index	Q3 Calibrated Plan Index	Q4 Calibrated Plan Index	Calibrated Index from PA Exhibits	% Admin	% Taxes
1	Platinum PPO 0/0/15 Rx 0	5.2%	22,129	Existing	45127PA001	45127PA0010055	Off Exchange	Platinum	91.4%	103.6%	1.00	1.14	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$954.30	$954.30	$969.01	$983.94	$999.11	6.31%	$597.44	$606.55	$615.80	$625.20	597.44	7.6%	0.6%
2	Platinum PPO 250/0/15 Rx 0	2.8%	12,073	Existing	45127PA001	45127PA0010058	Off Exchange	Platinum	90.1%	101.7%	1.00	1.12	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$923.62	$923.62	$937.86	$952.31	$966.99	6.31%	$578.23	$587.05	$596.01	$605.10	578.23	7.9%	0.6%
3	Platinum PPO 0/0/15 Rx 250	2.1%	9,115	Existing	45127PA001	45127PA0010054	Off Exchange	Platinum	88.9%	100.5%	1.00	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$906.63	$906.63	$920.60	$934.79	$949.19	6.31%	$567.59	$576.25	$585.04	$593.96	567.59	8.0%	0.6%
4	Platinum PPO 250/0/15 Rx 250	1.4%	5,963	Existing	45127PA001	45127PA0010057	Off Exchange	Platinum	88.1%	98.6%	1.00	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$878.70	$878.70	$892.24	$905.99	$919.95	6.31%	$550.11	$558.50	$567.02	$575.67	550.11	8.3%	0.6%
5	Gold PPO 0/0/20 Rx 500	0.5%	2,097	NEW	45127PA001	45127PA0010209	Off Exchange	Gold	81.6%	92.5%	1.00	1.04	PPO	Gold PPO 0/0/20	0	Rx 500	Embedded	Embedded	$793.97	$793.97	$806.21	$818.63	$831.25	6.31%	$497.07	$504.65	$512.35	$520.16	497.07	9.2%	0.6%
6	Gold PPO 500/0/25 Rx 0	4.5%	19,340	Existing	45127PA001	45127PA0011117	Off Exchange	Gold	80.6%	96.3%	1.00	1.07	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$845.26	$845.26	$858.29	$871.51	$884.95	6.31%	$529.17	$537.25	$545.44	$553.76	529.17	8.6%	0.6%
7	Gold Performance PPO 1000/0/20 Rx 0	0.0%	34	Existing	45127PA001	45127PA0010200	Off Exchange	Gold	80.6%	89.2%	0.98	1.02	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded	$735.22	$735.22	$746.56	$758.06	$769.74	6.31%	$460.29	$467.31	$474.44	$481.67	460.29	9.9%	0.6%
8	Gold PPO Choice 1000/0/20 Rx 0	0.3%	1,134	NEW	45127PA001	45127PA0010203	Off Exchange	Gold	80.6%	89.2%	0.96	1.02	PPO Choice	Gold PPO Choice 1000/0/20	1000	Rx 0	Embedded	Embedded	$721.91	$721.91	$733.03	$744.33	$755.80	6.31%	$451.95	$458.84	$465.84	$472.95	451.95	10.1%	0.6%
9	Gold PPO Choice Select 1000/0/20 Rx 0	0.3%	1,134	NEW	45127PA001	45127PA0010204	Off Exchange	Gold	80.6%	89.2%	0.89	1.02	PPO Choice Select	Gold PPO Choice Select 1000/0/20	1000	Rx 0	Embedded	Embedded	$678.67	$678.67	$689.13	$699.75	$710.54	6.31%	$424.88	$431.36	$437.94	$444.62	424.88	10.7%	0.6%
10	Gold PPO 1000/0/25 Rx 0	7.7%	32,717	Existing	45127PA001	45127PA0010085	Off Exchange	Gold	80.3%	93.5%	1.00	1.05	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$807.28	$807.28	$819.72	$832.36	$845.18	6.31%	$505.40	$513.11	$520.93	$528.88	505.40	9.0%	0.6%
11	Gold PPO 2000/0/15 Rx 0	15.0%	63,983	Existing	45127PA001	45127PA0010090	Off Exchange	Gold	80.0%	89.7%	1.00	1.02	PPO	Gold PPO 2000/0/15	2000	Rx 0	Embedded	Embedded	$758.38	$758.38	$770.07	$781.94	$793.99	6.31%	$474.78	$482.03	$489.38	$496.84	474.78	9.6%	0.6%
12	Gold PPO 3000/0/15 Rx 0	6.5%	27,593	Existing	45127PA001	45127PA0010195	Off Exchange	Gold	79.7%	86.3%	1.00	1.00	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$718.58	$718.58	$729.66	$740.90	$752.32	6.31%	$449.87	$456.73	$463.70	$470.77	449.87	10.1%	0.6%
13	Gold PPO 500/0/25 Rx 250	2.0%	8,525	Existing	45127PA001	45127PA0010116	Off Exchange	Gold	79.0%	92.9%	1.00	1.04	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$799.74	$799.74	$812.07	$824.58	$837.29	6.31%	$500.68	$508.31	$516.07	$523.94	500.68	9.1%	0.6%
14	Gold Simple PPO 40/65/350/2000/4000 Rx 0	0.2%	907	Existing	45127PA001	45127PA0010196	Off Exchange	Gold	78.8%	86.2%	1.00	1.00	PPO	Gold Simple PPO 40/65/350/2000/4000	0	Rx 0	Embedded	Embedded	$717.38	$717.38	$728.44	$739.67	$751.07	6.31%	$449.12	$455.97	$462.92	$469.99	449.12	10.2%	0.6%
15	Gold PPO 1000/0/25 Rx 250	2.4%	10,362	Existing	45127PA001	45127PA0010084	Off Exchange	Gold	78.7%	89.8%	1.00	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$760.37	$760.37	$772.08	$783.98	$796.07	6.31%	$476.03	$483.29	$490.66	$498.14	476.03	9.6%	0.6%
16	Gold PPO 2000/0/15 Rx 250	5.6%	24,022	Existing	45127PA001	45127PA0010089	Off Exchange	Gold	78.5%	85.7%	1.00	0.99	PPO	Gold PPO 2000/0/15	2000	Rx 250	Embedded	Embedded	$711.46	$711.46	$722.42	$733.55	$744.86	6.31%	$445.41	$452.20	$459.10	$466.10	445.41	10.2%	0.6%
17	Gold QHDHP PPO 1500/0/10	1.1%	4,875	Existing	45127PA001	45127PA0010161	Off Exchange	Gold	78.3%	90.5%	1.00	1.03	PPO	Gold QHDHP PPO 1500/0/10	1500	Combined	Embedded	Embedded	$768.17	$768.17	$780.00	$792.03	$804.23	6.31%	$480.91	$488.25	$495.69	$503.25	480.91	9.5%	0.6%
18	Gold PPO 3000/0/15 Rx 250	3.4%	14,386	Existing	45127PA001	45127PA0010194	Off Exchange	Gold	78.2%	82.6%	1.00	0.98	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$676.02	$676.02	$686.44	$697.01	$707.76	6.31%	$423.22	$429.68	$436.23	$442.88	423.22	10.8%	0.6%
19	Silver PPO 4000/0/40 Rx 0	6.5%	27,457	Existing	45127PA001	45127PA0010132	Off Exchange	Silver	72.0%	79.4%	1.00	0.96	PPO	Silver PPO 4000/0/40	4000	Rx 0	Embedded	Embedded	$642.89	$642.89	$652.80	$662.86	$673.07	6.31%	$402.48	$408.62	$414.85	$421.18	402.48	11.3%	0.6%
20	Silver PPO 5000/0/35 Rx 0	4.0%	16,869	Existing	45127PA001	45127PA0010185	Off Exchange	Silver	72.0%	76.0%	1.00	0.94	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$609.25	$609.25	$618.64	$628.17	$637.85	6.31%	$381.42	$387.24	$393.14	$399.14	381.42	12.0%	0.6%
21	Silver Performance PPO 4500/0/30 Rx 0	0.0%	125	Existing	45127PA001	45127PA0010202	Off Exchange	Silver	71.8%	73.0%	0.98	0.93	Performance PPO	Silver Performance PPO 4500/0/30	4500	Rx 0	Embedded	Embedded	$568.49	$568.49	$577.25	$586.14	$595.18	6.31%	$355.90	$361.33	$366.84	$372.44	355.90	12.8%	0.6%
22	Silver PPO Choice 4500/0/30 Rx 0	2.2%	9,330	NEW	45127PA001	45127PA0010207	Off Exchange	Silver	71.8%	73.0%	0.96	0.93	PPO Choice	Silver PPO Choice 4500/0/30	4500	Rx 0	Embedded	Embedded	$558.53	$558.53	$567.14	$575.88	$584.76	6.31%	$349.67	$355.00	$360.42	$365.92	349.67	13.0%	0.6%
23	Silver PPO Choice Select 4500/0/30 Rx 0	0.3%	1,134	NEW	45127PA001	45127PA0010208	Off Exchange	Silver	71.8%	73.0%	0.89	0.93	PPO Choice Select	Silver PPO Choice Select 4500/0/30	4500	Rx 0	Embedded	Embedded	$526.22	$526.22	$534.33	$542.57	$550.93	6.31%	$329.44	$334.47	$339.57	$344.75	329.44	13.8%	0.6%
24	Silver Valley Advantage EPO 5000/0/35 Rx 0	0.1%	589	Existing	45127PA013	45127PA0130004	Off Exchange	Silver	71.7%	76.1%	0.90	0.94	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$556.44	$556.44	$565.02	$573.72	$582.57	6.31%	$348.36	$353.67	$359.07	$364.54	348.36	13.1%	0.6%
25	Silver Capital Advantage EPO 5000/0/35 Rx 0	0.0%	181	Existing	45127PA013	45127PA0130008	Off Exchange	Silver	71.7%	76.1%	0.90	0.94	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$556.44	$556.44	$565.02	$573.72	$582.57	6.31%	$348.36	$353.67	$359.07	$364.54	348.36	13.1%	0.6%
26	Silver PPO 6000/0/35 Rx 0	2.1%	8,854	Existing	45127PA001	45127PA0010187	Off Exchange	Silver	71.1%	74.6%	1.00	0.93	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$595.99	$595.99	$605.17	$614.50	$623.97	6.31%	$373.12	$378.81	$384.59	$390.45	373.12	12.2%	0.6%
27	Silver PPO 4000/0/40 Rx 250	3.7%	15,610	Existing	45127PA001	45127PA0010131	Off Exchange	Silver	70.9%	75.7%	1.00	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 250	Embedded	Embedded	$605.90	$605.90	$615.24	$624.72	$634.35	6.31%	$379.33	$385.11	$390.99	$396.95	379.33	12.0%	0.6%
28	Silver PPO 5000/0/35 Rx 250	3.3%	14,069	Existing	45127PA001	45127PA0010184	Off Exchange	Silver	70.9%	72.2%	1.00	0.92	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$573.74	$573.74	$582.59	$591.56	$600.68	6.31%	$359.19	$364.67	$370.23	$375.88	359.19	12.7%	0.6%
29	Silver Valley Advantage EPO 5000/0/35 Rx 250	0.2%	794	Existing	45127PA013	45127PA0130003	Off Exchange	Silver	70.7%	72.3%	0.90	0.93	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$524.69	$524.69	$532.78	$540.99	$549.32	6.31%	$328.48	$333.49	$338.58	$343.74	328.48	13.9%	0.6%
30	Silver Capital Advantage EPO 5000/0/35 Rx 250	0.0%	159	Existing	45127PA013	45127PA0130007	Off Exchange	Silver	70.7%	72.3%	0.90	0.93	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$524.69	$524.69	$532.78	$540.99	$549.32	6.31%	$328.48	$333.49	$338.58	$343.74	328.48	13.9%	0.6%
31	Silver QHDHP Performance PPO 2750/0/15	0.3%	1,134	Existing	45127PA001	45127PA0010201	Off Exchange	Silver	70.7%	75.3%	0.98	0.94	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded	$589.04	$589.04	$598.12	$607.33	$616.69	6.31%	$368.77	$374.39	$380.10	$385.90	368.77	12.4%	0.6%
32	Silver QHDHP PPO Choice 2750/0/15	0.3%	1,134	NEW	45127PA001	45127PA0010205	Off Exchange	Silver	70.7%	75.3%	0.96	0.94	PPO Choice	Silver QHDHP PPO Choice 2750/0/15	2750	Combined	Embedded	Embedded	$578.67	$578.67	$587.59	$596.64	$605.84	6.31%	$362.28	$367.80	$373.41	$379.11	362.28	12.6%	0.6%
33	Silver QHDHP PPO Choice Select 2750/0/15	0.3%	1,134	NEW	45127PA001	45127PA0010206	Off Exchange	Silver	70.7%	75.3%	0.89	0.94	PPO Choice Select	Silver QHDHP PPO Choice Select 2750/0/15	2750	Combined	Embedded	Embedded	$545.01	$545.01	$553.41	$561.94	$570.60	6.31%	$341.20	$346.41	$351.69	$357.06	341.20	13.4%	0.6%
34	Silver QHDHP PPO 2750/0/25	3.7%	15,690	Existing	45127PA001	45127PA0010124	Off Exchange	Silver	70.6%	80.1%	1.00	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$650.00	$650.00	$660.02	$670.19	$680.52	6.31%	$406.93	$413.14	$419.44	$425.84	406.93	11.2%	0.6%
35	Silver PPO 6000/0/35 Rx 250	1.5%	6,201	Existing	45127PA001	45127PA0010186	Off Exchange	Silver	70.1%	70.8%	1.00	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$561.07	$561.07	$569.71	$578.49	$587.41	6.31%	$351.25	$356.61	$362.05	$367.57	351.25	13.0%	0.6%
36	Silver QHDHP PPO 3500/0/25	4.4%	18,546	Existing	45127PA001	45127PA0010170	Off Exchange	Silver	69.2%	74.5%	1.00	0.93	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$595.02	$595.02	$604.19	$613.50	$622.95	6.31%	$372.51	$378.19	$383.96	$389.82	372.51	12.2%	0.6%
37	Silver QHDHP-E PPO 4500/0/10	1.8%	7,709	Existing	45127PA001	45127PA0010199	Off Exchange	Silver	68.1%	71.0%	1.00	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$563.04	$563.04	$571.71	$580.52	$589.47	6.31%	$352.49	$357.86	$363.32	$368.86	352.49	12.9%	0.6%
38	Bronze QHDHP-E PPO 6900/0/0	4.3%	18,308	Existing	45127PA001	45127PA0010135	Off Exchange	Bronze	64.4%	62.3%	1.00	0.89	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded	$491.21	$491.21	$498.78	$506.46	$514.27	6.31%	$307.52	$312.21	$316.97	$321.81	307.52	14.8%	0.6%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Calibration

Expected Average Age Factor:	1.562
List-Billed Adjustment for Max 3 Children	1.006
Adjusted Average Age Factor	1.552
Expected Average Region Factor:	1.03
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.597

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	12.7%	0.7650
15	1.0%	0.8330
16	1.0%	0.8590
17	1.0%	0.8850
18	1.1%	0.9130
19	1.1%	0.9410
20	1.1%	0.9700
21	1.2%	1.0000
22	1.3%	1.0000
23	1.4%	1.0000
24	1.4%	1.0000
25	1.4%	1.0040
26	1.5%	1.0240
27	1.7%	1.0480
28	1.6%	1.0870
29	1.5%	1.1190
30	1.7%	1.1350
31	2.0%	1.1590
32	1.8%	1.1830
33	1.7%	1.1980
34	1.7%	1.2140
35	1.6%	1.2220
36	1.7%	1.2300
37	1.7%	1.2380
38	1.7%	1.2460
39	1.7%	1.2620
40	1.9%	1.2780
41	1.8%	1.3020
42	1.8%	1.3250
43	1.7%	1.3570
44	1.7%	1.3970
45	1.8%	1.4440
46	1.6%	1.5000
47	1.8%	1.5630
48	1.8%	1.6350
49	1.8%	1.7060
50	1.8%	1.7860
51	2.0%	1.8650
52	2.1%	1.9520
53	2.0%	2.0400
54	2.0%	2.1350
55	2.2%	2.2300
56	2.2%	2.3330
57	2.3%	2.4370
58	2.3%	2.5480
59	2.2%	2.6030
60	2.2%	2.7140
61	2.1%	2.8100
62	2.0%	2.8730
63	2.0%	2.9520
64+	3.7%	3.0000

Region Factors

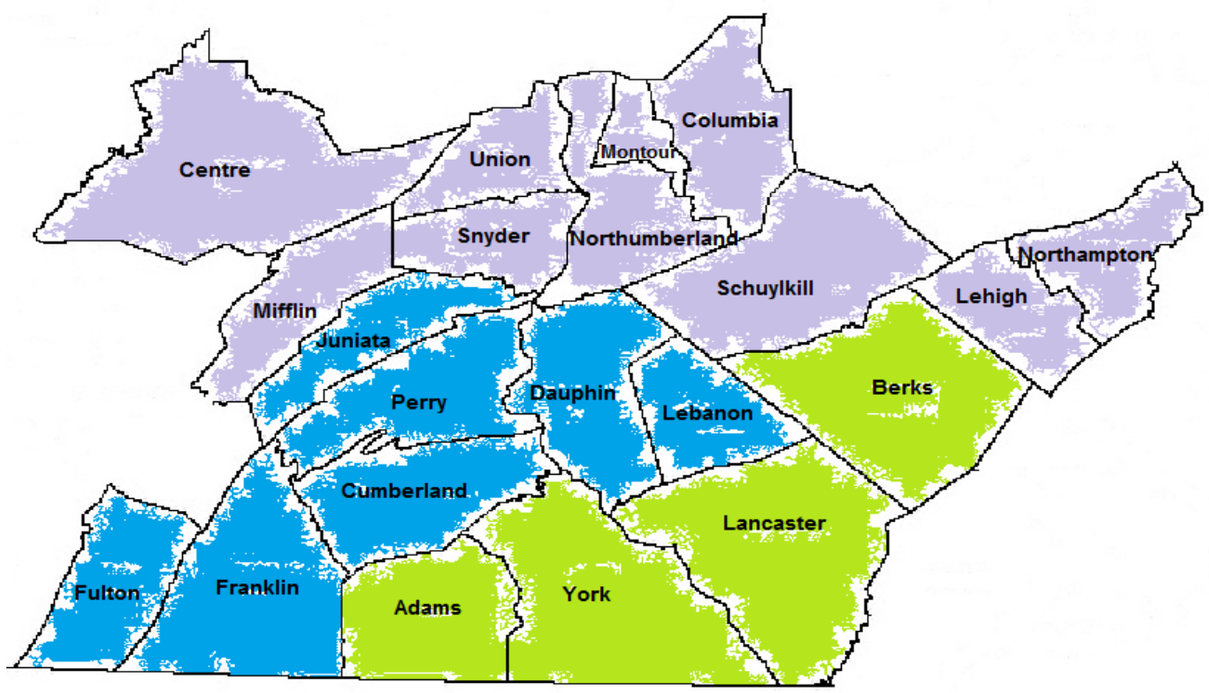
Region	Distribution of Population	Factor
6	46.6%	1.0000
7	31.3%	1.0800
9	22.1%	1.0200

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Rating Factors

Age Factors

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

Region



Region	Factor
6	1.0000
7	1.0800
9	1.0200

Network	Factor
PPO	1.00
Valley Advantage EPO	0.90
Capital Advantage EPO	0.90
PPO Choice	0.96
Performance PPO	0.975
PPO Choice Select	0.891

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Valley Advantage EPO Network Factor

Valley Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	27%	18%	
OP	17%	38%	
Physician	8%	22%	
EPO Network/Non-EPO Movement			
St. Luke's	75%		Assumes 75% of claim dollars move to EPO product
Other	25%		In Group multi-option market
Blended Savings	12.6%		
Medical Rating Factor	87%		
Total Rating Factor	0.90		

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.874	126.53
Outpatient Hospital	0.874	258.81
Professional	0.874	154.24
Other Medical	1.000	16.89
Capitation	1.000	0.00
Prescription Drug	1.000	131.14
Total	0.90	687.61

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Capital Advantage EPO Network Factor

Capital Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	24%	18%	
OP	23%	38%	
Physician	0%	22%	
EPO Network/Non-EPO Movement			
Pinnacle	75%		Assumes 75% of claims to Pinnacle from higher costs facilities
Other	25%		
Blended Savings	12.6%		
Medical Rating Factor	0.874		
Total Rating Factor	0.90		

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.874	126.53
Outpatient Hospital	0.874	258.81
Professional	0.874	154.24
Other Medical	1.000	16.89
Capitation	1.000	0.00
Prescription Drug	1.000	131.14
Total	0.90	687.61

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
PPO Choice Network Factor

All

Contracting	-4.5%

Factor	0.96

Berks and Lancaster

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Performance PPO Network Factor

Region 6

Contracting	-4.3%
Membership Dist	66%

Average	**0.975**

Region 7

Contracting	0.8%
Membership Dist	21%

Region 9

Contracting	1.7%
Membership Dist	13%

Current Month Members by County

County	Region	Members	Dist
ADAMS	7	840	2.3%
BERKS	7	3186	8.6%
CENTRE	6	1439	3.9%
COLUMBIA	6	314	0.8%
CUMBERLAND	9	2643	7.1%
DAUPHIN	9	2783	7.5%
FRANKLIN	9	983	2.7%
FULTON	9	188	0.5%
JUNIATA	9	138	0.4%
LANCASTER	7	4758	12.8%
LEBANON	9	1287	3.5%
LEHIGH	6	6088	16.4%
MIFFLIN	6	172	0.5%
MONTOUR	6	124	0.3%
NORTHAMPTON	6	5495	14.8%
NORTHUMBERLAND	6	805	2.2%
PERRY	9	186	0.5%
SCHUYLKILL	6	2262	6.1%
SNYDER	6	208	0.6%
UNION	6	362	1.0%
YORK	7	2807	7.6%

Counties offering Performance PPO

County	Region	Members	Dist
Adams	7	840	4.8%
Franklin	9	983	5.6%
Lebanon	9	1287	7.4%
Lehigh	6	6088	34.8%
Northampton	6	5495	31.4%
York	7	2807	16.0%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
PPO Choice Select Network Factor

Region 7

Contracting	-16.2%
% Membership	39.4%

Factor	0.89

Region 9

Contracting	-7.4%
% Membership	60.6%

Current Month Members by County

County	Region	Members	Dist
ADAMS	7	840	2.3%
BERKS	7	3186	8.6%
CENTRE	6	1439	3.9%
COLUMBIA	6	314	0.8%
CUMBERLAND	9	2643	7.1%
DAUPHIN	9	2783	7.5%
FRANKLIN	9	983	2.7%
FULTON	9	188	0.5%
JUNIATA	9	138	0.4%
LANCASTER	7	4758	12.8%
LEBANON	9	1287	3.5%
LEHIGH	6	6088	16.4%
MIFFLIN	6	172	0.5%
MONTOUR	6	124	0.3%
NORTHAMPTON	6	5495	14.8%
NORTHUMBERLAND	6	805	2.2%
PERRY	9	186	0.5%
SCHUYLKILL	6	2262	6.1%
SNYDER	6	208	0.6%
UNION	6	362	1.0%
YORK	7	2807	7.6%

Counties offering PPO Choice Select

County	Region	Members	Dist
Adams	7	840	9.1%
Cumberland	9	2643	28.5%
Dauphin	9	2783	30.1%
Perry	9	186	2.0%
York	7	2807	30.3%

Benefit Plans

#	Combo Description	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Induced Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision
1	Platinum PPO 0/0/15 Rx 0	45127PA0010055	Off Exchange	Platinum	91.4%	103.6%	1.14	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded
2	Platinum PPO 250/0/15 Rx 0	45127PA0010058	Off Exchange	Platinum	90.1%	101.7%	1.12	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded
3	Platinum PPO 0/0/15 Rx 250	45127PA0010054	Off Exchange	Platinum	88.9%	100.5%	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded
4	Platinum PPO 250/0/15 Rx 250	45127PA0010057	Off Exchange	Platinum	88.1%	98.6%	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded
5	Gold PPO 0/0/20 Rx 500	45127PA0010209	Off Exchange	Gold	81.6%	92.5%	1.04	PPO	Gold PPO 0/0/20	0	Rx 500	Embedded	Embedded
6	Gold PPO 500/0/25 Rx 0	45127PA0010117	Off Exchange	Gold	80.6%	96.3%	1.07	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded
7	Gold Performance PPO 1000/0/20 Rx 0	45127PA0010200	Off Exchange	Gold	80.6%	89.2%	1.02	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded
8	Gold PPO Choice 1000/0/20 Rx 0	45127PA0010203	Off Exchange	Gold	80.6%	89.2%	1.02	PPO Choice	Gold PPO Choice 1000/0/20	1000	Rx 0	Embedded	Embedded
9	Gold PPO Choice Select 1000/0/20 Rx 0	45127PA0010204	Off Exchange	Gold	80.6%	89.2%	1.02	PPO Choice Select	Gold PPO Choice Select 1000/0/20	1000	Rx 0	Embedded	Embedded
10	Gold PPO 1000/0/25 Rx 0	45127PA0010085	Off Exchange	Gold	80.3%	93.5%	1.05	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded
11	Gold PPO 2000/0/15 Rx 0	45127PA0010090	Off Exchange	Gold	80.0%	89.7%	1.02	PPO	Gold PPO 2000/0/15	2000	Rx 0	Embedded	Embedded
12	Gold PPO 3000/0/15 Rx 0	45127PA0010195	Off Exchange	Gold	79.7%	86.3%	1.00	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded
13	Gold PPO 500/0/25 Rx 250	45127PA0010116	Off Exchange	Gold	79.0%	92.9%	1.04	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded
14	Gold Simple PPO 40/65/350/2000/4000 Rx 0	45127PA0010196	Off Exchange	Gold	78.8%	86.2%	1.00	PPO	Gold Simple PPO 40/65/350/2000/4000	0	Rx 0	Embedded	Embedded
15	Gold PPO 1000/0/25 Rx 250	45127PA0010084	Off Exchange	Gold	78.7%	89.8%	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded
16	Gold PPO 2000/0/15 Rx 250	45127PA0010089	Off Exchange	Gold	78.5%	85.7%	0.99	PPO	Gold PPO 2000/0/15	2000	Rx 250	Embedded	Embedded
17	Gold QHDHP PPO 1500/0/10	45127PA0010161	Off Exchange	Gold	78.3%	90.5%	1.03	PPO	Gold QHDHP PPO 1500/0/10	1500	Combined	Embedded	Embedded
18	Gold PPO 3000/0/15 Rx 250	45127PA0010194	Off Exchange	Gold	78.2%	82.6%	0.98	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded
19	Silver PPO 4000/0/40 Rx 0	45127PA0010132	Off Exchange	Silver	72.0%	79.4%	0.96	PPO	Silver PPO 4000/0/40	4000	Rx 0	Embedded	Embedded
20	Silver PPO 5000/0/35 Rx 0	45127PA0010185	Off Exchange	Silver	72.0%	76.0%	0.94	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded
21	Silver Performance PPO 4500/0/30 Rx 0	45127PA0010202	Off Exchange	Silver	71.8%	73.0%	0.93	Performance PPO	Silver Performance PPO 4500/0/30	4500	Rx 0	Embedded	Embedded
22	Silver PPO Choice 4500/0/30 Rx 0	45127PA0010207	Off Exchange	Silver	71.8%	73.0%	0.93	PPO Choice	Silver PPO Choice 4500/0/30	4500	Rx 0	Embedded	Embedded
23	Silver PPO Choice Select 4500/0/30 Rx 0	45127PA0010208	Off Exchange	Silver	71.8%	73.0%	0.93	PPO Choice Select	Silver PPO Choice Select 4500/0/30	4500	Rx 0	Embedded	Embedded
24	Silver Valley Advantage EPO 5000/0/35 Rx 0	45127PA0130004	Off Exchange	Silver	71.7%	76.1%	0.94	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded
25	Silver Capital Advantage EPO 5000/0/35 Rx 0	45127PA0130008	Off Exchange	Silver	71.7%	76.1%	0.94	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded
26	Silver PPO 6000/0/35 Rx 0	45127PA0010187	Off Exchange	Silver	71.1%	74.6%	0.93	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded
27	Silver PPO 4000/0/40 Rx 250	45127PA0010131	Off Exchange	Silver	70.9%	75.7%	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 250	Embedded	Embedded
28	Silver PPO 5000/0/35 Rx 250	45127PA0010184	Off Exchange	Silver	70.9%	72.2%	0.92	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded
29	Silver Valley Advantage EPO 5000/0/35 Rx 250	45127PA0130003	Off Exchange	Silver	70.7%	72.3%	0.93	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded
30	Silver Capital Advantage EPO 5000/0/35 Rx 250	45127PA0130007	Off Exchange	Silver	70.7%	72.3%	0.93	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded
31	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201	Off Exchange	Silver	70.7%	75.3%	0.94	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded
32	Silver QHDHP PPO Choice 2750/0/15	45127PA0010205	Off Exchange	Silver	70.7%	75.3%	0.94	PPO Choice	Silver QHDHP PPO Choice 2750/0/15	2750	Combined	Embedded	Embedded
33	Silver QHDHP PPO Choice Select 2750/0/15	45127PA0010206	Off Exchange	Silver	70.7%	75.3%	0.94	PPO Choice Select	Silver QHDHP PPO Choice Select 2750/0/15	2750	Combined	Embedded	Embedded
34	Silver QHDHP PPO 2750/0/25	45127PA0010124	Off Exchange	Silver	70.6%	80.1%	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded
35	Silver PPO 6000/0/35 Rx 250	45127PA0010186	Off Exchange	Silver	70.1%	70.8%	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded
36	Silver QHDHP PPO 3500/0/25	45127PA0010170	Off Exchange	Silver	69.2%	74.5%	0.93	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded
37	Silver QHDHP-E HSO 4500/0/10	45127PA0010199	Off Exchange	Silver	68.1%	71.0%	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded
38	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135	Off Exchange	Bronze	64.4%	62.3%	0.89	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded

Base Rates 1/1/2023 - 3/31/2023

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	$595.79	$476.63	$119.16	$1.51	$0.14	$597.44
2	$576.58	$461.26	$115.32	$1.51	$0.14	$578.23
3	$565.94	$476.63	$89.31	$1.51	$0.14	$567.59
4	$548.46	$461.26	$87.20	$1.51	$0.14	$550.11
5	$495.42	$396.34	$99.08	$1.51	$0.14	$497.07
6	$527.52	$422.02	$105.50	$1.51	$0.14	$529.17
7	$458.64	$366.91	$91.73	$1.51	$0.14	$460.29
8	$450.30	$360.24	$90.06	$1.51	$0.14	$451.95
9	$423.23	$338.58	$84.65	$1.51	$0.14	$424.88
10	$503.75	$403.00	$100.75	$1.51	$0.14	$505.40
11	$473.13	$378.50	$94.63	$1.51	$0.14	$474.78
12	$448.22	$358.58	$89.64	$1.51	$0.14	$449.87
13	$499.03	$422.02	$77.01	$1.51	$0.14	$500.68
14	$447.47	$357.98	$89.49	$1.51	$0.14	$449.12
15	$474.38	$403.00	$71.38	$1.51	$0.14	$476.03
16	$443.76	$378.50	$65.26	$1.51	$0.14	$445.41
17	$479.26	$383.41	$95.85	$1.51	$0.14	$480.91
18	$421.57	$358.58	$62.99	$1.51	$0.14	$423.22
19	$400.83	$320.66	$80.17	$1.51	$0.14	$402.48
20	$379.77	$303.82	$75.95	$1.51	$0.14	$381.42
21	$354.25	$283.40	$70.85	$1.51	$0.14	$355.90
22	$348.02	$278.42	$69.60	$1.51	$0.14	$349.67
23	$327.79	$262.23	$65.56	$1.51	$0.14	$329.44
24	$346.71	$277.37	$69.34	$1.51	$0.14	$348.36
25	$346.71	$277.37	$69.34	$1.51	$0.14	$348.36
26	$371.47	$297.18	$74.29	$1.51	$0.14	$373.12
27	$377.68	$320.66	$57.02	$1.51	$0.14	$379.33
28	$357.54	$303.82	$53.72	$1.51	$0.14	$359.19
29	$326.83	$277.37	$49.46	$1.51	$0.14	$328.48
30	$326.83	$277.37	$49.46	$1.51	$0.14	$328.48
31	$367.12	$293.70	$73.42	$1.51	$0.14	$368.77
32	$360.63	$288.50	$72.13	$1.51	$0.14	$362.28
33	$339.55	$271.64	$67.91	$1.51	$0.14	$341.20
34	$405.28	$324.22	$81.06	$1.51	$0.14	$406.93
35	$349.60	$297.18	$52.42	$1.51	$0.14	$351.25
36	$370.86	$296.69	$74.17	$1.51	$0.14	$372.51
37	$350.84	$280.67	$70.17	$1.51	$0.14	$352.49
38	$305.87	$244.70	$61.17	$1.51	$0.14	$307.52

Base Rates 4/1/2023 - 6/30/2023

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	$606.55	$483.90	$120.97	$1.53	$0.15	$606.55
2	$587.05	$468.30	$117.07	$1.53	$0.15	$587.05
3	$576.25	$483.34	$91.28	$1.53	$0.15	$576.25
4	$558.50	$468.30	$89.20	$1.53	$0.15	$558.50
5	$504.65	$402.38	$101.45	$1.53	$0.15	$504.65
6	$537.25	$428.46	$107.11	$1.53	$0.15	$537.25
7	$467.31	$372.74	$93.13	$1.53	$0.15	$467.31
8	$458.84	$365.73	$91.43	$1.53	$0.15	$458.84
9	$431.36	$343.74	$85.94	$1.53	$0.15	$431.36
10	$513.11	$409.14	$102.29	$1.53	$0.15	$513.11
11	$482.03	$384.28	$96.07	$1.53	$0.15	$482.03
12	$456.73	$364.04	$91.01	$1.53	$0.15	$456.73
13	$508.31	$428.46	$78.17	$1.53	$0.15	$508.31
14	$455.97	$363.43	$90.86	$1.53	$0.15	$455.97
15	$483.29	$409.14	$72.47	$1.53	$0.15	$483.29
16	$452.20	$384.28	$66.24	$1.53	$0.15	$452.20
17	$488.25	$486.57	$389.26	$97.31	$1.53	$488.25
18	$429.68	$364.04	$63.96	$1.53	$0.15	$429.68
19	$408.62	$325.55	$81.39	$1.53	$0.15	$408.62
20	$387.24	$308.45	$77.11	$1.53	$0.15	$387.24
21	$361.33	$287.72	$71.93	$1.53	$0.15	$361.33
22	$355.00	$282.66	$70.66	$1.53	$0.15	$355.00
23	$334.47	$266.23	$66.56	$1.53	$0.15	$334.47
24	$353.67	$281.59	$70.40	$1.53	$0.15	$353.67
25	$353.67	$281.59	$70.40	$1.53	$0.15	$353.67
26	$378.81	$301.70	$75.43	$1.53	$0.15	$378.81
27	$385.11	$325.55	$57.88	$1.53	$0.15	$385.11
28	$364.67	$308.53	$54.54	$1.53	$0.15	$364.67
29	$333.49	$281.59	$50.22	$1.53	$0.15	$333.49
30	$333.49	$281.59	$50.22	$1.53	$0.15	$333.49
31	$374.39	$298.17	$74.54	$1.53	$0.15	$374.39
32	$367.80	$292.90	$73.22	$1.53	$0.15	$367.80
33	$346.41	$275.78	$68.95	$1.53	$0.15	$346.41
34	$413.14	$329.17	$82.29	$1.53	$0.15	$413.14
35	$356.61	$301.70	$53.23	$1.53	$0.15	$356.61
36	$378.19	$301.21	$75.30	$1.53	$0.15	$378.19
37	$357.86	$284.94	$71.24	$1.53	$0.15	$357.86
38	$312.21	$248.42	$62.11	$1.53	$0.15	$312.21

Base Rates 7/1/2023 - 9/30/2023

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	$614.10	$491.28	$122.82	$1.55	$0.15	$615.80
2	$594.31	$475.45	$118.86	$1.55	$0.15	$596.01
3	$583.34	$491.28	$92.06	$1.55	$0.15	$585.04
4	$565.32	$475.45	$89.87	$1.55	$0.15	$567.02
5	$510.65	$408.52	$102.13	$1.55	$0.15	$512.35
6	$543.74	$434.99	$108.75	$1.55	$0.15	$545.44
7	$472.74	$378.19	$94.55	$1.55	$0.15	$474.44
8	$464.14	$371.31	$92.83	$1.55	$0.15	$465.84
9	$436.24	$348.99	$87.25	$1.55	$0.15	$437.94
10	$519.23	$415.38	$103.85	$1.55	$0.15	$520.93
11	$482.03	$387.68	$390.14	$97.54	$1.55	$489.38
12	$462.00	$369.60	$92.40	$1.55	$0.15	$463.70
13	$514.37	$434.99	$79.38	$1.55	$0.15	$516.07
14	$461.22	$368.98	$92.24	$1.55	$0.15	$462.92
15	$488.96	$415.38	$73.58	$1.55	$0.15	$490.66
16	$457.40	$390.14	$67.26	$1.55	$0.15	$459.10
17	$395.19	$395.19	$98.80	$1.55	$0.15	$495.69
18	$434.53	$369.60	$64.93	$1.55	$0.15	$436.23
19	$413.15	$330.52	$82.63	$1.55	$0.15	$414.85
20	$391.44	$313.15	$78.29	$1.55	$0.15	$393.14
21	$365.14	$292.11	$73.03	$1.55	$0.15	$366.84
22	$358.72	$286.98	$71.74	$1.55	$0.15	$360.42
23	$337.87	$270.30	$67.57	$1.55	$0.15	$339.57
24	$357.37	$285.90	$71.47	$1.55	$0.15	$359.07
25	$357.37	$285.90	$71.47	$1.55	$0.15	$359.07
26	$382.89	$306.31	$76.58	$1.55	$0.15	$384.59
27	$389.29	$330.52	$58.77	$1.55	$0.15	$390.99
28	$368.53	$313.15	$55.38	$1.55	$0.15	$370.23
29	$336.88	$285.90	$50.98	$1.55	$0.15	$338.58
30	$336.88	$285.90	$50.98	$1.55	$0.15	$338.58
31	$378.40	$302.72	$75.68	$1.55	$0.15	$380.10
32	$371.71	$297.37	$74.34	$1.55	$0.15	$373.41
33	$349.99	$279.99	$70.00	$1.55	$0.15	$351.69
34	$417.74	$334.19	$83.55	$1.55	$0.15	$419.44
35	$360.35	$306.31	$54.04	$1.55	$0.15	$362.05
36	$382.26	$305.81	$76.45	$1.55	$0.15	$383.96
37	$361.62	$289.30	$72.32	$1.55	$0.15	$363.32
38	$315.27	$252.22	$63.05	$1.55	$0.15	$316.97

Base Rates 10/1/2023 - 12/31/2023

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	$623.48	$498.78	$124.70	$1.57	$0.15	$625.20
2	$603.38	$482.70	$120.68	$1.57	$0.15	$605.10
3	$592.24	$498.78	$93.46	$1.57	$0.15	$593.96
4	$573.95	$482.70	$91.25	$1.57	$0.15	$575.67
5	$518.44	$414.75	$103.69	$1.57	$0.15	$520.16
6	$552.04	$441.63	$110.41	$1.57	$0.15	$553.76
7	$479.95	$383.96	$95.99	$1.57	$0.15	$481.67
8	$471.23	$376.98	$94.25	$1.57	$0.15	$472.95
9	$442.90	$354.32	$88.58	$1.57	$0.15	$444.62
10	$527.16	$421.73	$105.43	$1.57	$0.15	$528.88
11	$496.84	$397.47	$99.12	$1.57	$0.15	$496.84
12	$469.05	$375.24	$93.81	$1.57	$0.15	$470.77
13	$522.22	$441.63	$80.59	$1.57	$0.15	$523.94
14	$468.27	$374.62	$93.65	$1.57	$0.15	$469.99
15	$496.42	$421.73	$74.69	$1.57	$0.15	$498.14
16	$464.38	$396.10	$68.28	$1.57	$0.15	$466.10
17	$501.53	$401.22	$100.31	$1.57	$0.15	$503.25
18	$441.16	$375.24	$65.92	$1.57	$0.15	$442.88
19	$419.46	$335.57	$83.89	$1.57	$0.15	$421.18
20	$397.42	$317.94	$79.48	$1.57	$0.15	$399.14
21	$370.72	$296.58	$74.14	$1.57	$0.15	$372.44
22	$364.20	$291.36	$72.84	$1.57	$0.15	$365.92
23	$343.03	$274.42	$68.61	$1.57	$0.15	$344.75
24	$362.82	$290.26	$72.56	$1.57	$0.15	$364.54
25	$362.82	$290.26	$72.56	$1.57	$0.15	$364.54
26	$388.73	$310.98	$77.75	$1.57	$0.15	$390.45
27	$395.23	$335.57	$59.66	$1.57	$0.15	$396.95
28	$374.16	$317.94	$56.22	$1.57	$0.15	$375.88
29	$342.02	$290.26	$51.76	$1.57	$0.15	$343.74
30	$342.02	$290.26	$51.76	$1.57	$0.15	$343.74
31	$384.18	$307.34	$76.84	$1.57	$0.15	$385.90
32	$377.39	$301.91	$75.48	$1.57	$0.15	$379.11
33	$355.34	$284.27	$71.07	$1.57	$0.15	$357.06
34	$424.12	$339.30	$84.82	$1.57	$0.15	$425.84
35	$365.85	$310.98	$54.87	$1.57	$0.15	$367.57
36	$388.10	$310.48	$77.62	$1.57	$0.15	$389.82
37	$367.14	$293.71	$73.43	$1.57	$0.15	$368.86
38	$320.09	$256.07	$64.02	$1.57	$0.15	$321.81

Annual Trend

#	Medical & Rx	Dental & Vision
1	6.24%	6.24%
2	6.24%	6.24%
3	6.24%	6.24%
4	6.24%	6.24%
5	6.24%	6.24%
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32	6.24%	6.24%
33	6.24%	6.24%
34	6.24%	6.24%
35	6.24%	6.24%
36	6.24%	6.24%
37	6.24%	6.24%
38	6.24%	6.24%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Morbidity Factor Calculation

2021 Capital Blue Cross Group and Individual Claims

Total	COVID-19	% COVID
$855,970,812	$52,992,325	6.2%

Morbidity Factor

Remove All COVID from BEP	Morbidity Factor Applied*
0.94	0.97

*Factor assumes to some COVID impact will continue into 2023

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
MLR Exhibit

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	80.22%	83.34%	776,880	914,304
2019	76.55%	85.00%	504,647	813,342
2020	75.83%	84.40%	367,958	480,000

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2023
Claim Cost Projection

	Paid		Risk Adjustment		Exhange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2018	$521.78	$458.13	-$42.86	$6.86	$0.00	$0.00	$564.64	$451.28
2019	$517.78	$501.57	-$10.13	$32.40	$0.00	$0.00	$527.91	$469.17
2020	$590.36	$517.50	-$9.13	$25.22	$0.00	$0.00	$599.49	$492.27
2021	$583.19	$586.92	$32.14	$19.11	$0.00	$0.00	$551.05	$567.81

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

Capital

June 24, 2022

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 22-67
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated June 15, 2022. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Trend leveraging calculation workbook
- Revised rate development workbook
- Revised PPO Choice, PPO Choice Select and Performance PPO calculation workbooks
- Revised PAAM exhibits
- Revised URRT
- Revised rates (PA and Federal templates)
- Revised memos – Actuarial, Cover Letter

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: Correction to URRT WS2 membership
- Question 2: Correction to Table 10 metallic tier
- Question 4: Modification to trend: leveraging
- Question 6: Correction to Paid-to-Allowed calculation, trend
- Question 7: Modification to projected risk adjustment
- Question 9: Correction to Table 10, unique plans
- Question 10: Modification to PPO Choice, PPO Choice Select, and Performance PPO network factors

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2023

With this response, please find corresponding Q&A Exhibits in SG_22-67_Initial_CAAC_PPO_Q&AExhibits1_Supporting_20220624.xlsx

Question 1. Per Table 1 of the PAAM Exhibits, the number of members for the current period is 36,726. However, the membership in the URRT, WKST 2, is 36,741. Please explain this discrepancy or update as necessary.

Answer 1. The URRT Wkst 2 membership has been updated to reflect the membership in Table 1 of the PAAM Exhibits.

Question 2. Per Table 10 of the PAAM Exhibits, the metal level listed in the Metallic Tier (Column G) column is not consistent with the Marketing Name (column D). Please update.

Answer 2. The Metallic Tier in column G has been updated to be consistent with the Marketing Name in column D.

Question 3. Please explain why the Age and Geographic calibration factors are based on the current enrollment and not the projected enrollment.

Answer 3. The Age and Geographic calibration factors are based on the current enrollment because Capital assumes projected enrollment distribution will follow current enrollment distribution patterns.

Question 4. .The following questions/concerns pertain to Capital's trend development:

a. It appears that both SG and IND had the same Year 1 and Year 2 raw trends. Please provide a narrative that describes to what extent IND data was considered in the SG trend development.
b. Please provide a narrative that explains what is meant by "Cost trends are determined at the Capital book of business level for all commercial business."
c. For each of the Year 1 trends, please explain what is in the denominator when determining the trend.
d. On page 5 of the actuarial memorandum an internal drug trend model is referenced. Please provide a narrative on how future drug rebates are incorporated within the drug trend model and what impact this had in the development of the drug trend. If drug rebates are not considered in the drug trend please explain where they are considered and the impact incorporated into the rate development.
e. Noted under the utilization considerations section please provide a narrative on what is meant by "medical utilization estimates reviewed by Capital's Chief Medical

Officer". Please provide the impact to utilization that this consideration had for each URRT category.

f. Please provide quantitative support for the 0.1% leveraging adjustment utilized on the 'Exhibit E_Trend' tab.
g. Please explain what is driving the -1.0% change in utilization for URRT benefit categories Inpatient Hospital and Other Medical. Please also explain what is driving the +1.1% change in utilization for URRT benefit category Prescription Drugs
h. Please confirm that it is reasonable for the annual trend to stay constant in PAAM Exhibit table 5a row 32 considering the trend estimates that were determined for years 1 and 2.

Answer 4.

a. Historical data is not used to develop trends. Cost trends are determined by future contracting changes with hospitals and physicians. The same contracts apply to Small Group and Individual.
b. In addition to the explanation in a., average trends are developed using allowed claim distributions across all commercial lines of business.
c. The denominator is the midpoint of the base experience period.
d. Rx rebates are considered in the drug trend model. Rx rebates are projected to trend at the same rate as overall drug cost and utilization trends. Therefore, it is appropriate to trend drug net rebates at the stated Rx trend.
e. Annually, the actuarial team meets with our Chief Medical Officer to discuss utilization trends by market segment based on provider conversations and emerging trends in the medical community. Those utilization adjustments are found on Exhibit E: Trend for each URRT category.
f. Please see SG_22-67_Initial_CAAC_PPO_Leveraging_Supporting_20220624.xlsx , tab: LeveragingSGAllData. In order to determine the future impact of leveraging, including the impact of increasing cost sharing due to allowed costs rising, the exhibit shows a claim probability distribution with allowed amounts by range. The data is 2021 CBC ACA single risk pool population. The average AV in the Small Group market is approximately 0.85. From the data, I can infer that a deductible (applying to all services) of $1,417 is equal to 85% AV for this population. Using that deductible amount, I can measure incurred claims and member cost-sharing trend, given an allowed trend of 6.0%. Claims are trended in a database in order to move claims into the correct buckets. You can see that the total allowed amounts are increasing at 6.0% annually (columns P and Z). Given the deductible and allowed trend, incurred claims trend at 6.6%, member cost-share at 1.3% and leveraging is 6.6%-6.0% = 0.6%. Given this analysis, we are modifying the leveraging factor from 0.1% to 0.3%, still under the 0.6% calculated for market competitive reasons.
g. The -1.0% utilization adjustment to Inpatient Hospital reflects continued movement from IP to OP services. For prescription drugs, typically the utilization trend runs between 0.5%-2.0%. Rx trend modeling is at a granular level, focused on therapeutic categories and key drugs in these categories. There is not one particular category driving the trend utilization projection. Rather, it is an accumulation across all categories.

h. I confirm this approach is reasonable given the neglible differences between year 1 and year 2 trends.

Question 5. The following questions/concerns pertain to the COVID adjustment:

a. Please provide a breakdown by major service category, entity, and product for the $52,992,325.21 in COVID costs reported on the "Exhibit Q_Morbidity" tab. If possible, please further break down the cost into those associated with treatment, vaccinations, and testing.
b. Please provide detailed qualitative support (e.g., diagnosis code and/or procedure code lists) for the identification process of COVID claims.
c. Please explain how it was determined that roughly 3% of COVID costs seen in 2021 will continue into 2023.
d. What impact, if any, is COVID having on the PY23 rates. If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effect of COVID. Have you adjusted trend at all? Has the base experience been adjusted at all?

Answer 5.

a. Please see Q&A Exhibit 1 for the COVID costs by the requested breakdown.
b. Please see Q&A Exhibit 1a for the criteria used to pull COVID claims.
c. Given that COVID accounts for 6.2% of BEP claims, a morbidity adjustment between -6.2% and 0% seems reasonable. We expect COVID to continue to have an impact both on medical inflation (i.e. nursing shortages, hospitals asking to renegotiate contracts), and costs directly attributable to treatment and testing of the virus. We expect those costs to be less than the base year, 2021. Beyond those assumptions, our knowledge of the future is limited. We estimate 3% as a midpoint of the reasonable possibilities.
d. 2023 rates are only impacted by the BEP COVID claims (reduced as described in part c). Trends and the BEP have not been adjusted.

Question 6. The following questions/concerns pertain to the Paid-to-Allowed Ratio calculations:

a. In the Paid Claim PMPM buildup please explain why only Year 1's trend is used.
b. Please confirm that the leveraging adjustment factor 0.1% is being handled correctly in both the paid claims trended PMPM and the allowed claims trended PMPM.
c. On the "PMPMs" tab, the starting paid to allowed ratios by plan were grossed up by approximately 19% uniformly (i.e., 0.854 / 0.718 - 1), which also increases the induced demand. This is causing some plans to have pricing AVs, which should reflect the percentage of allowed costs covered by the plan, to be over 1.0. Please provide support as to why this adjustment is necessary and appropriate to apply a uniform manner across all plans. In addition, please provide support for the pricing AVs for some plans being above 1.0.

Answer 6.

a. This has been corrected to use the average of year 1 and year 2 trends.
b. While leveraging is a paid claims metric, the format of the filing and templates do not allow paid trend to differ from allowed trend. Any additional trend applied to the

allowed claims due to leveraging is negated in the paid-to-allowed ratio calculation. So if leveraging was not applied to allowed, the paid-to-allowed ratio would be slightly higher, but the resulting premium rates would be the same.

c. The pricing AV is calculated relative to the paid-to-allowed ratio. So as an example, if a platinum plan has a pricing AV of 1.039 and the paid-to-allowed ratio is 0.875, the benefits are 1.039/.875 -1 = 19% richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital's manual cost model.

Question 7. The following questions/concerns pertain to Capital's risk adjustment:

a. Please provide support for applying no changes to the 2021 risk adjustment PMPM results in projecting the 2023 information, which includes the assumption of no change in the relative risk for the Company relative to statewide.
b. Please provide support for assuming no changes to the statewide average premium would occur between 2021 and 2023.
c. Please provide a brief narrative on what has led to Capital's high churn rate.
d. Other than a high churn rate, what does Capital believe are the other drivers when it comes to the change in risk adjustment from 2022 to 2023?
e. Given the high churn rate, please explain why it is reasonable to assume the same risk adjustment estimate as determined based off CY2021 results.

Answer 7.

a. Rate development is being performed on an experience-net-risk-adjustment basis. That means that we are neither making an issuer-specific morbidity adjustment to the base experience period claims or to risk adjustment. This approach assumes that experience net risk adjustment is the best predictor of future experience.
b. Please see Q&A Exhibit 2 for a history of change in statewide average premiums. Given recent history, we are assuming Small Group 2023 average premiums will rise 4.5% over 2022, for a total change over 2021 of 9.2%. The 2023 projected risk adjustment amount is being modified to reflect this change. The new calculation is found in Exhibit K, Market Adjusted Index Rate.
c. Capital's churn rate in the Small Group market is mostly attributable to two factors: First, UPMC leaving the Small Group insured market in 2021, with most of those members moving to Capital. Secondly, the offering of Small Group ASO products drawing members out of the insured market.
d. No other factors in the Small Group market would have a significant impact to risk adjustment.
e. The rationale is the same as explained in bullet a. above. Capital is assuming a steady state when using experience net risk adjustment as the basis of our projection.

Question 8. The following question pertains to commissions:

a. In the PAAM Exhibits, Table 6, the commission is listed as $22.07 pmpm. Please provide the quantitative development for determining the commission pmpm.
b. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment

Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please explain in detail the reason for the difference. Note that federal law prohibits different compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP.

Answer 8.

a. The broker commission PMPM comes directly from Capital's financial reporting as of March 2022. The broker commission amount paid per contact is unchanged from 2022 to 2023 and we expect the percentage of brokered groups to remain the same into 2023.
b. These situations do not apply to Small Group, but will be addressed in the Individual filing responses.

Question 9. The following questions/concerns pertain to AVs:

a. It is noted in the Unique Plan Design—Supporting Documentation and Justification file that an acceptable alternate method was used per Code of Federal Regulation (CFR) 156.135(b)(2). Please correct the applicable entries in Table 10 column I in the PAAM Exhibits.
b. On page 19 of the actuarial memorandum, it is stated that actuarial judgement is utilized in AV Pricing values. Please provide a narrative on why actuarial judgement is utilized in the development of Pricing AVs and a detailed quantitative exhibit that shows the pricing AV that the actuarial cost model produced and the adjustment that was made based on judgement for each applicable HIOS ID.

Answer 9.

a. The entries in Table 10 column I have been updated for applicable HIOS plans.
b. Capital uses Milliman, Inc. Health Cost Guidelines Commercial Rating Structures (for active employees) to develop benefit relativities, which translate into pricing AVs. Below, I am pulling from Milliman's methodology description. Anything in quotations is directly from Milliman, Inc.
"Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources." CBC adjusts nationwide data to CBC's average costs and contracting in our service area.

   Capital uses the actuarial cost model noted above to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and

out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

The reference to actuarial judgment in the memorandum is a general statement to show that the model is evaluated regularly to ensure pricing relativities are reasonable. For this filing, all pricing AVs are developed in the Milliman model.

Question 10. The following questions/concerns pertain to Network factors:

a. For each of the "Exhibit O…" EPO tabs, please provide quantitative support for the assumed savings for each network (e.g., 27%, 17%, and 8% for the Valley EPO network) as well as the projected movement in claims to the more favorable network hospitals (e.g., 75% to St. Luke's for the Valley EPO network).
b. The PPO Choice Network is not a new network for PY23, please explain why an analysis cannot be done that is similar to what was done in the CAAC's IND rate filing?
c. Please produce a detailed quantitative exhibit similar to that of the IND rate filing that shows each network's raw loss ratio and buildup to a risk adjusted loss ratio for all of CAAC's SG networks.
d. The following questions pertain to the PPO Choice Supporting Excel file:
    i. Please explain the significance of column Q on the "Analysis" tab
    ii. Please provide a quantitative exhibit that supports the 75% given in cell B1 on "Analysis" tab
    iii. Please explain what exactly is being normalized for in columns M through O
    iv. Please explain how age, gender, morbidity, etc. is being normalized for in your Analysis
    v. Please confirm that medical claims make up 80% of total claims; PAAM Exhibit Data tab shows 81% medical claims
e. The following questions pertain to the Performance PPO network factor development:
    i. Please provide a quantitative exhibit that supports the assumption that 50% of tier 2 claims will move to tier 1.
    ii. Please confirm that 50% of tier 2 claims will move to tier 1 was actually used and where the 50% exists in the calculation.

Answer 10.

a. Valley Advantage EPO and Capital Advantage EPO network factors are unchanged from 2022, continuing to use the same methodology used in the 2022 CAAC rate filing. Please advise if the Department would like the same justification workbooks added to the 2023 filing. A new analysis has not been performed, so data remains the same as last year.
b. PPO Choice is not a popular offering in the Small Group market and therefore is not credible. Additionally, it is only being offered in Berks and Lancaster county in 2023, which differs from the base experience period.
c. Please see Q&A Exhibit 3 for the buildup of the Risk Adjusted Loss Ratio.
d.
    i. Please ignore column Q. This model was adopted from other pricing models that used column Q as a variable. Column Q is not used in this factor development.

Column Q has been hidden (hidden to prevent column references from changing) from this and all other network development supporting excel files.

ii. 75% is a general assumption given that some claims will not move from tier 2 hospitals due to patient preferences. Because tiered products are not widely selected, we have limited data to show how these plans influence member behavior.

iii. Claims in M through O are being normalized to a Medicare pricing benchmark of 1.0. They are then repriced to PPO Choice pricing (claims that move to tier 1) or to the same pricing of that particular hospital.

iv. Age, gender, and morbidity are assumed to be the same between a PPO and PPO Choice product. No assumption is made for differences. This analysis is only meant to reprice claims based on member behavioral changes when using the 2-tier product (members are more likely to use tier 1 providers if enrolled in PPO Choice product).

v. The PPO Choice supporting file is being corrected to apply 0.81 as the percentage of medical claims, consistent with the URRT. Any change to the resulting network factor is reflected in Exhibit O3. Please note that given this discrepancy, all network supporting excel files have been updated to use 0.81 instead of 0.80. Any change to network factors are reflected in the O3, O4 and O5. The change is minimal.

e.

i. 50% is a general assumption given that some claims will not move from tier 2 hospitals due to patient preferences. Because tiered products are not widely selected, we have limited data to show how these plans influence member behavior.

ii. I confirm that 50% of tier 2 claims are modeled to move to tier 1. This is shown in column R of the Analysis tab and used to reprice claims in columns Y to AA.

Question 11. Please explain what is driving the gap between the Actual and Pricing MLRs and what has been done in particular to narrow this gap

Answer 11. Please see Q&A Exhibit 4 for a table of projected and actual MLRs, claims, and risk adjustment; along with rate increase, pricing morbidity and trend applied in those years. 2018-2019 are driven by both claim and risk adjustment mis-estimations. 2020 is an anomaly due to COVID claim suppression, but is also impacted by risk adjustment, and the applied morbidity factor. Risk adjustment estimates are better starting in 2021 once 2019 results became available. Starting in 2021, we see actual results worse than expected. Since then we have taken rate increases of 4.9% and proposed 9.1%, or an average of 7% over the two years. This aligns with trend plus additional rate for the impact of COVID seen in 2021 and expected to partially continue into 2023.

Question 12. The following questions pertain to exhibit S:

a. It is noted that in 2020 paid claims came in 12.3% lower than anticipated. If the full amount is not due to COVID, what else is responsible for the favorable experience?

Answer 12.

a. In 2020, Capital refiled their Q3/Q4 Small Group rates. During the refiling, Capital's new projected paid amount was $575.44. The refiling accounts for 2.3% of the reason paid claims in 2020 were lower than projected. The remaining 10% is due to COVID.

Question 13. The following questions pertain to the Public Health Emergency:

a. With the public health emergency scheduled to end prior to the start of PY23, how has the rate development been affected? Has any adjustment been made to morbidity? Please provide support for any adjustments.

Answer 13.

a. No adjustments have been made.

Question 14. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been meet.

Answer 14. Please see Q&A Exhibits 5 and 5a for a comprehensive list of all CBC Individual and Small Group expanded bronze plans, and supporting analysis. For the PCP copay analysis, 2021 CBC ACA PCP data is used, trended at 7.25% for 2 years to 2023. The analysis shows that a $50 PCP is less than 50% of the average 2023 PCP visit cost.

Question 15. Please explain how a change in member behavior to use service types such as telehealth more frequently than in the past and how a reversion back to more traditional service types is considered in your trend development.

Answer 15. Capital pays providers the same contracted rate for both in person and telehealth visits, so no adjustment has been applied for telehealth. Our trend does reflect increases in professional utilization (+1%) and decreases in hospital IP utilization (-1%).

Question 16. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Answer 16. I confirm that the exhibits above have been tested to ensure that rates are identical.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
COVID Costs by Claim Type and Major Diagnosis
Group Commercial + Individual

CAAC

Claim Type ↳ Major Diagnosis Code	Paid Amount
FIP	**$35,293,681**
Alcohol/Drug Use or Induced Mental Disorders	$38,903
Blood and Blood Forming Organs & Immunological Disorders	$60,843
Circulatory System	$485,019
Digestive System	$375,921
Ear, Nose, Mouth & Throat	$23,524
Endocrine, Nutritional & Metabolic System	$206,662
Factors Influencing Health Status	$216,026
Female Reproductive System	$50,741
Hepatobiliary System & Pancreas	$158,145
Infectious & Parasitic DDs	$6,833,951
Injuries, Poison & Toxic Effect of Drugs	$39,402
Kidney & Urinary Tract	$262,661
Mental Diseases & Disorders	$111,145
Musculoskeletal System & Connective Tissue	$533,159
Myeloproliferative DDs (Poorly Differentiated Neoplasms)	$1,484
Nervous System	$868,161
Pregnancy, Childbirth & Puerperium	$77,884
Respiratory System	$24,919,193
Skin Subcutaneous Tissue & Breast	$30,854
FOP	**$7,067,485**
Alcohol/Drug Use or Induced Mental Disorders	$6,240
Blood and Blood Forming Organs & Immunological Disorders	$9,305
Circulatory System	$227,704
Digestive System	$143,535
Ear, Nose, Mouth & Throat	$334,892
Endocrine, Nutritional & Metabolic System	$68,260
Eye	$9,644
Factors Influencing Health Status	$1,839,319
Female Reproductive System	$20,534
Hepatobiliary System & Pancreas	$14,841
Human Immunodeficiency Virus Infection	$2,615
Infectious & Parasitic DDs	$141,985
Injuries, Poison & Toxic Effect of Drugs	$13,600
Kidney & Urinary Tract	$37,179
Male Reproductive System	$9,799
Mental Diseases & Disorders	$31,453
Multiple Significant Trauma	$681
Musculoskeletal System & Connective Tissue	$123,040
Myeloproliferative DDs (Poorly Differentiated Neoplasms)	$10,616
Nervous System	$124,296
Newborn & Other Neonates (Perinatal Period)	$1,595
No Diagnostic Category	$1,987
Pregnancy, Childbirth & Puerperium	$62,337
Respiratory System	$3,795,853
Skin Subcutaneous Tissue & Breast	$36,178
PIP	**$1,713,699**
Alcohol/Drug Use or Induced Mental Disorders	$405
Blood and Blood Forming Organs & Immunological Disorders	$3,191
Circulatory System	$36,957
Digestive System	$9,370
Ear, Nose, Mouth & Throat	$2,633
Endocrine, Nutritional & Metabolic System	$16,170
Eye	$1,098
Factors Influencing Health Status	$25,988
Female Reproductive System	$180
Hepatobiliary System & Pancreas	$1,022
Infectious & Parasitic DDs	$31,393
Injuries, Poison & Toxic Effect of Drugs	$893
Kidney & Urinary Tract	$13,128
Male Reproductive System	$156
Mental Diseases & Disorders	$2,398
Multiple Significant Trauma	$9
Musculoskeletal System & Connective Tissue	$9,035
Myeloproliferative DDs (Poorly Differentiated Neoplasms)	$655
Nervous System	$12,851
Pregnancy, Childbirth & Puerperium	$4,197
Respiratory System	$1,540,802
Skin Subcutaneous Tissue & Breast	$1,166
POP	**$6,820,064**
Alcohol/Drug Use or Induced Mental Disorders	$1,169
Blood and Blood Forming Organs & Immunological Disorders	$3,792
Circulatory System	$56,509
Digestive System	$36,854
Ear, Nose, Mouth & Throat	$375,455
Endocrine, Nutritional & Metabolic System	$21,314
Eye	$670
Factors Influencing Health Status	$4,128,394
Female Reproductive System	$350
Hepatobiliary System & Pancreas	$1,295
Human Immunodeficiency Virus Infection	$512
Infectious & Parasitic DDs	$59,884
Injuries, Poison & Toxic Effect of Drugs	$1,026
Kidney & Urinary Tract	$7,647
Male Reproductive System	$339
Mental Diseases & Disorders	$8,197
Multiple Significant Trauma	$2
Musculoskeletal System & Connective Tissue	$25,372
Myeloproliferative DDs (Poorly Differentiated Neoplasms)	$1,570
Nervous System	$58,893
Newborn & Other Neonates (Perinatal Period)	$3,080
No Diagnostic Category	$248
Pregnancy, Childbirth & Puerperium	$7,329
Respiratory System	$2,016,242
Skin Subcutaneous Tissue & Breast	$3,923
RX	**$2,017,280**
COVID-19 Vaccine	$2,017,280
Grand Total	**$52,912,209**

KHPC

Claim Type ↳ Major Diagnosis Code	Paid Amount
FIP	**$22,625**
Respiratory System	$22,625
FOP	**$44,080**
Circulatory System	$15,991
Digestive System	$117
Ear, Nose, Mouth & Throat	$926
Endocrine, Nutritional & Metabolic System	$117
Factors Influencing Health Status	$10,189
Hepatobiliary System & Pancreas	$12
Infectious & Parasitic DDs	$710
Mental Diseases & Disorders	$98
Musculoskeletal System & Connective Tissue	$339
Nervous System	$292
Respiratory System	$15,286
PIP	**$478**
Respiratory System	$478
POP	**$39,312**
Circulatory System	$52
Ear, Nose, Mouth & Throat	$1,810
Endocrine, Nutritional & Metabolic System	$127
Factors Influencing Health Status	$28,914
Infectious & Parasitic DDs	$51
Kidney & Urinary Tract	$42
Musculoskeletal System & Connective Tissue	$225
Nervous System	$248
Respiratory System	$7,843
RX	**$4,221**
COVID-19 Vaccine	$4,221
Grand Total	**$110,715**

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1a
COVID Claim Criteria
Group Commercial + Individual

Time Period	Services Incurred 2021
Primary or second Dx:	U071
Lab procedures:	86408
	0224U
	87428
	86409
	86635
	U0005
	86328
	86769
	86318
	86413
Vaccination Procedures:	0011A
	91302
	0054A
	D1703
	0034A
	0022A
	0003A
	91303
	91305
	0013A
	91301
	0052A
	0004A
	0071A
	91307
	0001A
	D1702
	0021A
	0072A
	D1704
	0051A
	91304
	0002A
	D1707
	0031A
	0053A
	91300
	0012A
Vaccinate NDCs:	80777027315
	59267100003
	59267102501
	59267105501
	8063110010
	310122215
	310122210
	59267102503
	80777027398
	59267100002
	80777027310
	80777027399
	59676058005
	59267102504
	59676058015
	59267100001

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 2
Statewide Avg Premium History

Year	Market	Avg Prem	Annual Change
2014	Individual	$343.40	
2015	Individual	$347.47	1.2%
2016	Individual	$379.91	9.3%
2017	Individual	$518.61	36.5%
2018	Individual	$657.75	26.8%
2019	Individual	$625.81	-4.9%
2020	Individual	$617.66	-1.3%
2021*	Individual	$598.55	-3.1%
2022*	Individual	$599.74	0.2%
2023**	Individual	$600.94	0.2%
2023 over 2021	**Individual**		**0.4%**
2014	Small Group	$443.99	
2015	Small Group	$452.19	1.8%
2016	Small Group	$471.10	4.2%
2017	Small Group	$486.43	3.3%
2018	Small Group	$514.82	5.8%
2019	Small Group	$517.24	0.5%
2020	Small Group	$518.07	0.2%
2021*	Small Group	$544.56	5.1%
2022*	Small Group	$569.06	4.5%
2023**	Small Group	$594.67	4.5%
2023 over 2021	**Small Group**		**9.2%**

*Based on PID Estimate
**Projected based on recent history

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 3
Network Loss Ratio Buildup

All Regions

Network	Med Claims	Rx Claims	Premium	Rx Rebates	Capitation	Risk Adjustment	Other Claims	Reinsurance	Dental Claims	Vision Claims	Dental Premium	Vision Premium	Loss Ratio
PPO	$156,488,937	$51,750,327	$220,886,271	$12,241,897	$0	$7,425,429	$1,052,873	$0	$574,413	$45,229	$858,384	$87,844	86.22%
PPO Choice	$525,158	$326,608	$1,283,047	$45,809	$0	-$214,108	$1,886	$0	$1,078	$189	$6,261	$652	75.21%
Valley Advantage EPO	$296,145	$236,535	$413,082	$14,377	$0	$97,412	$841	$0	$3,432	$118	$2,003	$206	101.95%
Capital Advantage EPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
HMO	$150,454	$65,826	$514,550	$10,553	$5,180	-$167,690	$3,483	$0	$503	$156	$1,936	$211	61.62%
Performance PPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	

Region 6 Only

Network	Med Claims	Rx Claims	Premium	Rx Rebates	Capitation	Risk Adjustment	Other Claims	Reinsurance	Dental Claims	Vision Claims	Dental Premium	Vision Premium	Loss Ratio
PPO	$78,180,525	$25,974,401	$110,267,244	$6,236,575	$0	$7,465,815	$618,168	$0	$317,061	$24,417	$423,937	$43,350	83.65%
PPO Choice	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
Valley Advantage EPO	$296,145	$236,535	$413,082	$14,377	$0	$97,412	$841	$0	$3,432	$118	$2,003	$206	101.95%
Capital Advantage EPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
HMO	$31,355	$14,126	$201,364	$157	$2,870	-$104,190	$1,800	$0	$334	$113	$778	$85	51.45%
Performance PPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	

Region 7 Only

Network	Med Claims	Rx Claims	Premium	Rx Rebates	Capitation	Risk Adjustment	Other Claims	Reinsurance	Dental Claims	Vision Claims	Dental Premium	Vision Premium	Loss Ratio
PPO	$47,405,201	$15,617,050	$63,723,374	$3,527,241	$0	-$360,560	$269,184	$0	$140,115	$11,032	$255,282	$26,163	94.14%
PPO Choice	$525,158	$326,608	$1,283,047	$45,809	$0	-$214,108	$1,886	$0	$1,078	$189	$6,261	$652	75.21%
Valley Advantage EPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
Capital Advantage EPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
HMO	$66,505	$44,704	$265,571	$8,876	$1,861	-$78,807	$1,474	$0	$168	$43	$990	$107	56.36%
Performance PPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	

Region 9 Only

Network	Med Claims	Rx Claims	Premium	Rx Rebates	Capitation	Risk Adjustment	Other Claims	Reinsurance	Dental Claims	Vision Claims	Dental Premium	Vision Premium	Loss Ratio
PPO	$30,903,211	$10,158,877	$46,895,653	$2,478,081	$0	$320,174	$165,522	$0	$117,237	$9,780	$179,165	$18,330	81.99%
PPO Choice	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
Valley Advantage EPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
Capital Advantage EPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
HMO	$52,594	$6,996	$47,615	$1,520	$449	$15,307	$209	$0	$0	$0	$167	$19	93.06%
Performance PPO	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 4
Projected vs Actual MLR

Small Group - CAAC

	MLR		Incurred Claims		Risk Adjustment				
Calendar Year	Projected	Actual	Projected	Actual	Projected	Actual	Rate Increase	Morbidity Factor	Trend
2018	83.3%	80.2%	$521.78	$458.13	-$42.86	$6.86	7.9%	1.00	9.1%
2019	85.0%	76.6%	$517.78	$501.57	-$10.13	$32.40	0.7%	1.00	6.5%
2020	84.4%	75.8%	$590.36	$517.50	-$9.13	$25.22	9.2%	1.07	7.8%
2021	86.1%	87.8%	$583.19	$586.92	$32.14	$19.11	-6.9%	1.016	6.6%
2022	86.5%		$602.82		$25.22		4.9%	1.026	6.5%
2023	87.0%		$637.04		$19.11		9.1%	0.97	6.0%

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 5
Expanded Bronze Plans
Small Group and Individual
2023 Plan Offerings

Market Segment	HIOS Plan ID	Plan Name	Meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)	1 Major Service Paid Before Deductible at Cost-sharing <= 50% Coinsurance Equivalent	Meet Expanded Bronze	Notes
Small Group	53789PA0090004	Bronze HMO 8000/0/50	N	Y	Y	$50 PCP Copay
Small Group	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Y	N	Y	High Deductible Health Plan
Individual	45127PA0020031	Bronze QHDHP PPO 6300/0/50	Y	N	Y	High Deductible Health Plan
Individual	45127PA0020020	Bronze PPO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0020033	Bronze QHDHP PPO Choice 6300/0/50	Y	N	Y	High Deductible Health Plan
Individual	45127PA0020025	Bronze PPO Choice 7100/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0140005	Bronze Valley Advantage EPO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	45127PA0140010	Bronze Capital Advantage EPO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs
Individual	53789PA0100008	Bronze HMO 7450/0/50	N	Y	Y	$50 PCP Copay and 50% Coins on Specialty Drugs

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 5a
Small Group and Individual
2021 Data Trended to 2023

From: CostSharingTool_2023

Expanded Bronze Plan Review

This review checks that each plan with an Expanded Bronze metal level meets the
1. Meet the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2).

OR

2. Pay for at least one major service before the deductible with reasonable cost sharing.
-*Major services* are defined as the below list of benefits.
-*Reasonable cost sharing* is defined as a coinsurance less than or equal to 50% or a copay less than or equal to a benefit-specific copay limit defined by the state. The values are set to default to $0 and states may update the values below.

	Copay	Coins
Primary Care Visits	$50	50%
Specialist Visit	$0	50%
Emergency Room Services	$0	50%
Inpatient Hospital Services (e.g.,	$0	50%
Generic Drugs	$0	50%
Preferred Brand Drugs	$0	50%
Specialty Drugs	$0	50%

Allowed	Visits	Cost per Visit	Trend	2023 Cost Per Visit	Max Copay	Copay Applied
$17,649,144	$199,061	$88.66	7.25%	$101.98	$50.99	$50

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

Capital

July 14, 2022

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 22-67
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated July 6, 2022. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised rate development workbook
- Revised PAAM exhibits
- Revised URRT
- Revised PA Rate template (only updates are to PPO Choice and PPO Choice Select counties)
- Revised memos – Actuarial, Cover Letter
- Initial Rate Change Summary
- Public filing PDF

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 6: Update to 2021 risk adjustment due to the final CMS transfer amount published on June 30th. This amount changed by less than one dollar due to the Department's original estimate rounded to the nearest dollar. This change did not impact the projected RA transfer amount or rates.
- On June 16, the Department approved our PPO Choice Select network in the following counties: Cumberland, Dauphin, Perry and York. It was not approved in Adams and Lebanon. Due to this change, Capital has updated the PA Plan Design and Rate template to exclude Adams and Lebanon from PPO Choice Select. Rates have not changed since the last submission.

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

- Due to the change in the PPO Choice Select Network, Capital requests to add Adams county into our PPO Choice product offering. Adams county offered PPO Choice in 2022, but was not originally planned for 2023 due to the new PPO Choice Select network offering. Capital has updated the PA Plan Design and Rate template to include Adams county in PPO Choice. PPO Choice rates have not changed since the last submission.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2023

With this response, please find corresponding Q&A Exhibits in SG_22-67_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20220714.xlsx

Question 1. Please confirm that the change in Q1 had no impact on rates.

Answer 1. I can confirm the update to the URRT Wkst 2 membership has no impact on rates.

Question 2. The following questions pertain to the response received in Q4:

a. Please explain how the response to part c and part f is consistent with part a's response that historical data is not used to develop trends.
b. What would the Rx trend have been without considering rx rebates?
c. Given the level of precision seen throughout the rate filing, for future filings please consider adjusting the logic that all 4 renewal quarters have the same trend in table 5a to be more precise.

Answer 2.

a. The part c response is meant to explain that we measured contracted provider increases from the midpoint of the BEP to the midpoint of 2022. So if average contracted provider cost across all Capital commercial business increased 1% on 10/1/2021 and another 2% on 1/1/2022, and another 3% of 5/1/2022, the year 1 annual cost trend is 1.01 x 1.02 x 1.03 - 1 = 6.1%. Actual historical claims trends are not used, only historical contracted increases are used.
b. Because Rx rebates are projected to trend at the same rate as Rx costs, the Rx trend is unchanged by rebates.
c. We have noted this request and will review for 2024 filings.

Question 3. The following questions pertain to the response received in Q7:

a. For how long has SG membership moving to an ASO product been an issue?
b. What percentage of membership would Capital estimate move to an ASO product each year and has that percentage decreased over time?
c. What impact does this have on morbidity and risk adjustment?

Answer 3.

a. Capital has witnessed groups who tend to have favorable risk scores move to an ASO product since 4th quarter 2018. The likely cause of this movement is because Capital offers similar products in ASO as SG insured, and groups with favorable risk scores receive a lower premium with ASO products compared to SG products.

b. Capital estimates roughly 2% of membership moves towards an ASO product each year. Towards 2018 and 2019, Capital was witnessing higher membership transition up to 10%. However, the transition has reached a steadier 2% in recent years.
c. With the slowing of the transition in recent years, groups moving from SG to ASO does not impact morbidity or risk adjustment projections.

Question 4. As a follow-up to question 5, please provide the breakdown of COVID costs by market (e.g., Individual vs Small Group) in addition to the breakdown by entity and major service category. Additionally, please explain why a flat 3% was assumed for all major service categories, versus varying an adjustment by major service category

Answer 4. Please see Q&A Exhibit 1 for the COVID costs by market, entity, and major service category. A flat 3% was used due to unknowns around the future impacts of COVID.

Question 5. As a follow-up to question 6, please explain how a grossed-up paid-to-allowed ratio can be above 1.0, as is the case with the platinum plans. The ratio should reflect the percentage of allowed costs covered by the plan (i.e., the plan is not expected to pay more than what is contractually allowed).

Answer 5. The pricing AV is calculated relative to the paid-to-allowed ratio. So as an example, if a platinum plan has a pricing AV of 1.039 and the paid-to-allowed ratio is 0.875, the benefits are 1.039/.875 -1 = 19% richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital's manual cost model.

Capital's manual cost model is a benefit relativity model. Although it does not explicitly calculate AV (i.e. the percentage of allowed costs covered by the plan), it does accurately calculate the benefit relativities between plans (i.e. gold and silver plan are roughly 10% different in paid claim costs). The pricing AVs are only grossed so that the average pricing AV is equal to the calculated paid-to-allowed ratio. This way, plans are not over or underpriced – they are all relative to the average. Relativities stay the same after grossing up. And induced demand is normalized to 1.0, so not to inflate or suppress rates.

The URRT instructions refer to the pricing AV as the AV and Cost Sharing Design of Plan factor. Neither the instructions nor the URRT template limit this factor to be below 1.0. Capital has treated the factor as a relativity factor, relative to the average paid-to-allowed ratio. To further show the impact of our method, here is an example:

Platinum PPO 0/0/15 Rx 0:
Metal AV: 0.914
Metal AV Induced Demand: 1.161 (AV^2-AV + 1.24)
Pricing AV: 1.039
Induced Demand: 1.138
Proposed Calibrated PAIR: 599.11

Gold PPO 1000/0/25 Rx 0:

Metal AV: 0.803
Metal AV Induced Demand: 1.082 (AV^2-AV + 1.24)
Pricing AV: .937
Induced Demand: 1.05
Proposed Calibrated PAIR: 506.56

Relativity of Gold to Platinum Plan using Metal AV and Metal AV Induced Demand: (0.803 x 1.082)/(0.914 x1.161) = 0.818

Actual Pricing Relativity of Gold Platinum Plan: 506.56/599.11 = .845

Given the differences in models, these answers are within a reasonable range.

Question 6. Please update the 2021 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

Answer 6. The risk adjustment amount has been updated to reflect the amount released by CMS on June 30th.

Question 7. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

Answer 7. The risk adjustment amount in Table 5 was not adjusted.

Question 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 Rate Templates are identical.

Answer 8. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 9. Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.

a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
b. PA Actuarial Memorandum
c. PA Actuarial Memorandum Exhibits
d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
e. URRT
f. Federal Rate Template
g. Part III: Actuarial Memorandum
h. Updated Rate Change Request Summary (Attachment I)
i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Answer 9. I confirm the requested information has been submitted.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
COVID Costs by Claim Type and Major Diagnosis
Small Group

CAAC

Claim Type ↳ Major Diagnosis Code	Paid Amount
FIP	**$7,652,709**
Circulatory System	$75,159
Digestive System	$95,183
Infectious & Parasitic DDs	$1,251,926
Kidney & Urinary Tract	$24,477
Musculoskeletal System & Connective Tissue	$136,972
Nervous System	$225,387
Pregnancy, Childbirth & Puerperium	$29,714
Respiratory System	$5,813,892
FOP	**$1,835,070**
Alcohol/Drug Use or Induced Mental Disorders	$1,409
Blood and Blood Forming Organs & Immunological Disorders	$1,687
Circulatory System	$32,514
Digestive System	$33,312
Ear, Nose, Mouth & Throat	$96,051
Endocrine, Nutritional & Metabolic System	$9,318
Eye	$2,870
Factors Influencing Health Status	$516,667
Female Reproductive System	$6,381
Hepatobiliary System & Pancreas	$2,782
Human Immunodeficiency Virus Infection	$704
Infectious & Parasitic DDs	$41,613
Injuries, Poison & Toxic Effect of Drugs	$4,469
Kidney & Urinary Tract	$4,796
Male Reproductive System	$972
Mental Diseases & Disorders	$4,430
Multiple Significant Trauma	$169
Musculoskeletal System & Connective Tissue	$20,177
Myeloproliferative DDs (Poorly Differentiated Neoplasms)	$3,538
Nervous System	$24,875
Newborn & Other Neonates (Perinatal Period)	$250
Pregnancy, Childbirth & Puerperium	$27,495
Respiratory System	$992,440
Skin Subcutaneous Tissue & Breast	$6,152
PIP	**$246,670**
Blood and Blood Forming Organs & Immunological Disorders	$344
Circulatory System	$3,032
Digestive System	$1,839
Ear, Nose, Mouth & Throat	$334
Endocrine, Nutritional & Metabolic System	$1,691
Eye	$617
Factors Influencing Health Status	$2,271
Hepatobiliary System & Pancreas	$626
Infectious & Parasitic DDs	$2,801
Injuries, Poison & Toxic Effect of Drugs	$607
Kidney & Urinary Tract	$1,730
Mental Diseases & Disorders	$120
Musculoskeletal System & Connective Tissue	$123
Nervous System	$992
Pregnancy, Childbirth & Puerperium	$1,286
Respiratory System	$228,217
Skin Subcutaneous Tissue & Breast	$42
POP	**$2,038,204**
Alcohol/Drug Use or Induced Mental Disorders	$173
Blood and Blood Forming Organs & Immunological Disorders	$1,775
Circulatory System	$10,448
Digestive System	$11,049
Ear, Nose, Mouth & Throat	$124,540
Endocrine, Nutritional & Metabolic System	$4,526
Eye	$298
Factors Influencing Health Status	$1,306,550
Female Reproductive System	$193
Hepatobiliary System & Pancreas	$392
Human Immunodeficiency Virus Infection	$238
Infectious & Parasitic DDs	$19,397
Injuries, Poison & Toxic Effect of Drugs	$97
Kidney & Urinary Tract	$1,451
Male Reproductive System	$153
Mental Diseases & Disorders	$1,875
Musculoskeletal System & Connective Tissue	$8,757
Myeloproliferative DDs (Poorly Differentiated Neoplasms)	$314
Nervous System	$21,563
Newborn & Other Neonates (Perinatal Period)	$265
Pregnancy, Childbirth & Puerperium	$2,578
Respiratory System	$520,276
Skin Subcutaneous Tissue & Breast	$1,294
RX	**$606,212**
COVID-19 Vaccine	$606,212
Grand Total	**$12,378,865**

KHPC

Claim Type ↳ Major Diagnosis Code	Paid Amount
FIP	**$0**
FOP	**$2,873**
Ear, Nose, Mouth & Throat	$180
Endocrine, Nutritional & Metabolic System	$117
Factors Influencing Health Status	$1,750
Infectious & Parasitic DDs	$343
Respiratory System	$483
PIP	**$0**
POP	**$6,383**
Ear, Nose, Mouth & Throat	$581
Factors Influencing Health Status	$4,981
Infectious & Parasitic DDs	$51
Nervous System	$143
Respiratory System	$627
RX	**$453**
COVID-19 Vaccine	$453
Grand Total	**$9,710**

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

July 20, 2022

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 22-67
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated July 18, 2022. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Revised rate development workbook
- Revised PAAM exhibits
- Revised URRT
- Revised Rates (PA and Fed)
- Revised memos – Actuarial, Cover Letter, Rate Change Summary
- Revised public filing PDF

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: Correction to network change factor calculation

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

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Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2023

Question 1. It appears the '0.997' network factor used in the rate development was developed by only utilizing the projected network distribution, instead of adjusting the network distribution in the base period experience to the projected network distribution. Please address the appropriateness of the formula found in cell F22 on "Exhibit F_URRT" and explain why the base period experience was not used in the development of this factor.

Answer 1. With this submission, the network factor calculation has been corrected to measure the change from the BEP to the rating period. The new calculation is found on Exhibit D1 – Network Mix Changes. The network change factor has changed from 0.997 to 0.998. Additionally, the network change factor is corrected on Exhibit F – URRT, and has been added to Exhibit G, Paid-to-Allowed Ratio Development. The original Exhibit G calculation excluded the network change. So while the factor increased slightly, the correction to the paid-to-allowed calculation reduces rates.

Question 2. Please provide any updated public PDF with limited redactions as directed in the Guidance (includes all correspondence and supporting exhibit after the initial submission).

Answer 2. A new public PDF is being provided with this submission. The new version shows the changes described in Question 1 and includes this round of responses.

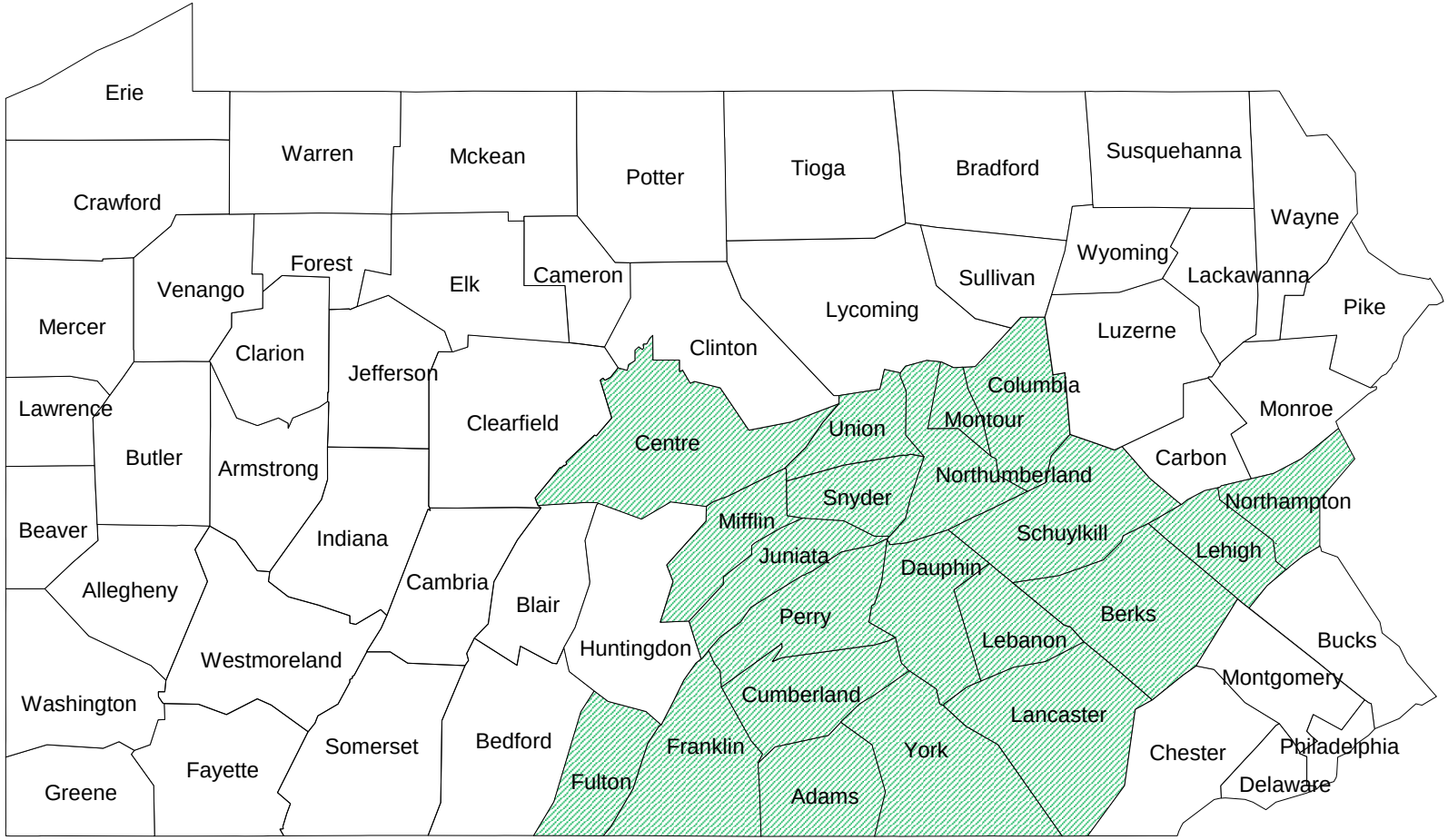
Question 3. If the average requested rate change has changed from this round of questions, please provide an updated Rate Change Summary (Attachment I) with the new average rate change listed in the Revised average rate change section and update the rate change range.

Answer 3. Due to question 1, the average requested rate change is updated with this submission. The new rate change is listed in the revised section.

2022 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

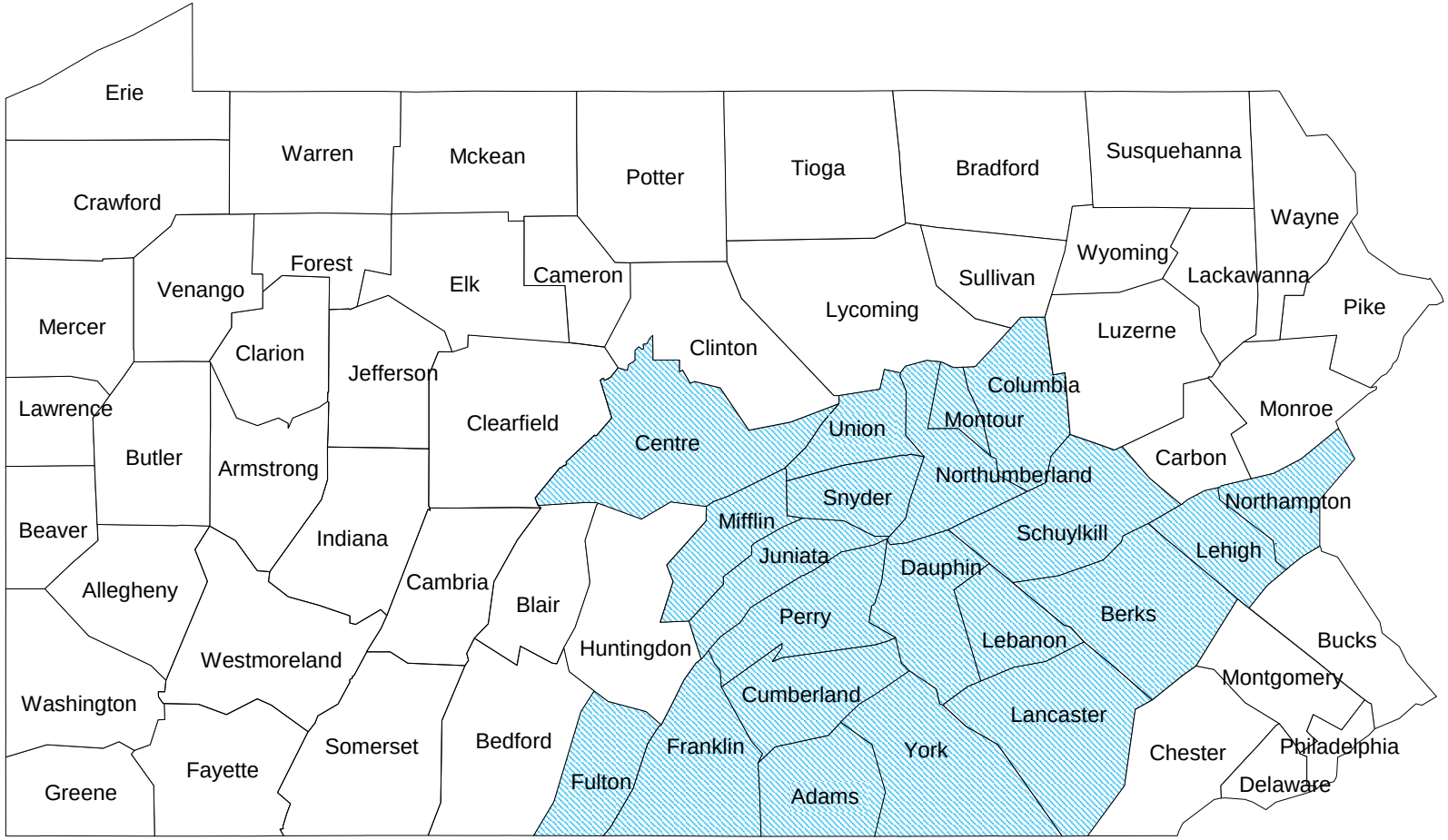
: 2022 on-exchange service area

: 2022 off-exchange only service area

2023 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

: 2023 on-exchange service area

: 2023 off-exchange only service area