

SERFF Tracking #:

UPMC-133258174

State Tracking #:

UPMC-133258174

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

2023 SG Health Options

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Options Inc Small Group Public PDF 1 UPMC-133258174_Redacted.pdf UPMC Health Options Inc Small Group Public PDF 2 UPMC-133258174_Redacted.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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June 1, 2022

Ms. Lindsi Swartz
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Options, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2023 through 12/31/2023.

Company Name/NAIC #: UPMC Health Options, Inc./15345
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2023
Average Rate Change Requested: 12.60% (\$39.67)
Range of Rate Change Requested: 7.95% to 16.43% (\$25.02 to \$51.71)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2022)
Metal Levels Offered: Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 106,069
Currently Enrolled Policyholders Affected by the Rate Change: 65,845
Number of Plans Offered in 2023: 53 (16 more than 2022)
Total additional annual revenue generated from the proposed rate change: \$73,089,824
Corresponding Contract Form #: EPOF02, EPOF08, EPOF09, PPOF02, PPOF15, PPOF17
Binder ID#: UPMC-PA23-125113704
HIOS Issuer ID #: 16322
Submission Tracking #: UPMC-133258174

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,



John Wisniewski, ASA, MAAA, FLMI

Attachment I

Rate Change Summary

UPMC Health Options, Inc. – Small Group Plans

Rate request filing ID UPMC-133258174- This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	12.59% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	7.94% to 16.42%
Effective date:	1/1/2023
Mapped Members:	106,069
Available in:	Rating Areas 1, 2, 4, 5

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	\$ 606,845,928
Claims	\$ 639,093,435
Administrative expenses	\$ 55,673,559
Taxes & fees	\$ 556,870
Company made (after taxes)	\$ (88,477,936)

How it plans to spend your premium

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

Claims:	88.45%
Administrative:	11.46%
Taxes & fees:	0.09%
Profit:	0.00%

The company expects its annual medical costs to increase **5.64%**.

Explanation of requested rate change

Increasing cost and utilization trends; Less favorable claims experience than anticipated; Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block).

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.

July 14, 2022

Ms. Lindsy Swartz
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Options, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2023 through 12/31/2023.

Changes reflected in the 7/14/2022 submission:

- 1) *The following fields were revised due to the withdrawal of form filings UPMC-133255341 and UPMC-133255359:*
 - a) *The following SCIDs were removed - 16322PA0060136, 16322PA0060137, 16322PA0060138, 16322PA0060139, 16322PA0070083, 16322PA0070084, 16322PA0070085, 16322PA0070086, 16322PA0070087, 16322PA0070088, 16322PA0070089, 16322PA0070090, 16322PA0080007, 16322PA0080008*
 - b) *'Change in Network' factor (re-normalized) - PAAM Exhibits, Table 5*
 - c) *Induced demand factors (re-normalized) - PAAM Exhibits, Table 10*
 - d) *Network factors (re-normalized) - PAAM Exhibits, Tables 10 & 14*
- 2) *The company-determined pricing AVs in Table 10 of the PAAM Exhibits for SCIDs 16322PA0080005 and 16322PA0080006 have been updated to correct errors in initial pricing.*

Company Name/NAIC #: UPMC Health Options, Inc./15345
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2023
Average Rate Change Requested: 12.59% (\$39.63)
Range of Rate Change Requested: 7.94% to 16.42% (\$24.98 to \$51.67)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2022)
Metal Levels Offered: Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 106,069
Currently Enrolled Policyholders Affected by the Rate Change: 65,845
Number of Plans Offered in 2023: 39 (2 more than 2022)
Total additional annual revenue generated from the proposed rate change: \$72,807,151
Corresponding Contract Form #: EPOF02, EPOF08, PPOF02, PPOF15
Binder ID#: UPMC-PA23-125113704
HIOS Issuer ID #: 16322
Submission Tracking #: UPMC-133258174

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,



John Wisniewski, ASA, MAAA, FLMI

PA Actuarial Memorandum

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Options, Inc.
NAIC #: 15345
HIOS Issuer ID: 16322
Market: Small Group
Exchange: Off Exchange
Products: PPO, EPO
Effective Date: 1/1/2023

Company Contact Information:

[REDACTED]
[REDACTED]
[REDACTED]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-133258174
Form Filing SERFF Tracking #: UPMC-133255268, UPMC-133255362, UPMC-133255307, UPMC-133255365,
UPMC-133278666, UPMC-133278662
Binder SERFF Tracking #: UPMC-PA23-125113704

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-131943283	2020	8.2%
UPMC-132294595	2020 Q4	11.1%
UPMC-132364924	2021	3.6%
UPMC-132801371	2022	9.1%

**relative to prior year annual filing for quarterly updates*

Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 12.6%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 12.6%

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The current membership displayed in this table includes all enrollment, regardless of whether these members are enrolled in plans for plan year 2021 or 2022.

Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2021 - December 2021) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:

This represents the revenue accumulated by the captioned company during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:

This field includes uncompleted paid medical, pharmacy, and pediatric dental & vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used in Table 4b are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2021	0.9994
2/1/2021	0.9991
3/1/2021	0.9988
4/1/2021	0.9984
5/1/2021	0.9979
6/1/2021	0.9953
7/1/2021	0.9930
8/1/2021	0.9909
9/1/2021	0.9854
10/1/2021	0.9797
11/1/2021	0.9680
12/1/2021	0.9519

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:

This field includes allowed medical and pharmacy claims as well as pediatric dental & vision claims from the experience period for the captioned company and market. All claims are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:

This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

EHB benefits were not paid for via capitation during the experience period.

Total Non-EHB Capitation:

Non-EHB benefits were not paid for via capitation during the experience period.

Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$10,698,305 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of \$7.62.

Estimated Reinsurance Recoveries:

No reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 105.31%

Credibility of Data

The experience period data for this company consists of 1,404,357 member months from ACA-compliant policies. However, this data set includes data from groups domiciled in both western and eastern Pennsylvania, but the captioned company will only offer coverage for groups domiciled in western Pennsylvania during the projection period in the small group market. To help account for this transition, 0% credibility has been applied to the experience (just as was implemented in prior filings for the captioned company and market), and the manual data for this filing (displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits) was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 5.64%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. A blend of ACA-compliant data from small groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies was included in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for

induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2023 are proposed in this filing. The proposed quarterly trend is 1.66%. Please see Exhibit 13 for the derivation of quarterly trend.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out is provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience data from groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies in the small group market and was used in the development of manual trend.

Rate Development & Change

Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.64% annual trend to the Index Rate of Experience Period.

An adjustment factor of 0.968 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will no longer be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. Some offerings included in the 2023 product portfolio under the captioned company will utilize the Partner Network, which was introduced to the small group market in 2022. This adjustment factor is used to bring the index rate in line with the characteristics of the mix of provider networks included in counties that will continue to be covered in 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current

agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.982 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 36.9 with an average premium factor of 1.52. This is identical to our 2022 experience so far with age 36.9 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of \$549.40 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a payment of \$3.49, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$4.29 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

The projected payment of \$3.49 was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies as a starting point. This value was then adjusted to account for the fact that coverage will only be offered to small groups domiciled in western Pennsylvania during the projection period. This was done by assuming that the transfer payment spread between western and eastern Pennsylvania groups observed in official 2020 results will remain constant for the experience period estimates. The observed spread from 2020 was used because this same level of detail is not yet available for the experience period. This assumption was applied to approximate the experience period transfer payment for western Pennsylvania groups only, which was then used as the projection period Risk Adjustment transfer. Please see Exhibit 11 of the Supporting Exhibits for this derivation.

Total Allowed Claims:

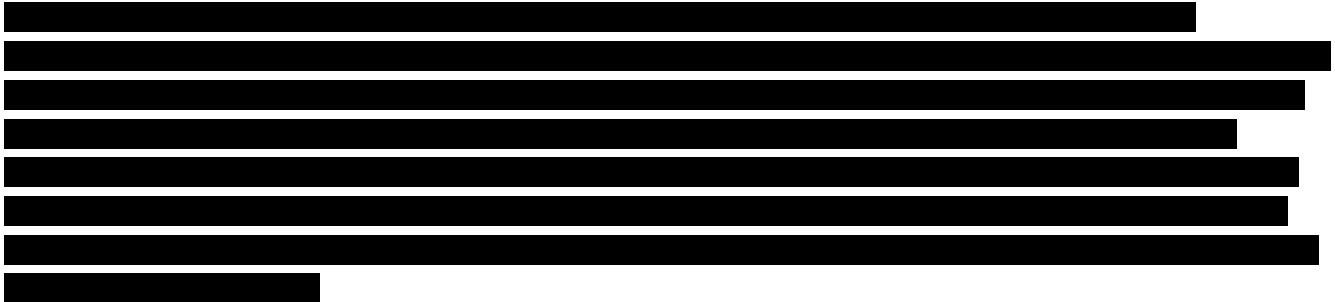
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.33 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 11.5% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

A table with 8 rows of data is completely redacted with black bars.

Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2023. This load accounts for the projected Federal Income Tax in 2023. Please note that the Risk Adjustment Administration Fee of \$0.22 PMPM and the projected PCORI Fee of \$0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected profit margin for this company will remain at 0% for 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 93.2%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, some differences exist between the actual and pricing values. The actual loss ratios are greater than the pricing values largely due to claims experience that was less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected, especially considering that the

captioned company expanded its service area to include several new counties in eastern Pennsylvania for the first time ever during this timespan.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2022 and 2023 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2022 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2023 factors are provided below.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 36.9 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.946 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:

Network factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2022 columns have been taken from this company's 2022 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Please note that Plans 40 - 49 included in Table 10 correspond to a small subset of February 2022 enrollment that is unable to be mapped to a 2022 or 2023 SCID as described in the state guidance due to the fact that coverage is only offered to small groups domiciled in western Pennsylvania during 2022 and beyond. Because of this, 2021 plan information was entered into Table 10 for these plans. Also, the 2022 Calibrated Plan Adjusted Index Rate PMPM field in Table 10 and the Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM fields in Table 11 were left blank since these rates do not exist for these particular plans.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.33 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2023 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Please see the Network Factors section below for a discussion on the development of the provider network factors applied in Table 10.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

Plan Premium Development for 21-Year-Old Non-Tobacco User

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2023 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2023.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.960	0.960
2	1.142	1.142
4	0.931	0.931
5	1.001	1.001

Network Factors

Network factors for 2023 were calculated to reflect cost differentials between networks and to ensure normalization using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Some offerings included in the 2023 product portfolio under the captioned company will utilize the MyCare Advantage Network. The MyCare Advantage Network covers many counties in rating areas 1, 4, and 5. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit lower cost of delivery characteristics than the Premium Network. We estimate that costs under the MyCare Advantage Network will be approximately 5% less than those under the Premium Network for 2023. Other offerings will utilize the Partner Network. The Partner Network is a much more narrow network that only covers five select counties in rating areas 1, 4, and 5 and is anticipated to exhibit much lower cost characteristics than the Premium and MyCare Advantage Networks. We estimate that costs under the Partner Network will be approximately 14% less than those under the Premium Network for 2023. The current and proposed network factors are also shown in Table 14 of the PA Actuarial Memorandum Exhibits.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2023. Service area maps for 2022 and 2023 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Connectivity Factors

Connectivity features are not available under these plans.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

List of Supporting Exhibits

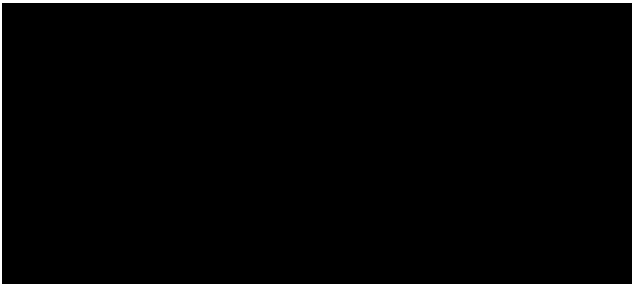
Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Derivation of Projected Risk Adjustment PMPM
- Exhibit 12: Calculation of Quarterly Rate Changes
- Exhibit 13: Derivation of Quarterly Trend
- Exhibit 14: Projected Administrative Expense Load Development
- Exhibit 15: Derivation of Projected Taxes and Fees
- Exhibit 16: Current/Projected Commissions by OEP and SEP

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



7/14/2022
Date

PA Rate Template Part II
Rate Development and Change

Carrier Name: UPMC HEALTH OPTIONS INC.
 Product(s): PPO, 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	\$ 538.49	\$ 517.87	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.116	1.116	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 600.93	\$ 577.92	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	< See URRT Instructions
Total Non-Morbidity Changes	1.000	0.951	
Change in Demographics	1.000	1.000	< See URRT Instructions
Change in Network	1.000	0.968	
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	0.982	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 600.93	\$ 549.40	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 549.40	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 549.40		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.814		
Projected Incurred EHB Claims PMPM	\$ 447.14		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 53.49		
Projected Incurred Exchange User Fees PMPM	\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 450.63		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 552.68		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.33		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 451.71		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 555.02		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 517.87	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 600,687,786.05	
Blended Loss Ratio	104.82%	

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 Renewal in Quarter	350,174	163,686	253,612	505,883	1,273,356
Adjusted Projected Allowed EHB Claims PMPM	\$ 549.40	\$ 549.40	\$ 549.40	\$ 549.40	\$ 549.40
Months of Trend	-	3	6	9	-
Annual Trend	6.80%	6.80%	6.80%	6.80%	-
Single Risk Pool Projected Allowed Claims	\$ 549.40	\$ 558.51	\$ 567.78	\$ 577.20	\$ 565.28
Quarterly Trend Factor	1.000	1.017	1.033	1.051	1.029

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.46%	\$58.54
General and Claims	6.96%	\$35.34
Agent/Broker Fees and Commissions	2.40%	\$12.25
Quality Improvement Initiatives	2.11%	\$10.75
Taxes and Fees	0.09%	\$0.45
Risk Adjustment User Fee	0.04%	\$0.22
PCORI Fee	0.05%	\$0.23
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.55%	\$59.00
Projected Required Revenue PMPM		\$ 510.71

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Aca Factor	1.529	1.576
Average Generositas Factor	0.946	0.946
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	\$ 509.47	\$ 555.02
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 353.02	\$ 384.68

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 314.77	\$ 354.40	\$ 39.63	12.6%
B. Base period allowed claims before normalization	\$ 475.83	\$ 517.87	\$ 42.04	12.4%
C. Normalization factor component of change	\$ (146.11)	\$ (158.94)	\$ (12.83)	-4.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 329.71	\$ 358.93	\$ 29.21	9.3%
D2. URRT Trend	\$ 39.89	\$ 41.62	\$ 1.73	2.5%
D3. URRT Morbidity	\$ (7.27)	\$ -	\$ 7.27	2.3%
D4. URRT Other	\$ (10.06)	\$ (19.77)	\$ (9.70)	-3.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 5.74	\$ 2.97	\$ (2.77)	-0.9%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 352.01	\$ 383.75	\$ 31.74	10.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 0.09	\$ 0.02	\$ (0.06)	0.0%
E2. Pricing AV	\$ (70.68)	\$ (71.43)	\$ (0.77)	-0.2%
E3. Benefit Richness	\$ 0.01	\$ 0.00	\$ (0.01)	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (70.57)	\$ (71.41)	\$ (0.84)	-0.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 32.82	\$ 40.63	\$ 7.81	2.5%
F2. Taxes and Fees	\$ 0.32	\$ 0.31	\$ (0.01)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 33.14	\$ 40.94	\$ 7.80	2.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 314.58	\$ 353.28	\$ 38.70	12.3%

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

	2022	2023	
Paid-to-Allowed	0.799	0.814	
URRT Trend (Total Applied Trend Factor)	1.103	1.116	< URRT W1, S2
URRT Morbidity	0.980	1.000	< URRT W1, S2
URRT "Other"	0.972	0.951	< URRT W1, S2
Risk Adjustment	\$ 6.63	\$ 3.49	< URRT W1, S3
Exchange User Fee	\$ -	\$ -	< URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	< URRT W1, S3
Capitation	\$ -	\$ -	< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.799	0.814	< 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	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.43%	11.46%	
Taxes and Fees	0.10%	0.09%	
Profit and/or Contingency	0.00%	0.00%	

Company Name: UPMC Health Options, Inc.
Market: Small Group
Product: PPO, EPO
Effective Date of Rates: January 1, 2023

Ending date of Rates: March 31, 2023

Table with columns: HIOS Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental (Yes/No), Age Band, and 20 columns of rates (Non-Tobacco/Tobacco for 10 plan types).

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

Table with columns for HIOS Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate categories (Tobacco, Non-Tobacco) for different plan types (Bronze, Silver, Gold).

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

Table with columns for Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, and Age Band. Rows include details for various dental plans like Silver EPO and Gold EPO, with rates listed for age groups from 0-14 to 64+.

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

Table with columns for HIOS Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values for different tobacco and age categories.

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

Table with columns for HIOS Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, and Age Band. Rows include plan details and a large grid of rates for ages 0-14 across various plan types.

Company Name: UPMC Health Options, Inc.
Market: Small Group
Product: PPO, EPO
Effective Date of Rates: July 1, 2023

Ending date of Rates: September 30, 2023

Table with columns for HIOS Plan ID, Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values for different tobacco and non-tobacco categories.

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

Table with 21 columns for plan types (PO, PPO, Gold, Silver) and 20 columns for age bands (0-14 to 64+). Rows include plan details like Form ID, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, and Pediatric Dental status, followed by a grid of rates for various services.

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

Table with columns for HIOS Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values for different plan types (e.g., Gold, Silver, PPO) across age bands from 0-14 to 64+.

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

Table with columns for HIOS Plan ID, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values (e.g., \$231.20, \$251.75, etc.).

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

Table with columns for HIOS Plan ID (On/Off Exchange), Plan Marketing Name, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, and Age Band. Rows include various plan details and a detailed rate grid for ages 0-64+.

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

Table with columns for Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and Non-Tobacco/Tobacco rates for various plans (PPO \$5,500/\$50, PPO \$1,250/\$35/\$50, PPO \$2,000/\$35/\$50, PPO \$2,000/\$35/\$50, PPO \$2,000/\$35/\$50, PPO \$2,000/\$35/\$50, PPO \$2,500/\$10%/30/90, PPO \$2,500/\$35/\$50).

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

HIOS Plan ID (On Exchange)=>	16322PA0060133		16322PA0060134		16322PA0060134		16322PA0060134		16322PA0060135		16322PA0060135		16322PA0060135		16322PA0070029		16322PA0070029		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0060133		16322PA0060134		16322PA0060134		16322PA0060134		16322PA0060135		16322PA0060135		16322PA0060135		16322PA0070029		16322PA0070029		16322PA
Plan Marketing Name =>	Age Silver PPO \$7,000/10% \$40	Age Gold PPO \$1,000/10% \$30	Age Gold PPO \$1,000/10% \$30	Age Gold PPO \$1,000/10% \$30	Age Gold PPO \$1,000/10% \$30	Age Gold PPO \$1,000/10% \$30	Age Gold PPO \$1,000/10% \$30	Age Gold PPO \$1,000/10% \$30	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50	Age Silver PPO \$4,400/10% \$50
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		4		5		1		4		5		1		2		
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage
Metal =>	Silver		Gold		Gold		Gold		Silver		Silver		Silver		Gold		Gold		Gold
Deductible =>	\$7,000 / \$14,000		\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,000 / \$2,000		\$4,400 / \$8,800		\$4,400 / \$8,800		\$4,400 / \$8,800		\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,000
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		100%		100%		10
Copays =>	\$40 / \$80		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$50 / \$80		\$50 / \$80		\$50 / \$80		\$40 / \$50		\$40 / \$50		\$40
OOP Maximum =>	\$8,400 / \$16,800		\$6,500 / \$13,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,100 / \$18,200		\$9,100 / \$18,200		\$9,100 / \$18,200		\$7,000 / \$14,000		\$7,000 / \$14,000		\$7,000
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$236.55	\$236.55	\$270.47	\$270.47	\$262.17	\$262.17	\$281.99	\$281.99	\$225.68	\$225.68	\$218.76	\$218.76	\$235.31	\$235.31	\$280.20	\$280.20	\$333.37	\$333.37	\$271.60
15	\$257.57	\$257.57	\$294.52	\$294.52	\$285.47	\$285.47	\$307.06	\$307.06	\$245.74	\$245.74	\$238.20	\$238.20	\$256.22	\$256.22	\$305.10	\$305.10	\$363.00	\$363.00	\$295.74
16	\$265.61	\$265.61	\$303.71	\$303.71	\$294.38	\$294.38	\$316.64	\$316.64	\$253.41	\$253.41	\$245.64	\$245.64	\$264.22	\$264.22	\$314.63	\$314.63	\$374.34	\$374.34	\$304.97
17	\$273.65	\$273.65	\$312.90	\$312.90	\$303.29	\$303.29	\$326.23	\$326.23	\$261.08	\$261.08	\$253.07	\$253.07	\$272.22	\$272.22	\$324.15	\$324.15	\$385.67	\$385.67	\$314.20
18	\$282.31	\$282.31	\$322.80	\$322.80	\$312.89	\$312.89	\$336.55	\$336.55	\$269.34	\$269.34	\$261.08	\$261.08	\$280.83	\$280.83	\$334.40	\$334.40	\$397.87	\$397.87	\$324.14
19	\$290.97	\$290.97	\$332.70	\$332.70	\$322.48	\$322.48	\$346.87	\$346.87	\$277.60	\$277.60	\$269.09	\$269.09	\$289.44	\$289.44	\$344.66	\$344.66	\$410.07	\$410.07	\$334.08
20	\$299.93	\$299.93	\$342.95	\$342.95	\$332.42	\$332.42	\$357.56	\$357.56	\$286.16	\$286.16	\$277.38	\$277.38	\$298.36	\$298.36	\$355.28	\$355.28	\$422.71	\$422.71	\$344.38
21	\$309.21	\$309.21	\$353.56	\$353.56	\$342.70	\$342.70	\$368.62	\$368.62	\$295.01	\$295.01	\$285.96	\$285.96	\$307.59	\$307.59	\$366.27	\$366.27	\$435.78	\$435.78	\$355.03
22	\$309.21	\$309.21	\$353.56	\$353.56	\$342.70	\$342.70	\$368.62	\$368.62	\$295.01	\$295.01	\$285.96	\$285.96	\$307.59	\$307.59	\$366.27	\$366.27	\$435.78	\$435.78	\$355.03
23	\$309.21	\$309.21	\$353.56	\$353.56	\$342.70	\$342.70	\$368.62	\$368.62	\$295.01	\$295.01	\$285.96	\$285.96	\$307.59	\$307.59	\$366.27	\$366.27	\$435.78	\$435.78	\$355.03
24	\$309.21	\$309.21	\$353.56	\$353.56	\$342.70	\$342.70	\$368.62	\$368.62	\$295.01	\$295.01	\$285.96	\$285.96	\$307.59	\$307.59	\$366.27	\$366.27	\$435.78	\$435.78	\$355.03
25	\$310.45	\$310.45	\$354.97	\$354.97	\$344.07	\$344.07	\$370.09	\$370.09	\$296.19	\$296.19	\$287.10	\$287.10	\$308.82	\$308.82	\$367.74	\$367.74	\$437.52	\$437.52	\$365.45
26	\$316.63	\$316.63	\$362.05	\$362.05	\$350.92	\$350.92	\$377.47	\$377.47	\$302.09	\$302.09	\$292.82	\$292.82	\$314.97	\$314.97	\$375.06	\$375.06	\$446.24	\$446.24	\$365.55
27	\$324.05	\$324.05	\$370.53	\$370.53	\$359.15	\$359.15	\$386.31	\$386.31	\$309.17	\$309.17	\$299.69	\$299.69	\$322.35	\$322.35	\$383.85	\$383.85	\$456.70	\$456.70	\$372.07
28	\$336.11	\$336.11	\$384.32	\$384.32	\$372.51	\$372.51	\$400.69	\$400.69	\$320.68	\$320.68	\$310.84	\$310.84	\$334.35	\$334.35	\$398.14	\$398.14	\$473.69	\$473.69	\$385.92
29	\$346.01	\$346.01	\$395.63	\$395.63	\$383.48	\$383.48	\$412.49	\$412.49	\$330.12	\$330.12	\$319.99	\$319.99	\$344.19	\$344.19	\$409.86	\$409.86	\$487.64	\$487.64	\$397.28
30	\$350.95	\$350.95	\$401.29	\$401.29	\$388.96	\$388.96	\$418.38	\$418.38	\$334.84	\$334.84	\$324.56	\$324.56	\$349.11	\$349.11	\$415.72	\$415.72	\$494.61	\$494.61	\$402.96
31	\$358.37	\$358.37	\$409.78	\$409.78	\$397.19	\$397.19	\$427.23	\$427.23	\$341.92	\$341.92	\$331.43	\$331.43	\$356.50	\$356.50	\$424.51	\$424.51	\$505.07	\$505.07	\$411.48
32	\$365.80	\$365.80	\$418.26	\$418.26	\$405.41	\$405.41	\$436.08	\$436.08	\$349.00	\$349.00	\$338.29	\$338.29	\$363.88	\$363.88	\$433.30	\$433.30	\$515.53	\$515.53	\$420.00
33	\$370.43	\$370.43	\$423.56	\$423.56	\$410.55	\$410.55	\$441.61	\$441.61	\$353.42	\$353.42	\$342.58	\$342.58	\$368.49	\$368.49	\$438.79	\$438.79	\$522.06	\$522.06	\$425.33
34	\$375.38	\$375.38	\$429.22	\$429.22	\$416.04	\$416.04	\$447.50	\$447.50	\$358.14	\$358.14	\$347.16	\$347.16	\$373.41	\$373.41	\$444.65	\$444.65	\$529.04	\$529.04	\$431.01
35	\$377.85	\$377.85	\$432.05	\$432.05	\$418.78	\$418.78	\$450.45	\$450.45	\$360.50	\$360.50	\$349.44	\$349.44	\$375.87	\$375.87	\$447.58	\$447.58	\$532.52	\$532.52	\$433.85
36	\$380.33	\$380.33	\$434.88	\$434.88	\$421.52	\$421.52	\$453.40	\$453.40	\$362.86	\$362.86	\$351.73	\$351.73	\$378.34	\$378.34	\$450.51	\$450.51	\$536.01	\$536.01	\$436.69
37	\$382.80	\$382.80	\$437.71	\$437.71	\$424.26	\$424.26	\$456.35	\$456.35	\$365.22	\$365.22	\$354.02	\$354.02	\$380.80	\$380.80	\$453.44	\$453.44	\$539.50	\$539.50	\$439.53
38	\$385.28	\$385.28	\$440.54	\$440.54	\$427.00	\$427.00	\$459.30	\$459.30	\$367.58	\$367.58	\$356.31	\$356.31	\$383.26	\$383.26	\$456.37	\$456.37	\$542.98	\$542.98	\$442.37
39	\$390.22	\$390.22	\$446.19	\$446.19	\$432.49	\$432.49	\$465.20	\$465.20	\$372.30	\$372.30	\$360.88	\$360.88	\$388.18	\$388.18	\$462.23	\$462.23	\$549.95	\$549.95	\$448.05
40	\$395.17	\$395.17	\$451.85	\$451.85	\$437.97	\$437.97	\$471.10	\$471.10	\$377.02	\$377.02	\$365.46	\$365.46	\$393.10	\$393.10	\$468.09	\$468.09	\$556.93	\$556.93	\$453.73
41	\$402.59	\$402.59	\$460.34	\$460.34	\$446.20	\$446.20	\$479.94	\$479.94	\$384.10	\$384.10	\$372.32	\$372.32	\$400.48	\$400.48	\$476.88	\$476.88	\$567.39	\$567.39	\$462.25
42	\$409.70	\$409.70	\$468.47	\$468.47	\$454.08	\$454.08	\$488.42	\$488.42	\$390.89	\$390.89	\$378.90	\$378.90	\$407.56	\$407.56	\$485.31	\$485.31	\$577.41	\$577.41	\$470.41
43	\$419.60	\$419.60	\$479.78	\$479.78	\$465.04	\$465.04	\$500.22	\$500.22	\$400.33	\$400.33	\$388.05	\$388.05	\$417.40	\$417.40	\$497.03	\$497.03	\$591.35	\$591.35	\$481.78
44	\$431.97	\$431.97	\$493.92	\$493.92	\$478.75	\$478.75	\$514.96	\$514.96	\$412.13	\$412.13	\$399.49	\$399.49	\$429.70	\$429.70	\$511.68	\$511.68	\$608.78	\$608.78	\$495.98
45	\$446.50	\$446.50	\$510.54	\$510.54	\$494.86	\$494.86	\$532.29	\$532.29	\$425.99	\$425.99	\$412.93	\$412.93	\$444.16	\$444.16	\$528.89	\$528.89	\$629.27	\$629.27	\$512.66
46	\$463.82	\$463.82	\$530.34	\$530.34	\$514.05	\$514.05	\$552.93	\$552.93	\$442.52	\$442.52	\$428.94	\$428.94	\$461.39	\$461.39	\$549.41	\$549.41	\$653.67	\$653.67	\$532.55
47	\$483.30	\$483.30	\$552.61	\$552.61	\$535.64	\$535.64	\$576.15	\$576.15	\$461.10	\$461.10	\$446.96	\$446.96	\$480.76	\$480.76	\$572.48	\$572.48	\$681.12	\$681.12	\$554.91
48	\$505.56	\$505.56	\$578.07	\$578.07	\$560.31	\$560.31	\$602.69	\$602.69	\$482.34	\$482.34	\$467.54	\$467.54	\$502.91	\$502.91	\$598.85	\$598.85	\$712.50	\$712.50	\$580.47
49	\$527.51	\$527.51	\$603.17	\$603.17	\$584.65	\$584.65	\$628.87	\$628.87	\$503.29	\$503.29	\$487.85	\$487.85	\$524.75	\$524.75	\$624.86	\$624.86	\$743.44	\$743.44	\$605.68
50	\$552.25	\$552.25	\$631.46	\$631.46	\$612.06	\$612.06	\$658.36	\$658.36	\$526.89	\$526.89	\$510.72	\$510.72	\$549.36	\$549.36	\$654.16	\$654.16	\$778.30	\$778.30	\$634.08
51	\$576.68	\$576.68	\$659.39	\$659.39	\$639.14	\$639.14	\$687.48	\$687.48	\$550.19	\$550.19	\$533.32	\$533.32	\$573.66	\$573.66	\$683.09	\$683.09	\$812.73	\$812.73	\$662.13
52	\$603.58	\$603.58	\$690.15	\$690.15	\$668.95	\$668.95	\$719.55	\$719.55	\$575.86	\$575.86	\$558.19	\$558.19	\$600.42	\$600.42	\$714.96	\$714.96	\$850.64	\$850.64	\$693.02
53	\$630.79	\$630.79	\$721.26	\$721.26	\$699.11	\$699.11	\$751.98	\$751.98	\$601.82	\$601.82	\$583.36	\$583.36	\$627.48	\$627.					

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

HIOS Plan ID (On Exchange)=>	16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070034		16322PA0070034		16322PA0070034		16322PA0070034		16322PA0070035		16322PA0070035	
HIOS Plan ID (Off Exchange)=>	16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070034		16322PA0070034		16322PA0070034		16322PA0070034		16322PA0070035		16322PA0070035	
Plan Marketing Name =>	vantage Gold EPO \$3,100 \$30		vantage Gold EPO \$3,100 \$30		vantage Gold EPO \$3,100 \$30		vantage Gold EPO \$3,100 \$30		vantage Silver EPO \$4,400 \$60		vantage Silver EPO \$4,400 \$60		vantage Silver EPO \$4,400 \$60		vantage Silver EPO \$4,400 \$60		Advantage Bronze EPO \$8,000		Advantage Br	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO	
Rating Area =>	1		2		4		5		1		2		4		5		1			
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adv	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Bronze		Bro	
Deductible =>	\$3,100 / \$6,200		\$3,100 / \$6,200		\$3,100 / \$6,200		\$3,100 / \$6,200		\$4,400 / \$8,800		\$4,400 / \$8,800		\$4,400 / \$8,800		\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 /	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	\$30 / \$40		\$30 / \$40		\$30 / \$40		\$30 / \$40		\$60 / \$80		\$60 / \$80		\$60 / \$80		\$60 / \$80		\$0 / \$0		\$0	
OOP Maximum =>	\$7,500 / \$15,000		\$7,500 / \$15,000		\$7,500 / \$15,000		\$7,500 / \$15,000		\$9,100 / \$18,200		\$9,100 / \$18,200		\$9,100 / \$18,200		\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 /	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Non-Tobacco
0 - 14	\$272.69	\$272.69	\$324.44	\$324.44	\$264.32	\$264.32	\$284.31	\$284.31	\$238.66	\$238.66	\$283.95	\$283.95	\$231.33	\$231.33	\$248.82	\$248.82	\$188.76	\$188.76	\$224.58	\$224.58
15	\$296.93	\$296.93	\$353.28	\$353.28	\$287.82	\$287.82	\$309.58	\$309.58	\$259.87	\$259.87	\$309.18	\$309.18	\$251.89	\$251.89	\$270.94	\$270.94	\$205.54	\$205.54	\$244.54	\$244.54
16	\$306.20	\$306.20	\$364.31	\$364.31	\$296.80	\$296.80	\$319.25	\$319.25	\$267.98	\$267.98	\$318.84	\$318.84	\$259.75	\$259.75	\$279.40	\$279.40	\$211.96	\$211.96	\$252.18	\$252.18
17	\$315.47	\$315.47	\$375.34	\$375.34	\$305.79	\$305.79	\$328.91	\$328.91	\$276.09	\$276.09	\$328.49	\$328.49	\$267.62	\$267.62	\$287.86	\$287.86	\$218.37	\$218.37	\$259.81	\$259.81
18	\$325.45	\$325.45	\$387.21	\$387.21	\$315.46	\$315.46	\$339.32	\$339.32	\$284.83	\$284.83	\$338.88	\$338.88	\$276.08	\$276.08	\$296.96	\$296.96	\$225.28	\$225.28	\$268.03	\$268.03
19	\$335.43	\$335.43	\$399.09	\$399.09	\$325.13	\$325.13	\$349.72	\$349.72	\$293.56	\$293.56	\$349.27	\$349.27	\$284.55	\$284.55	\$306.07	\$306.07	\$232.19	\$232.19	\$276.25	\$276.25
20	\$345.77	\$345.77	\$411.39	\$411.39	\$335.15	\$335.15	\$360.50	\$360.50	\$302.61	\$302.61	\$360.03	\$360.03	\$293.32	\$293.32	\$315.50	\$315.50	\$239.35	\$239.35	\$284.76	\$284.76
21	\$356.46	\$356.46	\$424.11	\$424.11	\$345.52	\$345.52	\$371.65	\$371.65	\$311.97	\$311.97	\$371.17	\$371.17	\$302.39	\$302.39	\$325.26	\$325.26	\$246.75	\$246.75	\$293.57	\$293.57
22	\$356.46	\$356.46	\$424.11	\$424.11	\$345.52	\$345.52	\$371.65	\$371.65	\$311.97	\$311.97	\$371.17	\$371.17	\$302.39	\$302.39	\$325.26	\$325.26	\$246.75	\$246.75	\$293.57	\$293.57
23	\$356.46	\$356.46	\$424.11	\$424.11	\$345.52	\$345.52	\$371.65	\$371.65	\$311.97	\$311.97	\$371.17	\$371.17	\$302.39	\$302.39	\$325.26	\$325.26	\$246.75	\$246.75	\$293.57	\$293.57
24	\$356.46	\$356.46	\$424.11	\$424.11	\$345.52	\$345.52	\$371.65	\$371.65	\$311.97	\$311.97	\$371.17	\$371.17	\$302.39	\$302.39	\$325.26	\$325.26	\$246.75	\$246.75	\$293.57	\$293.57
25	\$357.89	\$357.89	\$425.81	\$425.81	\$346.90	\$346.90	\$373.14	\$373.14	\$313.22	\$313.22	\$372.65	\$372.65	\$303.60	\$303.60	\$326.56	\$326.56	\$247.74	\$247.74	\$300.62	\$300.62
26	\$365.02	\$365.02	\$434.29	\$434.29	\$353.81	\$353.81	\$380.57	\$380.57	\$319.46	\$319.46	\$380.08	\$380.08	\$309.65	\$309.65	\$333.07	\$333.07	\$252.67	\$252.67	\$300.62	\$300.62
27	\$373.57	\$373.57	\$444.47	\$444.47	\$362.10	\$362.10	\$389.49	\$389.49	\$326.94	\$326.94	\$388.99	\$388.99	\$316.90	\$316.90	\$340.87	\$340.87	\$258.59	\$258.59	\$307.66	\$307.66
28	\$387.47	\$387.47	\$461.01	\$461.01	\$375.58	\$375.58	\$403.98	\$403.98	\$339.11	\$339.11	\$403.46	\$403.46	\$328.70	\$328.70	\$353.56	\$353.56	\$268.22	\$268.22	\$319.11	\$319.11
29	\$398.88	\$398.88	\$474.58	\$474.58	\$386.64	\$386.64	\$415.88	\$415.88	\$349.09	\$349.09	\$415.34	\$415.34	\$338.37	\$338.37	\$363.97	\$363.97	\$276.11	\$276.11	\$328.50	\$328.50
30	\$404.58	\$404.58	\$481.36	\$481.36	\$392.17	\$392.17	\$421.82	\$421.82	\$354.09	\$354.09	\$421.28	\$421.28	\$343.21	\$343.21	\$369.17	\$369.17	\$280.06	\$280.06	\$333.20	\$333.20
31	\$413.14	\$413.14	\$491.54	\$491.54	\$400.46	\$400.46	\$430.74	\$430.74	\$361.57	\$361.57	\$430.19	\$430.19	\$350.47	\$350.47	\$376.98	\$376.98	\$285.98	\$285.98	\$340.25	\$340.25
32	\$421.69	\$421.69	\$501.72	\$501.72	\$408.75	\$408.75	\$439.66	\$439.66	\$369.06	\$369.06	\$439.09	\$439.09	\$357.73	\$357.73	\$384.78	\$384.78	\$291.91	\$291.91	\$349.29	\$349.29
33	\$427.04	\$427.04	\$508.08	\$508.08	\$413.93	\$413.93	\$445.24	\$445.24	\$373.74	\$373.74	\$444.66	\$444.66	\$362.26	\$362.26	\$389.66	\$389.66	\$295.61	\$295.61	\$351.70	\$351.70
34	\$432.74	\$432.74	\$514.87	\$514.87	\$419.46	\$419.46	\$451.18	\$451.18	\$378.73	\$378.73	\$450.60	\$450.60	\$367.10	\$367.10	\$394.87	\$394.87	\$299.55	\$299.55	\$356.39	\$356.39
35	\$435.59	\$435.59	\$518.26	\$518.26	\$422.23	\$422.23	\$454.16	\$454.16	\$381.23	\$381.23	\$453.57	\$453.57	\$369.52	\$369.52	\$397.47	\$397.47	\$301.53	\$301.53	\$358.74	\$358.74
36	\$438.45	\$438.45	\$521.66	\$521.66	\$424.99	\$424.99	\$457.13	\$457.13	\$383.72	\$383.72	\$456.54	\$456.54	\$371.94	\$371.94	\$400.07	\$400.07	\$303.50	\$303.50	\$361.09	\$361.09
37	\$441.30	\$441.30	\$525.05	\$525.05	\$427.75	\$427.75	\$459.51	\$459.51	\$386.22	\$386.22	\$459.51	\$459.51	\$374.36	\$374.36	\$402.67	\$402.67	\$305.48	\$305.48	\$363.44	\$363.44
38	\$444.15	\$444.15	\$528.44	\$528.44	\$430.52	\$430.52	\$463.08	\$463.08	\$388.71	\$388.71	\$462.48	\$462.48	\$376.78	\$376.78	\$405.27	\$405.27	\$307.45	\$307.45	\$365.79	\$365.79
39	\$449.85	\$449.85	\$535.23	\$535.23	\$436.05	\$436.05	\$469.02	\$469.02	\$393.71	\$393.71	\$468.42	\$468.42	\$381.62	\$381.62	\$410.48	\$410.48	\$311.40	\$311.40	\$370.49	\$370.49
40	\$455.56	\$455.56	\$542.01	\$542.01	\$441.57	\$441.57	\$474.97	\$474.97	\$398.70	\$398.70	\$474.36	\$474.36	\$386.45	\$386.45	\$415.68	\$415.68	\$315.35	\$315.35	\$375.18	\$375.18
41	\$464.11	\$464.11	\$552.19	\$552.19	\$449.87	\$449.87	\$483.89	\$483.89	\$406.18	\$406.18	\$483.26	\$483.26	\$393.71	\$393.71	\$423.49	\$423.49	\$321.27	\$321.27	\$382.23	\$382.23
42	\$472.31	\$472.31	\$561.95	\$561.95	\$457.81	\$457.81	\$492.44	\$492.44	\$413.36	\$413.36	\$491.80	\$491.80	\$400.67	\$400.67	\$430.97	\$430.97	\$326.94	\$326.94	\$388.98	\$388.98
43	\$483.72	\$483.72	\$575.52	\$575.52	\$468.87	\$468.87	\$504.33	\$504.33	\$423.34	\$423.34	\$503.68	\$503.68	\$410.34	\$410.34	\$441.38	\$441.38	\$334.84	\$334.84	\$398.37	\$398.37
44	\$497.97	\$497.97	\$592.48	\$592.48	\$482.69	\$482.69	\$519.20	\$519.20	\$435.82	\$435.82	\$518.52	\$518.52	\$422.44	\$422.44	\$454.39	\$454.39	\$344.71	\$344.71	\$410.12	\$410.12
45	\$514.73	\$514.73	\$612.41	\$612.41	\$498.93	\$498.93	\$536.66	\$536.66	\$450.48	\$450.48	\$535.97	\$535.97	\$436.65	\$436.65	\$469.68	\$469.68	\$356.31	\$356.31	\$423.92	\$423.92
46	\$534.69	\$534.69	\$636.17	\$636.17	\$518.28	\$518.28	\$557.48	\$557.48	\$467.96	\$467.96	\$556.76	\$556.76	\$453.59	\$453.59	\$487.89	\$487.89	\$370.13	\$370.13	\$440.36	\$440.36
47	\$557.15	\$557.15	\$662.88	\$662.88	\$540.05	\$540.05	\$580.89	\$580.89	\$487.61	\$487.61	\$580.14	\$580.14	\$472.64	\$472.64	\$508.38	\$508.38	\$385.67	\$385.67	\$458.85	\$458.85
48	\$582.81	\$582.81	\$693.42	\$693.42	\$564.93	\$564.93	\$607.65	\$607.65	\$510.07	\$510.07	\$606.86	\$606.86	\$494.41	\$494.41	\$531.80	\$531.80	\$403.44	\$403.44	\$479.99	\$479.99
49	\$608.12	\$608.12	\$723.53	\$723.53	\$589.46	\$589.46	\$634.03	\$634.03	\$532.22	\$532.22	\$633.22	\$633.22	\$515.88	\$515.88	\$554.89	\$554.89	\$420.96	\$420.96	\$500.83	\$500.83
50	\$636.64	\$636.64	\$757.46	\$757.46	\$617.10	\$617.10	\$663.77	\$663.77	\$557.18	\$557.18	\$662.91	\$662.91	\$540.07	\$540.07	\$580.91	\$580.91	\$440.70	\$440.70	\$524.32	\$524.32
51	\$664.80	\$664.80	\$790.97	\$790.97	\$644.39	\$644.39	\$693.13	\$693.13	\$581.82	\$581.82	\$692.23	\$692.23	\$563.96	\$563.96	\$606.61	\$606.61	\$460.19	\$460.19	\$547.51	\$547.51
52	\$695.81	\$695.81	\$827.86	\$827.86	\$674.46	\$674.46	\$725.46	\$725.46	\$608.97	\$608.97	\$724.52	\$724.52	\$590.27	\$590.27	\$634.91	\$634.91	\$481.66	\$481.66	\$573.05	\$573.05
53	\$727.18	\$727.18	\$865.18	\$865.18	\$704.86	\$704.86	\$758.17	\$758.17	\$636.42	\$636.42	\$757.19	\$757.19	\$616.88	\$616.88	\$663.53	\$663.53	\$503.37	\$503.37	\$598.88	\$598.88
54	\$761.04	\$761.04	\$905.47	\$905.47	\$737.69	\$737.69	\$793.47	\$793.47	\$666.06	\$666.06	\$792.45	\$792.45	\$645.60	\$645.60	\$694.43	\$694.43	\$526.81	\$526.81	\$626.77	\$626.77
55	\$794.91	\$794.91	\$945.77	\$945.77	\$770.51	\$770.51	\$828.78	\$828.78	\$695.69	\$695.69	\$827.71	\$827.71	\$674.33	\$674.33	\$725.33	\$725.33	\$550.25	\$550.25	\$654.66	\$654.66
56	\$831.62	\$831.62	\$989.45	\$989.45	\$806.10	\$806.10	\$867.06	\$867.06	\$727.83	\$727.83	\$865.94	\$865.94	\$705.48							

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

HIOS Plan ID (On Exchange)=>	16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		
HIOS Plan ID (Off Exchange)=>	0070035	16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035	
Plan Marketing Name =>	nze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500	Advantage Silver EPO \$5,500
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	4	4	5	5	1	2	4	5	1	4	5	1	4	5	1	4	5	1	4
Network =>	ntage w/Dental	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage
Metal =>	nze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$16,000	\$8,000 / \$16,000	\$8,000 / \$16,000	\$8,000 / \$16,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,500 / \$11,000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70
OOP Maximum =>	\$17,100	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$224.58	\$182.97	\$182.97	\$196.80	\$196.80	\$235.25	\$235.25	\$279.89	\$279.89	\$228.02	\$228.02	\$245.27	\$245.27	\$267.85	\$267.85	\$259.63	\$259.63	\$279.26	\$279.26
15	\$244.54	\$199.23	\$199.23	\$214.30	\$214.30	\$256.16	\$256.16	\$304.77	\$304.77	\$248.29	\$248.29	\$267.08	\$267.08	\$291.66	\$291.66	\$282.70	\$282.70	\$304.09	\$304.09
16	\$252.18	\$205.45	\$205.45	\$220.99	\$220.99	\$264.15	\$264.15	\$314.28	\$314.28	\$256.04	\$256.04	\$275.41	\$275.41	\$300.76	\$300.76	\$291.53	\$291.53	\$313.58	\$313.58
17	\$259.81	\$211.67	\$211.67	\$227.68	\$227.68	\$272.15	\$272.15	\$323.79	\$323.79	\$263.79	\$263.79	\$283.75	\$283.75	\$309.87	\$309.87	\$300.35	\$300.35	\$323.07	\$323.07
18	\$268.03	\$218.36	\$218.36	\$234.88	\$234.88	\$280.76	\$280.76	\$334.04	\$334.04	\$272.14	\$272.14	\$292.73	\$292.73	\$319.67	\$319.67	\$309.85	\$309.85	\$333.29	\$333.29
19	\$276.25	\$225.06	\$225.06	\$242.08	\$242.08	\$289.37	\$289.37	\$344.28	\$344.28	\$280.48	\$280.48	\$301.70	\$301.70	\$329.47	\$329.47	\$319.36	\$319.36	\$343.51	\$343.51
20	\$284.76	\$231.99	\$231.99	\$249.54	\$249.54	\$298.28	\$298.28	\$354.89	\$354.89	\$289.13	\$289.13	\$311.00	\$311.00	\$339.63	\$339.63	\$329.20	\$329.20	\$354.10	\$354.10
21	\$293.57	\$239.17	\$239.17	\$257.26	\$257.26	\$307.51	\$307.51	\$365.87	\$365.87	\$298.07	\$298.07	\$320.62	\$320.62	\$350.13	\$350.13	\$339.38	\$339.38	\$365.05	\$365.05
22	\$293.57	\$239.17	\$239.17	\$257.26	\$257.26	\$307.51	\$307.51	\$365.87	\$365.87	\$298.07	\$298.07	\$320.62	\$320.62	\$350.13	\$350.13	\$339.38	\$339.38	\$365.05	\$365.05
23	\$293.57	\$239.17	\$239.17	\$257.26	\$257.26	\$307.51	\$307.51	\$365.87	\$365.87	\$298.07	\$298.07	\$320.62	\$320.62	\$350.13	\$350.13	\$339.38	\$339.38	\$365.05	\$365.05
24	\$293.57	\$239.17	\$239.17	\$257.26	\$257.26	\$307.51	\$307.51	\$365.87	\$365.87	\$298.07	\$298.07	\$320.62	\$320.62	\$350.13	\$350.13	\$339.38	\$339.38	\$365.05	\$365.05
25	\$294.74	\$240.13	\$240.13	\$258.29	\$258.29	\$308.74	\$308.74	\$367.33	\$367.33	\$299.26	\$299.26	\$340.74	\$340.74	\$351.53	\$351.53	\$340.74	\$340.74	\$366.51	\$366.51
26	\$300.62	\$244.91	\$244.91	\$263.43	\$263.43	\$314.89	\$314.89	\$374.65	\$374.65	\$305.22	\$305.22	\$347.53	\$347.53	\$358.53	\$358.53	\$347.53	\$347.53	\$373.81	\$373.81
27	\$307.66	\$250.65	\$250.65	\$269.61	\$269.61	\$322.27	\$322.27	\$383.43	\$383.43	\$312.38	\$312.38	\$356.94	\$356.94	\$366.94	\$366.94	\$357.67	\$357.67	\$382.57	\$382.57
28	\$319.11	\$259.98	\$259.98	\$279.64	\$279.64	\$334.26	\$334.26	\$397.70	\$397.70	\$324.00	\$324.00	\$348.51	\$348.51	\$380.59	\$380.59	\$368.91	\$368.91	\$396.81	\$396.81
29	\$328.50	\$267.63	\$267.63	\$287.87	\$287.87	\$344.10	\$344.10	\$409.41	\$409.41	\$333.54	\$333.54	\$358.77	\$358.77	\$391.80	\$391.80	\$379.77	\$379.77	\$408.49	\$408.49
30	\$333.20	\$271.46	\$271.46	\$291.99	\$291.99	\$349.02	\$349.02	\$415.26	\$415.26	\$338.31	\$338.31	\$363.90	\$363.90	\$397.40	\$397.40	\$385.20	\$385.20	\$414.33	\$414.33
31	\$340.25	\$277.20	\$277.20	\$298.16	\$298.16	\$356.40	\$356.40	\$424.04	\$424.04	\$345.46	\$345.46	\$371.60	\$371.60	\$405.80	\$405.80	\$393.34	\$393.34	\$423.09	\$423.09
32	\$347.29	\$282.94	\$282.94	\$304.34	\$304.34	\$363.78	\$363.78	\$432.82	\$432.82	\$352.62	\$352.62	\$379.29	\$379.29	\$414.20	\$414.20	\$401.49	\$401.49	\$431.85	\$431.85
33	\$351.70	\$286.53	\$286.53	\$308.20	\$308.20	\$368.40	\$368.40	\$438.31	\$438.31	\$357.09	\$357.09	\$384.10	\$384.10	\$419.46	\$419.46	\$406.58	\$406.58	\$437.33	\$437.33
34	\$356.39	\$290.35	\$290.35	\$312.31	\$312.31	\$373.32	\$373.32	\$444.17	\$444.17	\$361.86	\$361.86	\$389.23	\$389.23	\$425.06	\$425.06	\$412.01	\$412.01	\$443.17	\$443.17
35	\$358.74	\$292.27	\$292.27	\$314.37	\$314.37	\$375.78	\$375.78	\$447.09	\$447.09	\$364.24	\$364.24	\$391.80	\$391.80	\$427.86	\$427.86	\$414.72	\$414.72	\$446.09	\$446.09
36	\$361.09	\$294.18	\$294.18	\$316.43	\$316.43	\$378.24	\$378.24	\$450.02	\$450.02	\$366.63	\$366.63	\$394.36	\$394.36	\$430.66	\$430.66	\$417.44	\$417.44	\$449.01	\$449.01
37	\$363.44	\$296.09	\$296.09	\$318.49	\$318.49	\$380.70	\$380.70	\$452.95	\$452.95	\$369.01	\$369.01	\$396.93	\$396.93	\$433.46	\$433.46	\$420.15	\$420.15	\$451.93	\$451.93
38	\$365.79	\$298.01	\$298.01	\$320.55	\$320.55	\$383.16	\$383.16	\$455.87	\$455.87	\$371.40	\$371.40	\$399.49	\$399.49	\$436.26	\$436.26	\$422.87	\$422.87	\$454.85	\$454.85
39	\$370.49	\$301.83	\$301.83	\$324.66	\$324.66	\$388.08	\$388.08	\$461.73	\$461.73	\$376.16	\$376.16	\$404.62	\$404.62	\$441.86	\$441.86	\$428.30	\$428.30	\$460.69	\$460.69
40	\$375.18	\$305.66	\$305.66	\$328.78	\$328.78	\$393.00	\$393.00	\$467.58	\$467.58	\$380.93	\$380.93	\$409.75	\$409.75	\$447.47	\$447.47	\$433.73	\$433.73	\$466.53	\$466.53
41	\$382.23	\$311.40	\$311.40	\$334.95	\$334.95	\$400.38	\$400.38	\$476.36	\$476.36	\$388.09	\$388.09	\$417.45	\$417.45	\$455.87	\$455.87	\$441.87	\$441.87	\$475.30	\$475.30
42	\$388.98	\$316.90	\$316.90	\$340.87	\$340.87	\$407.45	\$407.45	\$484.78	\$484.78	\$394.94	\$394.94	\$424.82	\$424.82	\$463.92	\$463.92	\$449.68	\$449.68	\$483.69	\$483.69
43	\$398.37	\$324.55	\$324.55	\$349.10	\$349.10	\$417.29	\$417.29	\$496.49	\$496.49	\$404.48	\$404.48	\$435.08	\$435.08	\$475.13	\$475.13	\$460.54	\$460.54	\$495.37	\$495.37
44	\$410.12	\$334.12	\$334.12	\$359.39	\$359.39	\$429.59	\$429.59	\$511.12	\$511.12	\$416.40	\$416.40	\$447.91	\$447.91	\$489.13	\$489.13	\$474.11	\$474.11	\$509.97	\$509.97
45	\$423.92	\$345.36	\$345.36	\$371.48	\$371.48	\$444.04	\$444.04	\$528.32	\$528.32	\$430.41	\$430.41	\$462.98	\$462.98	\$505.59	\$505.59	\$490.06	\$490.06	\$527.13	\$527.13
46	\$440.36	\$358.76	\$358.76	\$385.89	\$385.89	\$461.27	\$461.27	\$548.81	\$548.81	\$447.11	\$447.11	\$480.93	\$480.93	\$525.20	\$525.20	\$509.07	\$509.07	\$547.58	\$547.58
47	\$458.85	\$373.82	\$373.82	\$402.10	\$402.10	\$480.64	\$480.64	\$571.85	\$571.85	\$465.88	\$465.88	\$501.13	\$501.13	\$547.25	\$547.25	\$530.45	\$530.45	\$570.57	\$570.57
48	\$479.99	\$391.04	\$391.04	\$420.62	\$420.62	\$502.78	\$502.78	\$598.20	\$598.20	\$487.34	\$487.34	\$524.21	\$524.21	\$572.46	\$572.46	\$554.89	\$554.89	\$596.86	\$596.86
49	\$500.83	\$408.02	\$408.02	\$438.89	\$438.89	\$524.61	\$524.61	\$624.17	\$624.17	\$508.51	\$508.51	\$546.98	\$546.98	\$597.32	\$597.32	\$578.98	\$578.98	\$622.78	\$622.78
50	\$524.32	\$427.16	\$427.16	\$459.47	\$459.47	\$549.21	\$549.21	\$653.44	\$653.44	\$532.35	\$532.35	\$572.63	\$572.63	\$625.33	\$625.33	\$606.13	\$606.13	\$651.98	\$651.98
51	\$547.51	\$446.05	\$446.05	\$479.79	\$479.79	\$573.51	\$573.51	\$682.35	\$682.35	\$555.90	\$555.90	\$597.96	\$597.96	\$652.99	\$652.99	\$632.94	\$632.94	\$680.82	\$680.82
52	\$573.05	\$466.86	\$466.86	\$502.17	\$502.17	\$600.26	\$600.26	\$714.18	\$714.18	\$581.83	\$581.83	\$625.85	\$625.85	\$683.45	\$683.45	\$662.47	\$662.47	\$712.58	\$712.58
53	\$598.88	\$487.91	\$487.91	\$524.81	\$524.81	\$627.32	\$627.32	\$746.37	\$746.37	\$608.06	\$608.06	\$654.06	\$654.06	\$714.27	\$714.27	\$692.34	\$692.34	\$744.70	\$744.70
54	\$626.77	\$510.63	\$510.63	\$549.25	\$549.25	\$656.53	\$656.53	\$781.13	\$781.13	\$636.38	\$636.38	\$684.52	\$684.52	\$747.53	\$747.53	\$724.58	\$724.58	\$779.38	\$779.38
55	\$654.66	\$533.35	\$533.35	\$573.69	\$573.69	\$685.75	\$685.75	\$815.89	\$815.89	\$664.70	\$664.70	\$714.98	\$714.98	\$780.79	\$780.79	\$756.82	\$7		

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

HIOS Plan ID (On Exchange)=>	16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078	
HIOS Plan ID (Off Exchange)=>	16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078	
Plan Marketing Name =>	Stage Gold EPO \$2,000 / \$4,000		Stage Gold EPO \$2,000 / \$4,000		Stage Gold EPO \$2,000 / \$4,000		Stage Gold EPO \$2,500 / \$5,000		Stage Gold EPO \$2,500 / \$5,000		Stage Gold EPO \$2,500 / \$5,000		Stage Silver EPO HSA \$3,400 / \$6,800		Stage Silver EPO HSA \$3,400 / \$6,800		Stage Silver EPO HSA \$3,400 / \$6,800		Stage Silver EPO HSA \$3,400 / \$6,800		Stage Silver EPO HSA \$3,400 / \$6,800	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08	
Rating Area =>	1		4		5		1		4		5		1		4		5		1		4	
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,000 / \$4,000		\$2,000 / \$4,000		\$2,000 / \$4,000		\$2,500 / \$5,000		\$2,500 / \$5,000		\$2,500 / \$5,000		\$3,400 / \$6,800		\$3,400 / \$6,800		\$3,400 / \$6,800		\$3,400 / \$6,800		\$5,000 / \$10,000	
Coinurance =>	100%		100%		100%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	\$35 / \$50		\$35 / \$50		\$35 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		\$50 / \$100	
OOP Maximum =>	\$6,000 / \$12,000		\$6,000 / \$12,000		\$6,000 / \$12,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$6,950 / \$13,900		\$6,950 / \$13,900		\$6,950 / \$13,900		\$6,950 / \$13,900		\$9,100 / \$18,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$258.59	\$258.59	\$250.65	\$250.65	\$269.61	\$269.61	\$252.60	\$252.60	\$244.85	\$244.85	\$263.37	\$263.37	\$215.88	\$215.88	\$209.25	\$209.25	\$225.07	\$225.07	\$225.07	\$225.07	\$214.76	\$214.76
15	\$281.58	\$281.58	\$272.93	\$272.93	\$293.57	\$293.57	\$275.06	\$275.06	\$266.61	\$266.61	\$286.78	\$286.78	\$235.06	\$235.06	\$227.85	\$227.85	\$245.08	\$245.08	\$245.08	\$245.08	\$233.85	\$233.85
16	\$290.37	\$290.37	\$281.45	\$281.45	\$302.74	\$302.74	\$283.64	\$283.64	\$274.93	\$274.93	\$295.73	\$295.73	\$242.40	\$242.40	\$234.96	\$234.96	\$252.73	\$252.73	\$252.73	\$252.73	\$241.15	\$241.15
17	\$299.16	\$299.16	\$289.97	\$289.97	\$311.90	\$311.90	\$292.23	\$292.23	\$283.25	\$283.25	\$304.68	\$304.68	\$249.74	\$249.74	\$242.07	\$242.07	\$260.38	\$260.38	\$260.38	\$260.38	\$248.45	\$248.45
18	\$308.62	\$308.62	\$299.14	\$299.14	\$321.77	\$321.77	\$301.47	\$301.47	\$292.21	\$292.21	\$314.32	\$314.32	\$257.64	\$257.64	\$249.73	\$249.73	\$268.61	\$268.61	\$268.61	\$268.61	\$256.31	\$256.31
19	\$318.09	\$318.09	\$308.32	\$308.32	\$331.64	\$331.64	\$310.72	\$310.72	\$301.18	\$301.18	\$323.96	\$323.96	\$265.54	\$265.54	\$257.39	\$257.39	\$276.85	\$276.85	\$276.85	\$276.85	\$264.17	\$264.17
20	\$327.89	\$327.89	\$317.82	\$317.82	\$341.86	\$341.86	\$320.29	\$320.29	\$310.46	\$310.46	\$333.94	\$333.94	\$273.72	\$273.72	\$265.32	\$265.32	\$285.38	\$285.38	\$285.38	\$285.38	\$272.31	\$272.31
21	\$338.03	\$338.03	\$327.65	\$327.65	\$352.43	\$352.43	\$330.20	\$330.20	\$320.06	\$320.06	\$344.27	\$344.27	\$282.19	\$282.19	\$273.53	\$273.53	\$294.21	\$294.21	\$294.21	\$294.21	\$280.73	\$280.73
22	\$338.03	\$338.03	\$327.65	\$327.65	\$352.43	\$352.43	\$330.20	\$330.20	\$320.06	\$320.06	\$344.27	\$344.27	\$282.19	\$282.19	\$273.53	\$273.53	\$294.21	\$294.21	\$294.21	\$294.21	\$280.73	\$280.73
23	\$338.03	\$338.03	\$327.65	\$327.65	\$352.43	\$352.43	\$330.20	\$330.20	\$320.06	\$320.06	\$344.27	\$344.27	\$282.19	\$282.19	\$273.53	\$273.53	\$294.21	\$294.21	\$294.21	\$294.21	\$280.73	\$280.73
24	\$338.03	\$338.03	\$327.65	\$327.65	\$352.43	\$352.43	\$330.20	\$330.20	\$320.06	\$320.06	\$344.27	\$344.27	\$282.19	\$282.19	\$273.53	\$273.53	\$294.21	\$294.21	\$294.21	\$294.21	\$280.73	\$280.73
25	\$339.38	\$339.38	\$328.96	\$328.96	\$353.84	\$353.84	\$331.52	\$331.52	\$321.34	\$321.34	\$345.65	\$345.65	\$283.32	\$283.32	\$274.62	\$274.62	\$295.39	\$295.39	\$295.39	\$295.39	\$281.85	\$281.85
26	\$346.14	\$346.14	\$335.51	\$335.51	\$360.89	\$360.89	\$338.12	\$338.12	\$327.74	\$327.74	\$352.53	\$352.53	\$288.96	\$288.96	\$280.09	\$280.09	\$301.27	\$301.27	\$301.27	\$301.27	\$287.47	\$287.47
27	\$354.26	\$354.26	\$343.38	\$343.38	\$369.35	\$369.35	\$346.05	\$346.05	\$335.42	\$335.42	\$360.79	\$360.79	\$295.74	\$295.74	\$286.66	\$286.66	\$308.33	\$308.33	\$308.33	\$308.33	\$294.21	\$294.21
28	\$367.44	\$367.44	\$356.16	\$356.16	\$383.09	\$383.09	\$358.93	\$358.93	\$347.91	\$347.91	\$374.22	\$374.22	\$306.74	\$306.74	\$297.33	\$297.33	\$319.81	\$319.81	\$319.81	\$319.81	\$305.15	\$305.15
29	\$378.26	\$378.26	\$366.64	\$366.64	\$394.37	\$394.37	\$369.49	\$369.49	\$358.15	\$358.15	\$385.24	\$385.24	\$315.77	\$315.77	\$306.08	\$306.08	\$329.22	\$329.22	\$329.22	\$329.22	\$314.14	\$314.14
30	\$383.66	\$383.66	\$371.88	\$371.88	\$400.01	\$400.01	\$374.78	\$374.78	\$363.27	\$363.27	\$390.75	\$390.75	\$320.29	\$320.29	\$310.46	\$310.46	\$333.93	\$333.93	\$333.93	\$333.93	\$318.63	\$318.63
31	\$391.78	\$391.78	\$379.75	\$379.75	\$408.47	\$408.47	\$382.70	\$382.70	\$370.95	\$370.95	\$399.01	\$399.01	\$327.06	\$327.06	\$317.02	\$317.02	\$340.99	\$340.99	\$340.99	\$340.99	\$325.37	\$325.37
32	\$399.89	\$399.89	\$387.61	\$387.61	\$416.92	\$416.92	\$390.63	\$390.63	\$378.63	\$378.63	\$407.27	\$407.27	\$333.83	\$333.83	\$323.59	\$323.59	\$348.05	\$348.05	\$348.05	\$348.05	\$332.10	\$332.10
33	\$404.96	\$404.96	\$392.52	\$392.52	\$422.21	\$422.21	\$395.58	\$395.58	\$383.43	\$383.43	\$412.44	\$412.44	\$338.06	\$338.06	\$327.69	\$327.69	\$352.46	\$352.46	\$352.46	\$352.46	\$336.31	\$336.31
34	\$410.37	\$410.37	\$397.77	\$397.77	\$427.85	\$427.85	\$400.86	\$400.86	\$388.55	\$388.55	\$417.94	\$417.94	\$342.58	\$342.58	\$332.07	\$332.07	\$357.17	\$357.17	\$357.17	\$357.17	\$340.81	\$340.81
35	\$413.07	\$413.07	\$400.39	\$400.39	\$430.67	\$430.67	\$403.50	\$403.50	\$391.11	\$391.11	\$420.70	\$420.70	\$344.84	\$344.84	\$334.25	\$334.25	\$359.52	\$359.52	\$359.52	\$359.52	\$343.05	\$343.05
36	\$415.78	\$415.78	\$403.01	\$403.01	\$433.49	\$433.49	\$406.15	\$406.15	\$393.67	\$393.67	\$423.45	\$423.45	\$347.09	\$347.09	\$336.44	\$336.44	\$361.88	\$361.88	\$361.88	\$361.88	\$345.30	\$345.30
37	\$418.48	\$418.48	\$405.63	\$405.63	\$436.31	\$436.31	\$408.79	\$408.79	\$396.23	\$396.23	\$426.21	\$426.21	\$349.35	\$349.35	\$338.63	\$338.63	\$364.23	\$364.23	\$364.23	\$364.23	\$347.54	\$347.54
38	\$421.19	\$421.19	\$408.25	\$408.25	\$439.13	\$439.13	\$411.43	\$411.43	\$398.79	\$398.79	\$428.96	\$428.96	\$351.61	\$351.61	\$340.82	\$340.82	\$366.59	\$366.59	\$366.59	\$366.59	\$349.79	\$349.79
39	\$426.59	\$426.59	\$413.49	\$413.49	\$444.77	\$444.77	\$416.71	\$416.71	\$403.92	\$403.92	\$434.47	\$434.47	\$356.12	\$356.12	\$345.19	\$345.19	\$371.29	\$371.29	\$371.29	\$371.29	\$354.28	\$354.28
40	\$432.00	\$432.00	\$418.74	\$418.74	\$450.41	\$450.41	\$422.00	\$422.00	\$409.04	\$409.04	\$439.98	\$439.98	\$360.64	\$360.64	\$349.57	\$349.57	\$376.00	\$376.00	\$376.00	\$376.00	\$358.77	\$358.77
41	\$440.12	\$440.12	\$426.60	\$426.60	\$458.86	\$458.86	\$429.92	\$429.92	\$416.72	\$416.72	\$448.24	\$448.24	\$367.41	\$367.41	\$356.14	\$356.14	\$383.06	\$383.06	\$383.06	\$383.06	\$365.51	\$365.51
42	\$447.89	\$447.89	\$434.14	\$434.14	\$466.97	\$466.97	\$437.52	\$437.52	\$424.08	\$424.08	\$456.16	\$456.16	\$373.90	\$373.90	\$362.43	\$362.43	\$389.83	\$389.83	\$389.83	\$389.83	\$371.97	\$371.97
43	\$458.71	\$458.71	\$444.62	\$444.62	\$478.25	\$478.25	\$448.08	\$448.08	\$434.32	\$434.32	\$467.17	\$467.17	\$382.93	\$382.93	\$371.18	\$371.18	\$399.24	\$399.24	\$399.24	\$399.24	\$380.95	\$380.95
44	\$472.23	\$472.23	\$457.73	\$457.73	\$492.34	\$492.34	\$461.29	\$461.29	\$447.12	\$447.12	\$480.95	\$480.95	\$394.22	\$394.22	\$382.12	\$382.12	\$411.01	\$411.01	\$411.01	\$411.01	\$392.18	\$392.18
45	\$488.12	\$488.12	\$473.13	\$473.13	\$508.91	\$508.91	\$476.81	\$476.81	\$462.17	\$462.17	\$497.13	\$497.13	\$407.48	\$407.48	\$394.98	\$394.98	\$424.84	\$424.84	\$424.84	\$424.84	\$405.37	\$405.37
46	\$507.05	\$507.05	\$491.48	\$491.48	\$528.65	\$528.65	\$495.30	\$495.30	\$480.09	\$480.09	\$516.41	\$516.41	\$423.29	\$423.29	\$410.30	\$410.30	\$441.32	\$441.32	\$441.32	\$441.32	\$421.10	\$421.10
47	\$528.34	\$528.34	\$512.12	\$512.12	\$550.85	\$550.85	\$516.10	\$516.10	\$500.25	\$500.25	\$538.09	\$538.09	\$441.06	\$441.06	\$427.53	\$427.53	\$459.85	\$459.85	\$459.85	\$459.85	\$438.78	\$438.78
48	\$552.68	\$552.68	\$535.71	\$535.71	\$576.22	\$576.22	\$539.88	\$539.88	\$523.30	\$523.30	\$562.88	\$562.88	\$461.38	\$461.38	\$447.22	\$447.22	\$481.03	\$481.03	\$481.03	\$481.03	\$458.99	\$458.99
49	\$576.68	\$576.68	\$558.97	\$558.97	\$601.25	\$601.25	\$563.32	\$563.32	\$546.02	\$546.02	\$587.32	\$587.32	\$481.42	\$481.42	\$466.64	\$466.64	\$501.92	\$501.92	\$501.92	\$501.92	\$478.93	\$478.93
50	\$603.72	\$603.72	\$585.18	\$585.18	\$629.44	\$629.44	\$589.74	\$589.74	\$571.63	\$571.63	\$614.87	\$614.87	\$503.99	\$503.99	\$488.52	\$488.52	\$525.46	\$525.46	\$525.46	\$525.46	\$501.38	\$501.38
51	\$630.43	\$630.43	\$611.07	\$611.07	\$657.28	\$657.28	\$615.82	\$615.82	\$596.91	\$596.91	\$642.06	\$642.06	\$526.28	\$526.28	\$510.13	\$510.13	\$548.					

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070079	16322PA0070079	16322PA0070079	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070081	16322PA0070081	16322PA0070082										
Plan Marketing Name =>	,000/10% \$50/	ge Silver EPO \$5,000/10% \$50/	ge Silver EPO \$5,000/10% \$50/	ge Silver EPO \$7,000/10% \$40/	ge Silver EPO \$7,000/10% \$40/	ge Silver EPO \$7,000/10% \$40/	ge Silver EPO \$7,000/10% \$40/	ge Gold EPO \$1,000/10% \$30/	ge Gold EPO \$1,000/10% \$30/	ge Silver EPO \$4,400/10% \$50/									
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02										
Rating Area =>		4	5	1	4	5	1	4	5										
Network =>	antage w/Dental	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage	w/Dental Advantage										
Metal =>	ver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold										
Deductible =>	\$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$1,000 / \$2,000	\$1,000 / \$2,000										
Coinsurance =>	%	90%	90%	90%	90%	90%	90%	90%	90%										
Copays =>	\$70	\$50 / \$70	\$50 / \$70	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$30 / \$50	\$30 / \$50										
OOP Maximum =>	\$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$8,400 / \$16,800	\$8,400 / \$16,800	\$8,400 / \$16,800	\$8,400 / \$16,800	\$6,500 / \$13,000	\$6,500 / \$13,000										
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$214.76	\$208.16	\$208.16	\$223.91	\$223.91	\$220.14	\$220.14	\$213.39	\$213.39	\$229.52	\$229.52	\$262.03	\$262.03	\$253.98	\$253.98	\$273.19	\$273.19	\$219.85	\$219.85
15	\$233.85	\$232.67	\$232.67	\$243.81	\$243.81	\$239.71	\$239.71	\$232.36	\$232.36	\$249.92	\$249.92	\$285.32	\$285.32	\$276.56	\$276.56	\$297.47	\$297.47	\$239.40	\$239.40
16	\$241.15	\$233.74	\$233.74	\$251.42	\$251.42	\$247.19	\$247.19	\$239.61	\$239.61	\$257.73	\$257.73	\$294.22	\$294.22	\$285.19	\$285.19	\$306.76	\$306.76	\$246.87	\$246.87
17	\$248.45	\$240.82	\$240.82	\$259.03	\$259.03	\$254.68	\$254.68	\$246.86	\$246.86	\$265.53	\$265.53	\$303.13	\$303.13	\$293.82	\$293.82	\$316.04	\$316.04	\$254.34	\$254.34
18	\$256.31	\$248.44	\$248.44	\$267.23	\$267.23	\$262.73	\$262.73	\$254.67	\$254.67	\$273.93	\$273.93	\$312.72	\$312.72	\$303.12	\$303.12	\$326.04	\$326.04	\$262.39	\$262.39
19	\$264.17	\$256.06	\$256.06	\$275.42	\$275.42	\$270.79	\$270.79	\$262.48	\$262.48	\$282.33	\$282.33	\$322.31	\$322.31	\$312.41	\$312.41	\$336.04	\$336.04	\$270.43	\$270.43
20	\$272.31	\$263.95	\$263.95	\$283.91	\$283.91	\$279.14	\$279.14	\$270.57	\$270.57	\$291.03	\$291.03	\$332.24	\$332.24	\$322.04	\$322.04	\$346.40	\$346.40	\$278.77	\$278.77
21	\$280.73	\$272.11	\$272.11	\$292.69	\$292.69	\$287.77	\$287.77	\$278.94	\$278.94	\$300.03	\$300.03	\$342.52	\$342.52	\$332.00	\$332.00	\$357.11	\$357.11	\$287.39	\$287.39
22	\$280.73	\$272.11	\$272.11	\$292.69	\$292.69	\$287.77	\$287.77	\$278.94	\$278.94	\$300.03	\$300.03	\$342.52	\$342.52	\$332.00	\$332.00	\$357.11	\$357.11	\$287.39	\$287.39
23	\$280.73	\$272.11	\$272.11	\$292.69	\$292.69	\$287.77	\$287.77	\$278.94	\$278.94	\$300.03	\$300.03	\$342.52	\$342.52	\$332.00	\$332.00	\$357.11	\$357.11	\$287.39	\$287.39
24	\$280.73	\$272.11	\$272.11	\$292.69	\$292.69	\$287.77	\$287.77	\$278.94	\$278.94	\$300.03	\$300.03	\$342.52	\$342.52	\$332.00	\$332.00	\$357.11	\$357.11	\$287.39	\$287.39
25	\$281.85	\$273.20	\$273.20	\$293.86	\$293.86	\$288.92	\$288.92	\$280.06	\$280.06	\$301.23	\$301.23	\$343.89	\$343.89	\$333.33	\$333.33	\$358.54	\$358.54	\$288.54	\$288.54
26	\$287.47	\$278.64	\$278.64	\$299.71	\$299.71	\$294.68	\$294.68	\$285.63	\$285.63	\$307.23	\$307.23	\$350.74	\$350.74	\$339.97	\$339.97	\$365.68	\$365.68	\$294.29	\$294.29
27	\$294.21	\$285.17	\$285.17	\$306.74	\$306.74	\$301.58	\$301.58	\$292.33	\$292.33	\$314.43	\$314.43	\$358.96	\$358.96	\$347.94	\$347.94	\$374.25	\$374.25	\$301.18	\$301.18
28	\$305.15	\$295.78	\$295.78	\$318.15	\$318.15	\$312.81	\$312.81	\$303.21	\$303.21	\$326.13	\$326.13	\$372.32	\$372.32	\$360.88	\$360.88	\$388.18	\$388.18	\$312.39	\$312.39
29	\$314.14	\$304.49	\$304.49	\$327.52	\$327.52	\$322.01	\$322.01	\$312.13	\$312.13	\$335.73	\$335.73	\$383.28	\$383.28	\$371.51	\$371.51	\$399.61	\$399.61	\$321.59	\$321.59
30	\$318.63	\$308.84	\$308.84	\$332.20	\$332.20	\$326.62	\$326.62	\$316.60	\$316.60	\$340.53	\$340.53	\$388.76	\$388.76	\$376.82	\$376.82	\$405.32	\$405.32	\$326.19	\$326.19
31	\$325.37	\$315.38	\$315.38	\$339.23	\$339.23	\$333.53	\$333.53	\$323.29	\$323.29	\$347.73	\$347.73	\$396.98	\$396.98	\$384.79	\$384.79	\$413.89	\$413.89	\$333.09	\$333.09
32	\$332.10	\$321.91	\$321.91	\$346.25	\$346.25	\$340.43	\$340.43	\$329.99	\$329.99	\$354.94	\$354.94	\$405.20	\$405.20	\$392.76	\$392.76	\$422.46	\$422.46	\$339.98	\$339.98
33	\$336.31	\$325.99	\$325.99	\$350.64	\$350.64	\$344.75	\$344.75	\$334.17	\$334.17	\$359.44	\$359.44	\$410.34	\$410.34	\$397.74	\$397.74	\$427.82	\$427.82	\$344.29	\$344.29
34	\$340.81	\$330.34	\$330.34	\$355.33	\$355.33	\$349.35	\$349.35	\$338.63	\$338.63	\$364.24	\$364.24	\$415.82	\$415.82	\$403.05	\$403.05	\$433.53	\$433.53	\$348.89	\$348.89
35	\$345.05	\$332.52	\$332.52	\$357.67	\$357.67	\$351.65	\$351.65	\$340.86	\$340.86	\$366.64	\$366.64	\$418.56	\$418.56	\$405.70	\$405.70	\$436.39	\$436.39	\$351.19	\$351.19
36	\$345.30	\$334.70	\$334.70	\$360.01	\$360.01	\$353.96	\$353.96	\$343.10	\$343.10	\$369.04	\$369.04	\$421.30	\$421.30	\$408.36	\$408.36	\$439.25	\$439.25	\$353.49	\$353.49
37	\$347.54	\$336.87	\$336.87	\$362.35	\$362.35	\$356.26	\$356.26	\$345.33	\$345.33	\$371.44	\$371.44	\$424.04	\$424.04	\$411.02	\$411.02	\$442.10	\$442.10	\$355.79	\$355.79
38	\$349.79	\$339.05	\$339.05	\$364.69	\$364.69	\$358.56	\$358.56	\$347.56	\$347.56	\$373.84	\$373.84	\$426.78	\$426.78	\$413.67	\$413.67	\$444.96	\$444.96	\$358.09	\$358.09
39	\$354.28	\$343.40	\$343.40	\$369.37	\$369.37	\$363.17	\$363.17	\$352.02	\$352.02	\$378.64	\$378.64	\$432.26	\$432.26	\$418.98	\$418.98	\$450.67	\$450.67	\$362.69	\$362.69
40	\$358.77	\$347.76	\$347.76	\$374.06	\$374.06	\$367.77	\$367.77	\$356.49	\$356.49	\$383.44	\$383.44	\$437.74	\$437.74	\$424.30	\$424.30	\$456.39	\$456.39	\$367.28	\$367.28
41	\$365.51	\$354.29	\$354.29	\$381.08	\$381.08	\$374.68	\$374.68	\$363.18	\$363.18	\$390.64	\$390.64	\$445.96	\$445.96	\$432.26	\$432.26	\$464.96	\$464.96	\$374.18	\$374.18
42	\$371.97	\$360.55	\$360.55	\$387.81	\$387.81	\$381.30	\$381.30	\$369.60	\$369.60	\$397.54	\$397.54	\$453.84	\$453.84	\$439.90	\$439.90	\$473.17	\$473.17	\$380.79	\$380.79
43	\$380.95	\$369.25	\$369.25	\$397.18	\$397.18	\$390.50	\$390.50	\$378.52	\$378.52	\$407.14	\$407.14	\$464.80	\$464.80	\$450.52	\$450.52	\$484.60	\$484.60	\$389.99	\$389.99
44	\$392.18	\$380.14	\$380.14	\$408.89	\$408.89	\$402.01	\$402.01	\$389.68	\$389.68	\$419.14	\$419.14	\$478.50	\$478.50	\$463.80	\$463.80	\$498.88	\$498.88	\$401.48	\$401.48
45	\$405.37	\$392.93	\$392.93	\$422.64	\$422.64	\$415.54	\$415.54	\$402.79	\$402.79	\$433.24	\$433.24	\$494.60	\$494.60	\$479.41	\$479.41	\$515.67	\$515.67	\$414.99	\$414.99
46	\$421.10	\$408.17	\$408.17	\$439.04	\$439.04	\$431.66	\$431.66	\$418.41	\$418.41	\$450.05	\$450.05	\$513.78	\$513.78	\$498.00	\$498.00	\$535.67	\$535.67	\$431.09	\$431.09
47	\$438.78	\$425.31	\$425.31	\$457.47	\$457.47	\$449.78	\$449.78	\$435.98	\$435.98	\$468.95	\$468.95	\$535.36	\$535.36	\$518.92	\$518.92	\$558.16	\$558.16	\$449.19	\$449.19
48	\$458.99	\$444.90	\$444.90	\$478.55	\$478.55	\$470.50	\$470.50	\$456.07	\$456.07	\$490.55	\$490.55	\$560.02	\$560.02	\$542.82	\$542.82	\$583.87	\$583.87	\$469.88	\$469.88
49	\$478.93	\$464.22	\$464.22	\$499.33	\$499.33	\$490.94	\$490.94	\$475.87	\$475.87	\$511.85	\$511.85	\$584.34	\$584.34	\$566.39	\$566.39	\$609.23	\$609.23	\$490.29	\$490.29
50	\$501.38	\$485.99	\$485.99	\$522.74	\$522.74	\$513.96	\$513.96	\$498.19	\$498.19	\$535.85	\$535.85	\$611.74	\$611.74	\$592.95	\$592.95	\$637.80	\$637.80	\$513.28	\$513.28
51	\$523.56	\$507.49	\$507.49	\$545.87	\$545.87	\$536.69	\$536.69	\$520.22	\$520.22	\$559.56	\$559.56	\$638.80	\$638.80	\$619.18	\$619.18	\$666.01	\$666.01	\$535.98	\$535.98
52	\$547.98	\$531.16	\$531.16	\$571.33	\$571.33	\$561.73	\$561.73	\$544.49	\$544.49	\$585.66	\$585.66	\$668.60	\$668.60	\$648.06	\$648.06	\$697.08	\$697.08	\$560.99	\$560.99
53	\$572.69	\$555.10	\$555.10	\$597.09	\$597.09	\$587.05	\$587.05	\$569.04	\$569.04	\$612.06	\$612.06	\$698.74	\$698.74	\$677.28	\$677.28	\$728.50	\$728.50	\$586.28	\$586.28
54	\$599.36	\$580.95	\$580.95	\$624.89	\$624.89	\$614.39	\$614.39	\$595.54	\$595.54	\$640.56	\$640.56	\$731.28	\$731.28	\$708.82	\$708.82	\$762.43	\$762.43	\$613.58	\$613.58
55	\$626.03	\$606.81	\$606.81	\$652.70	\$652.70	\$641.73	\$641.73	\$622.04	\$622.04	\$669.07	\$669.07	\$763.82	\$763.82	\$740.36	\$740.36	\$796.36	\$796.36	\$640.88	\$640.88
56	\$654.94	\$634.83	\$634.83	\$682.85	\$682.85	\$671.37	\$671.37	\$650.77	\$650.77	\$699.97	\$699.97	\$799.10	\$799.10	\$774.56	\$774.56	\$833.14	\$833.14	\$670.48	\$670.48
57	\$684.14	\$663.13	\$663.13	\$713.29	\$713.29	\$701.30	\$701.30	\$679.78	\$679.78	\$731.17	\$731.17	\$834.72	\$834.72	\$809.08	\$809.08	\$870.28	\$870.28	\$700.37	\$700.37
58	\$715.30	\$693.34	\$693.34	\$745.77	\$745.77	\$733.24	\$733.24	\$710.74	\$710.74	\$764.48	\$764.48	\$872.74	\$872.74	\$845.94	\$845.94	\$909.92	\$909.92	\$732.27	\$732.27

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

HIOS Plan ID (On Exchange)=>	16322PA0070082		16322PA0070082		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA0080003		16322PA0080003	
HIOS Plan ID (Off Exchange)=>	16322PA0070082		16322PA0070082		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA0080003		16322PA0080003	
Plan Marketing Name =>	Silver EPO \$4,400/10% \$50		Silver EPO \$4,400/10% \$50		Gold EPO \$1,000 \$40		Gold EPO \$1,000 \$40		Gold EPO \$1,000 \$40		Gold EPO \$1,500 \$40		Gold EPO \$1,500 \$40		Gold EPO \$1,500 \$40		Silver EPO \$4,400 \$60		Silver EPO \$4,400 \$60	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	4		5		1		4		5		1		4		5		1		4	
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage	
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$4,400 / \$8,800		\$4,400 / \$8,800		\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,500 / \$3,000		\$1,500 / \$3,000		\$1,500 / \$3,000		\$4,400 / \$8,800		\$4,400 / \$8,800	
Coinurance =>	90%		90%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$50 / \$80		\$50 / \$80		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$60 / \$80		\$60 / \$80	
OOP Maximum =>	\$9,100 / \$18,200		\$9,100 / \$18,200		\$7,000 / \$14,000		\$7,000 / \$14,000		\$7,000 / \$14,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,100 / \$18,200		\$9,100 / \$18,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$213.11	\$213.11	\$229.22	\$229.22	\$241.37	\$241.37	\$233.96	\$233.96	\$251.65	\$251.65	\$242.24	\$242.24	\$234.80	\$234.80	\$252.56	\$252.56	\$205.59	\$205.59	\$205.59	\$199.27
15	\$232.05	\$232.05	\$249.60	\$249.60	\$262.83	\$262.83	\$254.76	\$254.76	\$274.02	\$274.02	\$263.77	\$263.77	\$255.67	\$255.67	\$275.01	\$275.01	\$223.86	\$223.86	\$223.86	\$216.99
16	\$239.29	\$239.29	\$257.39	\$257.39	\$271.03	\$271.03	\$262.71	\$262.71	\$282.58	\$282.58	\$272.00	\$272.00	\$263.65	\$263.65	\$283.59	\$283.59	\$230.85	\$230.85	\$230.85	\$223.76
17	\$246.53	\$246.53	\$265.18	\$265.18	\$279.24	\$279.24	\$270.66	\$270.66	\$291.13	\$291.13	\$280.24	\$280.24	\$271.63	\$271.63	\$292.17	\$292.17	\$237.83	\$237.83	\$237.83	\$230.53
18	\$254.33	\$254.33	\$273.57	\$273.57	\$288.07	\$288.07	\$279.22	\$279.22	\$300.34	\$300.34	\$289.10	\$289.10	\$280.23	\$280.23	\$301.42	\$301.42	\$245.36	\$245.36	\$245.36	\$237.83
19	\$262.13	\$262.13	\$281.96	\$281.96	\$296.90	\$296.90	\$287.79	\$287.79	\$309.55	\$309.55	\$297.97	\$297.97	\$288.82	\$288.82	\$310.66	\$310.66	\$252.88	\$252.88	\$252.88	\$245.12
20	\$270.21	\$270.21	\$290.65	\$290.65	\$306.05	\$306.05	\$296.66	\$296.66	\$319.09	\$319.09	\$307.15	\$307.15	\$297.72	\$297.72	\$320.24	\$320.24	\$260.68	\$260.68	\$260.68	\$252.68
21	\$278.57	\$278.57	\$299.64	\$299.64	\$315.52	\$315.52	\$305.83	\$305.83	\$328.96	\$328.96	\$316.65	\$316.65	\$306.93	\$306.93	\$330.14	\$330.14	\$268.74	\$268.74	\$268.74	\$260.49
22	\$278.57	\$278.57	\$299.64	\$299.64	\$315.52	\$315.52	\$305.83	\$305.83	\$328.96	\$328.96	\$316.65	\$316.65	\$306.93	\$306.93	\$330.14	\$330.14	\$268.74	\$268.74	\$268.74	\$260.49
23	\$278.57	\$278.57	\$299.64	\$299.64	\$315.52	\$315.52	\$305.83	\$305.83	\$328.96	\$328.96	\$316.65	\$316.65	\$306.93	\$306.93	\$330.14	\$330.14	\$268.74	\$268.74	\$268.74	\$260.49
24	\$278.57	\$278.57	\$299.64	\$299.64	\$315.52	\$315.52	\$305.83	\$305.83	\$328.96	\$328.96	\$316.65	\$316.65	\$306.93	\$306.93	\$330.14	\$330.14	\$268.74	\$268.74	\$268.74	\$260.49
25	\$279.68	\$279.68	\$300.84	\$300.84	\$316.78	\$316.78	\$307.05	\$307.05	\$330.28	\$330.28	\$317.92	\$317.92	\$308.16	\$308.16	\$331.46	\$331.46	\$269.81	\$269.81	\$269.81	\$261.53
26	\$285.26	\$285.26	\$306.83	\$306.83	\$323.09	\$323.09	\$313.17	\$313.17	\$336.86	\$336.86	\$324.25	\$324.25	\$314.30	\$314.30	\$338.06	\$338.06	\$275.19	\$275.19	\$275.19	\$266.74
27	\$291.94	\$291.94	\$314.02	\$314.02	\$330.66	\$330.66	\$320.51	\$320.51	\$344.75	\$344.75	\$331.85	\$331.85	\$321.66	\$321.66	\$343.99	\$343.99	\$281.64	\$281.64	\$281.64	\$272.99
28	\$302.81	\$302.81	\$321.71	\$321.71	\$342.97	\$342.97	\$332.44	\$332.44	\$357.58	\$357.58	\$344.20	\$344.20	\$333.63	\$333.63	\$358.86	\$358.86	\$292.12	\$292.12	\$292.12	\$283.15
29	\$311.72	\$311.72	\$335.30	\$335.30	\$353.07	\$353.07	\$342.22	\$342.22	\$368.11	\$368.11	\$354.33	\$354.33	\$343.45	\$343.45	\$369.43	\$369.43	\$300.72	\$300.72	\$300.72	\$291.49
30	\$316.18	\$316.18	\$340.09	\$340.09	\$358.12	\$358.12	\$347.12	\$347.12	\$373.37	\$373.37	\$359.40	\$359.40	\$348.37	\$348.37	\$374.71	\$374.71	\$305.02	\$305.02	\$305.02	\$295.66
31	\$322.86	\$322.86	\$347.28	\$347.28	\$365.69	\$365.69	\$354.46	\$354.46	\$381.26	\$381.26	\$367.00	\$367.00	\$355.73	\$355.73	\$382.63	\$382.63	\$311.47	\$311.47	\$311.47	\$301.91
32	\$329.55	\$329.55	\$354.47	\$354.47	\$373.26	\$373.26	\$361.80	\$361.80	\$389.16	\$389.16	\$374.60	\$374.60	\$363.10	\$363.10	\$390.56	\$390.56	\$317.92	\$317.92	\$317.92	\$308.16
33	\$333.73	\$333.73	\$358.97	\$358.97	\$377.99	\$377.99	\$366.38	\$366.38	\$394.09	\$394.09	\$379.35	\$379.35	\$367.70	\$367.70	\$395.51	\$395.51	\$321.95	\$321.95	\$321.95	\$312.07
34	\$338.18	\$338.18	\$363.76	\$363.76	\$383.04	\$383.04	\$371.28	\$371.28	\$399.36	\$399.36	\$384.41	\$384.41	\$372.61	\$372.61	\$400.79	\$400.79	\$326.25	\$326.25	\$326.25	\$316.23
35	\$340.41	\$340.41	\$366.16	\$366.16	\$385.57	\$385.57	\$373.72	\$373.72	\$401.99	\$401.99	\$386.95	\$386.95	\$375.07	\$375.07	\$403.43	\$403.43	\$328.40	\$328.40	\$328.40	\$318.32
36	\$342.64	\$342.64	\$368.56	\$368.56	\$388.09	\$388.09	\$376.17	\$376.17	\$404.62	\$404.62	\$389.48	\$389.48	\$377.52	\$377.52	\$406.07	\$406.07	\$330.55	\$330.55	\$330.55	\$320.40
37	\$344.87	\$344.87	\$370.95	\$370.95	\$390.61	\$390.61	\$378.62	\$378.62	\$407.25	\$407.25	\$392.01	\$392.01	\$379.98	\$379.98	\$408.71	\$408.71	\$332.70	\$332.70	\$332.70	\$322.49
38	\$347.10	\$347.10	\$373.35	\$373.35	\$393.14	\$393.14	\$381.06	\$381.06	\$409.88	\$409.88	\$394.55	\$394.55	\$382.43	\$382.43	\$411.35	\$411.35	\$334.85	\$334.85	\$334.85	\$324.57
39	\$351.56	\$351.56	\$378.15	\$378.15	\$398.19	\$398.19	\$385.96	\$385.96	\$415.15	\$415.15	\$399.61	\$399.61	\$387.35	\$387.35	\$416.64	\$416.64	\$339.15	\$339.15	\$339.15	\$328.74
40	\$356.01	\$356.01	\$382.94	\$382.94	\$403.23	\$403.23	\$390.85	\$390.85	\$420.41	\$420.41	\$404.68	\$404.68	\$392.26	\$392.26	\$421.92	\$421.92	\$343.45	\$343.45	\$343.45	\$332.91
41	\$362.70	\$362.70	\$390.13	\$390.13	\$410.81	\$410.81	\$398.19	\$398.19	\$428.31	\$428.31	\$412.28	\$412.28	\$399.62	\$399.62	\$429.84	\$429.84	\$349.90	\$349.90	\$349.90	\$339.16
42	\$369.11	\$369.11	\$397.02	\$397.02	\$418.06	\$418.06	\$405.22	\$405.22	\$435.87	\$435.87	\$419.56	\$419.56	\$406.68	\$406.68	\$437.44	\$437.44	\$356.08	\$356.08	\$356.08	\$345.15
43	\$378.02	\$378.02	\$406.61	\$406.61	\$428.16	\$428.16	\$415.01	\$415.01	\$446.40	\$446.40	\$429.69	\$429.69	\$416.50	\$416.50	\$448.00	\$448.00	\$364.68	\$364.68	\$364.68	\$353.48
44	\$389.16	\$389.16	\$418.60	\$418.60	\$440.78	\$440.78	\$427.24	\$427.24	\$459.56	\$459.56	\$442.36	\$442.36	\$428.78	\$428.78	\$461.21	\$461.21	\$375.43	\$375.43	\$375.43	\$363.90
45	\$402.26	\$402.26	\$432.68	\$432.68	\$455.61	\$455.61	\$441.62	\$441.62	\$475.02	\$475.02	\$457.24	\$457.24	\$443.21	\$443.21	\$476.72	\$476.72	\$388.06	\$388.06	\$388.06	\$376.15
46	\$417.86	\$417.86	\$449.46	\$449.46	\$473.28	\$473.28	\$458.75	\$458.75	\$493.44	\$493.44	\$474.98	\$474.98	\$460.40	\$460.40	\$495.21	\$495.21	\$403.11	\$403.11	\$403.11	\$390.74
47	\$435.40	\$435.40	\$468.34	\$468.34	\$493.16	\$493.16	\$478.01	\$478.01	\$514.16	\$514.16	\$494.92	\$494.92	\$479.73	\$479.73	\$516.01	\$516.01	\$420.04	\$420.04	\$420.04	\$407.15
48	\$455.46	\$455.46	\$489.91	\$489.91	\$515.88	\$515.88	\$500.03	\$500.03	\$537.85	\$537.85	\$517.72	\$517.72	\$501.83	\$501.83	\$539.78	\$539.78	\$439.39	\$439.39	\$439.39	\$425.90
49	\$475.24	\$475.24	\$511.19	\$511.19	\$538.28	\$538.28	\$521.75	\$521.75	\$561.21	\$561.21	\$540.20	\$540.20	\$523.62	\$523.62	\$548.47	\$548.47	\$458.47	\$458.47	\$458.47	\$444.40
50	\$497.53	\$497.53	\$535.16	\$535.16	\$563.52	\$563.52	\$546.21	\$546.21	\$587.52	\$587.52	\$565.54	\$565.54	\$548.18	\$548.18	\$589.63	\$589.63	\$479.97	\$479.97	\$479.97	\$465.24
51	\$519.53	\$519.53	\$558.83	\$558.83	\$588.44	\$588.44	\$570.37	\$570.37	\$613.51	\$613.51	\$590.55	\$590.55	\$572.42	\$572.42	\$615.71	\$615.71	\$501.20	\$501.20	\$501.20	\$485.81
52	\$543.77	\$543.77	\$584.90	\$584.90	\$615.90	\$615.90	\$596.98	\$596.98	\$642.13	\$642.13	\$618.10	\$618.10	\$599.13	\$599.13	\$644.43	\$644.43	\$524.58	\$524.58	\$524.58	\$508.48
53	\$568.28	\$568.28	\$611.27	\$611.27	\$643.66	\$643.66	\$623.89	\$623.89	\$671.08	\$671.08	\$645.97	\$645.97	\$626.14	\$626.14	\$673.49	\$673.49	\$548.23	\$548.23	\$548.23	\$531.40
54	\$594.75	\$594.75	\$639.73	\$639.73	\$673.64	\$673.64	\$652.95	\$652.95	\$702.33	\$702.33	\$676.05	\$676.05	\$655.30	\$655.30	\$704.85	\$704.85	\$573.76	\$573.76	\$573.76	\$556.15
55	\$621.21	\$621.21	\$668.20	\$668.20	\$703.61	\$703.61	\$682.00	\$682.00	\$733.58	\$733.58	\$706.13	\$706.13	\$684.45	\$684.45	\$736.21	\$736.21	\$599.29	\$599.29	\$599.29	\$580.89
56	\$649.90	\$649.90	\$699.06	\$699.06	\$736.11	\$736.11	\$713.50	\$713.50	\$767.46	\$767.46										

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

HIOS Plan ID (On Exchange)=>	16322PA0080003		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080005		16322PA0080005		16322PA0080006		16322PA0080006		
HIOS Plan ID (Off Exchange)=>	16322PA0080003		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080005		16322PA0080005		16322PA0080006		16322PA0080006		
Plan Marketing Name =>	EPO \$4,400 \$60/Dental Advantage Silver EPO \$4,400 \$60/Dental Advantage Silver		EPO \$4,400 \$60/Dental Advantage Bronze EPO \$8,000 \$16,000/Dental Advantage Bronze		EPO \$8,000 \$16,000/Dental Advantage Bronze EPO \$8,000 \$16,000/Dental Advantage Bronze		EPO \$8,000 \$16,000/Dental Advantage Bronze EPO \$8,000 \$16,000/Dental Advantage Bronze		EPO \$1,500 \$40/\$50 - \$50/Dental Advantage Gold EPO \$1,500 \$40/\$50 - \$50/Dental Advantage Gold		EPO \$1,500 \$40/\$50 - \$50/Dental Advantage Gold EPO \$1,500 \$40/\$50 - \$50/Dental Advantage Gold		EPO \$4,400 \$60/\$80 - \$80/Dental Advantage Silver EPO \$4,400 \$60/\$80 - \$80/Dental Advantage Silver		EPO \$4,400 \$60/\$80 - \$80/Dental Advantage Silver EPO \$4,400 \$60/\$80 - \$80/Dental Advantage Silver		
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		
Rating Area =>	5		1		4		5		1		4		1		4		
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		
Metal =>	Silver		Bronze		Bronze		Bronze		Gold		Gold		Silver		Silver		
Deductible =>	\$8,800		\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000		\$1,500 / \$3,000		\$1,500 / \$3,000		\$4,400 / \$8,800		
Coinsurance =>	0%		100%		100%		100%		100%		100%		100%		100%		
Copays =>	\$80		\$60 / \$80		\$0 / \$0		\$0 / \$0		\$40 / \$50		\$40 / \$50		\$60 / \$80		\$60 / \$80		
OOP Maximum =>	\$18,200		\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,100 / \$18,200		
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	\$199.27	\$214.35	\$214.35	\$162.60	\$162.60	\$157.61	\$157.61	\$169.53	\$169.53	\$237.04	\$237.04	\$229.76	\$229.76	\$201.55	\$201.55	\$195.37	\$195.37
15	\$216.99	\$233.40	\$233.40	\$177.05	\$177.05	\$171.62	\$171.62	\$184.60	\$184.60	\$258.11	\$258.11	\$250.18	\$250.18	\$219.47	\$219.47	\$212.73	\$212.73
16	\$223.76	\$240.68	\$240.68	\$182.58	\$182.58	\$176.98	\$176.98	\$190.36	\$190.36	\$266.16	\$266.16	\$257.99	\$257.99	\$226.32	\$226.32	\$219.37	\$219.37
17	\$230.53	\$247.97	\$247.97	\$188.11	\$188.11	\$182.34	\$182.34	\$196.12	\$196.12	\$274.22	\$274.22	\$265.80	\$265.80	\$233.17	\$233.17	\$226.01	\$226.01
18	\$237.83	\$255.81	\$255.81	\$194.06	\$194.06	\$188.11	\$188.11	\$202.33	\$202.33	\$282.89	\$282.89	\$274.21	\$274.21	\$240.55	\$240.55	\$233.16	\$233.16
19	\$245.12	\$263.66	\$263.66	\$200.01	\$200.01	\$193.87	\$193.87	\$208.54	\$208.54	\$291.57	\$291.57	\$282.62	\$282.62	\$247.93	\$247.93	\$240.31	\$240.31
20	\$252.68	\$271.78	\$271.78	\$206.17	\$206.17	\$199.85	\$199.85	\$214.96	\$214.96	\$300.55	\$300.55	\$291.33	\$291.33	\$255.57	\$255.57	\$247.72	\$247.72
21	\$260.49	\$280.19	\$280.19	\$212.55	\$212.55	\$206.03	\$206.03	\$221.61	\$221.61	\$309.85	\$309.85	\$300.34	\$300.34	\$263.47	\$263.47	\$255.38	\$255.38
22	\$260.49	\$280.19	\$280.19	\$212.55	\$212.55	\$206.03	\$206.03	\$221.61	\$221.61	\$309.85	\$309.85	\$300.34	\$300.34	\$263.47	\$263.47	\$255.38	\$255.38
23	\$260.49	\$280.19	\$280.19	\$212.55	\$212.55	\$206.03	\$206.03	\$221.61	\$221.61	\$309.85	\$309.85	\$300.34	\$300.34	\$263.47	\$263.47	\$255.38	\$255.38
24	\$260.49	\$280.19	\$280.19	\$212.55	\$212.55	\$206.03	\$206.03	\$221.61	\$221.61	\$309.85	\$309.85	\$300.34	\$300.34	\$263.47	\$263.47	\$255.38	\$255.38
25	\$261.53	\$281.31	\$281.31	\$213.40	\$213.40	\$206.85	\$206.85	\$222.50	\$222.50	\$311.09	\$311.09	\$301.54	\$301.54	\$264.52	\$264.52	\$256.40	\$256.40
26	\$266.74	\$286.91	\$286.91	\$217.65	\$217.65	\$210.97	\$210.97	\$226.93	\$226.93	\$317.29	\$317.29	\$307.55	\$307.55	\$269.79	\$269.79	\$261.51	\$261.51
27	\$272.99	\$293.64	\$293.64	\$222.75	\$222.75	\$215.92	\$215.92	\$232.25	\$232.25	\$324.72	\$324.72	\$314.76	\$314.76	\$276.12	\$276.12	\$267.64	\$267.64
28	\$283.15	\$304.57	\$304.57	\$231.04	\$231.04	\$223.95	\$223.95	\$240.89	\$240.89	\$336.81	\$336.81	\$326.47	\$326.47	\$286.39	\$286.39	\$277.60	\$277.60
29	\$291.49	\$313.53	\$313.53	\$237.84	\$237.84	\$230.55	\$230.55	\$247.98	\$247.98	\$346.72	\$346.72	\$336.08	\$336.08	\$294.82	\$294.82	\$285.77	\$285.77
30	\$295.66	\$318.02	\$318.02	\$241.24	\$241.24	\$233.84	\$233.84	\$251.53	\$251.53	\$351.68	\$351.68	\$340.89	\$340.89	\$299.04	\$299.04	\$289.86	\$289.86
31	\$301.91	\$324.74	\$324.74	\$246.35	\$246.35	\$238.79	\$238.79	\$256.85	\$256.85	\$359.12	\$359.12	\$348.09	\$348.09	\$305.36	\$305.36	\$295.99	\$295.99
32	\$308.16	\$331.46	\$331.46	\$251.45	\$251.45	\$243.73	\$243.73	\$262.16	\$262.16	\$366.55	\$366.55	\$355.30	\$355.30	\$311.69	\$311.69	\$302.11	\$302.11
33	\$312.07	\$335.67	\$335.67	\$254.63	\$254.63	\$246.82	\$246.82	\$265.49	\$265.49	\$371.20	\$371.20	\$359.81	\$359.81	\$315.64	\$315.64	\$305.95	\$305.95
34	\$316.23	\$340.15	\$340.15	\$258.04	\$258.04	\$250.12	\$250.12	\$269.03	\$269.03	\$376.16	\$376.16	\$364.61	\$364.61	\$319.85	\$319.85	\$310.03	\$310.03
35	\$318.32	\$342.39	\$342.39	\$259.74	\$259.74	\$251.77	\$251.77	\$270.81	\$270.81	\$378.64	\$378.64	\$367.02	\$367.02	\$321.96	\$321.96	\$312.07	\$312.07
36	\$320.40	\$344.63	\$344.63	\$261.44	\$261.44	\$253.42	\$253.42	\$272.58	\$272.58	\$381.12	\$381.12	\$369.42	\$369.42	\$324.07	\$324.07	\$314.12	\$314.12
37	\$322.49	\$346.88	\$346.88	\$263.14	\$263.14	\$255.07	\$255.07	\$274.35	\$274.35	\$383.59	\$383.59	\$371.82	\$371.82	\$326.18	\$326.18	\$316.16	\$316.16
38	\$324.57	\$349.12	\$349.12	\$264.84	\$264.84	\$256.71	\$256.71	\$276.13	\$276.13	\$386.07	\$386.07	\$374.22	\$374.22	\$328.28	\$328.28	\$318.20	\$318.20
39	\$328.74	\$353.60	\$353.60	\$268.24	\$268.24	\$260.01	\$260.01	\$279.67	\$279.67	\$391.03	\$391.03	\$379.03	\$379.03	\$332.50	\$332.50	\$322.29	\$322.29
40	\$332.91	\$358.08	\$358.08	\$271.64	\$271.64	\$263.31	\$263.31	\$283.22	\$283.22	\$395.99	\$395.99	\$383.83	\$383.83	\$336.71	\$336.71	\$326.38	\$326.38
41	\$339.16	\$364.81	\$364.81	\$276.74	\$276.74	\$268.25	\$268.25	\$288.54	\$288.54	\$403.42	\$403.42	\$391.04	\$391.04	\$343.04	\$343.04	\$332.50	\$332.50
42	\$345.15	\$371.25	\$371.25	\$281.63	\$281.63	\$272.99	\$272.99	\$293.63	\$293.63	\$410.55	\$410.55	\$397.95	\$397.95	\$349.10	\$349.10	\$338.38	\$338.38
43	\$353.48	\$380.22	\$380.22	\$288.43	\$288.43	\$279.58	\$279.58	\$300.72	\$300.72	\$420.47	\$420.47	\$407.56	\$407.56	\$357.53	\$357.53	\$346.55	\$346.55
44	\$363.90	\$391.43	\$391.43	\$296.93	\$296.93	\$287.82	\$287.82	\$309.59	\$309.59	\$432.86	\$432.86	\$419.57	\$419.57	\$368.07	\$368.07	\$356.77	\$356.77
45	\$376.15	\$404.59	\$404.59	\$306.92	\$306.92	\$297.51	\$297.51	\$320.00	\$320.00	\$447.42	\$447.42	\$433.69	\$433.69	\$380.45	\$380.45	\$368.77	\$368.77
46	\$390.74	\$420.29	\$420.29	\$318.83	\$318.83	\$309.05	\$309.05	\$332.42	\$332.42	\$464.78	\$464.78	\$450.51	\$450.51	\$395.21	\$395.21	\$383.07	\$383.07
47	\$407.15	\$437.94	\$437.94	\$332.22	\$332.22	\$322.02	\$322.02	\$346.38	\$346.38	\$484.30	\$484.30	\$469.43	\$469.43	\$411.80	\$411.80	\$399.16	\$399.16
48	\$425.90	\$458.11	\$458.11	\$347.52	\$347.52	\$336.86	\$336.86	\$362.33	\$362.33	\$506.60	\$506.60	\$491.06	\$491.06	\$430.77	\$430.77	\$417.55	\$417.55
49	\$444.40	\$478.00	\$478.00	\$362.61	\$362.61	\$351.49	\$351.49	\$378.07	\$378.07	\$528.60	\$528.60	\$512.38	\$512.38	\$449.48	\$449.48	\$435.68	\$435.68
50	\$465.24	\$500.42	\$500.42	\$379.61	\$379.61	\$367.97	\$367.97	\$395.80	\$395.80	\$553.39	\$553.39	\$536.41	\$536.41	\$470.56	\$470.56	\$456.11	\$456.11
51	\$485.81	\$522.55	\$522.55	\$396.41	\$396.41	\$384.25	\$384.25	\$413.30	\$413.30	\$577.87	\$577.87	\$560.13	\$560.13	\$491.37	\$491.37	\$476.28	\$476.28
52	\$508.48	\$546.93	\$546.93	\$414.90	\$414.90	\$402.17	\$402.17	\$432.58	\$432.58	\$604.83	\$604.83	\$586.26	\$586.26	\$514.29	\$514.29	\$498.50	\$498.50
53	\$531.40	\$571.59	\$571.59	\$433.60	\$433.60	\$420.30	\$420.30	\$452.08	\$452.08	\$632.09	\$632.09	\$612.69	\$612.69	\$537.48	\$537.48	\$520.98	\$520.98
54	\$556.15	\$598.21	\$598.21	\$453.79	\$453.79	\$439.87	\$439.87	\$473.14	\$473.14	\$661.53	\$661.53	\$641.23	\$641.23	\$562.51	\$562.51	\$545.24	\$545.24
55	\$580.89	\$624.82	\$624.82	\$473.99	\$473.99	\$459.45	\$459.45	\$494.19	\$494.19	\$690.97	\$690.97	\$669.76	\$669.76	\$587.54	\$587.54	\$569.50	\$569.50
56	\$607.72	\$653.68	\$653.68	\$495.88	\$495.88	\$480.67	\$480.67	\$517.02	\$517.02	\$722.88	\$722.88	\$700.69	\$700.69	\$614.68	\$614.68	\$595.80	\$595.80
57	\$634.81	\$682.82	\$682.82	\$517.98	\$517.98	\$502.10	\$502.10	\$540.06	\$540.06	\$755.10	\$755.10	\$731.93	\$731.93	\$642.08	\$642.08	\$622.36	\$622.36
58	\$663.73	\$713.92	\$713.92	\$541.58	\$541.58	\$524.96	\$524.96	\$564.66	\$564.66	\$789.50	\$789.50	\$765.27	\$765.27	\$671.32	\$671.32	\$650.71	\$650.71
59	\$678.06	\$729.33	\$729.33	\$553.27	\$553.27	\$536.30	\$536.30	\$576.85	\$576.85	\$806.54	\$806.54	\$781.79	\$781.79	\$685.81	\$685.81	\$664.75	\$664.75
60	\$706.97	\$760.44	\$760.44	\$576.86	\$576.86	\$559.17	\$559.17	\$601.45	\$601.45	\$840.93	\$840.93	\$815.12	\$815.12	\$715.06	\$715.06	\$693.10	\$693.10
61	\$731.98	\$787.33	\$787.33	\$597.27	\$597.27	\$578.94	\$578.94	\$622.72	\$622.72	\$870.68	\$870.68	\$843.96	\$843.96	\$740.35	\$740.35	\$717.62	\$717.62
62	\$748.39	\$804.99	\$804.99	\$610.66	\$610.66	\$591.92	\$591.92	\$636.69	\$636.69	\$890.20	\$890.20	\$862.88	\$862.88	\$756.95	\$756.95	\$733.71	\$733.71
63	\$768.97	\$827.12	\$827.12	\$627.45	\$627.45	\$608.20	\$608.20	\$654.19	\$654.19	\$914.68	\$914.68	\$886.60	\$886.60	\$777.76	\$777.76	\$753.88	\$753.88
64+	\$781.47	\$840.57	\$840.57	\$637.65	\$637.65	\$618.09	\$618.09	\$664.83	\$664.83	\$929.55	\$929.55	\$901.02					

Company Name UPMC Health Options, Inc.

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 1

02-01-2022 Number of Covered Lives by Rating County					0	927	8,362	28	1,043	2,748	1,590	1,162
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
16322PA0060083	MC Small Business Advantage Gold PPO \$1,000 \$40/\$50 - Premium Netw	PPO	Gold	Off		\$362.57	\$362.57	\$362.57	\$362.57	\$362.57	\$362.57	\$362.57
16322PA0060084	MC Small Business Advantage Gold PPO \$1,500 \$40/\$50 - Premium Netw	PPO	Gold	Off		\$363.30	\$363.30	\$363.30	\$363.30	\$363.30	\$363.30	\$363.30
16322PA0060086	MC Small Business Advantage Gold PPO \$2,000 \$35/\$50 - Premium Netw	PPO	Gold	Off		\$358.86	\$358.86	\$358.86	\$358.86	\$358.86	\$358.86	\$358.86
16322PA0060087	MC Small Business Advantage Gold PPO \$3,100 \$30/\$40 - Premium Netw	PPO	Gold	Off		\$351.26	\$351.26	\$351.26	\$351.26	\$351.26	\$351.26	\$351.26
16322PA0060088	MC Small Business Advantage Silver PPO \$4,400 \$60/\$80 - Premium Netw	PPO	Silver	Off		\$306.21	\$306.21	\$306.21	\$306.21	\$306.21	\$306.21	\$306.21
16322PA0060089	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	PPO	Bronze	Off		\$242.73	\$242.73	\$242.73	\$242.73	\$242.73	\$242.73	\$242.73
16322PA0060097	UPMC Consumer Advantage Gold HSA PPO \$1,750/10% - Premium Network	PPO	Gold	Off		\$329.49	\$329.49	\$329.49	\$329.49	\$329.49	\$329.49	\$329.49
16322PA0060098	UPMC Consumer Advantage Gold HSA PPO \$2,200 - Premium Network	PPO	Gold	Off		\$332.51	\$332.51	\$332.51	\$332.51	\$332.51	\$332.51	\$332.51
16322PA0060099	UPMC Consumer Advantage Silver HSA PPO \$4,400 - Premium Network	PPO	Silver	Off		\$289.15	\$289.15	\$289.15	\$289.15	\$289.15	\$289.15	\$289.15
16322PA0060126	MC Small Business Advantage Silver PPO \$5,500 \$50/\$70 - Premium Netw	PPO	Silver	Off		\$301.69	\$301.69	\$301.69	\$301.69	\$301.69	\$301.69	\$301.69
16322PA0060128	UPMC MyCare Advantage Gold PPO \$1,250 \$35/\$50 - Premium Network	PPO	Gold	Off			\$344.96			\$344.96	\$344.96	
16322PA0060129	UPMC MyCare Advantage Gold PPO \$2,000 \$35/\$50 - Premium Network	PPO	Gold	Off			\$331.95			\$331.95	\$331.95	
16322PA0060130	UPMC MyCare Advantage Gold PPO \$2,500/10% \$30/\$50 - Premium Netw	PPO	Gold	Off			\$324.43			\$324.43	\$324.43	
16322PA0060131	UPMC MyCare Advantage Silver PPO HSA \$3,400/10% - Premium Networl	PPO	Silver	Off			\$277.26			\$277.26	\$277.26	
16322PA0060132	UPMC MyCare Advantage Silver PPO \$5,000/10% \$50/\$70 - Premium Netw	PPO	Silver	Off			\$275.38			\$275.38	\$275.38	
16322PA0060133	UPMC MyCare Advantage Silver PPO \$7,000/10% \$40/\$80 - Premium Netw	PPO	Silver	Off			\$282.28			\$282.28	\$282.28	
16322PA0060134	UPMC MyCare Advantage Gold PPO \$1,000/10% \$30/\$50 - Premium Netw	PPO	Gold	Off			\$336.53			\$336.53	\$336.53	
16322PA0060135	UPMC MyCare Advantage Silver PPO \$4,400/10% \$50/\$80 - Premium Netw	PPO	Silver	Off			\$280.80			\$280.80	\$280.80	
16322PA0070029	MC Small Business Advantage Gold EPO \$1,000 \$40/\$50 - Premium Netw	EPO	Gold	Off		\$348.63	\$348.63	\$348.63	\$348.63	\$348.63	\$348.63	\$348.63
16322PA0070030	MC Small Business Advantage Gold EPO \$1,500 \$40/\$50 - Premium Netw	EPO	Gold	Off		\$349.88	\$349.88	\$349.88	\$349.88	\$349.88	\$349.88	\$349.88
16322PA0070032	MC Small Business Advantage Gold EPO \$2,000 \$35/\$50 - Premium Netw	EPO	Gold	Off		\$346.03	\$346.03	\$346.03	\$346.03	\$346.03	\$346.03	\$346.03
16322PA0070033	MC Small Business Advantage Gold EPO \$3,100 \$30/\$40 - Premium Netw	EPO	Gold	Off		\$339.29	\$339.29	\$339.29	\$339.29	\$339.29	\$339.29	\$339.29
16322PA0070034	MC Small Business Advantage Silver EPO \$4,400 \$60/\$80 - Premium Netw	EPO	Silver	Off		\$296.94	\$296.94	\$296.94	\$296.94	\$296.94	\$296.94	\$296.94
16322PA0070035	UPMC Small Business Advantage Bronze EPO \$8,000 - Premium Network	EPO	Bronze	Off		\$234.86	\$234.86	\$234.86	\$234.86	\$234.86	\$234.86	\$234.86
16322PA0070073	MC Small Business Advantage Silver EPO \$5,500 \$50/\$70 - Premium Netw	EPO	Silver	Off		\$292.70	\$292.70	\$292.70	\$292.70	\$292.70	\$292.70	\$292.70
16322PA0070075	UPMC MyCare Advantage Gold EPO \$1,250 \$35/\$50 - Premium Network	EPO	Gold	Off			\$333.26			\$333.26	\$333.26	
16322PA0070076	UPMC MyCare Advantage Gold EPO \$2,000 \$35/\$50 - Premium Network	EPO	Gold	Off			\$321.74			\$321.74	\$321.74	
16322PA0070077	UPMC MyCare Advantage Gold EPO \$2,500/10% \$30/\$50 - Premium Netw	EPO	Gold	Off			\$314.29			\$314.29	\$314.29	
16322PA0070078	UPMC MyCare Advantage Silver EPO HSA \$3,400/10% - Premium Networl	EPO	Silver	Off			\$268.59			\$268.59	\$268.59	
16322PA0070079	UPMC MyCare Advantage Silver EPO \$5,000/10% \$50/\$70 - Premium Netw	EPO	Silver	Off			\$267.21			\$267.21	\$267.21	
16322PA0070080	UPMC MyCare Advantage Silver EPO \$7,000/10% \$40/\$80 - Premium Netw	EPO	Silver	Off			\$273.91			\$273.91	\$273.91	
16322PA0070081	UPMC MyCare Advantage Gold EPO \$1,000/10% \$30/\$50 - Premium Netw	EPO	Gold	Off			\$326.02			\$326.02	\$326.02	
16322PA0070082	UPMC MyCare Advantage Silver EPO \$4,400/10% \$50/\$80 - Premium Netw	EPO	Silver	Off			\$273.54			\$273.54	\$273.54	
16322PA0080001	UPMC Small Business Advantage Gold EPO \$1,000 \$40/\$50 - Partner Netw	EPO	Gold	Off			\$300.32					
16322PA0080002	UPMC Small Business Advantage Gold EPO \$1,500 \$40/\$50 - Partner Netw	EPO	Gold	Off			\$301.39					
16322PA0080003	UPMC Small Business Advantage Silver EPO \$4,400 \$60/\$80 - Partner Netw	EPO	Silver	Off			\$255.79					
16322PA0080004	UPMC Small Business Advantage Bronze EPO \$8,000 - Partner Network	EPO	Bronze	Off			\$202.31					
16322PA0080005	UPMC VirtualCare Gold EPO \$1,500 \$40/\$50 - Partner Network	EPO	Gold	Off			\$294.92					
16322PA0080006	UPMC VirtualCare Silver EPO \$4,400 \$60/\$80 - Partner Network	EPO	Silver	Off			\$250.77					

RATING AREA 2

RATING AREA 3

RATING AREA 4

1,547	187	172
Elk	Cameron	Potter

24	3	19	29	21	202	0	0	0	0	39	0	1
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

43,319	1,664	3,311
Allegheny	Armstrong	Beaver

\$431.37	\$431.37	\$431.37
\$432.24	\$432.24	\$432.24
\$426.95	\$426.95	\$426.95
\$417.92	\$417.92	\$417.92
\$364.32	\$364.32	\$364.32
\$288.80	\$288.80	\$288.80
\$392.02	\$392.02	\$392.02
\$395.61	\$395.61	\$395.61
\$344.02	\$344.02	\$344.02
\$358.94	\$358.94	\$358.94

\$351.44	\$351.44	\$351.44
\$352.15	\$352.15	\$352.15
\$347.84	\$347.84	\$347.84
\$340.48	\$340.48	\$340.48
\$296.82	\$296.82	\$296.82
\$235.28	\$235.28	\$235.28
\$319.38	\$319.38	\$319.38
\$322.31	\$322.31	\$322.31
\$280.28	\$280.28	\$280.28
\$292.43	\$292.43	\$292.43

\$414.79	\$414.79	\$414.79
\$416.28	\$416.28	\$416.28
\$411.69	\$411.69	\$411.69
\$403.68	\$403.68	\$403.68
\$353.29	\$353.29	\$353.29
\$279.43	\$279.43	\$279.43
\$348.25	\$348.25	\$348.25

\$334.37		\$334.37
\$321.76		\$321.76
\$314.47		\$314.47
\$268.75		\$268.75
\$266.93		\$266.93
\$273.62		\$273.62
\$326.20		\$326.20
\$272.18		\$272.18
\$337.93	\$337.93	\$337.93
\$339.14	\$339.14	\$339.14
\$335.41	\$335.41	\$335.41
\$328.88	\$328.88	\$328.88
\$287.83	\$287.83	\$287.83
\$227.65	\$227.65	\$227.65
\$283.72	\$283.72	\$283.72
\$323.03		\$323.03
\$311.87		\$311.87
\$304.64		\$304.64
\$260.35		\$260.35
\$259.01		\$259.01
\$265.50		\$265.50
\$316.01		\$316.01
\$265.15		\$265.15
\$291.10		
\$292.14		
\$247.94		
\$196.10		
\$285.87		
\$243.08		

RATING AREA 5

RATING AREA 6

6,877	2,399	747	1,728	1,877	6,627	9,348
Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$351.44	\$351.44	\$351.44	\$351.44	\$351.44	\$351.44	\$351.44
\$352.15	\$352.15	\$352.15	\$352.15	\$352.15	\$352.15	\$352.15
\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84
\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48
\$296.82	\$296.82	\$296.82	\$296.82	\$296.82	\$296.82	\$296.82
\$235.28	\$235.28	\$235.28	\$235.28	\$235.28	\$235.28	\$235.28
\$319.38	\$319.38	\$319.38	\$319.38	\$319.38	\$319.38	\$319.38
\$322.31	\$322.31	\$322.31	\$322.31	\$322.31	\$322.31	\$322.31
\$280.28	\$280.28	\$280.28	\$280.28	\$280.28	\$280.28	\$280.28
\$292.43	\$292.43	\$292.43	\$292.43	\$292.43	\$292.43	\$292.43
\$334.37	\$334.37			\$334.37	\$334.37	\$334.37
\$321.76	\$321.76			\$321.76	\$321.76	\$321.76
\$314.47	\$314.47			\$314.47	\$314.47	\$314.47
\$268.75	\$268.75			\$268.75	\$268.75	\$268.75
\$266.93	\$266.93			\$266.93	\$266.93	\$266.93
\$273.62	\$273.62			\$273.62	\$273.62	\$273.62
\$326.20	\$326.20			\$326.20	\$326.20	\$326.20
\$272.18	\$272.18			\$272.18	\$272.18	\$272.18
\$337.93	\$337.93	\$337.93	\$337.93	\$337.93	\$337.93	\$337.93
\$339.14	\$339.14	\$339.14	\$339.14	\$339.14	\$339.14	\$339.14
\$335.41	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41
\$328.88	\$328.88	\$328.88	\$328.88	\$328.88	\$328.88	\$328.88
\$287.83	\$287.83	\$287.83	\$287.83	\$287.83	\$287.83	\$287.83
\$227.65	\$227.65	\$227.65	\$227.65	\$227.65	\$227.65	\$227.65
\$283.72	\$283.72	\$283.72	\$283.72	\$283.72	\$283.72	\$283.72
\$323.03	\$323.03			\$323.03	\$323.03	\$323.03
\$311.87	\$311.87			\$311.87	\$311.87	\$311.87
\$304.64	\$304.64			\$304.64	\$304.64	\$304.64
\$260.35	\$260.35			\$260.35	\$260.35	\$260.35
\$259.01	\$259.01			\$259.01	\$259.01	\$259.01
\$265.50	\$265.50			\$265.50	\$265.50	\$265.50
\$316.01	\$316.01			\$316.01	\$316.01	\$316.01
\$265.15	\$265.15			\$265.15	\$265.15	\$265.15

1,117	3,360	0	2,561	428	1,113	1,827
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$378.02	\$378.02		\$378.02	\$378.02	\$378.02	\$378.02
\$378.78	\$378.78		\$378.78	\$378.78	\$378.78	\$378.78
\$374.15	\$374.15		\$374.15	\$374.15	\$374.15	\$374.15
\$366.23	\$366.23		\$366.23	\$366.23	\$366.23	\$366.23
\$319.26	\$319.26		\$319.26	\$319.26	\$319.26	\$319.26
\$253.08	\$253.08		\$253.08	\$253.08	\$253.08	\$253.08
\$343.53	\$343.53		\$343.53	\$343.53	\$343.53	\$343.53
\$346.68	\$346.68		\$346.68	\$346.68	\$346.68	\$346.68
\$301.47	\$301.47		\$301.47	\$301.47	\$301.47	\$301.47
\$314.55	\$314.55		\$314.55	\$314.55	\$314.55	\$314.55
\$359.66	\$359.66					\$359.66
\$346.10	\$346.10					\$346.10
\$338.25	\$338.25					\$338.25
\$289.08	\$289.08					\$289.08
\$287.12	\$287.12					\$287.12
\$294.31	\$294.31					\$294.31
\$350.87	\$350.87					\$350.87
\$292.77	\$292.77					\$292.77
\$363.49	\$363.49		\$363.49	\$363.49	\$363.49	\$363.49
\$364.79	\$364.79		\$364.79	\$364.79	\$364.79	\$364.79
\$360.77	\$360.77		\$360.77	\$360.77	\$360.77	\$360.77
\$353.75	\$353.75		\$353.75	\$353.75	\$353.75	\$353.75
\$309.59	\$309.59		\$309.59	\$309.59	\$309.59	\$309.59
\$244.87	\$244.87		\$244.87	\$244.87	\$244.87	\$244.87
\$305.17	\$305.17		\$305.17	\$305.17	\$305.17	\$305.17
\$347.46	\$347.46					\$347.46
\$335.45	\$335.45					\$335.45
\$327.68	\$327.68					\$327.68
\$280.04	\$280.04					\$280.04
\$278.60	\$278.60					\$278.60
\$285.58	\$285.58					\$285.58
\$339.91	\$339.91					\$339.91
\$285.20	\$285.20					\$285.20
\$313.11	\$313.11					\$313.11
\$314.24	\$314.24					\$314.24
\$266.69	\$266.69					\$266.69
\$210.93	\$210.93					\$210.93

153	0	29	0	0
Centre	Columbia	Lehigh	Mifflin	Montour

10	1	11	0	1
Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

102	0	1,971	456
Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

1,146	1,087	0
Cumberland	Dauphin	Franklin

0	0	229	94
Fulton	Juniata	Lebanon	Perry

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v5.4																			
2	To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.																			
3	Company Legal Name:	UPMC HEALTH OPTIONS INC.														State:	PA		To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.	
4	HIOS Issuer ID:	16322														Market:	Small Group		To validate, select the Validate button or Ctrl + Shift + I.	
5	Effective Date of Rate Change(s):	1/1/2023																		
6																				
7																				
8	Market Level Calculations (Same for all Plans)																			
9																				
10																				
11	Section I: Experience Period Data																			
12	Experience Period:	1/1/2021			to	12/31/2021														
13					Total				PMPM											
14	Allowed Claims					\$757,930,757.19				\$539.70										
15	Reinsurance					\$0.00				\$0.00										
16	Incurred Claims in Experience Period					\$639,093,435.30				\$455.08										
17	Risk Adjustment					-\$10,698,305.00				-\$7.62										
18	Experience Period Premium					\$617,544,233.19				\$439.73										
19	Experience Period Member Months					1,404,357														
20																				
21	Section II: Projections																			
22			Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims									
23	Benefit Category	Experience Period Index	Cost		Utilization		Cost		Utilization		PMPM									
24	Inpatient Hospital	\$91.92	1.113	0.955	1.113	0.955	1.113	0.955	1.113	0.955	\$103.85									
25	Outpatient Hospital	\$165.71	1.003	1.041	1.003	1.041	1.003	1.041	1.003	1.041	\$180.66									
26	Professional	\$93.72	1.033	0.978	1.033	0.978	1.033	0.978	1.033	0.978	\$95.66									
27	Other Medical	\$75.01	1.074	1.010	1.074	1.010	1.074	1.010	1.074	1.010	\$88.26									
28	Capitation	\$0.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	\$0.00									
29	Prescription Drug	\$112.12	1.078	1.006	1.078	1.006	1.078	1.006	1.078	1.006	\$131.86									
30	Total	\$538.48									\$600.28									
31																				
32	Morbidity Adjustment																	1.000		
33	Demographic Shift																	1.000		
34	Plan Design Changes																	1.000		
35	Other																	1.000		
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2023																\$600.28		
37																				
38	Manual EHB Allowed Claims PMPM																	\$549.40		
39	Applied Credibility %																	0.00%		
40																				
41	Projected Period Totals																			
42	Projected Index Rate for	1/1/2023																\$549.40		
43	Reinsurance																	\$699,581,786.40		
44	Risk Adjustment Payment/Charge																	\$0.00		
45	Exchange User Fees																	-\$4.29		
46	Market Adjusted Index Rate																	-\$5,462,697.24		
47																		0.00%		
48																		\$553.69		
49																		\$705,044,483.64		
50	Projected Member Months																	1,273,356		
51																				
<p>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.</p>																				

Category	Item	Value	Unit	Notes
Material	Concrete	1000	m³	
	Steel	500	kg	
	Brick	10000	units	
	Block	5000	units	
	Gravel	2000	m³	
	Sand	1500	m³	
	Water	1000	m³	
	Electricity	500	kWh	
	Labor	1000	hours	
	Transport	500	km	
Equipment	Excavator	1	unit	
	Truck	5	units	
	Generator	2	units	
	Compressor	1	unit	
	Drill	10	units	
	Saw	5	units	
	Level	10	units	
	Shovel	20	units	
	Wheelbarrow	50	units	
	Toolbox	10	units	
Safety	Hard Hat	1000	units	
	Safety Vest	1000	units	
	First Aid Kit	10	units	
	Fire Extinguisher	5	units	
	Signage	100	units	
	Barrier	500	m	
	Lighting	100	units	
	Weather Protection	100	units	
	Communication	100	units	
	Documentation	100	units	
Miscellaneous	Office Supplies	100	units	
	Travel Expenses	500	units	
	Insurance	1000	units	
	Permits	500	units	
	Contingency	1000	units	
	Storage	100	units	
	Waste Management	100	units	
	Security	100	units	
	Training	100	units	
	Quality Control	100	units	

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 1	0.9600
Rating Area 2	1.1422
Rating Area 4	0.9305
Rating Area 5	1.0009

RFJ Part II – Consumer Friendly Justification

Small Group Exchange EPO/PPO Rate Filing

The rate change for UPMC Health Options Small Group plans is 12.59% for 2023. Rate change drivers include the following: Increasing cost and utilization trends; Less favorable claims experience than anticipated; Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block).

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 106,069. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 7.94% to 16.42%

Financial Experience of the Product

Premiums	\$	606,845,928
Claims	\$	639,093,435
Administrative expenses	\$	55,673,559
Taxes & fees		\$556,870
Company made (after taxes)	\$	(88,477,936)

Changes in Medical Service Costs

For 2023, cost and utilization increases are expected to increase by approximately 5.64%

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:

Company Legal Name: UPMC Health Options, Inc.

NAIC #: 15345

State: PA

HIOS Issuer ID: 16322

Market: Small Group

Exchange: Off Exchange

Products: PPO, EPO

Effective Date: 1/1/2023

Company Contact Information:

[REDACTED]
[REDACTED]
[REDACTED]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-133258174

Form Filing SERFF Tracking #: UPMC-133255268, UPMC-133255362, UPMC-133255307, UPMC-133255365,
UPMC-133278666, UPMC-133278662

Binder SERFF Tracking #: UPMC-PA23-125113704

Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-129389352	2014	0.0%
UPMC-129640669	2015	0.0%
UPMC-130071358	2016	0.0%
UPMC-130536887	2017	6.1%
UPMC-131034850	2018	7.1%

UPMC-131495951	2019	-5.3%
UPMC-131851555	2019 Q4	-3.0%
UPMC-131943283	2020	8.2%
UPMC-132294595	2020 Q4	11.1%
UPMC-132364924	2021	3.6%
UPMC-132801371	2022	9.1%

**relative to prior year annual filing for quarterly updates*

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate increase calculated for PPO products in section I, worksheet 2 of the URRT is 12.6%

The proposed rate increase calculated for Premium EPO products in section I, worksheet 2 of the URRT is 12.6%

The proposed rate increase calculated for Partner EPO products in section I, worksheet 2 of the URRT is 12.7%

The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Less favorable claims experience than anticipated
- Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block)

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of February 2022.

Current Date:

Current enrollment and premium data is reported as of February 15, 2022.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2021 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2021 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2022. Allowed medical, pharmacy, and pediatric dental & vision claims are pulled directly from our data warehouse. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed.

Month	Completion Factor
1/1/2021	0.9994
2/1/2021	0.9991
3/1/2021	0.9988
4/1/2021	0.9984
5/1/2021	0.9979
6/1/2021	0.9953
7/1/2021	0.9930
8/1/2021	0.9909
9/1/2021	0.9854
10/1/2021	0.9797
11/1/2021	0.9680
12/1/2021	0.9519

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They, along with pediatric dental & vision claims, are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 5.64%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. A blend of ACA-compliant data from small groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies was included in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:

We expect a morbidity trend of 0% when comparing our experience period population.

Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2023, so no adjustments were necessary.

Changes in Demographics:

No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 36.9 with an average premium factor of 1.52. This is identical to our 2022 experience so far with age 36.9 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:

An adjustment factor of 0.968 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will no longer be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. Some offerings included in the 2023 product portfolio under the captioned company will utilize the Partner Network, which was introduced to the small group market in 2022. This adjustment factor is used to bring the index rate in line with the characteristics of the mix of provider networks included in counties that will continue to be covered in 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.982 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The manual data for this filing (displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits) was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies in the small group market. Using data from western Pennsylvania only as the basis for the manual was deemed appropriate since coverage will only be offered in this part of the state during the projection period. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool.

Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 1,404,357 member months from ACA-compliant policies. However, this data set includes data from groups domiciled in both western and eastern Pennsylvania, but the captioned company will only offer coverage for groups domiciled in western Pennsylvania during the projection period in the small group market. To help account for this transition, 0% credibility has been applied to the experience (just as was implemented in prior filings for the captioned company and market), and the manual data for this filing was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool, as mentioned above.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.64% annual trend to the Index Rate of Experience Period. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$549.40 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Please note that claims corresponding to non-EHBs were not included in the calculation of the index rates despite being covered during the experience period.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2023 are proposed in this filing. The proposed quarterly trend is 1.66%. Please see Exhibit 13 for the derivation of quarterly trend.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$10,698,305 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of \$7.62.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$3.49, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$4.29 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The projected payment of \$3.49 was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies as a starting point. This value was then adjusted to account for the fact that coverage will only be offered to small groups domiciled in western Pennsylvania during the projection period. This was done by assuming that the transfer payment spread between western and eastern Pennsylvania groups observed in official 2020 results will remain constant for the experience period estimates. The observed spread from 2020 was used because this same level of detail is not yet available for the experience period. This assumption was applied to approximate the experience period transfer payment for western Pennsylvania groups only, which was then used as the projection period Risk Adjustment transfer. Please see Exhibit 11 of the Supporting Exhibits for this derivation.

Exchange User Fees:

No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

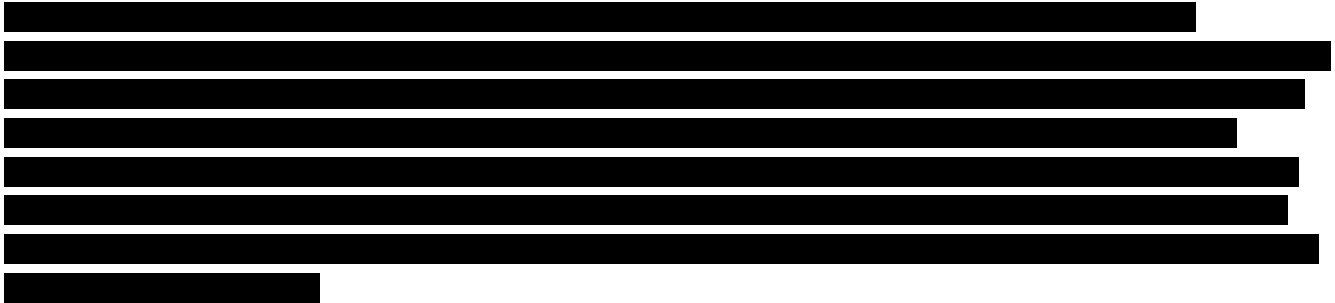
Estimated Reinsurance Recoveries PMPM:

No adjustment was made for the new state-based reinsurance program since it is not applicable to the small group market.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 11.5% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

A table with 8 rows of data is completely redacted with black bars.

Profit & Risk Margin:

The projected profit margin for this company will remain at 0% for 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2023. This load accounts for the projected Federal Income Tax in 2023. Please note that the Risk Adjustment Administration Fee of \$0.22 PMPM and the projected PCORI Fee of \$0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Please note that Plans 40 - 49 included in Table 10 correspond to a small subset of February 2022 enrollment that is unable to be mapped to a 2022 or 2023 SCID as described in the state guidance due to the fact that coverage is only offered to small groups domiciled in western Pennsylvania during 2022 and beyond. Because of this, 2021 plan information was entered into Table 10 for these plans. Also, the 2022 Calibrated Plan Adjusted Index Rate PMPM field in Table 10 and the Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM fields in Table 11 were left blank since these rates do not exist for these particular plans.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.33 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Network factors for 2023 were calculated to reflect cost differentials between networks and to ensure normalization using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Some offerings included in the 2023 product portfolio under the captioned company will utilize the MyCare Advantage Network. The MyCare Advantage Network covers many counties in rating areas 1, 4, and 5. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit lower cost of delivery characteristics than the Premium Network. We estimate that costs under the MyCare Advantage Network will be approximately 5% less than those under the Premium Network for 2023. Other offerings will utilize the Partner Network. The Partner Network is a much more narrow network that only covers five select counties in rating areas 1, 4, and 5 and is anticipated to exhibit much lower cost characteristics than the Premium and MyCare Advantage Networks. We estimate that costs under the Partner Network will be approximately 14% less than those under the Premium Network for 2023. The current and proposed network factors are also shown in Table 14 of the PA Actuarial Memorandum Exhibits.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 36.9 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.960	0.960
2	1.142	1.142
4	0.931	0.931
5	1.001	1.001

The calibration factor of 0.946 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 93.2%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, some differences exist between the actual and pricing values. The actual loss ratios are greater than the pricing values largely due to claims experience that was less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected, especially considering that the captioned company expanded its service area to include several new counties in eastern Pennsylvania for the first time ever during this timespan.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2023 HHS AV Calculator.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2023 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
Jeffrey A. Bees, CFO, Commercial Products and WorkPartners	Projected administrative expenses; Anticipated savings from Cigna agreement; Pharmacy rebate information	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Express Scripts, Inc.	Anticipated savings from SaveOn program	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Jim Stults, Senior Director, Sales & Account Management	Commissions – projected enrollment displayed in Supporting Exhibit 6	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Joseph Bayura, Director, Product Development & Small Group Sales	Metallic Tier Actuarial Values from HHS Calculator; AV screenshots	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

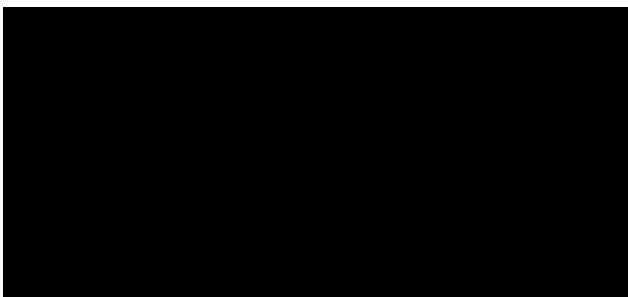
Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Derivation of Projected Risk Adjustment PMPM
- Exhibit 12: Calculation of Quarterly Rate Changes
- Exhibit 13: Derivation of Quarterly Trend
- Exhibit 14: Projected Administrative Expense Load Development
- Exhibit 15: Derivation of Projected Taxes and Fees
- Exhibit 16: Current/Projected Commissions by OEP and SEP

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



8/26/2022
Date

2023 Rates Table Template v12.0				
<i>All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
HIOS Issuer ID*	16322			
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
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16322PA0060089	Rating Area 1	No Preference	41	316.03
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16322PA0060099	Rating Area 4	No Preference	57	683.04
16322PA0060099	Rating Area 4	No Preference	58	714.15
16322PA0060099	Rating Area 4	No Preference	59	729.57
16322PA0060099	Rating Area 4	No Preference	60	760.68
16322PA0060099	Rating Area 4	No Preference	61	787.59
16322PA0060099	Rating Area 4	No Preference	62	805.24
16322PA0060099	Rating Area 4	No Preference	63	827.39
16322PA0060099	Rating Area 4	No Preference	64 and over	840.84
16322PA0060099	Rating Area 5	No Preference	0-14	230.62
16322PA0060099	Rating Area 5	No Preference	15	251.12
16322PA0060099	Rating Area 5	No Preference	16	258.96
16322PA0060099	Rating Area 5	No Preference	17	266.80
16322PA0060099	Rating Area 5	No Preference	18	275.24
16322PA0060099	Rating Area 5	No Preference	19	283.68
16322PA0060099	Rating Area 5	No Preference	20	292.43
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16322PA0060099	Rating Area 5	No Preference	22	301.47
16322PA0060099	Rating Area 5	No Preference	23	301.47
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16322PA0060099	Rating Area 5	No Preference	25	302.68
16322PA0060099	Rating Area 5	No Preference	26	308.71
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16322PA0060099	Rating Area 5	No Preference	28	327.70
16322PA0060099	Rating Area 5	No Preference	29	337.34
16322PA0060099	Rating Area 5	No Preference	30	342.17
16322PA0060099	Rating Area 5	No Preference	31	349.40
16322PA0060099	Rating Area 5	No Preference	32	356.64
16322PA0060099	Rating Area 5	No Preference	33	361.16
16322PA0060099	Rating Area 5	No Preference	34	365.98
16322PA0060099	Rating Area 5	No Preference	35	368.40
16322PA0060099	Rating Area 5	No Preference	36	370.81
16322PA0060099	Rating Area 5	No Preference	37	373.22
16322PA0060099	Rating Area 5	No Preference	38	375.63
16322PA0060099	Rating Area 5	No Preference	39	380.46
16322PA0060099	Rating Area 5	No Preference	40	385.28
16322PA0060099	Rating Area 5	No Preference	41	392.51
16322PA0060099	Rating Area 5	No Preference	42	399.45
16322PA0060099	Rating Area 5	No Preference	43	409.09
16322PA0060099	Rating Area 5	No Preference	44	421.15
16322PA0060099	Rating Area 5	No Preference	45	435.32
16322PA0060099	Rating Area 5	No Preference	46	452.21
16322PA0060099	Rating Area 5	No Preference	47	471.20
16322PA0060099	Rating Area 5	No Preference	48	492.90
16322PA0060099	Rating Area 5	No Preference	49	514.31
16322PA0060099	Rating Area 5	No Preference	50	538.43
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16322PA0060099	Rating Area 5	No Preference	52	588.47
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16322PA0060099	Rating Area 5	No Preference	54	643.64
16322PA0060099	Rating Area 5	No Preference	55	672.28
16322PA0060099	Rating Area 5	No Preference	56	703.33
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16322PA0060099	Rating Area 5	No Preference	58	768.15
16322PA0060099	Rating Area 5	No Preference	59	784.73
16322PA0060099	Rating Area 5	No Preference	60	818.19
16322PA0060099	Rating Area 5	No Preference	61	847.13
16322PA0060099	Rating Area 5	No Preference	62	866.12
16322PA0060099	Rating Area 5	No Preference	63	889.94
16322PA0060099	Rating Area 5	No Preference	64 and over	904.41
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16322PA0060126	Rating Area 1	No Preference	16	259.15
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16322PA0060126	Rating Area 1	No Preference	18	275.44
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16322PA0060126	Rating Area 1	No Preference	20	292.64
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16322PA0060126	Rating Area 1	No Preference	22	301.69
16322PA0060126	Rating Area 1	No Preference	23	301.69
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16322PA0060126	Rating Area 1	No Preference	26	308.93
16322PA0060126	Rating Area 1	No Preference	27	316.17
16322PA0060126	Rating Area 1	No Preference	28	327.94

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16322PA0060126 Rating Area 1	No Preference	33	361.42
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16322PA0060126 Rating Area 1	No Preference	35	368.67
16322PA0060126 Rating Area 1	No Preference	36	371.08
16322PA0060126 Rating Area 1	No Preference	37	373.49
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16322PA0060126 Rating Area 1	No Preference	49	514.68
16322PA0060126 Rating Area 1	No Preference	50	538.82
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16322PA0060126 Rating Area 1	No Preference	62	866.76
16322PA0060126 Rating Area 1	No Preference	63	890.59
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16322PA0060126 Rating Area 2	No Preference	15	299.00
16322PA0060126 Rating Area 2	No Preference	16	308.33
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16322PA0060126 Rating Area 2	No Preference	18	327.71
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16322PA0060126 Rating Area 2	No Preference	24	358.94
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16322PA0060126 Rating Area 2	No Preference	50	641.07
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16322PA0060126 Rating Area 2	No Preference	59	934.32
16322PA0060126 Rating Area 2	No Preference	60	974.16
16322PA0060126 Rating Area 2	No Preference	61	1008.62
16322PA0060126 Rating Area 2	No Preference	62	1031.23
16322PA0060126 Rating Area 2	No Preference	63	1059.59
16322PA0060126 Rating Area 2	No Preference	64 and over	1076.82
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16322PA0060126 Rating Area 4	No Preference	27	306.47
16322PA0060126 Rating Area 4	No Preference	28	317.87
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16322PA0060126	Rating Area 4	No Preference	46	438.65
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16322PA0060126	Rating Area 4	No Preference	49	498.89
16322PA0060126	Rating Area 4	No Preference	50	522.28
16322PA0060126	Rating Area 4	No Preference	51	545.38
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16322PA0060126	Rating Area 4	No Preference	53	596.56
16322PA0060126	Rating Area 4	No Preference	54	624.34
16322PA0060126	Rating Area 4	No Preference	55	652.12
16322PA0060126	Rating Area 4	No Preference	56	682.24
16322PA0060126	Rating Area 4	No Preference	57	712.65
16322PA0060126	Rating Area 4	No Preference	58	745.11
16322PA0060126	Rating Area 4	No Preference	59	761.20
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16322PA0060126	Rating Area 4	No Preference	62	840.15
16322PA0060126	Rating Area 4	No Preference	63	863.25
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16322PA0060126	Rating Area 5	No Preference	34	381.86
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16322PA0060126	Rating Area 5	No Preference	37	389.41
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16322PA0060126	Rating Area 5	No Preference	40	401.99
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16322PA0060126	Rating Area 5	No Preference	44	439.43
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16322PA0060126	Rating Area 5	No Preference	46	471.83
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16322PA0060126	Rating Area 5	No Preference	50	561.79
16322PA0060126	Rating Area 5	No Preference	51	586.64
16322PA0060126	Rating Area 5	No Preference	52	614.00
16322PA0060126	Rating Area 5	No Preference	53	641.68
16322PA0060126	Rating Area 5	No Preference	54	671.56
16322PA0060126	Rating Area 5	No Preference	55	701.45
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16322PA0060126	Rating Area 5	No Preference	57	766.56
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16322PA0060126	Rating Area 5	No Preference	59	818.77
16322PA0060126	Rating Area 5	No Preference	60	853.69
16322PA0060126	Rating Area 5	No Preference	61	883.89
16322PA0060126	Rating Area 5	No Preference	62	903.70
16322PA0060126	Rating Area 5	No Preference	63	928.55
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16322PA0060128	Rating Area 1	No Preference	24	344.96
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16322PA0060128	Rating Area 1	No Preference	41	449.14
16322PA0060128	Rating Area 1	No Preference	42	457.07
16322PA0060128	Rating Area 1	No Preference	43	468.11
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16322PA0060128	Rating Area 1	No Preference	48	564.01
16322PA0060128	Rating Area 1	No Preference	49	588.50
16322PA0060128	Rating Area 1	No Preference	50	616.10
16322PA0060128	Rating Area 1	No Preference	51	643.35
16322PA0060128	Rating Area 1	No Preference	52	673.36
16322PA0060128	Rating Area 1	No Preference	53	703.72
16322PA0060128	Rating Area 1	No Preference	54	736.49
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16322PA0060128	Rating Area 1	No Preference	56	804.79
16322PA0060128	Rating Area 1	No Preference	57	840.67
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16322PA0060128	Rating Area 1	No Preference	59	897.93
16322PA0060128	Rating Area 1	No Preference	60	936.22
16322PA0060128	Rating Area 1	No Preference	61	969.34
16322PA0060128	Rating Area 1	No Preference	62	991.07
16322PA0060128	Rating Area 1	No Preference	63	1018.32
16322PA0060128	Rating Area 1	No Preference	64 and over	1034.88
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16322PA0060128	Rating Area 4	No Preference	15	278.53
16322PA0060128	Rating Area 4	No Preference	16	287.22
16322PA0060128	Rating Area 4	No Preference	17	295.92
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16322PA0060128	Rating Area 4	No Preference	25	335.71
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16322PA0060128	Rating Area 4	No Preference	28	363.46
16322PA0060128	Rating Area 4	No Preference	29	374.16
16322PA0060128	Rating Area 4	No Preference	30	379.51
16322PA0060128	Rating Area 4	No Preference	31	387.53
16322PA0060128	Rating Area 4	No Preference	32	395.56
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16322PA0060128	Rating Area 4	No Preference	34	405.93
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16322PA0060128	Rating Area 4	No Preference	37	413.95
16322PA0060128	Rating Area 4	No Preference	38	416.63
16322PA0060128	Rating Area 4	No Preference	39	421.97
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16322PA0060128	Rating Area 4	No Preference	42	443.04
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16322PA0060128	Rating Area 4	No Preference	48	546.69
16322PA0060128	Rating Area 4	No Preference	49	570.44
16322PA0060128	Rating Area 4	No Preference	50	597.18
16322PA0060128	Rating Area 4	No Preference	51	623.60
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16322PA0060128	Rating Area 4	No Preference	53	682.11
16322PA0060128	Rating Area 4	No Preference	54	713.88
16322PA0060128	Rating Area 4	No Preference	55	745.65
16322PA0060128	Rating Area 4	No Preference	56	780.09
16322PA0060128	Rating Area 4	No Preference	57	814.86
16322PA0060128	Rating Area 4	No Preference	58	851.97
16322PA0060128	Rating Area 4	No Preference	59	870.37
16322PA0060128	Rating Area 4	No Preference	60	907.48
16322PA0060128	Rating Area 4	No Preference	61	939.58
16322PA0060128	Rating Area 4	No Preference	62	960.65
16322PA0060128	Rating Area 4	No Preference	63	987.06
16322PA0060128	Rating Area 4	No Preference	64 and over	1003.11
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16322PA0060128	Rating Area 5	No Preference	15	299.60
16322PA0060128	Rating Area 5	No Preference	16	308.95
16322PA0060128	Rating Area 5	No Preference	17	318.30
16322PA0060128	Rating Area 5	No Preference	18	328.37
16322PA0060128	Rating Area 5	No Preference	19	338.44
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16322PA0060128	Rating Area 5	No Preference	23	359.66
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16322PA0060128	Rating Area 5	No Preference	25	361.10
16322PA0060128	Rating Area 5	No Preference	26	368.29
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16322PA0060128	Rating Area 5	No Preference	29	402.46
16322PA0060128	Rating Area 5	No Preference	30	408.21
16322PA0060128	Rating Area 5	No Preference	31	416.85
16322PA0060128	Rating Area 5	No Preference	32	425.48
16322PA0060128	Rating Area 5	No Preference	33	430.87
16322PA0060128	Rating Area 5	No Preference	34	436.63
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16322PA0060128	Rating Area 5	No Preference	37	445.26
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16322PA0060128	Rating Area 5	No Preference	40	459.65
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16322PA0060128	Rating Area 5	No Preference	46	539.49
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16322PA0060128	Rating Area 5	No Preference	48	588.04
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16322PA0060128	Rating Area 5	No Preference	51	670.77
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16322PA0060129	Rating Area 5	No Preference	62	994.35
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16322PA0060130	Rating Area 1	No Preference	63	957.72
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16322PA0060130	Rating Area 5	No Preference	62	971.79
16322PA0060130	Rating Area 5	No Preference	63	998.51
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16322PA0060131	Rating Area 1	No Preference	29	310.25
16322PA0060131	Rating Area 1	No Preference	30	314.69
16322PA0060131	Rating Area 1	No Preference	31	321.34
16322PA0060131	Rating Area 1	No Preference	32	328.00
16322PA0060131	Rating Area 1	No Preference	33	332.16
16322PA0060131	Rating Area 1	No Preference	34	336.59
16322PA0060131	Rating Area 1	No Preference	35	338.81
16322PA0060131	Rating Area 1	No Preference	36	341.03
16322PA0060131	Rating Area 1	No Preference	37	343.25
16322PA0060131	Rating Area 1	No Preference	38	345.47
16322PA0060131	Rating Area 1	No Preference	39	349.90
16322PA0060131	Rating Area 1	No Preference	40	354.34
16322PA0060131	Rating Area 1	No Preference	41	360.99
16322PA0060131	Rating Area 1	No Preference	42	367.37
16322PA0060131	Rating Area 1	No Preference	43	376.24
16322PA0060131	Rating Area 1	No Preference	44	387.33
16322PA0060131	Rating Area 1	No Preference	45	400.36
16322PA0060131	Rating Area 1	No Preference	46	415.89
16322PA0060131	Rating Area 1	No Preference	47	433.36
16322PA0060131	Rating Area 1	No Preference	48	453.32
16322PA0060131	Rating Area 1	No Preference	49	473.01
16322PA0060131	Rating Area 1	No Preference	50	495.19
16322PA0060131	Rating Area 1	No Preference	51	517.09
16322PA0060131	Rating Area 1	No Preference	52	541.21
16322PA0060131	Rating Area 1	No Preference	53	565.61
16322PA0060131	Rating Area 1	No Preference	54	591.95
16322PA0060131	Rating Area 1	No Preference	55	618.29
16322PA0060131	Rating Area 1	No Preference	56	646.85
16322PA0060131	Rating Area 1	No Preference	57	675.68
16322PA0060131	Rating Area 1	No Preference	58	706.46
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16322PA0060131	Rating Area 1	No Preference	60	752.48
16322PA0060131	Rating Area 1	No Preference	61	779.10
16322PA0060131	Rating Area 1	No Preference	62	796.57
16322PA0060131	Rating Area 1	No Preference	63	818.47
16322PA0060131	Rating Area 1	No Preference	64 and over	831.78
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16322PA0060131	Rating Area 4	No Preference	15	223.87
16322PA0060131	Rating Area 4	No Preference	16	230.86
16322PA0060131	Rating Area 4	No Preference	17	237.84
16322PA0060131	Rating Area 4	No Preference	18	245.37
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16322PA0060131	Rating Area 4	No Preference	21	268.75
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16322PA0060131	Rating Area 4	No Preference	35	328.41
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16322PA0060131	Rating Area 4	No Preference	37	332.71
16322PA0060131	Rating Area 4	No Preference	38	334.86
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16322PA0060131	Rating Area 4	No Preference	43	364.69
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16322PA0060131	Rating Area 4	No Preference	46	403.13
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16322PA0060131	Rating Area 4	No Preference	57	654.94
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16322PA0060131	Rating Area 4	No Preference	63	793.35
16322PA0060131	Rating Area 4	No Preference	64 and over	806.25
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16322PA0060131	Rating Area 5	No Preference	30	328.11
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16322PA0060131	Rating Area 5	No Preference	51	539.13
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16322PA0060132	Rating Area 1	No Preference	17	243.71
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16322PA0060132	Rating Area 1	No Preference	33	329.91
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16322PA0060132	Rating Area 1	No Preference	36	338.72
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16322PA0060132	Rating Area 1	No Preference	38	343.12
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16322PA0060132	Rating Area 1	No Preference	50	491.83
16322PA0060132	Rating Area 1	No Preference	51	513.58
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16322PA0060132	Rating Area 1	No Preference	54	587.94
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16322PA0060132	Rating Area 1	No Preference	58	701.67
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16322PA0060132	Rating Area 1	No Preference	62	791.17
16322PA0060132	Rating Area 1	No Preference	63	812.92
16322PA0060132	Rating Area 1	No Preference	64 and over	826.14
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16322PA0060132	Rating Area 4	No Preference	15	222.35
16322PA0060132	Rating Area 4	No Preference	16	229.29
16322PA0060132	Rating Area 4	No Preference	17	236.23
16322PA0060132	Rating Area 4	No Preference	18	243.71
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16322PA0060132	Rating Area 4	No Preference	30	302.97
16322PA0060132	Rating Area 4	No Preference	31	309.37
16322PA0060132	Rating Area 4	No Preference	32	315.78
16322PA0060132	Rating Area 4	No Preference	33	319.78
16322PA0060132	Rating Area 4	No Preference	34	324.05
16322PA0060132	Rating Area 4	No Preference	35	326.19
16322PA0060132	Rating Area 4	No Preference	36	328.32
16322PA0060132	Rating Area 4	No Preference	37	330.46
16322PA0060132	Rating Area 4	No Preference	38	332.59
16322PA0060132	Rating Area 4	No Preference	39	336.87
16322PA0060132	Rating Area 4	No Preference	40	341.14
16322PA0060132	Rating Area 4	No Preference	41	347.54

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16322PA0060132 Rating Area 4	No Preference	44	372.90
16322PA0060132 Rating Area 4	No Preference	45	385.45
16322PA0060132 Rating Area 4	No Preference	46	400.40
16322PA0060132 Rating Area 4	No Preference	47	417.21
16322PA0060132 Rating Area 4	No Preference	48	436.43
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16322PA0060132 Rating Area 4	No Preference	50	476.74
16322PA0060132 Rating Area 4	No Preference	51	497.82
16322PA0060132 Rating Area 4	No Preference	52	521.05
16322PA0060132 Rating Area 4	No Preference	53	544.54
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16322PA0060132 Rating Area 4	No Preference	55	595.25
16322PA0060132 Rating Area 4	No Preference	56	622.75
16322PA0060132 Rating Area 4	No Preference	57	650.51
16322PA0060132 Rating Area 4	No Preference	58	680.14
16322PA0060132 Rating Area 4	No Preference	59	694.82
16322PA0060132 Rating Area 4	No Preference	60	724.45
16322PA0060132 Rating Area 4	No Preference	61	750.07
16322PA0060132 Rating Area 4	No Preference	62	766.89
16322PA0060132 Rating Area 4	No Preference	63	787.98
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16322PA0060132 Rating Area 5	No Preference	15	239.17
16322PA0060132 Rating Area 5	No Preference	16	246.64
16322PA0060132 Rating Area 5	No Preference	17	254.10
16322PA0060132 Rating Area 5	No Preference	18	262.14
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16322PA0060132 Rating Area 5	No Preference	23	287.12
16322PA0060132 Rating Area 5	No Preference	24	287.12
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16322PA0060132 Rating Area 5	No Preference	40	366.94
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16322PA0060132 Rating Area 5	No Preference	49	489.83
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16322PA0060132 Rating Area 5	No Preference	53	585.72
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16322PA0060132 Rating Area 5	No Preference	60	779.24
16322PA0060132 Rating Area 5	No Preference	61	806.81
16322PA0060132 Rating Area 5	No Preference	62	824.90
16322PA0060132 Rating Area 5	No Preference	63	847.58
16322PA0060132 Rating Area 5	No Preference	64 and over	861.36
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16322PA0060133 Rating Area 1	No Preference	16	242.48
16322PA0060133 Rating Area 1	No Preference	17	249.82
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16322PA0060133 Rating Area 1	No Preference	49	481.57

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16322PA0060133	Rating Area 1	No Preference	52	551.01
16322PA0060133	Rating Area 1	No Preference	53	575.85
16322PA0060133	Rating Area 1	No Preference	54	602.67
16322PA0060133	Rating Area 1	No Preference	55	629.48
16322PA0060133	Rating Area 1	No Preference	56	658.56
16322PA0060133	Rating Area 1	No Preference	57	687.92
16322PA0060133	Rating Area 1	No Preference	58	719.25
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16322PA0060133	Rating Area 1	No Preference	60	766.11
16322PA0060133	Rating Area 1	No Preference	61	793.21
16322PA0060133	Rating Area 1	No Preference	62	810.99
16322PA0060133	Rating Area 1	No Preference	63	833.29
16322PA0060133	Rating Area 1	No Preference	64 and over	846.84
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16322PA0060133	Rating Area 4	No Preference	15	227.93
16322PA0060133	Rating Area 4	No Preference	16	235.04
16322PA0060133	Rating Area 4	No Preference	17	242.15
16322PA0060133	Rating Area 4	No Preference	18	249.82
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16322PA0060133	Rating Area 4	No Preference	30	310.56
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16322PA0060133	Rating Area 4	No Preference	32	323.69
16322PA0060133	Rating Area 4	No Preference	33	327.80
16322PA0060133	Rating Area 4	No Preference	34	332.17
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16322PA0060133	Rating Area 4	No Preference	36	336.55
16322PA0060133	Rating Area 4	No Preference	37	338.74
16322PA0060133	Rating Area 4	No Preference	38	340.93
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16322PA0060133	Rating Area 4	No Preference	40	349.69
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16322PA0060133	Rating Area 4	No Preference	42	362.55
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16322PA0060133	Rating Area 4	No Preference	45	395.11
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16322PA0060133	Rating Area 4	No Preference	47	427.67
16322PA0060133	Rating Area 4	No Preference	48	447.37
16322PA0060133	Rating Area 4	No Preference	49	466.80
16322PA0060133	Rating Area 4	No Preference	50	488.69
16322PA0060133	Rating Area 4	No Preference	51	510.30
16322PA0060133	Rating Area 4	No Preference	52	534.11
16322PA0060133	Rating Area 4	No Preference	53	558.18
16322PA0060133	Rating Area 4	No Preference	54	584.18
16322PA0060133	Rating Area 4	No Preference	55	610.17
16322PA0060133	Rating Area 4	No Preference	56	638.36
16322PA0060133	Rating Area 4	No Preference	57	666.81
16322PA0060133	Rating Area 4	No Preference	58	697.18
16322PA0060133	Rating Area 4	No Preference	59	712.23
16322PA0060133	Rating Area 4	No Preference	60	742.60
16322PA0060133	Rating Area 4	No Preference	61	768.87
16322PA0060133	Rating Area 4	No Preference	62	786.11
16322PA0060133	Rating Area 4	No Preference	63	807.73
16322PA0060133	Rating Area 4	No Preference	64 and over	820.86
16322PA0060133	Rating Area 5	No Preference	0-14	225.15
16322PA0060133	Rating Area 5	No Preference	15	245.16
16322PA0060133	Rating Area 5	No Preference	16	252.81
16322PA0060133	Rating Area 5	No Preference	17	260.46
16322PA0060133	Rating Area 5	No Preference	18	268.71
16322PA0060133	Rating Area 5	No Preference	19	276.95
16322PA0060133	Rating Area 5	No Preference	20	285.48
16322PA0060133	Rating Area 5	No Preference	21	294.31
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16322PA0060133	Rating Area 5	No Preference	23	294.31
16322PA0060133	Rating Area 5	No Preference	24	294.31
16322PA0060133	Rating Area 5	No Preference	25	295.49
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16322PA0060133	Rating Area 5	No Preference	28	319.91
16322PA0060133	Rating Area 5	No Preference	29	329.33
16322PA0060133	Rating Area 5	No Preference	30	334.04
16322PA0060133	Rating Area 5	No Preference	31	341.11
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16322PA0060133	Rating Area 5	No Preference	33	352.58
16322PA0060133	Rating Area 5	No Preference	34	357.29
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16322PA0060133	Rating Area 5	No Preference	36	362.00
16322PA0060133	Rating Area 5	No Preference	37	364.36
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16322PA0060133	Rating Area 5	No Preference	39	371.42
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16322PA0060133	Rating Area 5	No Preference	46	441.47
16322PA0060133	Rating Area 5	No Preference	47	460.01
16322PA0060133	Rating Area 5	No Preference	48	481.20
16322PA0060133	Rating Area 5	No Preference	49	502.09
16322PA0060133	Rating Area 5	No Preference	50	525.64
16322PA0060133	Rating Area 5	No Preference	51	548.89
16322PA0060133	Rating Area 5	No Preference	52	574.49
16322PA0060133	Rating Area 5	No Preference	53	600.39
16322PA0060133	Rating Area 5	No Preference	54	628.35
16322PA0060133	Rating Area 5	No Preference	55	656.31
16322PA0060133	Rating Area 5	No Preference	56	686.63
16322PA0060133	Rating Area 5	No Preference	57	717.23

16322PA0060133	Rating Area 5	No Preference	58	749.90
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16322PA0060133	Rating Area 5	No Preference	60	798.76
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16322PA0060133	Rating Area 5	No Preference	62	845.55
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16322PA0060133	Rating Area 5	No Preference	64 and over	882.93
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16322PA0060134	Rating Area 1	No Preference	18	307.25
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16322PA0060134	Rating Area 1	No Preference	23	336.53
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16322PA0060134	Rating Area 1	No Preference	25	337.88
16322PA0060134	Rating Area 1	No Preference	26	344.61
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16322PA0060134	Rating Area 1	No Preference	37	416.62
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16322PA0060134	Rating Area 1	No Preference	50	601.04
16322PA0060134	Rating Area 1	No Preference	51	627.63
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16322PA0060134	Rating Area 1	No Preference	53	686.52
16322PA0060134	Rating Area 1	No Preference	54	718.49
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16322PA0060134	Rating Area 1	No Preference	56	785.12
16322PA0060134	Rating Area 1	No Preference	57	820.12
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16322PA0060134	Rating Area 1	No Preference	59	875.99
16322PA0060134	Rating Area 1	No Preference	60	913.34
16322PA0060134	Rating Area 1	No Preference	61	945.65
16322PA0060134	Rating Area 1	No Preference	62	966.85
16322PA0060134	Rating Area 1	No Preference	63	993.44
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16322PA0060134	Rating Area 4	No Preference	18	297.82
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16322PA0060134	Rating Area 4	No Preference	23	326.20
16322PA0060134	Rating Area 4	No Preference	24	326.20
16322PA0060134	Rating Area 4	No Preference	25	327.50
16322PA0060134	Rating Area 4	No Preference	26	334.03
16322PA0060134	Rating Area 4	No Preference	27	341.86
16322PA0060134	Rating Area 4	No Preference	28	354.58
16322PA0060134	Rating Area 4	No Preference	29	365.02
16322PA0060134	Rating Area 4	No Preference	30	370.24
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16322PA0060134	Rating Area 4	No Preference	38	406.45
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16322PA0060134	Rating Area 4	No Preference	55	727.43
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16322PA0060134	Rating Area 4	No Preference	57	794.95
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16322PA0060134	Rating Area 4	No Preference	62	937.17
16322PA0060134	Rating Area 4	No Preference	63	962.94
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16322PA0060134	Rating Area 5	No Preference	17	310.52
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16322PA0060134	Rating Area 5	No Preference	27	367.71
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16322PA0060134	Rating Area 5	No Preference	38	437.18
16322PA0060134	Rating Area 5	No Preference	39	442.80
16322PA0060134	Rating Area 5	No Preference	40	448.41
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16322PA0060134	Rating Area 5	No Preference	42	464.90
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16322PA0060134	Rating Area 5	No Preference	50	626.65
16322PA0060134	Rating Area 5	No Preference	51	654.37
16322PA0060134	Rating Area 5	No Preference	52	684.90
16322PA0060134	Rating Area 5	No Preference	53	715.77
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16322PA0060134	Rating Area 5	No Preference	55	782.44
16322PA0060134	Rating Area 5	No Preference	56	818.58
16322PA0060134	Rating Area 5	No Preference	57	855.07
16322PA0060134	Rating Area 5	No Preference	58	894.02
16322PA0060134	Rating Area 5	No Preference	59	913.31
16322PA0060134	Rating Area 5	No Preference	60	952.26
16322PA0060134	Rating Area 5	No Preference	61	985.94
16322PA0060134	Rating Area 5	No Preference	62	1008.05
16322PA0060134	Rating Area 5	No Preference	63	1035.77
16322PA0060134	Rating Area 5	No Preference	64 and over	1052.61
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16322PA0060135	Rating Area 1	No Preference	28	305.23
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16322PA0060135	Rating Area 1	No Preference	30	318.71
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16322PA0060135	Rating Area 1	No Preference	38	349.88
16322PA0060135	Rating Area 1	No Preference	39	354.37
16322PA0060135	Rating Area 1	No Preference	40	358.86
16322PA0060135	Rating Area 1	No Preference	41	365.60
16322PA0060135	Rating Area 1	No Preference	42	372.06
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16322PA0060135	Rating Area 1	No Preference	44	392.28
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16322PA0060135	Rating Area 1	No Preference	47	438.89
16322PA0060135	Rating Area 1	No Preference	48	459.11
16322PA0060135	Rating Area 1	No Preference	49	479.04
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16322PA0060135	Rating Area 1	No Preference	51	523.69
16322PA0060135	Rating Area 1	No Preference	52	548.12
16322PA0060135	Rating Area 1	No Preference	53	572.83
16322PA0060135	Rating Area 1	No Preference	54	599.51
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16322PA0060135	Rating Area 1	No Preference	56	655.11
16322PA0060135	Rating Area 1	No Preference	57	684.31
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16322PA0060135	Rating Area 1	No Preference	59	730.92
16322PA0060135	Rating Area 1	No Preference	60	762.09
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16322PA0060135	Rating Area 1	No Preference	62	806.74
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16322PA0060135	Rating Area 4	No Preference	15	226.73
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16322PA0060135	Rating Area 4	No Preference	17	240.88
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16322PA0060135 Rating Area 4	No Preference	28	295.86
16322PA0060135 Rating Area 4	No Preference	29	304.57
16322PA0060135 Rating Area 4	No Preference	30	308.92
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16322PA0060135 Rating Area 4	No Preference	32	321.99
16322PA0060135 Rating Area 4	No Preference	33	326.07
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16322PA0060135 Rating Area 4	No Preference	50	486.11
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16322PA0060135 Rating Area 4	No Preference	53	555.25
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16322PA0060135 Rating Area 4	No Preference	57	663.30
16322PA0060135 Rating Area 4	No Preference	58	693.51
16322PA0060135 Rating Area 4	No Preference	59	708.48
16322PA0060135 Rating Area 4	No Preference	60	738.70
16322PA0060135 Rating Area 4	No Preference	61	764.83
16322PA0060135 Rating Area 4	No Preference	62	781.97
16322PA0060135 Rating Area 4	No Preference	63	803.48
16322PA0060135 Rating Area 4	No Preference	64 and over	816.54
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16322PA0060135 Rating Area 5	No Preference	15	243.88
16322PA0060135 Rating Area 5	No Preference	16	251.49
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16322PA0060135 Rating Area 5	No Preference	18	267.30
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16322PA0060135 Rating Area 5	No Preference	28	318.24
16322PA0060135 Rating Area 5	No Preference	29	327.61
16322PA0060135 Rating Area 5	No Preference	30	332.29
16322PA0060135 Rating Area 5	No Preference	31	339.32
16322PA0060135 Rating Area 5	No Preference	32	346.35
16322PA0060135 Rating Area 5	No Preference	33	350.74
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16322PA0060135 Rating Area 5	No Preference	38	364.79
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16322PA0060135 Rating Area 5	No Preference	51	546.02
16322PA0060135 Rating Area 5	No Preference	52	571.49
16322PA0060135 Rating Area 5	No Preference	53	597.25
16322PA0060135 Rating Area 5	No Preference	54	625.06
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16322PA0060135 Rating Area 5	No Preference	62	841.13
16322PA0060135 Rating Area 5	No Preference	63	864.26
16322PA0060135 Rating Area 5	No Preference	64 and over	878.31
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16322PA0070029 Rating Area 1	No Preference	15	290.41
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16322PA0070029 Rating Area 1	No Preference	17	308.54
16322PA0070029 Rating Area 1	No Preference	18	318.30
16322PA0070029 Rating Area 1	No Preference	19	328.06
16322PA0070029 Rating Area 1	No Preference	20	338.17
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16322PA0070030	Rating Area 5	No Preference	38	454.53
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16322PA0070030	Rating Area 5	No Preference	48	596.43
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16322PA0070030	Rating Area 5	No Preference	54	778.83
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16322PA0070030	Rating Area 5	No Preference	63	1076.86
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16322PA0070033	Rating Area 5	No Preference	0-14	270.62
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16322PA0070033	Rating Area 5	No Preference	20	343.14
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16322PA0070033	Rating Area 5	No Preference	26	362.24
16322PA0070033	Rating Area 5	No Preference	27	370.73
16322PA0070033	Rating Area 5	No Preference	28	384.53
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16322PA0070033	Rating Area 5	No Preference	30	401.51
16322PA0070033	Rating Area 5	No Preference	31	410.00
16322PA0070033	Rating Area 5	No Preference	32	418.49
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16322PA0070033	Rating Area 5	No Preference	34	429.45
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16322PA0070033	Rating Area 5	No Preference	36	435.11
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16322PA0070033	Rating Area 5	No Preference	40	452.09
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16322PA0070033	Rating Area 5	No Preference	44	494.19
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16322PA0070033	Rating Area 5	No Preference	48	578.38
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16322PA0070033	Rating Area 5	No Preference	63	1044.27
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16322PA0070035	Rating Area 1	No Preference	62	674.75
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16322PA0070035	Rating Area 2	No Preference	62	802.80
16322PA0070035	Rating Area 2	No Preference	63	824.88
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16322PA0070035	Rating Area 4	No Preference	15	189.63
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16322PA0070035	Rating Area 4	No Preference	25	228.56
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16322PA0070035	Rating Area 4	No Preference	43	308.92
16322PA0070035	Rating Area 4	No Preference	44	318.03
16322PA0070035	Rating Area 4	No Preference	45	328.73
16322PA0070035	Rating Area 4	No Preference	46	341.48
16322PA0070035	Rating Area 4	No Preference	47	355.82
16322PA0070035	Rating Area 4	No Preference	48	372.21
16322PA0070035	Rating Area 4	No Preference	49	388.37
16322PA0070035	Rating Area 4	No Preference	50	406.58
16322PA0070035	Rating Area 4	No Preference	51	424.57
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16322PA0070035	Rating Area 4	No Preference	54	486.03
16322PA0070035	Rating Area 4	No Preference	55	507.66
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16322PA0070035	Rating Area 4	No Preference	57	554.78
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16322PA0070035	Rating Area 4	No Preference	59	592.57
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16322PA0070035	Rating Area 4	No Preference	61	639.70
16322PA0070035	Rating Area 4	No Preference	62	654.04
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16322PA0070035	Rating Area 4	No Preference	64 and over	682.95
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16322PA0070035	Rating Area 5	No Preference	15	203.98
16322PA0070035	Rating Area 5	No Preference	16	210.34
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16322PA0070035	Rating Area 5	No Preference	52	477.99
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16322PA0070035	Rating Area 5	No Preference	62	703.51
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16322PA0070073	Rating Area 1	No Preference	39	369.39
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16322PA0070073	Rating Area 1	No Preference	56	682.87
16322PA0070073	Rating Area 1	No Preference	57	713.31
16322PA0070073	Rating Area 1	No Preference	58	745.80
16322PA0070073	Rating Area 1	No Preference	59	761.90
16322PA0070073	Rating Area 1	No Preference	60	794.39
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16322PA0070073	Rating Area 1	No Preference	62	840.93
16322PA0070073	Rating Area 1	No Preference	63	864.05
16322PA0070073	Rating Area 1	No Preference	64 and over	878.10
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16322PA0070073	Rating Area 2	No Preference	15	290.09
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16322PA0070073	Rating Area 2	No Preference	34	422.78
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16322PA0070073	Rating Area 2	No Preference	39	439.49
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16322PA0070073	Rating Area 2	No Preference	42	461.43
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16322PA0070073	Rating Area 2	No Preference	50	621.97
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16322PA0070073	Rating Area 2	No Preference	53	710.43
16322PA0070073	Rating Area 2	No Preference	54	743.51
16322PA0070073	Rating Area 2	No Preference	55	776.60
16322PA0070073	Rating Area 2	No Preference	56	812.47
16322PA0070073	Rating Area 2	No Preference	57	848.69
16322PA0070073	Rating Area 2	No Preference	58	887.34
16322PA0070073	Rating Area 2	No Preference	59	906.49
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16322PA0070073	Rating Area 2	No Preference	62	1000.52
16322PA0070073	Rating Area 2	No Preference	63	1028.03
16322PA0070073	Rating Area 2	No Preference	64 and over	1044.75
16322PA0070073	Rating Area 4	No Preference	0-14	217.05
16322PA0070073	Rating Area 4	No Preference	15	236.34
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16322PA0070073	Rating Area 4	No Preference	23	283.72
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16322PA0070073	Rating Area 4	No Preference	29	317.48
16322PA0070073	Rating Area 4	No Preference	30	322.02
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16322PA0070073	Rating Area 4	No Preference	33	339.90
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16322PA0070073	Rating Area 4	No Preference	53	578.79
16322PA0070073	Rating Area 4	No Preference	54	605.74
16322PA0070073	Rating Area 4	No Preference	55	632.70
16322PA0070073	Rating Area 4	No Preference	56	661.92
16322PA0070073	Rating Area 4	No Preference	57	691.43
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16322PA0070073	Rating Area 4	No Preference	63	837.54
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16322PA0070073	Rating Area 5	No Preference	54	651.54
16322PA0070073	Rating Area 5	No Preference	55	680.53
16322PA0070073	Rating Area 5	No Preference	56	711.96
16322PA0070073	Rating Area 5	No Preference	57	743.70
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16322PA0070073	Rating Area 5	No Preference	60	828.23
16322PA0070073	Rating Area 5	No Preference	61	857.53
16322PA0070073	Rating Area 5	No Preference	62	876.75
16322PA0070073	Rating Area 5	No Preference	63	900.86
16322PA0070073	Rating Area 5	No Preference	64 and over	915.51
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16322PA0070075 Rating Area 1	No Preference	50	595.20
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16322PA0070075 Rating Area 1	No Preference	54	711.51
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16322PA0070075 Rating Area 1	No Preference	62	957.46
16322PA0070075 Rating Area 1	No Preference	63	983.78
16322PA0070075 Rating Area 1	No Preference	64 and over	999.78
16322PA0070075 Rating Area 4	No Preference	0-14	247.12
16322PA0070075 Rating Area 4	No Preference	15	269.08
16322PA0070075 Rating Area 4	No Preference	16	277.48
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16322PA0070075 Rating Area 4	No Preference	18	294.93
16322PA0070075 Rating Area 4	No Preference	19	303.97
16322PA0070075 Rating Area 4	No Preference	20	313.34
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16322PA0070075 Rating Area 4	No Preference	23	323.03
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16322PA0070075 Rating Area 4	No Preference	29	361.47
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16322PA0070075 Rating Area 4	No Preference	31	374.39
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16322PA0070075 Rating Area 4	No Preference	33	386.99
16322PA0070075 Rating Area 4	No Preference	34	392.16
16322PA0070075 Rating Area 4	No Preference	35	394.74
16322PA0070075 Rating Area 4	No Preference	36	397.33
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16322PA0070075 Rating Area 4	No Preference	46	484.55
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16322PA0070075 Rating Area 4	No Preference	50	576.93
16322PA0070075 Rating Area 4	No Preference	51	602.45
16322PA0070075 Rating Area 4	No Preference	52	630.55
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16322PA0070075 Rating Area 4	No Preference	55	720.36
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16322PA0070075 Rating Area 4	No Preference	63	953.58
16322PA0070075 Rating Area 4	No Preference	64 and over	969.09
16322PA0070075 Rating Area 5	No Preference	0-14	265.81
16322PA0070075 Rating Area 5	No Preference	15	289.43
16322PA0070075 Rating Area 5	No Preference	16	298.47
16322PA0070075 Rating Area 5	No Preference	17	307.50
16322PA0070075 Rating Area 5	No Preference	18	317.23
16322PA0070075 Rating Area 5	No Preference	19	326.96
16322PA0070075 Rating Area 5	No Preference	20	337.04
16322PA0070075 Rating Area 5	No Preference	21	347.46
16322PA0070075 Rating Area 5	No Preference	22	347.46
16322PA0070075 Rating Area 5	No Preference	23	347.46
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16322PA0070075 Rating Area 5	No Preference	25	348.85
16322PA0070075 Rating Area 5	No Preference	26	355.80
16322PA0070075 Rating Area 5	No Preference	27	364.14
16322PA0070075 Rating Area 5	No Preference	28	377.69
16322PA0070075 Rating Area 5	No Preference	29	388.81
16322PA0070075 Rating Area 5	No Preference	30	394.37
16322PA0070075 Rating Area 5	No Preference	31	402.71
16322PA0070075 Rating Area 5	No Preference	32	411.05
16322PA0070075 Rating Area 5	No Preference	33	416.26
16322PA0070075 Rating Area 5	No Preference	34	421.82
16322PA0070075 Rating Area 5	No Preference	35	424.60
16322PA0070075 Rating Area 5	No Preference	36	427.38
16322PA0070075 Rating Area 5	No Preference	37	430.16
16322PA0070075 Rating Area 5	No Preference	38	432.94
16322PA0070075 Rating Area 5	No Preference	39	438.49
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16322PA0070075	Rating Area 5	No Preference	53	708.82
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16322PA0070075	Rating Area 5	No Preference	57	846.76
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16322PA0070075	Rating Area 5	No Preference	61	976.36
16322PA0070075	Rating Area 5	No Preference	62	998.25
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16322PA0070075	Rating Area 5	No Preference	64 and over	1042.38
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16322PA0070076	Rating Area 1	No Preference	16	276.37
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16322PA0070076	Rating Area 1	No Preference	33	385.44
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16322PA0070076	Rating Area 1	No Preference	36	395.74
16322PA0070076	Rating Area 1	No Preference	37	398.31
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16322PA0070076	Rating Area 1	No Preference	52	628.04
16322PA0070076	Rating Area 1	No Preference	53	656.35
16322PA0070076	Rating Area 1	No Preference	54	686.91
16322PA0070076	Rating Area 1	No Preference	55	717.48
16322PA0070076	Rating Area 1	No Preference	56	750.62
16322PA0070076	Rating Area 1	No Preference	57	784.08
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16322PA0070076	Rating Area 1	No Preference	59	837.49
16322PA0070076	Rating Area 1	No Preference	60	873.20
16322PA0070076	Rating Area 1	No Preference	61	904.09
16322PA0070076	Rating Area 1	No Preference	62	924.36
16322PA0070076	Rating Area 1	No Preference	63	949.78
16322PA0070076	Rating Area 1	No Preference	64 and over	965.22
16322PA0070076	Rating Area 4	No Preference	0-14	238.58
16322PA0070076	Rating Area 4	No Preference	15	259.79
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16322PA0070076	Rating Area 4	No Preference	34	378.61
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16322PA0070076	Rating Area 4	No Preference	39	393.58
16322PA0070076	Rating Area 4	No Preference	40	398.57
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16322PA0070076	Rating Area 4	No Preference	42	413.23
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16322PA0070076	Rating Area 4	No Preference	57	760.03
16322PA0070076	Rating Area 4	No Preference	58	794.64
16322PA0070076	Rating Area 4	No Preference	59	811.80
16322PA0070076	Rating Area 4	No Preference	60	846.42
16322PA0070076	Rating Area 4	No Preference	61	876.35
16322PA0070076	Rating Area 4	No Preference	62	896.00
16322PA0070076	Rating Area 4	No Preference	63	920.64
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16322PA0070076	Rating Area 5	No Preference	17	296.87
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16322PA0070076	Rating Area 5	No Preference	35	409.92
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16322PA0070076	Rating Area 5	No Preference	37	415.29
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16322PA0070076	Rating Area 5	No Preference	42	444.47
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16322PA0070076	Rating Area 5	No Preference	50	599.11
16322PA0070076	Rating Area 5	No Preference	51	625.61
16322PA0070076	Rating Area 5	No Preference	52	654.80
16322PA0070076	Rating Area 5	No Preference	53	684.32
16322PA0070076	Rating Area 5	No Preference	54	716.19
16322PA0070076	Rating Area 5	No Preference	55	748.05
16322PA0070076	Rating Area 5	No Preference	56	782.60
16322PA0070076	Rating Area 5	No Preference	57	817.49
16322PA0070076	Rating Area 5	No Preference	58	854.73
16322PA0070076	Rating Area 5	No Preference	59	873.18
16322PA0070076	Rating Area 5	No Preference	60	910.41
16322PA0070076	Rating Area 5	No Preference	61	942.61
16322PA0070076	Rating Area 5	No Preference	62	963.75
16322PA0070076	Rating Area 5	No Preference	63	990.25
16322PA0070076	Rating Area 5	No Preference	64 and over	1006.35
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16322PA0070077	Rating Area 1	No Preference	16	269.98
16322PA0070077	Rating Area 1	No Preference	17	278.15
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16322PA0070077	Rating Area 1	No Preference	23	314.29
16322PA0070077	Rating Area 1	No Preference	24	314.29
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16322PA0070077	Rating Area 1	No Preference	27	329.38
16322PA0070077	Rating Area 1	No Preference	28	341.63
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16322PA0070077	Rating Area 1	No Preference	30	356.72
16322PA0070077	Rating Area 1	No Preference	31	364.26
16322PA0070077	Rating Area 1	No Preference	32	371.81
16322PA0070077	Rating Area 1	No Preference	33	376.52
16322PA0070077	Rating Area 1	No Preference	34	381.55
16322PA0070077	Rating Area 1	No Preference	35	384.06
16322PA0070077	Rating Area 1	No Preference	36	386.58
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16322PA0070077	Rating Area 1	No Preference	38	391.61
16322PA0070077	Rating Area 1	No Preference	39	396.63
16322PA0070077	Rating Area 1	No Preference	40	401.66
16322PA0070077	Rating Area 1	No Preference	41	409.21
16322PA0070077	Rating Area 1	No Preference	42	416.43
16322PA0070077	Rating Area 1	No Preference	43	426.49
16322PA0070077	Rating Area 1	No Preference	44	439.06
16322PA0070077	Rating Area 1	No Preference	45	453.83
16322PA0070077	Rating Area 1	No Preference	46	471.44
16322PA0070077	Rating Area 1	No Preference	47	491.24
16322PA0070077	Rating Area 1	No Preference	48	513.86
16322PA0070077	Rating Area 1	No Preference	49	536.18
16322PA0070077	Rating Area 1	No Preference	50	561.32
16322PA0070077	Rating Area 1	No Preference	51	586.15
16322PA0070077	Rating Area 1	No Preference	52	613.49
16322PA0070077	Rating Area 1	No Preference	53	641.15
16322PA0070077	Rating Area 1	No Preference	54	671.01
16322PA0070077	Rating Area 1	No Preference	55	700.87
16322PA0070077	Rating Area 1	No Preference	56	733.24

16322PA0070077	Rating Area 1	No Preference	57	765.92
16322PA0070077	Rating Area 1	No Preference	58	800.81
16322PA0070077	Rating Area 1	No Preference	59	818.10
16322PA0070077	Rating Area 1	No Preference	60	852.98
16322PA0070077	Rating Area 1	No Preference	61	883.15
16322PA0070077	Rating Area 1	No Preference	62	902.96
16322PA0070077	Rating Area 1	No Preference	63	927.78
16322PA0070077	Rating Area 1	No Preference	64 and over	942.87
16322PA0070077	Rating Area 4	No Preference	0-14	233.05
16322PA0070077	Rating Area 4	No Preference	15	253.77
16322PA0070077	Rating Area 4	No Preference	16	261.69
16322PA0070077	Rating Area 4	No Preference	17	269.61
16322PA0070077	Rating Area 4	No Preference	18	278.14
16322PA0070077	Rating Area 4	No Preference	19	286.67
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16322PA0070077	Rating Area 4	No Preference	24	304.64
16322PA0070077	Rating Area 4	No Preference	25	305.86
16322PA0070077	Rating Area 4	No Preference	26	311.95
16322PA0070077	Rating Area 4	No Preference	27	319.26
16322PA0070077	Rating Area 4	No Preference	28	331.14
16322PA0070077	Rating Area 4	No Preference	29	340.89
16322PA0070077	Rating Area 4	No Preference	30	345.77
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16322PA0070077	Rating Area 4	No Preference	32	360.39
16322PA0070077	Rating Area 4	No Preference	33	364.96
16322PA0070077	Rating Area 4	No Preference	34	369.83
16322PA0070077	Rating Area 4	No Preference	35	372.27
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16322PA0070077	Rating Area 4	No Preference	37	377.14
16322PA0070077	Rating Area 4	No Preference	38	379.58
16322PA0070077	Rating Area 4	No Preference	39	384.46
16322PA0070077	Rating Area 4	No Preference	40	389.33
16322PA0070077	Rating Area 4	No Preference	41	396.64
16322PA0070077	Rating Area 4	No Preference	42	403.65
16322PA0070077	Rating Area 4	No Preference	43	413.40
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16322PA0070077	Rating Area 4	No Preference	46	456.96
16322PA0070077	Rating Area 4	No Preference	47	476.15
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16322PA0070077	Rating Area 4	No Preference	49	519.72
16322PA0070077	Rating Area 4	No Preference	50	544.09
16322PA0070077	Rating Area 4	No Preference	51	568.15
16322PA0070077	Rating Area 4	No Preference	52	594.66
16322PA0070077	Rating Area 4	No Preference	53	621.47
16322PA0070077	Rating Area 4	No Preference	54	650.41
16322PA0070077	Rating Area 4	No Preference	55	679.35
16322PA0070077	Rating Area 4	No Preference	56	710.73
16322PA0070077	Rating Area 4	No Preference	57	742.41
16322PA0070077	Rating Area 4	No Preference	58	776.22
16322PA0070077	Rating Area 4	No Preference	59	792.98
16322PA0070077	Rating Area 4	No Preference	60	826.79
16322PA0070077	Rating Area 4	No Preference	61	856.04
16322PA0070077	Rating Area 4	No Preference	62	875.23
16322PA0070077	Rating Area 4	No Preference	63	899.30
16322PA0070077	Rating Area 4	No Preference	64 and over	913.92
16322PA0070077	Rating Area 5	No Preference	0-14	250.68
16322PA0070077	Rating Area 5	No Preference	15	272.96
16322PA0070077	Rating Area 5	No Preference	16	281.48
16322PA0070077	Rating Area 5	No Preference	17	290.00
16322PA0070077	Rating Area 5	No Preference	18	299.17
16322PA0070077	Rating Area 5	No Preference	19	308.35
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16322PA0070077	Rating Area 5	No Preference	30	371.92
16322PA0070077	Rating Area 5	No Preference	31	379.78
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16322PA0070077	Rating Area 5	No Preference	33	392.56
16322PA0070077	Rating Area 5	No Preference	34	397.80
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16322PA0070077	Rating Area 5	No Preference	37	405.67
16322PA0070077	Rating Area 5	No Preference	38	408.29
16322PA0070077	Rating Area 5	No Preference	39	413.53
16322PA0070077	Rating Area 5	No Preference	40	418.78
16322PA0070077	Rating Area 5	No Preference	41	426.64
16322PA0070077	Rating Area 5	No Preference	42	434.18
16322PA0070077	Rating Area 5	No Preference	43	444.66
16322PA0070077	Rating Area 5	No Preference	44	457.77
16322PA0070077	Rating Area 5	No Preference	45	473.17
16322PA0070077	Rating Area 5	No Preference	46	491.52
16322PA0070077	Rating Area 5	No Preference	47	512.16
16322PA0070077	Rating Area 5	No Preference	48	535.76
16322PA0070077	Rating Area 5	No Preference	49	559.02
16322PA0070077	Rating Area 5	No Preference	50	585.24
16322PA0070077	Rating Area 5	No Preference	51	611.12
16322PA0070077	Rating Area 5	No Preference	52	639.63
16322PA0070077	Rating Area 5	No Preference	53	668.47
16322PA0070077	Rating Area 5	No Preference	54	699.60
16322PA0070077	Rating Area 5	No Preference	55	730.73
16322PA0070077	Rating Area 5	No Preference	56	764.48
16322PA0070077	Rating Area 5	No Preference	57	798.56
16322PA0070077	Rating Area 5	No Preference	58	834.93
16322PA0070077	Rating Area 5	No Preference	59	852.95
16322PA0070077	Rating Area 5	No Preference	60	889.32
16322PA0070077	Rating Area 5	No Preference	61	920.78
16322PA0070077	Rating Area 5	No Preference	62	941.42
16322PA0070077	Rating Area 5	No Preference	63	967.31
16322PA0070077	Rating Area 5	No Preference	64 and over	983.04

16322PA0070078	Rating Area 1	No Preference	0-14	205.47
16322PA0070078	Rating Area 1	No Preference	15	223.74
16322PA0070078	Rating Area 1	No Preference	16	230.72
16322PA0070078	Rating Area 1	No Preference	17	237.70
16322PA0070078	Rating Area 1	No Preference	18	245.22
16322PA0070078	Rating Area 1	No Preference	19	252.74
16322PA0070078	Rating Area 1	No Preference	20	260.53
16322PA0070078	Rating Area 1	No Preference	21	268.59
16322PA0070078	Rating Area 1	No Preference	22	268.59
16322PA0070078	Rating Area 1	No Preference	23	268.59
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16322PA0070082	Rating Area 5	No Preference	56	665.37
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16322PA0070082	Rating Area 5	No Preference	58	726.69
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16322PA0070082	Rating Area 5	No Preference	60	774.03
16322PA0070082	Rating Area 5	No Preference	61	801.41
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16322PA0070082	Rating Area 5	No Preference	63	841.91
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16322PA0080006	Rating Area 1	No Preference	59	652.75
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16322PA0080006	Rating Area 1	No Preference	61	704.66
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16322PA0080006	Rating Area 1	No Preference	63	740.27
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16322PA0080006	Rating Area 4	No Preference	0-14	185.96
16322PA0080006	Rating Area 4	No Preference	15	202.49
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16322PA0080006	Rating Area 4	No Preference	19	228.74
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16322PA0080006	Rating Area 4	No Preference	21	243.08
16322PA0080006	Rating Area 4	No Preference	22	243.08
16322PA0080006	Rating Area 4	No Preference	23	243.08

16322PA0080006 Rating Area 4	No Preference	24	243.08
16322PA0080006 Rating Area 4	No Preference	25	244.05
16322PA0080006 Rating Area 4	No Preference	26	248.91
16322PA0080006 Rating Area 4	No Preference	27	254.75
16322PA0080006 Rating Area 4	No Preference	28	264.23
16322PA0080006 Rating Area 4	No Preference	29	272.01
16322PA0080006 Rating Area 4	No Preference	30	275.90
16322PA0080006 Rating Area 4	No Preference	31	281.73
16322PA0080006 Rating Area 4	No Preference	32	287.56
16322PA0080006 Rating Area 4	No Preference	33	291.21
16322PA0080006 Rating Area 4	No Preference	34	295.10
16322PA0080006 Rating Area 4	No Preference	35	297.04
16322PA0080006 Rating Area 4	No Preference	36	298.99
16322PA0080006 Rating Area 4	No Preference	37	300.93
16322PA0080006 Rating Area 4	No Preference	38	302.88
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16322PA0080006 Rating Area 4	No Preference	40	310.66
16322PA0080006 Rating Area 4	No Preference	41	316.49
16322PA0080006 Rating Area 4	No Preference	42	322.08
16322PA0080006 Rating Area 4	No Preference	43	329.86
16322PA0080006 Rating Area 4	No Preference	44	339.58
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16322PA0080006 Rating Area 4	No Preference	46	364.62
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16322PA0080006 Rating Area 4	No Preference	48	397.44
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16322PA0080006 Rating Area 4	No Preference	50	434.14
16322PA0080006 Rating Area 4	No Preference	51	453.34
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16322PA0080006 Rating Area 4	No Preference	54	518.98
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16322PA0080006 Rating Area 4	No Preference	56	567.11
16322PA0080006 Rating Area 4	No Preference	57	592.39
16322PA0080006 Rating Area 4	No Preference	58	619.37
16322PA0080006 Rating Area 4	No Preference	59	632.74
16322PA0080006 Rating Area 4	No Preference	60	659.72
16322PA0080006 Rating Area 4	No Preference	61	683.05
16322PA0080006 Rating Area 4	No Preference	62	698.37
16322PA0080006 Rating Area 4	No Preference	63	717.57
16322PA0080006 Rating Area 4	No Preference	64 and over	729.24

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*	16322			
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
16322PA0060083	Rating Area 1	No Preference	0-14	281.96
16322PA0060083	Rating Area 1	No Preference	15	307.03
16322PA0060083	Rating Area 1	No Preference	16	316.61
16322PA0060083	Rating Area 1	No Preference	17	326.19
16322PA0060083	Rating Area 1	No Preference	18	336.51
16322PA0060083	Rating Area 1	No Preference	19	346.83
16322PA0060083	Rating Area 1	No Preference	20	357.52
16322PA0060083	Rating Area 1	No Preference	21	368.58
16322PA0060083	Rating Area 1	No Preference	22	368.58
16322PA0060083	Rating Area 1	No Preference	23	368.58
16322PA0060083	Rating Area 1	No Preference	24	368.58
16322PA0060083	Rating Area 1	No Preference	25	370.05
16322PA0060083	Rating Area 1	No Preference	26	377.43
16322PA0060083	Rating Area 1	No Preference	27	386.27
16322PA0060083	Rating Area 1	No Preference	28	400.65
16322PA0060083	Rating Area 1	No Preference	29	412.44
16322PA0060083	Rating Area 1	No Preference	30	418.34
16322PA0060083	Rating Area 1	No Preference	31	427.18
16322PA0060083	Rating Area 1	No Preference	32	436.03
16322PA0060083	Rating Area 1	No Preference	33	441.56
16322PA0060083	Rating Area 1	No Preference	34	447.46
16322PA0060083	Rating Area 1	No Preference	35	450.40
16322PA0060083	Rating Area 1	No Preference	36	453.35
16322PA0060083	Rating Area 1	No Preference	37	456.30
16322PA0060083	Rating Area 1	No Preference	38	459.25
16322PA0060083	Rating Area 1	No Preference	39	465.15
16322PA0060083	Rating Area 1	No Preference	40	471.05
16322PA0060083	Rating Area 1	No Preference	41	479.89
16322PA0060083	Rating Area 1	No Preference	42	488.37
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16322PA0060083	Rating Area 1	No Preference	44	514.91
16322PA0060083	Rating Area 1	No Preference	45	532.23
16322PA0060083	Rating Area 1	No Preference	46	552.87
16322PA0060083	Rating Area 1	No Preference	47	576.09
16322PA0060083	Rating Area 1	No Preference	48	602.63
16322PA0060083	Rating Area 1	No Preference	49	628.80
16322PA0060083	Rating Area 1	No Preference	50	658.28
16322PA0060083	Rating Area 1	No Preference	51	687.40
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16322PA0060083	Rating Area 1	No Preference	62	1058.93
16322PA0060083	Rating Area 1	No Preference	63	1088.05
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16322PA0060083	Rating Area 2	No Preference	15	365.30
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16322PA0060083	Rating Area 2	No Preference	17	388.10
16322PA0060083	Rating Area 2	No Preference	18	400.38
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16322PA0060083	Rating Area 2	No Preference	30	497.73
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16322PA0060083	Rating Area 2	No Preference	33	525.36
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16322PA0060083	Rating Area 2	No Preference	35	535.88
16322PA0060083	Rating Area 2	No Preference	36	539.39
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16322PA0060083	Rating Area 2	No Preference	38	546.41
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16322PA0060083	Rating Area 2	No Preference	43	595.09
16322PA0060083	Rating Area 2	No Preference	44	612.63
16322PA0060083	Rating Area 2	No Preference	45	633.24
16322PA0060083	Rating Area 2	No Preference	46	657.80
16322PA0060083	Rating Area 2	No Preference	47	685.42
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16322PA0060083	Rating Area 2	No Preference	49	748.13
16322PA0060083	Rating Area 2	No Preference	50	783.21
16322PA0060083	Rating Area 2	No Preference	51	817.86
16322PA0060083	Rating Area 2	No Preference	52	856.01
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16322PA0060083	Rating Area 2	No Preference	63	1294.54
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16322PA0060083	Rating Area 4	No Preference	18	326.19
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16322PA0060083	Rating Area 4	No Preference	42	473.38
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16322PA0060083	Rating Area 5	No Preference	50	686.34
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16322PA0060083	Rating Area 5	No Preference	60	1042.96
16322PA0060083	Rating Area 5	No Preference	61	1079.85

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16322PA0060084	Rating Area 1	No Preference	19	347.54
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16322PA0060084	Rating Area 1	No Preference	22	369.33
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16322PA0060084	Rating Area 1	No Preference	47	577.26
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16322PA0060084	Rating Area 1	No Preference	49	630.08
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16322PA0060084	Rating Area 1	No Preference	62	1061.09
16322PA0060084	Rating Area 1	No Preference	63	1090.26
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16322PA0060084	Rating Area 2	No Preference	44	613.87
16322PA0060084	Rating Area 2	No Preference	45	634.52
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16322PA0060097	Rating Area 5	No Preference	36	429.55
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16322PA0060097	Rating Area 5	No Preference	38	435.14
16322PA0060097	Rating Area 5	No Preference	39	440.73
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16322PA0060097	Rating Area 5	No Preference	41	454.70
16322PA0060097	Rating Area 5	No Preference	42	462.73
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16322PA0060097	Rating Area 5	No Preference	45	504.29
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16322PA0060097	Rating Area 5	No Preference	53	712.43
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16322PA0060097	Rating Area 5	No Preference	57	851.07
16322PA0060097	Rating Area 5	No Preference	58	889.84
16322PA0060097	Rating Area 5	No Preference	59	909.05
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16322PA0060099	Rating Area 4	No Preference	46	427.40
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16322PA0060099	Rating Area 4	No Preference	49	486.09
16322PA0060099	Rating Area 4	No Preference	50	508.88
16322PA0060099	Rating Area 4	No Preference	51	531.39
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16322PA0060099	Rating Area 4	No Preference	54	608.33
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16322PA0060099	Rating Area 4	No Preference	56	664.74
16322PA0060099	Rating Area 4	No Preference	57	694.37
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16322PA0060099	Rating Area 4	No Preference	59	741.67
16322PA0060099	Rating Area 4	No Preference	60	773.30
16322PA0060099	Rating Area 4	No Preference	61	800.65
16322PA0060099	Rating Area 4	No Preference	62	818.60
16322PA0060099	Rating Area 4	No Preference	63	841.11
16322PA0060099	Rating Area 4	No Preference	64 and over	854.79
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16322PA0060099	Rating Area 5	No Preference	18	279.82
16322PA0060099	Rating Area 5	No Preference	19	288.40
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16322PA0060099	Rating Area 5	No Preference	33	367.16
16322PA0060099	Rating Area 5	No Preference	34	372.07
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16322PA0060099	Rating Area 5	No Preference	49	522.85
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16322PA0060099	Rating Area 5	No Preference	53	625.22
16322PA0060099	Rating Area 5	No Preference	54	654.33
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16322PA0060099	Rating Area 5	No Preference	56	715.02
16322PA0060099	Rating Area 5	No Preference	57	746.89
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16322PA0060099	Rating Area 5	No Preference	62	880.52
16322PA0060099	Rating Area 5	No Preference	63	904.73
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16322PA0060126 Rating Area 2	No Preference	15	303.96
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16322PA0060126 Rating Area 2	No Preference	62	1048.36
16322PA0060126 Rating Area 2	No Preference	63	1077.18
16322PA0060126 Rating Area 2	No Preference	64 and over	1094.70
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16322PA0060126	Rating Area 4	No Preference	59	773.82
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16322PA0060126	Rating Area 4	No Preference	62	854.09
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16322PA0060126	Rating Area 5	No Preference	33	383.08
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16322PA0060128	Rating Area 1	No Preference	34	425.73
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16322PA0060128	Rating Area 1	No Preference	38	436.95
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16322PA0060128	Rating Area 1	No Preference	42	464.65
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16322PA0060128	Rating Area 1	No Preference	54	748.70
16322PA0060128	Rating Area 1	No Preference	55	782.02
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16322PA0060128	Rating Area 1	No Preference	57	854.61
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16322PA0060128	Rating Area 4	No Preference	28	369.49
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16322PA0060128	Rating Area 4	No Preference	30	385.81
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16322PA0060128	Rating Area 4	No Preference	35	415.38
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16322PA0060128	Rating Area 4	No Preference	37	420.82
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16322PA0060128	Rating Area 4	No Preference	46	509.88
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16322PA0060128	Rating Area 4	No Preference	53	693.44
16322PA0060128	Rating Area 4	No Preference	54	725.73
16322PA0060128	Rating Area 4	No Preference	55	758.02
16322PA0060128	Rating Area 4	No Preference	56	793.03
16322PA0060128	Rating Area 4	No Preference	57	828.39
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16322PA0060128	Rating Area 4	No Preference	61	955.18
16322PA0060128	Rating Area 4	No Preference	62	976.59
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16322PA0060128	Rating Area 4	No Preference	64 and over	1019.76
16322PA0060128	Rating Area 5	No Preference	0-14	279.71
16322PA0060128	Rating Area 5	No Preference	15	304.57
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16322PA0060128	Rating Area 5	No Preference	18	333.82
16322PA0060128	Rating Area 5	No Preference	19	344.06
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16322PA0060128	Rating Area 5	No Preference	23	365.63
16322PA0060128	Rating Area 5	No Preference	24	365.63
16322PA0060128	Rating Area 5	No Preference	25	367.09
16322PA0060128	Rating Area 5	No Preference	26	374.41
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16322PA0060128	Rating Area 5	No Preference	28	397.44
16322PA0060128	Rating Area 5	No Preference	29	409.14
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16322PA0060128	Rating Area 5	No Preference	34	443.87
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16322PA0060128	Rating Area 5	No Preference	36	449.72
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16322PA0060128	Rating Area 5	No Preference	51	681.90
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16322PA0060128	Rating Area 5	No Preference	53	745.89
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16322PA0060128	Rating Area 5	No Preference	58	931.63
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16322PA0060129	Rating Area 1	No Preference	63	996.18
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16322PA0060129	Rating Area 4	No Preference	58	833.45
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16322PA0060129	Rating Area 5	No Preference	62	1010.84
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16322PA0060130	Rating Area 1	No Preference	49	562.66
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16322PA0060130	Rating Area 1	No Preference	62	947.54
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16322PA0060130	Rating Area 1	No Preference	64 and over	989.43
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16322PA0060130	Rating Area 4	No Preference	61	898.33
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16322PA0060130	Rating Area 4	No Preference	63	943.72
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16322PA0060131	Rating Area 1	No Preference	17	249.45
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16322PA0060131	Rating Area 1	No Preference	19	265.23
16322PA0060131	Rating Area 1	No Preference	20	273.40
16322PA0060131	Rating Area 1	No Preference	21	281.86
16322PA0060131	Rating Area 1	No Preference	22	281.86
16322PA0060131	Rating Area 1	No Preference	23	281.86
16322PA0060131	Rating Area 1	No Preference	24	281.86
16322PA0060131	Rating Area 1	No Preference	25	282.99

16322PA0060131	Rating Area 1	No Preference	26	288.62
16322PA0060131	Rating Area 1	No Preference	27	295.39
16322PA0060131	Rating Area 1	No Preference	28	306.38
16322PA0060131	Rating Area 1	No Preference	29	315.40
16322PA0060131	Rating Area 1	No Preference	30	319.91
16322PA0060131	Rating Area 1	No Preference	31	326.68
16322PA0060131	Rating Area 1	No Preference	32	333.44
16322PA0060131	Rating Area 1	No Preference	33	337.67
16322PA0060131	Rating Area 1	No Preference	34	342.18
16322PA0060131	Rating Area 1	No Preference	35	344.43
16322PA0060131	Rating Area 1	No Preference	36	346.69
16322PA0060131	Rating Area 1	No Preference	37	348.94
16322PA0060131	Rating Area 1	No Preference	38	351.20
16322PA0060131	Rating Area 1	No Preference	39	355.71
16322PA0060131	Rating Area 1	No Preference	40	360.22
16322PA0060131	Rating Area 1	No Preference	41	366.98
16322PA0060131	Rating Area 1	No Preference	42	373.46
16322PA0060131	Rating Area 1	No Preference	43	382.48
16322PA0060131	Rating Area 1	No Preference	44	393.76
16322PA0060131	Rating Area 1	No Preference	45	407.01
16322PA0060131	Rating Area 1	No Preference	46	422.79
16322PA0060131	Rating Area 1	No Preference	47	440.55
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16322PA0060131	Rating Area 1	No Preference	49	480.85
16322PA0060131	Rating Area 1	No Preference	50	503.40
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16322PA0060131	Rating Area 1	No Preference	52	550.19
16322PA0060131	Rating Area 1	No Preference	53	574.99
16322PA0060131	Rating Area 1	No Preference	54	601.77
16322PA0060131	Rating Area 1	No Preference	55	628.55
16322PA0060131	Rating Area 1	No Preference	56	657.58
16322PA0060131	Rating Area 1	No Preference	57	686.89
16322PA0060131	Rating Area 1	No Preference	58	718.18
16322PA0060131	Rating Area 1	No Preference	59	733.68
16322PA0060131	Rating Area 1	No Preference	60	764.97
16322PA0060131	Rating Area 1	No Preference	61	792.03
16322PA0060131	Rating Area 1	No Preference	62	809.78
16322PA0060131	Rating Area 1	No Preference	63	832.05
16322PA0060131	Rating Area 1	No Preference	64 and over	845.58
16322PA0060131	Rating Area 4	No Preference	0-14	209.01
16322PA0060131	Rating Area 4	No Preference	15	227.58
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16322PA0060131	Rating Area 4	No Preference	17	241.79
16322PA0060131	Rating Area 4	No Preference	18	249.44
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16322PA0060131	Rating Area 4	No Preference	20	265.01
16322PA0060131	Rating Area 4	No Preference	21	273.21
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16322PA0060131	Rating Area 4	No Preference	23	273.21
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16322PA0060131	Rating Area 4	No Preference	27	286.32
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16322PA0060131	Rating Area 4	No Preference	29	305.72
16322PA0060131	Rating Area 4	No Preference	30	310.09
16322PA0060131	Rating Area 4	No Preference	31	316.65
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16322PA0060131	Rating Area 4	No Preference	33	327.31
16322PA0060131	Rating Area 4	No Preference	34	331.68
16322PA0060131	Rating Area 4	No Preference	35	333.86
16322PA0060131	Rating Area 4	No Preference	36	336.05
16322PA0060131	Rating Area 4	No Preference	37	338.23
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16322PA0060131	Rating Area 4	No Preference	39	344.79
16322PA0060131	Rating Area 4	No Preference	40	349.16
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16322PA0060131	Rating Area 4	No Preference	46	409.82
16322PA0060131	Rating Area 4	No Preference	47	427.03
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16322PA0060131	Rating Area 4	No Preference	49	466.10
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16322PA0060131	Rating Area 4	No Preference	58	696.14
16322PA0060131	Rating Area 4	No Preference	59	711.17
16322PA0060131	Rating Area 4	No Preference	60	741.49
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16322PA0060131	Rating Area 5	No Preference	18	268.30
16322PA0060131	Rating Area 5	No Preference	19	276.53
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16322PA0060131	Rating Area 5	No Preference	29	328.84
16322PA0060131	Rating Area 5	No Preference	30	333.54
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16322PA0060131	Rating Area 5	No Preference	32	347.65
16322PA0060131	Rating Area 5	No Preference	33	352.06

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16322PA0060131	Rating Area 5	No Preference	51	548.07
16322PA0060131	Rating Area 5	No Preference	52	573.63
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16322PA0060131	Rating Area 5	No Preference	54	627.41
16322PA0060131	Rating Area 5	No Preference	55	655.33
16322PA0060131	Rating Area 5	No Preference	56	685.60
16322PA0060131	Rating Area 5	No Preference	57	716.16
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16322PA0060131	Rating Area 5	No Preference	61	825.77
16322PA0060131	Rating Area 5	No Preference	62	844.29
16322PA0060131	Rating Area 5	No Preference	63	867.50
16322PA0060131	Rating Area 5	No Preference	64 and over	881.61
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16322PA0060132	Rating Area 1	No Preference	16	240.48
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16322PA0060132	Rating Area 1	No Preference	18	255.59
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16322PA0060132	Rating Area 1	No Preference	34	339.86
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16322PA0060132	Rating Area 1	No Preference	38	348.82
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16322PA0060132	Rating Area 1	No Preference	47	437.56
16322PA0060132	Rating Area 1	No Preference	48	457.72
16322PA0060132	Rating Area 1	No Preference	49	477.59
16322PA0060132	Rating Area 1	No Preference	50	499.99
16322PA0060132	Rating Area 1	No Preference	51	522.11
16322PA0060132	Rating Area 1	No Preference	52	546.46
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16322PA0060132	Rating Area 1	No Preference	54	597.69
16322PA0060132	Rating Area 1	No Preference	55	624.29
16322PA0060132	Rating Area 1	No Preference	56	653.12
16322PA0060132	Rating Area 1	No Preference	57	682.24
16322PA0060132	Rating Area 1	No Preference	58	713.31
16322PA0060132	Rating Area 1	No Preference	59	728.71
16322PA0060132	Rating Area 1	No Preference	60	759.78
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16322PA0060132	Rating Area 1	No Preference	62	804.30
16322PA0060132	Rating Area 1	No Preference	63	826.41
16322PA0060132	Rating Area 1	No Preference	64 and over	839.85
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16322PA0060132	Rating Area 4	No Preference	15	226.04
16322PA0060132	Rating Area 4	No Preference	16	233.10
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16322PA0060132	Rating Area 4	No Preference	29	303.65
16322PA0060132	Rating Area 4	No Preference	30	307.99
16322PA0060132	Rating Area 4	No Preference	31	314.51
16322PA0060132	Rating Area 4	No Preference	32	321.02
16322PA0060132	Rating Area 4	No Preference	33	325.09
16322PA0060132	Rating Area 4	No Preference	34	329.43
16322PA0060132	Rating Area 4	No Preference	35	331.60
16322PA0060132	Rating Area 4	No Preference	36	333.77
16322PA0060132	Rating Area 4	No Preference	37	335.94
16322PA0060132	Rating Area 4	No Preference	38	338.11
16322PA0060132	Rating Area 4	No Preference	39	342.46
16322PA0060132	Rating Area 4	No Preference	40	346.80
16322PA0060132	Rating Area 4	No Preference	41	353.31

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16322PA0060132 Rating Area 4	No Preference	44	379.09
16322PA0060132 Rating Area 4	No Preference	45	391.84
16322PA0060132 Rating Area 4	No Preference	46	407.04
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16322PA0060132 Rating Area 4	No Preference	49	462.94
16322PA0060132 Rating Area 4	No Preference	50	484.65
16322PA0060132 Rating Area 4	No Preference	51	506.09
16322PA0060132 Rating Area 4	No Preference	52	529.69
16322PA0060132 Rating Area 4	No Preference	53	553.57
16322PA0060132 Rating Area 4	No Preference	54	579.35
16322PA0060132 Rating Area 4	No Preference	55	605.13
16322PA0060132 Rating Area 4	No Preference	56	633.08
16322PA0060132 Rating Area 4	No Preference	57	661.30
16322PA0060132 Rating Area 4	No Preference	58	691.43
16322PA0060132 Rating Area 4	No Preference	59	706.35
16322PA0060132 Rating Area 4	No Preference	60	736.47
16322PA0060132 Rating Area 4	No Preference	61	762.52
16322PA0060132 Rating Area 4	No Preference	62	779.62
16322PA0060132 Rating Area 4	No Preference	63	801.05
16322PA0060132 Rating Area 4	No Preference	64 and over	814.08
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16322PA0060132 Rating Area 5	No Preference	16	250.72
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16322PA0060132 Rating Area 5	No Preference	25	293.05
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16322PA0060132 Rating Area 5	No Preference	27	305.89
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16322PA0060132 Rating Area 5	No Preference	30	331.28
16322PA0060132 Rating Area 5	No Preference	31	338.29
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16322PA0060132 Rating Area 5	No Preference	33	349.67
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16322PA0060132 Rating Area 5	No Preference	38	363.68
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16322PA0060132 Rating Area 5	No Preference	49	497.95
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16322PA0060132 Rating Area 5	No Preference	56	680.96
16322PA0060132 Rating Area 5	No Preference	57	711.31
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16322PA0060132 Rating Area 5	No Preference	59	759.76
16322PA0060132 Rating Area 5	No Preference	60	792.16
16322PA0060132 Rating Area 5	No Preference	61	820.18
16322PA0060132 Rating Area 5	No Preference	62	838.57
16322PA0060132 Rating Area 5	No Preference	63	861.63
16322PA0060132 Rating Area 5	No Preference	64 and over	875.64
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16322PA0060133 Rating Area 1	No Preference	16	246.51
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16322PA0060133 Rating Area 1	No Preference	22	286.97
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16322PA0060133 Rating Area 1	No Preference	32	339.49
16322PA0060133 Rating Area 1	No Preference	33	343.79
16322PA0060133 Rating Area 1	No Preference	34	348.38
16322PA0060133 Rating Area 1	No Preference	35	350.68
16322PA0060133 Rating Area 1	No Preference	36	352.97
16322PA0060133 Rating Area 1	No Preference	37	355.27
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16322PA0060133 Rating Area 1	No Preference	39	362.16
16322PA0060133 Rating Area 1	No Preference	40	366.75
16322PA0060133 Rating Area 1	No Preference	41	373.63
16322PA0060133 Rating Area 1	No Preference	42	380.24
16322PA0060133 Rating Area 1	No Preference	43	389.42
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16322PA0060133 Rating Area 1	No Preference	45	414.38
16322PA0060133 Rating Area 1	No Preference	46	430.46
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16322PA0060133 Rating Area 1	No Preference	48	469.20
16322PA0060133 Rating Area 1	No Preference	49	489.57

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16322PA0060133	Rating Area 1	No Preference	52	560.17
16322PA0060133	Rating Area 1	No Preference	53	585.42
16322PA0060133	Rating Area 1	No Preference	54	612.68
16322PA0060133	Rating Area 1	No Preference	55	639.94
16322PA0060133	Rating Area 1	No Preference	56	669.50
16322PA0060133	Rating Area 1	No Preference	57	699.35
16322PA0060133	Rating Area 1	No Preference	58	731.20
16322PA0060133	Rating Area 1	No Preference	59	746.98
16322PA0060133	Rating Area 1	No Preference	60	778.84
16322PA0060133	Rating Area 1	No Preference	61	806.39
16322PA0060133	Rating Area 1	No Preference	62	824.46
16322PA0060133	Rating Area 1	No Preference	63	847.14
16322PA0060133	Rating Area 1	No Preference	64 and over	860.91
16322PA0060133	Rating Area 4	No Preference	0-14	212.79
16322PA0060133	Rating Area 4	No Preference	15	231.71
16322PA0060133	Rating Area 4	No Preference	16	238.94
16322PA0060133	Rating Area 4	No Preference	17	246.17
16322PA0060133	Rating Area 4	No Preference	18	253.96
16322PA0060133	Rating Area 4	No Preference	19	261.75
16322PA0060133	Rating Area 4	No Preference	20	269.82
16322PA0060133	Rating Area 4	No Preference	21	278.16
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16322PA0060133	Rating Area 4	No Preference	25	279.27
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16322PA0060133	Rating Area 4	No Preference	27	291.51
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16322PA0060133	Rating Area 4	No Preference	30	315.71
16322PA0060133	Rating Area 4	No Preference	31	322.39
16322PA0060133	Rating Area 4	No Preference	32	329.06
16322PA0060133	Rating Area 4	No Preference	33	333.24
16322PA0060133	Rating Area 4	No Preference	34	337.69
16322PA0060133	Rating Area 4	No Preference	35	339.91
16322PA0060133	Rating Area 4	No Preference	36	342.14
16322PA0060133	Rating Area 4	No Preference	37	344.36
16322PA0060133	Rating Area 4	No Preference	38	346.59
16322PA0060133	Rating Area 4	No Preference	39	351.04
16322PA0060133	Rating Area 4	No Preference	40	355.49
16322PA0060133	Rating Area 4	No Preference	41	362.16
16322PA0060133	Rating Area 4	No Preference	42	368.56
16322PA0060133	Rating Area 4	No Preference	43	377.46
16322PA0060133	Rating Area 4	No Preference	44	388.59
16322PA0060133	Rating Area 4	No Preference	45	401.66
16322PA0060133	Rating Area 4	No Preference	46	417.24
16322PA0060133	Rating Area 4	No Preference	47	434.76
16322PA0060133	Rating Area 4	No Preference	48	454.79
16322PA0060133	Rating Area 4	No Preference	49	474.54
16322PA0060133	Rating Area 4	No Preference	50	496.79
16322PA0060133	Rating Area 4	No Preference	51	518.77
16322PA0060133	Rating Area 4	No Preference	52	542.97
16322PA0060133	Rating Area 4	No Preference	53	567.45
16322PA0060133	Rating Area 4	No Preference	54	593.87
16322PA0060133	Rating Area 4	No Preference	55	620.30
16322PA0060133	Rating Area 4	No Preference	56	648.95
16322PA0060133	Rating Area 4	No Preference	57	677.88
16322PA0060133	Rating Area 4	No Preference	58	708.75
16322PA0060133	Rating Area 4	No Preference	59	724.05
16322PA0060133	Rating Area 4	No Preference	60	754.93
16322PA0060133	Rating Area 4	No Preference	61	781.63
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16322PA0060133	Rating Area 4	No Preference	63	821.13
16322PA0060133	Rating Area 4	No Preference	64 and over	834.48
16322PA0060133	Rating Area 5	No Preference	0-14	228.89
16322PA0060133	Rating Area 5	No Preference	15	249.23
16322PA0060133	Rating Area 5	No Preference	16	257.01
16322PA0060133	Rating Area 5	No Preference	17	264.79
16322PA0060133	Rating Area 5	No Preference	18	273.17
16322PA0060133	Rating Area 5	No Preference	19	281.55
16322PA0060133	Rating Area 5	No Preference	20	290.22
16322PA0060133	Rating Area 5	No Preference	21	299.20
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16322PA0060133	Rating Area 5	No Preference	23	299.20
16322PA0060133	Rating Area 5	No Preference	24	299.20
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16322PA0060133	Rating Area 5	No Preference	27	313.56
16322PA0060133	Rating Area 5	No Preference	28	325.23
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16322PA0060133	Rating Area 5	No Preference	30	339.59
16322PA0060133	Rating Area 5	No Preference	31	346.77
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16322PA0060133	Rating Area 5	No Preference	36	368.02
16322PA0060133	Rating Area 5	No Preference	37	370.41
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16322PA0060133	Rating Area 5	No Preference	39	377.59
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16322PA0060133	Rating Area 5	No Preference	48	489.19
16322PA0060133	Rating Area 5	No Preference	49	510.44
16322PA0060133	Rating Area 5	No Preference	50	534.37
16322PA0060133	Rating Area 5	No Preference	51	558.01
16322PA0060133	Rating Area 5	No Preference	52	584.04
16322PA0060133	Rating Area 5	No Preference	53	610.37
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16322PA0060133	Rating Area 5	No Preference	55	667.22
16322PA0060133	Rating Area 5	No Preference	56	698.03
16322PA0060133	Rating Area 5	No Preference	57	729.15

16322PA0060133	Rating Area 5	No Preference	58	762.36
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16322PA0060133	Rating Area 5	No Preference	60	812.03
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16322PA0060134	Rating Area 1	No Preference	17	302.77
16322PA0060134	Rating Area 1	No Preference	18	312.35
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16322PA0060134	Rating Area 1	No Preference	37	423.53
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16322PA0060134	Rating Area 1	No Preference	51	638.04
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16322PA0060134	Rating Area 1	No Preference	54	730.40
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16322PA0060134	Rating Area 1	No Preference	57	833.72
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16322PA0060134	Rating Area 1	No Preference	59	890.51
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16322PA0060134	Rating Area 1	No Preference	61	961.33
16322PA0060134	Rating Area 1	No Preference	62	982.88
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16322PA0060134	Rating Area 1	No Preference	64 and over	1026.33
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16322PA0060134	Rating Area 4	No Preference	27	347.53
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16322PA0060134	Rating Area 4	No Preference	62	952.72
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16322PA0060134	Rating Area 5	No Preference	17	315.67
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16322PA0060134	Rating Area 5	No Preference	43	484.03
16322PA0060134	Rating Area 5	No Preference	44	498.30
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16322PA0060134	Rating Area 5	No Preference	46	535.04
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16322PA0060134	Rating Area 5	No Preference	49	608.51
16322PA0060134	Rating Area 5	No Preference	50	637.05
16322PA0060134	Rating Area 5	No Preference	51	665.23
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16322PA0060134	Rating Area 5	No Preference	53	727.65
16322PA0060134	Rating Area 5	No Preference	54	761.53
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16322PA0060134	Rating Area 5	No Preference	56	832.16
16322PA0060134	Rating Area 5	No Preference	57	869.25
16322PA0060134	Rating Area 5	No Preference	58	908.85
16322PA0060134	Rating Area 5	No Preference	59	928.46
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16322PA0060134	Rating Area 5	No Preference	62	1024.77
16322PA0060134	Rating Area 5	No Preference	63	1052.95
16322PA0060134	Rating Area 5	No Preference	64 and over	1070.07
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16322PA0060135	Rating Area 1	No Preference	17	252.63
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16322PA0060135	Rating Area 1	No Preference	32	337.70
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16322PA0060135	Rating Area 1	No Preference	37	353.40
16322PA0060135	Rating Area 1	No Preference	38	355.68
16322PA0060135	Rating Area 1	No Preference	39	360.25
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16322PA0060135	Rating Area 1	No Preference	41	371.67
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16322PA0060135	Rating Area 1	No Preference	44	398.79
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16322PA0060135	Rating Area 1	No Preference	59	743.05
16322PA0060135	Rating Area 1	No Preference	60	774.74
16322PA0060135	Rating Area 1	No Preference	61	802.14
16322PA0060135	Rating Area 1	No Preference	62	820.13
16322PA0060135	Rating Area 1	No Preference	63	842.68
16322PA0060135	Rating Area 1	No Preference	64 and over	856.38
16322PA0060135	Rating Area 4	No Preference	0-14	211.68
16322PA0060135	Rating Area 4	No Preference	15	230.49
16322PA0060135	Rating Area 4	No Preference	16	237.69
16322PA0060135	Rating Area 4	No Preference	17	244.88
16322PA0060135	Rating Area 4	No Preference	18	252.63
16322PA0060135	Rating Area 4	No Preference	19	260.37
16322PA0060135	Rating Area 4	No Preference	20	268.40
16322PA0060135	Rating Area 4	No Preference	21	276.70
16322PA0060135	Rating Area 4	No Preference	22	276.70

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16322PA0060135 Rating Area 4	No Preference	29	309.63
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16322PA0060135 Rating Area 4	No Preference	31	320.70
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16322PA0060135 Rating Area 4	No Preference	37	342.55
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16322PA0060135 Rating Area 4	No Preference	40	353.62
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16322PA0060135 Rating Area 4	No Preference	50	494.19
16322PA0060135 Rating Area 4	No Preference	51	516.05
16322PA0060135 Rating Area 4	No Preference	52	540.12
16322PA0060135 Rating Area 4	No Preference	53	564.47
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16322PA0060135 Rating Area 4	No Preference	55	617.04
16322PA0060135 Rating Area 4	No Preference	56	645.54
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16322PA0060135 Rating Area 4	No Preference	58	705.03
16322PA0060135 Rating Area 4	No Preference	59	720.25
16322PA0060135 Rating Area 4	No Preference	60	750.96
16322PA0060135 Rating Area 4	No Preference	61	777.53
16322PA0060135 Rating Area 4	No Preference	62	794.96
16322PA0060135 Rating Area 4	No Preference	63	816.82
16322PA0060135 Rating Area 4	No Preference	64 and over	830.10
16322PA0060135 Rating Area 5	No Preference	0-14	227.69
16322PA0060135 Rating Area 5	No Preference	15	247.93
16322PA0060135 Rating Area 5	No Preference	16	255.66
16322PA0060135 Rating Area 5	No Preference	17	263.40
16322PA0060135 Rating Area 5	No Preference	18	271.74
16322PA0060135 Rating Area 5	No Preference	19	280.07
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16322PA0060135 Rating Area 5	No Preference	25	298.82
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16322PA0060135 Rating Area 5	No Preference	30	337.81
16322PA0060135 Rating Area 5	No Preference	31	344.95
16322PA0060135 Rating Area 5	No Preference	32	352.10
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16322PA0060135 Rating Area 5	No Preference	49	507.76
16322PA0060135 Rating Area 5	No Preference	50	531.57
16322PA0060135 Rating Area 5	No Preference	51	555.08
16322PA0060135 Rating Area 5	No Preference	52	580.97
16322PA0060135 Rating Area 5	No Preference	53	607.17
16322PA0060135 Rating Area 5	No Preference	54	635.44
16322PA0060135 Rating Area 5	No Preference	55	663.71
16322PA0060135 Rating Area 5	No Preference	56	694.37
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16322PA0060135 Rating Area 5	No Preference	58	758.36
16322PA0060135 Rating Area 5	No Preference	59	774.73
16322PA0060135 Rating Area 5	No Preference	60	807.77
16322PA0060135 Rating Area 5	No Preference	61	836.34
16322PA0060135 Rating Area 5	No Preference	62	855.09
16322PA0060135 Rating Area 5	No Preference	63	878.60
16322PA0060135 Rating Area 5	No Preference	64 and over	892.89
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16322PA0070029 Rating Area 1	No Preference	15	295.23
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16322PA0070029 Rating Area 1	No Preference	17	313.66
16322PA0070029 Rating Area 1	No Preference	18	323.59
16322PA0070029 Rating Area 1	No Preference	19	333.51
16322PA0070029 Rating Area 1	No Preference	20	343.79
16322PA0070029 Rating Area 1	No Preference	21	354.42
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16322PA0070029 Rating Area 1	No Preference	23	354.42
16322PA0070029 Rating Area 1	No Preference	24	354.42
16322PA0070029 Rating Area 1	No Preference	25	355.84
16322PA0070029 Rating Area 1	No Preference	26	362.93
16322PA0070029 Rating Area 1	No Preference	27	371.43
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16322PA0070029 Rating Area 1	No Preference	29	396.60
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16322PA0070029	Rating Area 2	No Preference	63	1244.77
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16322PA0070029	Rating Area 5	No Preference	62	1061.63
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16322PA0070030	Rating Area 1	No Preference	62	1021.90
16322PA0070030	Rating Area 1	No Preference	63	1050.00
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16322PA0070030	Rating Area 2	No Preference	63	1249.23
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16322PA0070030	Rating Area 4	No Preference	44	481.64
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16322PA0070030	Rating Area 4	No Preference	62	990.52
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16322PA0070030	Rating Area 4	No Preference	64 and over	1034.31
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16322PA0070030	Rating Area 5	No Preference	27	388.64
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16322PA0070030	Rating Area 5	No Preference	32	438.70
16322PA0070030	Rating Area 5	No Preference	33	444.27
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16322PA0070030	Rating Area 5	No Preference	35	453.17
16322PA0070030	Rating Area 5	No Preference	36	456.13
16322PA0070030	Rating Area 5	No Preference	37	459.10
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16322PA0070030	Rating Area 5	No Preference	39	468.00
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16322PA0070030	Rating Area 5	No Preference	41	482.83
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16322PA0070032	Rating Area 1	No Preference	16	302.17
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16322PA0070032	Rating Area 2	No Preference	62	1202.41
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16322PA0070032	Rating Area 4	No Preference	17	301.76
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16322PA0070032	Rating Area 5	No Preference	62	1053.70
16322PA0070032	Rating Area 5	No Preference	63	1082.68
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16322PA0070033	Rating Area 1	No Preference	24	344.92
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16322PA0070033	Rating Area 1	No Preference	64 and over	1034.76
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16322PA0070033	Rating Area 2	No Preference	61	1153.17
16322PA0070033	Rating Area 2	No Preference	62	1179.02
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16322PA0070033	Rating Area 4	No Preference	31	387.49
16322PA0070033	Rating Area 4	No Preference	32	395.51
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16322PA0070033	Rating Area 4	No Preference	53	682.03
16322PA0070033	Rating Area 4	No Preference	54	713.79
16322PA0070033	Rating Area 4	No Preference	55	745.56
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16322PA0070033	Rating Area 4	No Preference	62	960.53
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16322PA0070033	Rating Area 5	No Preference	31	416.80
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16322PA0070033	Rating Area 5	No Preference	34	436.58
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16322PA0070033	Rating Area 5	No Preference	48	587.98
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16322PA0070034	Rating Area 2	No Preference	62	1031.84
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16322PA0070035	Rating Area 4	No Preference	29	258.97
16322PA0070035	Rating Area 4	No Preference	30	262.67
16322PA0070035	Rating Area 4	No Preference	31	268.23
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16322PA0070035	Rating Area 4	No Preference	33	277.25
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16322PA0070035	Rating Area 4	No Preference	35	282.81
16322PA0070035	Rating Area 4	No Preference	36	284.66
16322PA0070035	Rating Area 4	No Preference	37	286.51
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16322PA0070035	Rating Area 4	No Preference	39	292.06
16322PA0070035	Rating Area 4	No Preference	40	295.77
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16322PA0070035	Rating Area 4	No Preference	44	323.31
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16322PA0070035	Rating Area 4	No Preference	46	347.15
16322PA0070035	Rating Area 4	No Preference	47	361.73
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16322PA0070035	Rating Area 4	No Preference	49	394.82
16322PA0070035	Rating Area 4	No Preference	50	413.33
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16322PA0070035	Rating Area 4	No Preference	52	451.75
16322PA0070035	Rating Area 4	No Preference	53	472.12
16322PA0070035	Rating Area 4	No Preference	54	494.10
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16322PA0070035	Rating Area 4	No Preference	63	683.18
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16322PA0070035	Rating Area 5	No Preference	53	507.82
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16322PA0070035	Rating Area 5	No Preference	63	734.84
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16322PA0070073	Rating Area 1	No Preference	45	429.68
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16322PA0070073	Rating Area 1	No Preference	53	607.02
16322PA0070073	Rating Area 1	No Preference	54	635.29
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16322PA0070073	Rating Area 1	No Preference	56	694.21
16322PA0070073	Rating Area 1	No Preference	57	725.15
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16322PA0070073	Rating Area 1	No Preference	62	854.89
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16322PA0070073	Rating Area 2	No Preference	15	294.90
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16322PA0070073	Rating Area 2	No Preference	52	691.05
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16322PA0070073	Rating Area 2	No Preference	58	902.04
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16322PA0070073	Rating Area 2	No Preference	62	1017.10
16322PA0070073	Rating Area 2	No Preference	63	1045.07
16322PA0070073	Rating Area 2	No Preference	64 and over	1062.06
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16322PA0070073	Rating Area 4	No Preference	17	255.25
16322PA0070073	Rating Area 4	No Preference	18	263.33
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16322PA0070073	Rating Area 4	No Preference	54	615.78
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16322PA0070073	Rating Area 4	No Preference	62	828.63
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16322PA0070073	Rating Area 4	No Preference	64 and over	865.26
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16322PA0070073	Rating Area 5	No Preference	60	841.99
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16322PA0070073	Rating Area 5	No Preference	62	891.32
16322PA0070073	Rating Area 5	No Preference	63	915.83
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16322PA0070075 Rating Area 1	No Preference	49	577.98
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16322PA0070075 Rating Area 1	No Preference	54	723.32
16322PA0070075 Rating Area 1	No Preference	55	755.50
16322PA0070075 Rating Area 1	No Preference	56	790.40
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16322PA0070075 Rating Area 1	No Preference	61	952.00
16322PA0070075 Rating Area 1	No Preference	62	973.34
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16322PA0070075 Rating Area 1	No Preference	64 and over	1016.37
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16322PA0070075 Rating Area 4	No Preference	17	290.63
16322PA0070075 Rating Area 4	No Preference	18	299.82
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16322PA0070075 Rating Area 4	No Preference	24	328.39
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16322PA0070075 Rating Area 4	No Preference	33	393.41
16322PA0070075 Rating Area 4	No Preference	34	398.67
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16322PA0070075 Rating Area 4	No Preference	36	403.92
16322PA0070075 Rating Area 4	No Preference	37	406.55
16322PA0070075 Rating Area 4	No Preference	38	409.17
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16322PA0070075 Rating Area 4	No Preference	51	612.45
16322PA0070075 Rating Area 4	No Preference	52	641.02
16322PA0070075 Rating Area 4	No Preference	53	669.92
16322PA0070075 Rating Area 4	No Preference	54	701.11
16322PA0070075 Rating Area 4	No Preference	55	732.31
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16322PA0070075 Rating Area 4	No Preference	57	800.29
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16322PA0070075 Rating Area 4	No Preference	59	854.80
16322PA0070075 Rating Area 4	No Preference	60	891.25
16322PA0070075 Rating Area 4	No Preference	61	922.78
16322PA0070075 Rating Area 4	No Preference	62	943.46
16322PA0070075 Rating Area 4	No Preference	63	969.41
16322PA0070075 Rating Area 4	No Preference	64 and over	985.17
16322PA0070075 Rating Area 5	No Preference	0-14	270.22
16322PA0070075 Rating Area 5	No Preference	15	294.24
16322PA0070075 Rating Area 5	No Preference	16	303.42
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16322PA0070075 Rating Area 5	No Preference	19	332.39
16322PA0070075 Rating Area 5	No Preference	20	342.63
16322PA0070075 Rating Area 5	No Preference	21	353.23
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16322PA0070075 Rating Area 5	No Preference	25	354.64
16322PA0070075 Rating Area 5	No Preference	26	361.71
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16322PA0070075 Rating Area 5	No Preference	29	395.26
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16322PA0070075 Rating Area 5	No Preference	31	409.39
16322PA0070075 Rating Area 5	No Preference	32	417.87
16322PA0070075 Rating Area 5	No Preference	33	423.17
16322PA0070075 Rating Area 5	No Preference	34	428.82
16322PA0070075 Rating Area 5	No Preference	35	431.65
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16322PA0070075 Rating Area 5	No Preference	37	437.30
16322PA0070075 Rating Area 5	No Preference	38	440.12
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16322PA0070075	Rating Area 5	No Preference	62	1014.83
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16322PA0070076	Rating Area 1	No Preference	63	965.54
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16322PA0070076	Rating Area 5	No Preference	54	728.08
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16322PA0070076	Rating Area 5	No Preference	57	831.07
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16322PA0070076	Rating Area 5	No Preference	59	887.68
16322PA0070076	Rating Area 5	No Preference	60	925.53
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16322PA0070076	Rating Area 5	No Preference	62	979.75
16322PA0070076	Rating Area 5	No Preference	63	1006.69
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16322PA0070077	Rating Area 1	No Preference	17	282.77
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16322PA0070077	Rating Area 1	No Preference	40	408.33
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16322PA0070077	Rating Area 1	No Preference	43	433.58
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16322PA0070077	Rating Area 1	No Preference	45	461.37
16322PA0070077	Rating Area 1	No Preference	46	479.27
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16322PA0070077	Rating Area 1	No Preference	49	545.08
16322PA0070077	Rating Area 1	No Preference	50	570.64
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16322PA0070077	Rating Area 1	No Preference	52	623.68
16322PA0070077	Rating Area 1	No Preference	53	651.80
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16322PA0070077	Rating Area 1	No Preference	55	712.51
16322PA0070077	Rating Area 1	No Preference	56	745.42

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16322PA0070077	Rating Area 1	No Preference	59	831.68
16322PA0070077	Rating Area 1	No Preference	60	867.15
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16322PA0070077	Rating Area 1	No Preference	62	917.95
16322PA0070077	Rating Area 1	No Preference	63	943.19
16322PA0070077	Rating Area 1	No Preference	64 and over	958.53
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16322PA0070077	Rating Area 4	No Preference	36	380.93
16322PA0070077	Rating Area 4	No Preference	37	383.41
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16322PA0070077	Rating Area 4	No Preference	60	840.53
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16322PA0070077	Rating Area 4	No Preference	62	889.77
16322PA0070077	Rating Area 4	No Preference	63	914.23
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16322PA0070077	Rating Area 5	No Preference	17	294.81
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16322PA0070077	Rating Area 5	No Preference	33	399.08
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16322PA0070077	Rating Area 5	No Preference	37	412.40
16322PA0070077	Rating Area 5	No Preference	38	415.07
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16322PA0070077	Rating Area 5	No Preference	41	433.72
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16322PA0070077	Rating Area 5	No Preference	47	520.67
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16322PA0070077	Rating Area 5	No Preference	50	594.95
16322PA0070077	Rating Area 5	No Preference	51	621.27
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16322PA0070077	Rating Area 5	No Preference	53	679.56
16322PA0070077	Rating Area 5	No Preference	54	711.21
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16322PA0070077	Rating Area 5	No Preference	56	777.17
16322PA0070077	Rating Area 5	No Preference	57	811.81
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16322PA0070077	Rating Area 5	No Preference	61	936.07
16322PA0070077	Rating Area 5	No Preference	62	957.05
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16322PA0070078	Rating Area 1	No Preference	17	241.65
16322PA0070078	Rating Area 1	No Preference	18	249.29
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16322PA0070078	Rating Area 1	No Preference	20	264.86
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16322PA0070078	Rating Area 1	No Preference	24	273.05
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16322PA0070078	Rating Area 1	No Preference	35	333.67
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16322PA0070078	Rating Area 1	No Preference	40	348.96
16322PA0070078	Rating Area 1	No Preference	41	355.51
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16322PA0070082	Rating Area 4	No Preference	61	757.44
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16322PA0070082	Rating Area 5	No Preference	45	418.66
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16322PA0070082	Rating Area 5	No Preference	48	474.04
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16322PA0070082	Rating Area 5	No Preference	62	832.97
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16322PA0080006	Rating Area 1	No Preference	45	368.13
16322PA0080006	Rating Area 1	No Preference	46	382.41
16322PA0080006	Rating Area 1	No Preference	47	398.47
16322PA0080006	Rating Area 1	No Preference	48	416.83
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16322PA0080006	Rating Area 1	No Preference	50	455.32
16322PA0080006	Rating Area 1	No Preference	51	475.46
16322PA0080006	Rating Area 1	No Preference	52	497.64
16322PA0080006	Rating Area 1	No Preference	53	520.08
16322PA0080006	Rating Area 1	No Preference	54	544.3
16322PA0080006	Rating Area 1	No Preference	55	568.52
16322PA0080006	Rating Area 1	No Preference	56	594.78
16322PA0080006	Rating Area 1	No Preference	57	621.29
16322PA0080006	Rating Area 1	No Preference	58	649.59
16322PA0080006	Rating Area 1	No Preference	59	663.61
16322PA0080006	Rating Area 1	No Preference	60	691.91
16322PA0080006	Rating Area 1	No Preference	61	716.38
16322PA0080006	Rating Area 1	No Preference	62	732.44
16322PA0080006	Rating Area 1	No Preference	63	752.58
16322PA0080006	Rating Area 1	No Preference	64 and over	764.82
16322PA0080006	Rating Area 4	No Preference	0-14	189.04
16322PA0080006	Rating Area 4	No Preference	15	205.84
16322PA0080006	Rating Area 4	No Preference	16	212.27
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16322PA0080006	Rating Area 4	No Preference	19	232.53
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16322PA0080006	Rating Area 4	No Preference	21	247.11
16322PA0080006	Rating Area 4	No Preference	22	247.11
16322PA0080006	Rating Area 4	No Preference	23	247.11

16322PA0080006 Rating Area 4	No Preference	24	247.11
16322PA0080006 Rating Area 4	No Preference	25	248.1
16322PA0080006 Rating Area 4	No Preference	26	253.04
16322PA0080006 Rating Area 4	No Preference	27	258.97
16322PA0080006 Rating Area 4	No Preference	28	268.61
16322PA0080006 Rating Area 4	No Preference	29	276.52
16322PA0080006 Rating Area 4	No Preference	30	280.47
16322PA0080006 Rating Area 4	No Preference	31	286.4
16322PA0080006 Rating Area 4	No Preference	32	292.33
16322PA0080006 Rating Area 4	No Preference	33	296.04
16322PA0080006 Rating Area 4	No Preference	34	299.99
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16322PA0080006 Rating Area 4	No Preference	36	303.95
16322PA0080006 Rating Area 4	No Preference	37	305.92
16322PA0080006 Rating Area 4	No Preference	38	307.9
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16322PA0080006 Rating Area 4	No Preference	40	315.81
16322PA0080006 Rating Area 4	No Preference	41	321.74
16322PA0080006 Rating Area 4	No Preference	42	327.42
16322PA0080006 Rating Area 4	No Preference	43	335.33
16322PA0080006 Rating Area 4	No Preference	44	345.21
16322PA0080006 Rating Area 4	No Preference	45	356.83
16322PA0080006 Rating Area 4	No Preference	46	370.67
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16322PA0080006 Rating Area 4	No Preference	48	404.02
16322PA0080006 Rating Area 4	No Preference	49	421.57
16322PA0080006 Rating Area 4	No Preference	50	441.34
16322PA0080006 Rating Area 4	No Preference	51	460.86
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16322PA0080006 Rating Area 4	No Preference	54	527.58
16322PA0080006 Rating Area 4	No Preference	55	551.06
16322PA0080006 Rating Area 4	No Preference	56	576.51
16322PA0080006 Rating Area 4	No Preference	57	602.21
16322PA0080006 Rating Area 4	No Preference	58	629.64
16322PA0080006 Rating Area 4	No Preference	59	643.23
16322PA0080006 Rating Area 4	No Preference	60	670.66
16322PA0080006 Rating Area 4	No Preference	61	694.38
16322PA0080006 Rating Area 4	No Preference	62	709.95
16322PA0080006 Rating Area 4	No Preference	63	729.47
16322PA0080006 Rating Area 4	No Preference	64 and over	741.33

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*	16322			
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
16322PA0060083	Rating Area 1	No Preference	0-14	286.65
16322PA0060083	Rating Area 1	No Preference	15	312.13
16322PA0060083	Rating Area 1	No Preference	16	321.87
16322PA0060083	Rating Area 1	No Preference	17	331.61
16322PA0060083	Rating Area 1	No Preference	18	342.10
16322PA0060083	Rating Area 1	No Preference	19	352.59
16322PA0060083	Rating Area 1	No Preference	20	363.46
16322PA0060083	Rating Area 1	No Preference	21	374.70
16322PA0060083	Rating Area 1	No Preference	22	374.70
16322PA0060083	Rating Area 1	No Preference	23	374.70
16322PA0060083	Rating Area 1	No Preference	24	374.70
16322PA0060083	Rating Area 1	No Preference	25	376.20
16322PA0060083	Rating Area 1	No Preference	26	383.69
16322PA0060083	Rating Area 1	No Preference	27	392.69
16322PA0060083	Rating Area 1	No Preference	28	407.30
16322PA0060083	Rating Area 1	No Preference	29	419.29
16322PA0060083	Rating Area 1	No Preference	30	425.28
16322PA0060083	Rating Area 1	No Preference	31	434.28
16322PA0060083	Rating Area 1	No Preference	32	443.27
16322PA0060083	Rating Area 1	No Preference	33	448.89
16322PA0060083	Rating Area 1	No Preference	34	454.89
16322PA0060083	Rating Area 1	No Preference	35	457.88
16322PA0060083	Rating Area 1	No Preference	36	460.88
16322PA0060083	Rating Area 1	No Preference	37	463.88
16322PA0060083	Rating Area 1	No Preference	38	466.88
16322PA0060083	Rating Area 1	No Preference	39	472.87
16322PA0060083	Rating Area 1	No Preference	40	478.87
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16322PA0060083	Rating Area 1	No Preference	42	496.48
16322PA0060083	Rating Area 1	No Preference	43	508.47
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16322PA0060083	Rating Area 1	No Preference	45	541.07
16322PA0060083	Rating Area 1	No Preference	46	562.05
16322PA0060083	Rating Area 1	No Preference	47	585.66
16322PA0060083	Rating Area 1	No Preference	48	612.63
16322PA0060083	Rating Area 1	No Preference	49	639.24
16322PA0060083	Rating Area 1	No Preference	50	669.21
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16322PA0060083	Rating Area 1	No Preference	55	835.58
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16322PA0060083	Rating Area 1	No Preference	58	954.74
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16322PA0060083	Rating Area 1	No Preference	60	1016.94
16322PA0060083	Rating Area 1	No Preference	61	1052.91
16322PA0060083	Rating Area 1	No Preference	62	1076.51
16322PA0060083	Rating Area 1	No Preference	63	1106.11
16322PA0060083	Rating Area 1	No Preference	64 and over	1124.10
16322PA0060083	Rating Area 2	No Preference	0-14	341.04
16322PA0060083	Rating Area 2	No Preference	15	371.35
16322PA0060083	Rating Area 2	No Preference	16	382.94
16322PA0060083	Rating Area 2	No Preference	17	394.53
16322PA0060083	Rating Area 2	No Preference	18	407.02
16322PA0060083	Rating Area 2	No Preference	19	419.50
16322PA0060083	Rating Area 2	No Preference	20	432.43
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16322PA0060083	Rating Area 2	No Preference	22	445.80
16322PA0060083	Rating Area 2	No Preference	23	445.80
16322PA0060083	Rating Area 2	No Preference	24	445.80
16322PA0060083	Rating Area 2	No Preference	25	447.58
16322PA0060083	Rating Area 2	No Preference	26	456.50
16322PA0060083	Rating Area 2	No Preference	27	467.20
16322PA0060083	Rating Area 2	No Preference	28	484.58
16322PA0060083	Rating Area 2	No Preference	29	498.85
16322PA0060083	Rating Area 2	No Preference	30	505.98
16322PA0060083	Rating Area 2	No Preference	31	516.68
16322PA0060083	Rating Area 2	No Preference	32	527.38
16322PA0060083	Rating Area 2	No Preference	33	534.07
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16322PA0060083	Rating Area 2	No Preference	35	544.77
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16322PA0060083	Rating Area 2	No Preference	43	604.95
16322PA0060083	Rating Area 2	No Preference	44	622.78
16322PA0060083	Rating Area 2	No Preference	45	643.74
16322PA0060083	Rating Area 2	No Preference	46	668.70
16322PA0060083	Rating Area 2	No Preference	47	696.79
16322PA0060083	Rating Area 2	No Preference	48	728.88
16322PA0060083	Rating Area 2	No Preference	49	760.53
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16322PA0060083	Rating Area 2	No Preference	51	831.42
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16322PA0060083	Rating Area 2	No Preference	53	909.43

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16322PA0060083	Rating Area 2	No Preference	56	1040.05
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16322PA0060083	Rating Area 2	No Preference	62	1280.78
16322PA0060083	Rating Area 2	No Preference	63	1316.00
16322PA0060083	Rating Area 2	No Preference	64 and over	1337.40
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16322PA0060083	Rating Area 4	No Preference	47	567.68
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16322PA0060083	Rating Area 4	No Preference	61	1020.59
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16322PA0060083	Rating Area 5	No Preference	61	1097.75

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16322PA0060083	Rating Area 5	No Preference	63	1153.23
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16322PA0060084	Rating Area 1	No Preference	36	461.82
16322PA0060084	Rating Area 1	No Preference	37	464.82
16322PA0060084	Rating Area 1	No Preference	38	467.82
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16322PA0060084	Rating Area 1	No Preference	48	613.88
16322PA0060084	Rating Area 1	No Preference	49	640.53
16322PA0060084	Rating Area 1	No Preference	50	670.57
16322PA0060084	Rating Area 1	No Preference	51	700.23
16322PA0060084	Rating Area 1	No Preference	52	732.90
16322PA0060084	Rating Area 1	No Preference	53	765.94
16322PA0060084	Rating Area 1	No Preference	54	801.61
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16322PA0060084	Rating Area 1	No Preference	62	1078.70
16322PA0060084	Rating Area 1	No Preference	63	1108.36
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16322PA0060084	Rating Area 2	No Preference	33	535.16
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16322PA0060084	Rating Area 2	No Preference	36	549.45
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16322PA0060084	Rating Area 2	No Preference	41	581.62
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16322PA0060087	Rating Area 1	No Preference	63	1071.61
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16322PA0060089	Rating Area 1	No Preference	23	250.86
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16322PA0060097	Rating Area 4	No Preference	63	974.34
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16322PA0060097	Rating Area 5	No Preference	15	295.74
16322PA0060097	Rating Area 5	No Preference	16	304.97
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16322PA0060099	Rating Area 4	No Preference	29	324.12
16322PA0060099	Rating Area 4	No Preference	30	328.75
16322PA0060099	Rating Area 4	No Preference	31	335.70
16322PA0060099	Rating Area 4	No Preference	32	342.66
16322PA0060099	Rating Area 4	No Preference	33	347.00
16322PA0060099	Rating Area 4	No Preference	34	351.64
16322PA0060099	Rating Area 4	No Preference	35	353.95
16322PA0060099	Rating Area 4	No Preference	36	356.27
16322PA0060099	Rating Area 4	No Preference	37	358.59
16322PA0060099	Rating Area 4	No Preference	38	360.90
16322PA0060099	Rating Area 4	No Preference	39	365.54
16322PA0060099	Rating Area 4	No Preference	40	370.17
16322PA0060099	Rating Area 4	No Preference	41	377.12
16322PA0060099	Rating Area 4	No Preference	42	383.79
16322PA0060099	Rating Area 4	No Preference	43	393.06
16322PA0060099	Rating Area 4	No Preference	44	404.64
16322PA0060099	Rating Area 4	No Preference	45	418.25
16322PA0060099	Rating Area 4	No Preference	46	434.48
16322PA0060099	Rating Area 4	No Preference	47	452.72
16322PA0060099	Rating Area 4	No Preference	48	473.58
16322PA0060099	Rating Area 4	No Preference	49	494.14
16322PA0060099	Rating Area 4	No Preference	50	517.31
16322PA0060099	Rating Area 4	No Preference	51	540.20
16322PA0060099	Rating Area 4	No Preference	52	565.40
16322PA0060099	Rating Area 4	No Preference	53	590.89
16322PA0060099	Rating Area 4	No Preference	54	618.40
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16322PA0060099	Rating Area 4	No Preference	56	675.75
16322PA0060099	Rating Area 4	No Preference	57	705.88
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16322PA0060099	Rating Area 4	No Preference	59	753.96
16322PA0060099	Rating Area 4	No Preference	60	786.11
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16322PA0060099	Rating Area 4	No Preference	62	832.16
16322PA0060099	Rating Area 4	No Preference	63	855.05
16322PA0060099	Rating Area 4	No Preference	64 and over	868.95
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16322PA0060099	Rating Area 5	No Preference	18	284.45
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16322PA0060099	Rating Area 5	No Preference	33	373.25
16322PA0060099	Rating Area 5	No Preference	34	378.23
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16322PA0060099	Rating Area 5	No Preference	37	385.71
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16322PA0060099	Rating Area 5	No Preference	40	398.17
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16322PA0060099	Rating Area 5	No Preference	51	581.06
16322PA0060099	Rating Area 5	No Preference	52	608.17
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16322PA0060099	Rating Area 5	No Preference	55	694.78
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16322PA0060099	Rating Area 5	No Preference	63	919.73
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16322PA0060126	Rating Area 1	No Preference	19	293.39
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16322PA0060126 Rating Area 1	No Preference	37	386.00
16322PA0060126 Rating Area 1	No Preference	38	388.49
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16322PA0060126 Rating Area 1	No Preference	53	636.05
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16322PA0060126 Rating Area 1	No Preference	55	695.29
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16322PA0060126 Rating Area 1	No Preference	57	759.83
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16322PA0060126 Rating Area 2	No Preference	52	724.09
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16322PA0060126 Rating Area 2	No Preference	55	827.22
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16322PA0060126 Rating Area 2	No Preference	59	965.58
16322PA0060126 Rating Area 2	No Preference	60	1006.76
16322PA0060126 Rating Area 2	No Preference	61	1042.37
16322PA0060126 Rating Area 2	No Preference	62	1065.74
16322PA0060126 Rating Area 2	No Preference	63	1095.04
16322PA0060126 Rating Area 2	No Preference	64 and over	1112.85
16322PA0060126 Rating Area 4	No Preference	0-14	231.20
16322PA0060126 Rating Area 4	No Preference	15	251.75
16322PA0060126 Rating Area 4	No Preference	16	259.61
16322PA0060126 Rating Area 4	No Preference	17	267.46
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16322PA0060126 Rating Area 4	No Preference	26	309.47
16322PA0060126 Rating Area 4	No Preference	27	316.73
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16322PA0060126	Rating Area 4	No Preference	44	422.20
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16322PA0060126	Rating Area 4	No Preference	46	453.33
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16322PA0060126	Rating Area 4	No Preference	48	494.13
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16322PA0060126	Rating Area 4	No Preference	53	616.53
16322PA0060126	Rating Area 4	No Preference	54	645.24
16322PA0060126	Rating Area 4	No Preference	55	673.95
16322PA0060126	Rating Area 4	No Preference	56	705.08
16322PA0060126	Rating Area 4	No Preference	57	736.51
16322PA0060126	Rating Area 4	No Preference	58	770.06
16322PA0060126	Rating Area 4	No Preference	59	786.68
16322PA0060126	Rating Area 4	No Preference	60	820.23
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16322PA0060126	Rating Area 4	No Preference	62	868.28
16322PA0060126	Rating Area 4	No Preference	63	892.15
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16322PA0060126	Rating Area 5	No Preference	0-14	248.68
16322PA0060126	Rating Area 5	No Preference	15	270.78
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16322PA0060126	Rating Area 5	No Preference	17	287.69
16322PA0060126	Rating Area 5	No Preference	18	296.79
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16322PA0060126	Rating Area 5	No Preference	24	325.07
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16322PA0060126	Rating Area 5	No Preference	47	508.08
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16322PA0060126	Rating Area 5	No Preference	51	606.26
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16322PA0060126	Rating Area 5	No Preference	59	846.16
16322PA0060126	Rating Area 5	No Preference	60	882.24
16322PA0060126	Rating Area 5	No Preference	61	913.45
16322PA0060126	Rating Area 5	No Preference	62	933.93
16322PA0060126	Rating Area 5	No Preference	63	959.61
16322PA0060126	Rating Area 5	No Preference	64 and over	975.21
16322PA0060128	Rating Area 1	No Preference	0-14	272.72
16322PA0060128	Rating Area 1	No Preference	15	296.96
16322PA0060128	Rating Area 1	No Preference	16	306.23
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16322PA0060128	Rating Area 1	No Preference	18	325.48
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16322PA0060128	Rating Area 1	No Preference	29	398.92
16322PA0060128	Rating Area 1	No Preference	30	404.63
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16322PA0060128	Rating Area 1	No Preference	38	444.20
16322PA0060128	Rating Area 1	No Preference	39	449.90
16322PA0060128	Rating Area 1	No Preference	40	455.61
16322PA0060128	Rating Area 1	No Preference	41	464.16
16322PA0060128	Rating Area 1	No Preference	42	472.36
16322PA0060128	Rating Area 1	No Preference	43	483.77
16322PA0060128	Rating Area 1	No Preference	44	498.03

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16322PA0060128	Rating Area 1	No Preference	47	557.21
16322PA0060128	Rating Area 1	No Preference	48	582.88
16322PA0060128	Rating Area 1	No Preference	49	608.19
16322PA0060128	Rating Area 1	No Preference	50	636.71
16322PA0060128	Rating Area 1	No Preference	51	664.87
16322PA0060128	Rating Area 1	No Preference	52	695.89
16322PA0060128	Rating Area 1	No Preference	53	727.26
16322PA0060128	Rating Area 1	No Preference	54	761.13
16322PA0060128	Rating Area 1	No Preference	55	795.00
16322PA0060128	Rating Area 1	No Preference	56	831.71
16322PA0060128	Rating Area 1	No Preference	57	868.79
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16322PA0060128	Rating Area 1	No Preference	59	927.97
16322PA0060128	Rating Area 1	No Preference	60	967.54
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16322PA0060128	Rating Area 1	No Preference	62	1024.22
16322PA0060128	Rating Area 1	No Preference	63	1052.39
16322PA0060128	Rating Area 1	No Preference	64 and over	1069.50
16322PA0060128	Rating Area 4	No Preference	0-14	264.35
16322PA0060128	Rating Area 4	No Preference	15	287.85
16322PA0060128	Rating Area 4	No Preference	16	296.84
16322PA0060128	Rating Area 4	No Preference	17	305.82
16322PA0060128	Rating Area 4	No Preference	18	315.50
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16322PA0060128	Rating Area 4	No Preference	28	375.62
16322PA0060128	Rating Area 4	No Preference	29	386.68
16322PA0060128	Rating Area 4	No Preference	30	392.21
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16322PA0060128	Rating Area 4	No Preference	32	408.80
16322PA0060128	Rating Area 4	No Preference	33	413.98
16322PA0060128	Rating Area 4	No Preference	34	419.51
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16322PA0060128	Rating Area 4	No Preference	36	425.04
16322PA0060128	Rating Area 4	No Preference	37	427.80
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16322PA0060128	Rating Area 4	No Preference	39	436.10
16322PA0060128	Rating Area 4	No Preference	40	441.63
16322PA0060128	Rating Area 4	No Preference	41	449.92
16322PA0060128	Rating Area 4	No Preference	42	457.87
16322PA0060128	Rating Area 4	No Preference	43	468.92
16322PA0060128	Rating Area 4	No Preference	44	482.75
16322PA0060128	Rating Area 4	No Preference	45	498.99
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16322PA0060128	Rating Area 4	No Preference	48	564.99
16322PA0060128	Rating Area 4	No Preference	49	589.53
16322PA0060128	Rating Area 4	No Preference	50	617.17
16322PA0060128	Rating Area 4	No Preference	51	644.47
16322PA0060128	Rating Area 4	No Preference	52	674.53
16322PA0060128	Rating Area 4	No Preference	53	704.94
16322PA0060128	Rating Area 4	No Preference	54	737.77
16322PA0060128	Rating Area 4	No Preference	55	770.60
16322PA0060128	Rating Area 4	No Preference	56	806.19
16322PA0060128	Rating Area 4	No Preference	57	842.13
16322PA0060128	Rating Area 4	No Preference	58	880.49
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16322PA0060128	Rating Area 4	No Preference	61	971.02
16322PA0060128	Rating Area 4	No Preference	62	992.79
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16322PA0060128	Rating Area 5	No Preference	50	663.86
16322PA0060128	Rating Area 5	No Preference	51	693.22
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16322PA0060129	Rating Area 5	No Preference	50	638.82
16322PA0060129	Rating Area 5	No Preference	51	667.07
16322PA0060129	Rating Area 5	No Preference	52	698.19
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16322PA0060129	Rating Area 5	No Preference	54	763.65
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16322PA0060129	Rating Area 5	No Preference	57	871.67
16322PA0060129	Rating Area 5	No Preference	58	911.37
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16322PA0060129	Rating Area 5	No Preference	60	970.74
16322PA0060129	Rating Area 5	No Preference	61	1005.08
16322PA0060129	Rating Area 5	No Preference	62	1027.61
16322PA0060129	Rating Area 5	No Preference	63	1055.87
16322PA0060129	Rating Area 5	No Preference	64 and over	1073.04
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16322PA0060130	Rating Area 1	No Preference	17	296.72
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16322PA0060130	Rating Area 1	No Preference	63	989.75
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16322PA0060130	Rating Area 4	No Preference	62	933.70
16322PA0060130	Rating Area 4	No Preference	63	959.37
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16322PA0060130	Rating Area 5	No Preference	52	682.36
16322PA0060130	Rating Area 5	No Preference	53	713.12
16322PA0060130	Rating Area 5	No Preference	54	746.33
16322PA0060130	Rating Area 5	No Preference	55	779.54
16322PA0060130	Rating Area 5	No Preference	56	815.55
16322PA0060130	Rating Area 5	No Preference	57	851.90
16322PA0060130	Rating Area 5	No Preference	58	890.70
16322PA0060130	Rating Area 5	No Preference	59	909.93
16322PA0060130	Rating Area 5	No Preference	60	948.73
16322PA0060130	Rating Area 5	No Preference	61	982.29
16322PA0060130	Rating Area 5	No Preference	62	1004.31
16322PA0060130	Rating Area 5	No Preference	63	1031.93
16322PA0060130	Rating Area 5	No Preference	64 and over	1048.71
16322PA0060131	Rating Area 1	No Preference	0-14	219.20
16322PA0060131	Rating Area 1	No Preference	15	238.69
16322PA0060131	Rating Area 1	No Preference	16	246.14
16322PA0060131	Rating Area 1	No Preference	17	253.59
16322PA0060131	Rating Area 1	No Preference	18	261.61
16322PA0060131	Rating Area 1	No Preference	19	269.63
16322PA0060131	Rating Area 1	No Preference	20	277.94
16322PA0060131	Rating Area 1	No Preference	21	286.54
16322PA0060131	Rating Area 1	No Preference	22	286.54
16322PA0060131	Rating Area 1	No Preference	23	286.54
16322PA0060131	Rating Area 1	No Preference	24	286.54
16322PA0060131	Rating Area 1	No Preference	25	287.69

16322PA0060131	Rating Area 1	No Preference	26	293.42
16322PA0060131	Rating Area 1	No Preference	27	300.29
16322PA0060131	Rating Area 1	No Preference	28	311.47
16322PA0060131	Rating Area 1	No Preference	29	320.64
16322PA0060131	Rating Area 1	No Preference	30	325.22
16322PA0060131	Rating Area 1	No Preference	31	332.10
16322PA0060131	Rating Area 1	No Preference	32	338.98
16322PA0060131	Rating Area 1	No Preference	33	343.27
16322PA0060131	Rating Area 1	No Preference	34	347.86
16322PA0060131	Rating Area 1	No Preference	35	350.15
16322PA0060131	Rating Area 1	No Preference	36	352.44
16322PA0060131	Rating Area 1	No Preference	37	354.74
16322PA0060131	Rating Area 1	No Preference	38	357.03
16322PA0060131	Rating Area 1	No Preference	39	361.61
16322PA0060131	Rating Area 1	No Preference	40	366.20
16322PA0060131	Rating Area 1	No Preference	41	373.08
16322PA0060131	Rating Area 1	No Preference	42	379.67
16322PA0060131	Rating Area 1	No Preference	43	388.83
16322PA0060131	Rating Area 1	No Preference	44	400.30
16322PA0060131	Rating Area 1	No Preference	45	413.76
16322PA0060131	Rating Area 1	No Preference	46	429.81
16322PA0060131	Rating Area 1	No Preference	47	447.86
16322PA0060131	Rating Area 1	No Preference	48	468.49
16322PA0060131	Rating Area 1	No Preference	49	488.84
16322PA0060131	Rating Area 1	No Preference	50	511.76
16322PA0060131	Rating Area 1	No Preference	51	534.40
16322PA0060131	Rating Area 1	No Preference	52	559.33
16322PA0060131	Rating Area 1	No Preference	53	584.54
16322PA0060131	Rating Area 1	No Preference	54	611.76
16322PA0060131	Rating Area 1	No Preference	55	638.98
16322PA0060131	Rating Area 1	No Preference	56	668.50
16322PA0060131	Rating Area 1	No Preference	57	698.30
16322PA0060131	Rating Area 1	No Preference	58	730.10
16322PA0060131	Rating Area 1	No Preference	59	745.86
16322PA0060131	Rating Area 1	No Preference	60	777.67
16322PA0060131	Rating Area 1	No Preference	61	805.18
16322PA0060131	Rating Area 1	No Preference	62	823.23
16322PA0060131	Rating Area 1	No Preference	63	845.87
16322PA0060131	Rating Area 1	No Preference	64 and over	859.62
16322PA0060131	Rating Area 4	No Preference	0-14	212.47
16322PA0060131	Rating Area 4	No Preference	15	231.36
16322PA0060131	Rating Area 4	No Preference	16	238.58
16322PA0060131	Rating Area 4	No Preference	17	245.80
16322PA0060131	Rating Area 4	No Preference	18	253.58
16322PA0060131	Rating Area 4	No Preference	19	261.35
16322PA0060131	Rating Area 4	No Preference	20	269.41
16322PA0060131	Rating Area 4	No Preference	21	277.74
16322PA0060131	Rating Area 4	No Preference	22	277.74
16322PA0060131	Rating Area 4	No Preference	23	277.74
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16322PA0060131	Rating Area 4	No Preference	25	278.85
16322PA0060131	Rating Area 4	No Preference	26	284.41
16322PA0060131	Rating Area 4	No Preference	27	291.07
16322PA0060131	Rating Area 4	No Preference	28	301.90
16322PA0060131	Rating Area 4	No Preference	29	310.79
16322PA0060131	Rating Area 4	No Preference	30	315.23
16322PA0060131	Rating Area 4	No Preference	31	321.90
16322PA0060131	Rating Area 4	No Preference	32	328.57
16322PA0060131	Rating Area 4	No Preference	33	332.73
16322PA0060131	Rating Area 4	No Preference	34	337.18
16322PA0060131	Rating Area 4	No Preference	35	339.40
16322PA0060131	Rating Area 4	No Preference	36	341.62
16322PA0060131	Rating Area 4	No Preference	37	343.84
16322PA0060131	Rating Area 4	No Preference	38	346.06
16322PA0060131	Rating Area 4	No Preference	39	350.51
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16322PA0060131	Rating Area 4	No Preference	41	361.62
16322PA0060131	Rating Area 4	No Preference	42	368.01
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16322PA0060131	Rating Area 4	No Preference	45	401.06
16322PA0060131	Rating Area 4	No Preference	46	416.61
16322PA0060131	Rating Area 4	No Preference	47	434.11
16322PA0060131	Rating Area 4	No Preference	48	454.10
16322PA0060131	Rating Area 4	No Preference	49	473.82
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16322PA0060131	Rating Area 4	No Preference	51	517.99
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16322PA0060131	Rating Area 4	No Preference	53	566.59
16322PA0060131	Rating Area 4	No Preference	54	592.97
16322PA0060131	Rating Area 4	No Preference	55	619.36
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16322PA0060131	Rating Area 4	No Preference	57	676.85
16322PA0060131	Rating Area 4	No Preference	58	707.68
16322PA0060131	Rating Area 4	No Preference	59	722.96
16322PA0060131	Rating Area 4	No Preference	60	753.79
16322PA0060131	Rating Area 4	No Preference	61	780.45
16322PA0060131	Rating Area 4	No Preference	62	797.95
16322PA0060131	Rating Area 4	No Preference	63	819.89
16322PA0060131	Rating Area 4	No Preference	64 and over	833.22
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16322PA0060131	Rating Area 5	No Preference	15	248.86
16322PA0060131	Rating Area 5	No Preference	16	256.63
16322PA0060131	Rating Area 5	No Preference	17	264.39
16322PA0060131	Rating Area 5	No Preference	18	272.76
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16322PA0060131	Rating Area 5	No Preference	28	324.74
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16322PA0060131	Rating Area 5	No Preference	30	339.08
16322PA0060131	Rating Area 5	No Preference	31	346.25
16322PA0060131	Rating Area 5	No Preference	32	353.42
16322PA0060131	Rating Area 5	No Preference	33	357.90

16322PA0060131	Rating Area 5	No Preference	34	362.68
16322PA0060131	Rating Area 5	No Preference	35	365.07
16322PA0060131	Rating Area 5	No Preference	36	367.46
16322PA0060131	Rating Area 5	No Preference	37	369.85
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16322PA0060131	Rating Area 5	No Preference	40	381.80
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16322PA0060131	Rating Area 5	No Preference	42	395.84
16322PA0060131	Rating Area 5	No Preference	43	405.40
16322PA0060131	Rating Area 5	No Preference	44	417.35
16322PA0060131	Rating Area 5	No Preference	45	431.40
16322PA0060131	Rating Area 5	No Preference	46	448.13
16322PA0060131	Rating Area 5	No Preference	47	466.95
16322PA0060131	Rating Area 5	No Preference	48	488.46
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16322PA0060131	Rating Area 5	No Preference	50	533.57
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16322PA0060131	Rating Area 5	No Preference	54	637.83
16322PA0060131	Rating Area 5	No Preference	55	666.21
16322PA0060131	Rating Area 5	No Preference	56	696.98
16322PA0060131	Rating Area 5	No Preference	57	728.05
16322PA0060131	Rating Area 5	No Preference	58	761.22
16322PA0060131	Rating Area 5	No Preference	59	777.65
16322PA0060131	Rating Area 5	No Preference	60	810.81
16322PA0060131	Rating Area 5	No Preference	61	839.49
16322PA0060131	Rating Area 5	No Preference	62	858.31
16322PA0060131	Rating Area 5	No Preference	63	881.91
16322PA0060131	Rating Area 5	No Preference	64 and over	896.25
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16322PA0060132	Rating Area 1	No Preference	16	244.47
16322PA0060132	Rating Area 1	No Preference	17	251.87
16322PA0060132	Rating Area 1	No Preference	18	259.84
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16322PA0060132	Rating Area 1	No Preference	25	285.74
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16322PA0060132	Rating Area 1	No Preference	28	309.36
16322PA0060132	Rating Area 1	No Preference	29	318.47
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16322PA0060132	Rating Area 1	No Preference	31	329.85
16322PA0060132	Rating Area 1	No Preference	32	336.68
16322PA0060132	Rating Area 1	No Preference	33	340.95
16322PA0060132	Rating Area 1	No Preference	34	345.50
16322PA0060132	Rating Area 1	No Preference	35	347.78
16322PA0060132	Rating Area 1	No Preference	36	350.06
16322PA0060132	Rating Area 1	No Preference	37	352.33
16322PA0060132	Rating Area 1	No Preference	38	354.61
16322PA0060132	Rating Area 1	No Preference	39	359.17
16322PA0060132	Rating Area 1	No Preference	40	363.72
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16322PA0060132	Rating Area 1	No Preference	43	386.20
16322PA0060132	Rating Area 1	No Preference	44	397.59
16322PA0060132	Rating Area 1	No Preference	45	410.96
16322PA0060132	Rating Area 1	No Preference	46	426.90
16322PA0060132	Rating Area 1	No Preference	47	444.83
16322PA0060132	Rating Area 1	No Preference	48	465.32
16322PA0060132	Rating Area 1	No Preference	49	485.53
16322PA0060132	Rating Area 1	No Preference	50	508.30
16322PA0060132	Rating Area 1	No Preference	51	530.78
16322PA0060132	Rating Area 1	No Preference	52	555.54
16322PA0060132	Rating Area 1	No Preference	53	580.58
16322PA0060132	Rating Area 1	No Preference	54	607.62
16322PA0060132	Rating Area 1	No Preference	55	634.66
16322PA0060132	Rating Area 1	No Preference	56	663.97
16322PA0060132	Rating Area 1	No Preference	57	693.57
16322PA0060132	Rating Area 1	No Preference	58	725.16
16322PA0060132	Rating Area 1	No Preference	59	740.81
16322PA0060132	Rating Area 1	No Preference	60	772.40
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16322PA0060132	Rating Area 1	No Preference	62	817.66
16322PA0060132	Rating Area 1	No Preference	63	840.14
16322PA0060132	Rating Area 1	No Preference	64 and over	853.80
16322PA0060132	Rating Area 4	No Preference	0-14	211.03
16322PA0060132	Rating Area 4	No Preference	15	229.79
16322PA0060132	Rating Area 4	No Preference	16	236.96
16322PA0060132	Rating Area 4	No Preference	17	244.14
16322PA0060132	Rating Area 4	No Preference	18	251.86
16322PA0060132	Rating Area 4	No Preference	19	259.58
16322PA0060132	Rating Area 4	No Preference	20	267.58
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16322PA0060132	Rating Area 4	No Preference	22	275.86
16322PA0060132	Rating Area 4	No Preference	23	275.86
16322PA0060132	Rating Area 4	No Preference	24	275.86
16322PA0060132	Rating Area 4	No Preference	25	276.96
16322PA0060132	Rating Area 4	No Preference	26	282.48
16322PA0060132	Rating Area 4	No Preference	27	289.10
16322PA0060132	Rating Area 4	No Preference	28	299.86
16322PA0060132	Rating Area 4	No Preference	29	308.69
16322PA0060132	Rating Area 4	No Preference	30	313.10
16322PA0060132	Rating Area 4	No Preference	31	319.72
16322PA0060132	Rating Area 4	No Preference	32	326.34
16322PA0060132	Rating Area 4	No Preference	33	330.48
16322PA0060132	Rating Area 4	No Preference	34	334.89
16322PA0060132	Rating Area 4	No Preference	35	337.10
16322PA0060132	Rating Area 4	No Preference	36	339.31
16322PA0060132	Rating Area 4	No Preference	37	341.51
16322PA0060132	Rating Area 4	No Preference	38	343.72
16322PA0060132	Rating Area 4	No Preference	39	348.14
16322PA0060132	Rating Area 4	No Preference	40	352.55
16322PA0060132	Rating Area 4	No Preference	41	359.17

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16322PA0060132 Rating Area 4	No Preference	43	374.34
16322PA0060132 Rating Area 4	No Preference	44	385.38
16322PA0060132 Rating Area 4	No Preference	45	398.34
16322PA0060132 Rating Area 4	No Preference	46	413.79
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16322PA0060132 Rating Area 4	No Preference	49	470.62
16322PA0060132 Rating Area 4	No Preference	50	492.69
16322PA0060132 Rating Area 4	No Preference	51	514.48
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16322PA0060132 Rating Area 4	No Preference	53	562.75
16322PA0060132 Rating Area 4	No Preference	54	588.96
16322PA0060132 Rating Area 4	No Preference	55	615.17
16322PA0060132 Rating Area 4	No Preference	56	643.58
16322PA0060132 Rating Area 4	No Preference	57	672.27
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16322PA0060132 Rating Area 4	No Preference	59	718.06
16322PA0060132 Rating Area 4	No Preference	60	748.68
16322PA0060132 Rating Area 4	No Preference	61	775.17
16322PA0060132 Rating Area 4	No Preference	62	792.55
16322PA0060132 Rating Area 4	No Preference	63	814.34
16322PA0060132 Rating Area 4	No Preference	64 and over	827.58
16322PA0060132 Rating Area 5	No Preference	0-14	226.99
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16322PA0060132 Rating Area 5	No Preference	16	254.88
16322PA0060132 Rating Area 5	No Preference	17	262.60
16322PA0060132 Rating Area 5	No Preference	18	270.91
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16322PA0060132 Rating Area 5	No Preference	26	303.84
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16322PA0060132 Rating Area 5	No Preference	54	633.50
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16322PA0060132 Rating Area 5	No Preference	56	692.25
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16322PA0060132 Rating Area 5	No Preference	58	756.04
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16322PA0060132 Rating Area 5	No Preference	61	833.78
16322PA0060132 Rating Area 5	No Preference	62	852.48
16322PA0060132 Rating Area 5	No Preference	63	875.92
16322PA0060132 Rating Area 5	No Preference	64 and over	890.16
16322PA0060133 Rating Area 1	No Preference	0-14	223.17
16322PA0060133 Rating Area 1	No Preference	15	243.01
16322PA0060133 Rating Area 1	No Preference	16	250.60
16322PA0060133 Rating Area 1	No Preference	17	258.18
16322PA0060133 Rating Area 1	No Preference	18	266.35
16322PA0060133 Rating Area 1	No Preference	19	274.52
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16322PA0060133 Rating Area 1	No Preference	23	291.73
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16322PA0060133 Rating Area 1	No Preference	25	292.90
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16322PA0060133 Rating Area 1	No Preference	31	338.12
16322PA0060133 Rating Area 1	No Preference	32	345.12
16322PA0060133 Rating Area 1	No Preference	33	349.49
16322PA0060133 Rating Area 1	No Preference	34	354.16
16322PA0060133 Rating Area 1	No Preference	35	356.49
16322PA0060133 Rating Area 1	No Preference	36	358.83
16322PA0060133 Rating Area 1	No Preference	37	361.16
16322PA0060133 Rating Area 1	No Preference	38	363.50
16322PA0060133 Rating Area 1	No Preference	39	368.16
16322PA0060133 Rating Area 1	No Preference	40	372.83
16322PA0060133 Rating Area 1	No Preference	41	379.83
16322PA0060133 Rating Area 1	No Preference	42	386.54
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16322PA0060133 Rating Area 1	No Preference	45	421.26
16322PA0060133 Rating Area 1	No Preference	46	437.60
16322PA0060133 Rating Area 1	No Preference	47	455.97
16322PA0060133 Rating Area 1	No Preference	48	476.98
16322PA0060133 Rating Area 1	No Preference	49	497.69

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16322PA0060133	Rating Area 1	No Preference	51	544.08
16322PA0060133	Rating Area 1	No Preference	52	569.46
16322PA0060133	Rating Area 1	No Preference	53	595.13
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16322PA0060133	Rating Area 1	No Preference	55	650.56
16322PA0060133	Rating Area 1	No Preference	56	680.61
16322PA0060133	Rating Area 1	No Preference	57	710.95
16322PA0060133	Rating Area 1	No Preference	58	743.33
16322PA0060133	Rating Area 1	No Preference	59	759.37
16322PA0060133	Rating Area 1	No Preference	60	791.76
16322PA0060133	Rating Area 1	No Preference	61	819.76
16322PA0060133	Rating Area 1	No Preference	62	838.14
16322PA0060133	Rating Area 1	No Preference	63	861.19
16322PA0060133	Rating Area 1	No Preference	64 and over	875.19
16322PA0060133	Rating Area 4	No Preference	0-14	216.33
16322PA0060133	Rating Area 4	No Preference	15	235.56
16322PA0060133	Rating Area 4	No Preference	16	242.91
16322PA0060133	Rating Area 4	No Preference	17	250.26
16322PA0060133	Rating Area 4	No Preference	18	258.18
16322PA0060133	Rating Area 4	No Preference	19	266.10
16322PA0060133	Rating Area 4	No Preference	20	274.30
16322PA0060133	Rating Area 4	No Preference	21	282.78
16322PA0060133	Rating Area 4	No Preference	22	282.78
16322PA0060133	Rating Area 4	No Preference	23	282.78
16322PA0060133	Rating Area 4	No Preference	24	282.78
16322PA0060133	Rating Area 4	No Preference	25	283.91
16322PA0060133	Rating Area 4	No Preference	26	289.57
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16322PA0060133	Rating Area 4	No Preference	28	307.38
16322PA0060133	Rating Area 4	No Preference	29	316.43
16322PA0060133	Rating Area 4	No Preference	30	320.96
16322PA0060133	Rating Area 4	No Preference	31	327.74
16322PA0060133	Rating Area 4	No Preference	32	334.53
16322PA0060133	Rating Area 4	No Preference	33	338.77
16322PA0060133	Rating Area 4	No Preference	34	343.29
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16322PA0060133	Rating Area 4	No Preference	36	347.82
16322PA0060133	Rating Area 4	No Preference	37	350.08
16322PA0060133	Rating Area 4	No Preference	38	352.34
16322PA0060133	Rating Area 4	No Preference	39	356.87
16322PA0060133	Rating Area 4	No Preference	40	361.39
16322PA0060133	Rating Area 4	No Preference	41	368.18
16322PA0060133	Rating Area 4	No Preference	42	374.68
16322PA0060133	Rating Area 4	No Preference	43	383.73
16322PA0060133	Rating Area 4	No Preference	44	395.04
16322PA0060133	Rating Area 4	No Preference	45	408.33
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16322PA0060133	Rating Area 4	No Preference	48	462.35
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16322PA0060133	Rating Area 4	No Preference	51	527.38
16322PA0060133	Rating Area 4	No Preference	52	551.99
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16322PA0060133	Rating Area 4	No Preference	60	767.46
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16322PA0060133	Rating Area 4	No Preference	64 and over	848.34
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16322PA0060133	Rating Area 5	No Preference	48	497.30
16322PA0060133	Rating Area 5	No Preference	49	518.90
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16322PA0060133	Rating Area 5	No Preference	52	593.72
16322PA0060133	Rating Area 5	No Preference	53	620.49
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16322PA0060133	Rating Area 5	No Preference	55	678.28
16322PA0060133	Rating Area 5	No Preference	56	709.61
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16322PA0060134	Rating Area 1	No Preference	17	307.79
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16322PA0060134	Rating Area 1	No Preference	61	977.29
16322PA0060134	Rating Area 1	No Preference	62	999.20
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16322PA0060134	Rating Area 4	No Preference	50	602.08
16322PA0060134	Rating Area 4	No Preference	51	628.71
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16322PA0060134	Rating Area 4	No Preference	53	687.70
16322PA0060134	Rating Area 4	No Preference	54	719.73
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16322PA0060134	Rating Area 4	No Preference	56	786.48
16322PA0060134	Rating Area 4	No Preference	57	821.54
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16322PA0060134	Rating Area 4	No Preference	63	995.15
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16322PA0060134	Rating Area 5	No Preference	42	480.46
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16322PA0060134	Rating Area 5	No Preference	47	566.76
16322PA0060134	Rating Area 5	No Preference	48	592.87
16322PA0060134	Rating Area 5	No Preference	49	618.61
16322PA0060134	Rating Area 5	No Preference	50	647.62
16322PA0060134	Rating Area 5	No Preference	51	676.27
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16322PA0060134	Rating Area 5	No Preference	55	808.62
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16322PA0060134	Rating Area 5	No Preference	62	1041.78
16322PA0060134	Rating Area 5	No Preference	63	1070.42
16322PA0060134	Rating Area 5	No Preference	64 and over	1087.83
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16322PA0060135	Rating Area 1	No Preference	36	356.95
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16322PA0060135	Rating Area 1	No Preference	39	366.23
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16322PA0060135	Rating Area 1	No Preference	47	453.58
16322PA0060135	Rating Area 1	No Preference	48	474.48
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16322PA0060135	Rating Area 1	No Preference	55	647.15
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16322PA0060135	Rating Area 1	No Preference	57	707.22
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16322PA0060135	Rating Area 1	No Preference	60	787.60
16322PA0060135	Rating Area 1	No Preference	61	815.46
16322PA0060135	Rating Area 1	No Preference	62	833.74
16322PA0060135	Rating Area 1	No Preference	63	856.67
16322PA0060135	Rating Area 1	No Preference	64 and over	870.60
16322PA0060135	Rating Area 4	No Preference	0-14	215.19
16322PA0060135	Rating Area 4	No Preference	15	234.31
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16322PA0060135	Rating Area 4	No Preference	17	248.94
16322PA0060135	Rating Area 4	No Preference	18	256.82
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16322PA0060135 Rating Area 4	No Preference	30	319.26
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16322PA0060135 Rating Area 4	No Preference	32	332.77
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16322PA0060135 Rating Area 4	No Preference	36	345.99
16322PA0060135 Rating Area 4	No Preference	37	348.24
16322PA0060135 Rating Area 4	No Preference	38	350.49
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16322PA0060135 Rating Area 4	No Preference	40	359.49
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16322PA0060135 Rating Area 4	No Preference	44	392.96
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16322PA0060135 Rating Area 4	No Preference	49	479.88
16322PA0060135 Rating Area 4	No Preference	50	502.38
16322PA0060135 Rating Area 4	No Preference	51	524.61
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16322PA0060135 Rating Area 4	No Preference	53	573.83
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16322PA0060135 Rating Area 4	No Preference	57	685.50
16322PA0060135 Rating Area 4	No Preference	58	716.73
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16322PA0060135 Rating Area 4	No Preference	61	790.42
16322PA0060135 Rating Area 4	No Preference	62	808.15
16322PA0060135 Rating Area 4	No Preference	63	830.37
16322PA0060135 Rating Area 4	No Preference	64 and over	843.87
16322PA0060135 Rating Area 5	No Preference	0-14	231.47
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16322PA0060135 Rating Area 5	No Preference	16	259.91
16322PA0060135 Rating Area 5	No Preference	17	267.77
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16322PA0060135 Rating Area 5	No Preference	22	302.57
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16322PA0060135 Rating Area 5	No Preference	32	357.94
16322PA0060135 Rating Area 5	No Preference	33	362.48
16322PA0060135 Rating Area 5	No Preference	34	367.32
16322PA0060135 Rating Area 5	No Preference	35	369.74
16322PA0060135 Rating Area 5	No Preference	36	372.16
16322PA0060135 Rating Area 5	No Preference	37	374.58
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16322PA0060135 Rating Area 5	No Preference	40	386.68
16322PA0060135 Rating Area 5	No Preference	41	393.95
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16322PA0060135 Rating Area 5	No Preference	48	494.70
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16322PA0060135 Rating Area 5	No Preference	53	617.24
16322PA0060135 Rating Area 5	No Preference	54	645.99
16322PA0060135 Rating Area 5	No Preference	55	674.73
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16322PA0060135 Rating Area 5	No Preference	57	737.36
16322PA0060135 Rating Area 5	No Preference	58	770.95
16322PA0060135 Rating Area 5	No Preference	59	787.59
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16322PA0060135 Rating Area 5	No Preference	61	850.22
16322PA0060135 Rating Area 5	No Preference	62	869.28
16322PA0060135 Rating Area 5	No Preference	63	893.19
16322PA0060135 Rating Area 5	No Preference	64 and over	907.71
16322PA0070029 Rating Area 1	No Preference	0-14	275.63
16322PA0070029 Rating Area 1	No Preference	15	300.13
16322PA0070029 Rating Area 1	No Preference	16	309.50
16322PA0070029 Rating Area 1	No Preference	17	318.87
16322PA0070029 Rating Area 1	No Preference	18	328.95
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16322PA0070029	Rating Area 1	No Preference	62	1035.14
16322PA0070029	Rating Area 1	No Preference	63	1063.61
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16322PA0070029	Rating Area 5	No Preference	59	977.82
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16322PA0070029	Rating Area 5	No Preference	62	1079.24
16322PA0070029	Rating Area 5	No Preference	63	1108.92
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16322PA0070030	Rating Area 1	No Preference	16	310.61
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16322PA0070030	Rating Area 1	No Preference	60	981.36
16322PA0070030	Rating Area 1	No Preference	61	1016.07
16322PA0070030	Rating Area 1	No Preference	62	1038.85
16322PA0070030	Rating Area 1	No Preference	63	1067.41
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16322PA0070030	Rating Area 2	No Preference	59	1119.84
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16322PA0070030	Rating Area 2	No Preference	62	1235.99
16322PA0070030	Rating Area 2	No Preference	63	1269.98
16322PA0070030	Rating Area 2	No Preference	64 and over	1290.63
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16322PA0070030	Rating Area 4	No Preference	15	291.96
16322PA0070030	Rating Area 4	No Preference	16	301.07
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16322PA0070030	Rating Area 4	No Preference	34	425.49
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16322PA0070030	Rating Area 4	No Preference	51	653.66
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16322PA0070030	Rating Area 4	No Preference	62	1006.96
16322PA0070030	Rating Area 4	No Preference	63	1034.65
16322PA0070030	Rating Area 4	No Preference	64 and over	1051.47
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16322PA0070030	Rating Area 5	No Preference	15	314.04
16322PA0070030	Rating Area 5	No Preference	16	323.84
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16322PA0070033	Rating Area 1	No Preference	64 and over	1051.92
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16322PA0070033	Rating Area 2	No Preference	38	519.82
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16322PA0070033	Rating Area 2	No Preference	62	1198.59
16322PA0070033	Rating Area 2	No Preference	63	1231.54
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16322PA0070033	Rating Area 4	No Preference	35	415.33
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16322PA0070033	Rating Area 4	No Preference	37	420.77
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16322PA0070033	Rating Area 4	No Preference	40	434.37
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16322PA0070033	Rating Area 4	No Preference	45	490.79
16322PA0070033	Rating Area 4	No Preference	46	509.82
16322PA0070033	Rating Area 4	No Preference	47	531.23
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16322PA0070033	Rating Area 4	No Preference	49	579.84
16322PA0070033	Rating Area 4	No Preference	50	607.03
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16322PA0070033	Rating Area 4	No Preference	53	693.36
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16322PA0070033	Rating Area 4	No Preference	56	792.94
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16322PA0070033	Rating Area 4	No Preference	58	866.01
16322PA0070033	Rating Area 4	No Preference	59	884.71
16322PA0070033	Rating Area 4	No Preference	60	922.43
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16322PA0070033	Rating Area 4	No Preference	62	976.48
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16322PA0070033	Rating Area 5	No Preference	16	314.04
16322PA0070033	Rating Area 5	No Preference	17	323.55
16322PA0070033	Rating Area 5	No Preference	18	333.78
16322PA0070033	Rating Area 5	No Preference	19	344.02
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16322PA0070034	Rating Area 2	No Preference	63	1077.80
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16322PA0070035	Rating Area 1	No Preference	62	697.33
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16322PA0070035	Rating Area 2	No Preference	58	735.81
16322PA0070035	Rating Area 2	No Preference	59	751.69

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16322PA0070035	Rating Area 2	No Preference	61	811.47
16322PA0070035	Rating Area 2	No Preference	62	829.66
16322PA0070035	Rating Area 2	No Preference	63	852.48
16322PA0070035	Rating Area 2	No Preference	64 and over	866.34
16322PA0070035	Rating Area 4	No Preference	0-14	179.98
16322PA0070035	Rating Area 4	No Preference	15	195.98
16322PA0070035	Rating Area 4	No Preference	16	202.10
16322PA0070035	Rating Area 4	No Preference	17	208.21
16322PA0070035	Rating Area 4	No Preference	18	214.80
16322PA0070035	Rating Area 4	No Preference	19	221.39
16322PA0070035	Rating Area 4	No Preference	20	228.21
16322PA0070035	Rating Area 4	No Preference	21	235.27
16322PA0070035	Rating Area 4	No Preference	22	235.27
16322PA0070035	Rating Area 4	No Preference	23	235.27
16322PA0070035	Rating Area 4	No Preference	24	235.27
16322PA0070035	Rating Area 4	No Preference	25	236.21
16322PA0070035	Rating Area 4	No Preference	26	240.92
16322PA0070035	Rating Area 4	No Preference	27	246.56
16322PA0070035	Rating Area 4	No Preference	28	255.74
16322PA0070035	Rating Area 4	No Preference	29	263.27
16322PA0070035	Rating Area 4	No Preference	30	267.03
16322PA0070035	Rating Area 4	No Preference	31	272.68
16322PA0070035	Rating Area 4	No Preference	32	278.32
16322PA0070035	Rating Area 4	No Preference	33	281.85
16322PA0070035	Rating Area 4	No Preference	34	285.62
16322PA0070035	Rating Area 4	No Preference	35	287.50
16322PA0070035	Rating Area 4	No Preference	36	289.38
16322PA0070035	Rating Area 4	No Preference	37	291.26
16322PA0070035	Rating Area 4	No Preference	38	293.15
16322PA0070035	Rating Area 4	No Preference	39	296.91
16322PA0070035	Rating Area 4	No Preference	40	300.68
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16322PA0070035	Rating Area 4	No Preference	44	328.67
16322PA0070035	Rating Area 4	No Preference	45	339.73
16322PA0070035	Rating Area 4	No Preference	46	352.91
16322PA0070035	Rating Area 4	No Preference	47	367.73
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16322PA0070035	Rating Area 4	No Preference	53	479.95
16322PA0070035	Rating Area 4	No Preference	54	502.30
16322PA0070035	Rating Area 4	No Preference	55	524.65
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16322PA0070035	Rating Area 4	No Preference	57	573.35
16322PA0070035	Rating Area 4	No Preference	58	599.47
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16322PA0070035	Rating Area 4	No Preference	60	638.52
16322PA0070035	Rating Area 4	No Preference	61	661.11
16322PA0070035	Rating Area 4	No Preference	62	675.93
16322PA0070035	Rating Area 4	No Preference	63	694.52
16322PA0070035	Rating Area 4	No Preference	64 and over	705.81
16322PA0070035	Rating Area 5	No Preference	0-14	193.59
16322PA0070035	Rating Area 5	No Preference	15	210.80
16322PA0070035	Rating Area 5	No Preference	16	217.38
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16322PA0070035	Rating Area 5	No Preference	18	231.04
16322PA0070035	Rating Area 5	No Preference	19	238.13
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16322PA0070035	Rating Area 5	No Preference	29	283.17
16322PA0070035	Rating Area 5	No Preference	30	287.22
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16322PA0070035	Rating Area 5	No Preference	32	299.37
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16322PA0070035	Rating Area 5	No Preference	34	307.21
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16322PA0070035	Rating Area 5	No Preference	36	311.26
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16322PA0070035	Rating Area 5	No Preference	39	319.36
16322PA0070035	Rating Area 5	No Preference	40	323.41
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16322PA0070035	Rating Area 5	No Preference	44	353.52
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16322PA0070035	Rating Area 5	No Preference	46	379.59
16322PA0070035	Rating Area 5	No Preference	47	395.53
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16322PA0070035	Rating Area 5	No Preference	49	431.72
16322PA0070035	Rating Area 5	No Preference	50	451.97
16322PA0070035	Rating Area 5	No Preference	51	471.96
16322PA0070035	Rating Area 5	No Preference	52	493.97
16322PA0070035	Rating Area 5	No Preference	53	516.24
16322PA0070035	Rating Area 5	No Preference	54	540.28
16322PA0070035	Rating Area 5	No Preference	55	564.32
16322PA0070035	Rating Area 5	No Preference	56	590.39
16322PA0070035	Rating Area 5	No Preference	57	616.71
16322PA0070035	Rating Area 5	No Preference	58	644.80
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16322PA0070035	Rating Area 5	No Preference	62	727.04
16322PA0070035	Rating Area 5	No Preference	63	747.03
16322PA0070035	Rating Area 5	No Preference	64 and over	759.18
16322PA0070073	Rating Area 1	No Preference	0-14	231.40
16322PA0070073	Rating Area 1	No Preference	15	251.97
16322PA0070073	Rating Area 1	No Preference	16	259.84

16322PA0070073	Rating Area 1	No Preference	17	267.70
16322PA0070073	Rating Area 1	No Preference	18	276.17
16322PA0070073	Rating Area 1	No Preference	19	284.64
16322PA0070073	Rating Area 1	No Preference	20	293.42
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16322PA0070073	Rating Area 1	No Preference	23	302.49
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16322PA0070073	Rating Area 1	No Preference	25	303.70
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16322PA0070073	Rating Area 1	No Preference	29	338.49
16322PA0070073	Rating Area 1	No Preference	30	343.33
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16322PA0070073	Rating Area 1	No Preference	32	357.85
16322PA0070073	Rating Area 1	No Preference	33	362.38
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16322PA0070073	Rating Area 1	No Preference	36	372.06
16322PA0070073	Rating Area 1	No Preference	37	374.48
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16322PA0070073	Rating Area 1	No Preference	39	381.74
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16322PA0070073	Rating Area 1	No Preference	45	436.80
16322PA0070073	Rating Area 1	No Preference	46	453.74
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16322PA0070073	Rating Area 1	No Preference	50	540.25
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16322PA0070073	Rating Area 1	No Preference	52	590.46
16322PA0070073	Rating Area 1	No Preference	53	617.08
16322PA0070073	Rating Area 1	No Preference	54	645.82
16322PA0070073	Rating Area 1	No Preference	55	674.55
16322PA0070073	Rating Area 1	No Preference	56	705.71
16322PA0070073	Rating Area 1	No Preference	57	737.17
16322PA0070073	Rating Area 1	No Preference	58	770.74
16322PA0070073	Rating Area 1	No Preference	59	787.38
16322PA0070073	Rating Area 1	No Preference	60	820.96
16322PA0070073	Rating Area 1	No Preference	61	850.00
16322PA0070073	Rating Area 1	No Preference	62	869.05
16322PA0070073	Rating Area 1	No Preference	63	892.95
16322PA0070073	Rating Area 1	No Preference	64 and over	907.47
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16322PA0070073	Rating Area 2	No Preference	15	299.80
16322PA0070073	Rating Area 2	No Preference	16	309.15
16322PA0070073	Rating Area 2	No Preference	17	318.51
16322PA0070073	Rating Area 2	No Preference	18	328.59
16322PA0070073	Rating Area 2	No Preference	19	338.67
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16322PA0070073	Rating Area 2	No Preference	24	359.90
16322PA0070073	Rating Area 2	No Preference	25	361.34
16322PA0070073	Rating Area 2	No Preference	26	368.54
16322PA0070073	Rating Area 2	No Preference	27	377.18
16322PA0070073	Rating Area 2	No Preference	28	391.21
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16322PA0070073	Rating Area 2	No Preference	30	408.49
16322PA0070073	Rating Area 2	No Preference	31	417.12
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16322PA0070073	Rating Area 2	No Preference	35	439.80
16322PA0070073	Rating Area 2	No Preference	36	442.68
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16322PA0070073	Rating Area 2	No Preference	38	448.44
16322PA0070073	Rating Area 2	No Preference	39	454.19
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16322PA0070073	Rating Area 2	No Preference	41	468.59
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16322PA0070073	Rating Area 2	No Preference	44	502.78
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16322PA0070073	Rating Area 2	No Preference	46	539.85
16322PA0070073	Rating Area 2	No Preference	47	562.52
16322PA0070073	Rating Area 2	No Preference	48	588.44
16322PA0070073	Rating Area 2	No Preference	49	613.99
16322PA0070073	Rating Area 2	No Preference	50	642.78
16322PA0070073	Rating Area 2	No Preference	51	671.21
16322PA0070073	Rating Area 2	No Preference	52	702.52
16322PA0070073	Rating Area 2	No Preference	53	734.20
16322PA0070073	Rating Area 2	No Preference	54	768.39
16322PA0070073	Rating Area 2	No Preference	55	802.58
16322PA0070073	Rating Area 2	No Preference	56	839.65
16322PA0070073	Rating Area 2	No Preference	57	877.08
16322PA0070073	Rating Area 2	No Preference	58	917.03
16322PA0070073	Rating Area 2	No Preference	59	936.82
16322PA0070073	Rating Area 2	No Preference	60	976.77
16322PA0070073	Rating Area 2	No Preference	61	1011.32
16322PA0070073	Rating Area 2	No Preference	62	1033.99
16322PA0070073	Rating Area 2	No Preference	63	1062.42
16322PA0070073	Rating Area 2	No Preference	64 and over	1079.70
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16322PA0070073	Rating Area 4	No Preference	16	251.87
16322PA0070073	Rating Area 4	No Preference	17	259.49
16322PA0070073	Rating Area 4	No Preference	18	267.70
16322PA0070073	Rating Area 4	No Preference	19	275.91
16322PA0070073	Rating Area 4	No Preference	20	284.41
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16322PA0070073	Rating Area 4	No Preference	22	293.21
16322PA0070073	Rating Area 4	No Preference	23	293.21
16322PA0070073	Rating Area 4	No Preference	24	293.21

16322PA0070073	Rating Area 4	No Preference	25	294.38
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16322PA0070073	Rating Area 4	No Preference	27	307.28
16322PA0070073	Rating Area 4	No Preference	28	318.72
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16322PA0070073	Rating Area 4	No Preference	30	332.79
16322PA0070073	Rating Area 4	No Preference	31	339.83
16322PA0070073	Rating Area 4	No Preference	32	346.87
16322PA0070073	Rating Area 4	No Preference	33	351.27
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16322PA0070073	Rating Area 4	No Preference	35	358.30
16322PA0070073	Rating Area 4	No Preference	36	360.65
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16322PA0070073	Rating Area 4	No Preference	38	365.34
16322PA0070073	Rating Area 4	No Preference	39	370.03
16322PA0070073	Rating Area 4	No Preference	40	374.72
16322PA0070073	Rating Area 4	No Preference	41	381.76
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16322PA0070073	Rating Area 4	No Preference	43	397.89
16322PA0070073	Rating Area 4	No Preference	44	409.61
16322PA0070073	Rating Area 4	No Preference	45	423.40
16322PA0070073	Rating Area 4	No Preference	46	439.82
16322PA0070073	Rating Area 4	No Preference	47	458.29
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16322PA0070073	Rating Area 4	No Preference	49	500.22
16322PA0070073	Rating Area 4	No Preference	50	523.67
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16322PA0070073	Rating Area 4	No Preference	52	572.35
16322PA0070073	Rating Area 4	No Preference	53	598.15
16322PA0070073	Rating Area 4	No Preference	54	626.00
16322PA0070073	Rating Area 4	No Preference	55	653.86
16322PA0070073	Rating Area 4	No Preference	56	684.06
16322PA0070073	Rating Area 4	No Preference	57	714.55
16322PA0070073	Rating Area 4	No Preference	58	747.10
16322PA0070073	Rating Area 4	No Preference	59	763.23
16322PA0070073	Rating Area 4	No Preference	60	795.77
16322PA0070073	Rating Area 4	No Preference	61	823.92
16322PA0070073	Rating Area 4	No Preference	62	842.39
16322PA0070073	Rating Area 4	No Preference	63	865.56
16322PA0070073	Rating Area 4	No Preference	64 and over	879.63
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16322PA0070073	Rating Area 5	No Preference	15	262.72
16322PA0070073	Rating Area 5	No Preference	16	270.92
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16322PA0070073	Rating Area 5	No Preference	18	287.95
16322PA0070073	Rating Area 5	No Preference	19	296.78
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16322PA0070073	Rating Area 5	No Preference	23	315.39
16322PA0070073	Rating Area 5	No Preference	24	315.39
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16322PA0070073	Rating Area 5	No Preference	26	322.96
16322PA0070073	Rating Area 5	No Preference	27	330.53
16322PA0070073	Rating Area 5	No Preference	28	342.83
16322PA0070073	Rating Area 5	No Preference	29	352.92
16322PA0070073	Rating Area 5	No Preference	30	357.97
16322PA0070073	Rating Area 5	No Preference	31	365.54
16322PA0070073	Rating Area 5	No Preference	32	373.11
16322PA0070073	Rating Area 5	No Preference	33	377.84
16322PA0070073	Rating Area 5	No Preference	34	382.88
16322PA0070073	Rating Area 5	No Preference	35	385.41
16322PA0070073	Rating Area 5	No Preference	36	387.93
16322PA0070073	Rating Area 5	No Preference	37	390.45
16322PA0070073	Rating Area 5	No Preference	38	392.98
16322PA0070073	Rating Area 5	No Preference	39	398.02
16322PA0070073	Rating Area 5	No Preference	40	403.07
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16322PA0070073	Rating Area 5	No Preference	42	417.89
16322PA0070073	Rating Area 5	No Preference	43	427.98
16322PA0070073	Rating Area 5	No Preference	44	440.60
16322PA0070073	Rating Area 5	No Preference	45	455.42
16322PA0070073	Rating Area 5	No Preference	46	473.09
16322PA0070073	Rating Area 5	No Preference	47	492.95
16322PA0070073	Rating Area 5	No Preference	48	515.66
16322PA0070073	Rating Area 5	No Preference	49	538.06
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16322PA0070073	Rating Area 5	No Preference	52	615.64
16322PA0070073	Rating Area 5	No Preference	53	643.40
16322PA0070073	Rating Area 5	No Preference	54	673.36
16322PA0070073	Rating Area 5	No Preference	55	703.32
16322PA0070073	Rating Area 5	No Preference	56	735.80
16322PA0070073	Rating Area 5	No Preference	57	768.61
16322PA0070073	Rating Area 5	No Preference	58	803.61
16322PA0070073	Rating Area 5	No Preference	59	820.96
16322PA0070073	Rating Area 5	No Preference	60	855.97
16322PA0070073	Rating Area 5	No Preference	61	886.25
16322PA0070073	Rating Area 5	No Preference	62	906.12
16322PA0070073	Rating Area 5	No Preference	63	931.03
16322PA0070073	Rating Area 5	No Preference	64 and over	946.17
16322PA0070075	Rating Area 1	No Preference	0-14	263.47
16322PA0070075	Rating Area 1	No Preference	15	286.89
16322PA0070075	Rating Area 1	No Preference	16	295.85
16322PA0070075	Rating Area 1	No Preference	17	304.80
16322PA0070075	Rating Area 1	No Preference	18	314.45
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16322PA0070075	Rating Area 1	No Preference	20	334.08
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16322PA0070075	Rating Area 1	No Preference	23	344.41
16322PA0070075	Rating Area 1	No Preference	24	344.41
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16322PA0070075	Rating Area 1	No Preference	26	352.68
16322PA0070075	Rating Area 1	No Preference	27	360.94
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16322PA0070075	Rating Area 1	No Preference	29	385.39
16322PA0070075	Rating Area 1	No Preference	30	390.91
16322PA0070075	Rating Area 1	No Preference	31	399.17
16322PA0070075	Rating Area 1	No Preference	32	407.44

16322PA0070075 Rating Area 1	No Preference	33	412.60
16322PA0070075 Rating Area 1	No Preference	34	418.11
16322PA0070075 Rating Area 1	No Preference	35	420.87
16322PA0070075 Rating Area 1	No Preference	36	423.62
16322PA0070075 Rating Area 1	No Preference	37	426.38
16322PA0070075 Rating Area 1	No Preference	38	429.13
16322PA0070075 Rating Area 1	No Preference	39	434.65
16322PA0070075 Rating Area 1	No Preference	40	440.16
16322PA0070075 Rating Area 1	No Preference	41	448.42
16322PA0070075 Rating Area 1	No Preference	42	456.34
16322PA0070075 Rating Area 1	No Preference	43	467.36
16322PA0070075 Rating Area 1	No Preference	44	481.14
16322PA0070075 Rating Area 1	No Preference	45	497.33
16322PA0070075 Rating Area 1	No Preference	46	516.62
16322PA0070075 Rating Area 1	No Preference	47	538.31
16322PA0070075 Rating Area 1	No Preference	48	563.11
16322PA0070075 Rating Area 1	No Preference	49	587.56
16322PA0070075 Rating Area 1	No Preference	50	615.12
16322PA0070075 Rating Area 1	No Preference	51	642.32
16322PA0070075 Rating Area 1	No Preference	52	672.29
16322PA0070075 Rating Area 1	No Preference	53	702.60
16322PA0070075 Rating Area 1	No Preference	54	735.32
16322PA0070075 Rating Area 1	No Preference	55	768.03
16322PA0070075 Rating Area 1	No Preference	56	803.51
16322PA0070075 Rating Area 1	No Preference	57	839.33
16322PA0070075 Rating Area 1	No Preference	58	877.56
16322PA0070075 Rating Area 1	No Preference	59	896.50
16322PA0070075 Rating Area 1	No Preference	60	934.73
16322PA0070075 Rating Area 1	No Preference	61	967.79
16322PA0070075 Rating Area 1	No Preference	62	989.49
16322PA0070075 Rating Area 1	No Preference	63	1016.70
16322PA0070075 Rating Area 1	No Preference	64 and over	1033.23
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16322PA0070075 Rating Area 4	No Preference	15	278.09
16322PA0070075 Rating Area 4	No Preference	16	286.77
16322PA0070075 Rating Area 4	No Preference	17	295.45
16322PA0070075 Rating Area 4	No Preference	18	304.80
16322PA0070075 Rating Area 4	No Preference	19	314.14
16322PA0070075 Rating Area 4	No Preference	20	323.82
16322PA0070075 Rating Area 4	No Preference	21	333.84
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16322PA0070075 Rating Area 4	No Preference	23	333.84
16322PA0070075 Rating Area 4	No Preference	24	333.84
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16322PA0070075 Rating Area 4	No Preference	27	349.86
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16322PA0070075 Rating Area 4	No Preference	29	373.57
16322PA0070075 Rating Area 4	No Preference	30	378.91
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16322PA0070075 Rating Area 4	No Preference	32	394.93
16322PA0070075 Rating Area 4	No Preference	33	399.94
16322PA0070075 Rating Area 4	No Preference	34	405.28
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16322PA0070075 Rating Area 4	No Preference	36	410.62
16322PA0070075 Rating Area 4	No Preference	37	413.29
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16322PA0070075 Rating Area 4	No Preference	39	421.31
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16322PA0070075 Rating Area 4	No Preference	41	434.66
16322PA0070075 Rating Area 4	No Preference	42	442.34
16322PA0070075 Rating Area 4	No Preference	43	453.02
16322PA0070075 Rating Area 4	No Preference	44	466.37
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16322PA0070075 Rating Area 4	No Preference	46	500.76
16322PA0070075 Rating Area 4	No Preference	47	521.79
16322PA0070075 Rating Area 4	No Preference	48	545.83
16322PA0070075 Rating Area 4	No Preference	49	569.53
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16322PA0070075 Rating Area 4	No Preference	51	622.61
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16322PA0070075 Rating Area 4	No Preference	60	906.04
16322PA0070075 Rating Area 4	No Preference	61	938.09
16322PA0070075 Rating Area 4	No Preference	62	959.12
16322PA0070075 Rating Area 4	No Preference	63	985.50
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16322PA0070075 Rating Area 5	No Preference	17	317.79
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16322PA0070075	Rating Area 5	No Preference	62	1031.67
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16322PA0070076	Rating Area 5	No Preference	52	676.72
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16322PA0070076	Rating Area 5	No Preference	62	996.01
16322PA0070076	Rating Area 5	No Preference	63	1023.40
16322PA0070076	Rating Area 5	No Preference	64 and over	1040.04
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16322PA0070077	Rating Area 1	No Preference	17	287.46
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16322PA0070077	Rating Area 1	No Preference	41	422.90
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16322PA0070077	Rating Area 1	No Preference	51	605.77
16322PA0070077	Rating Area 1	No Preference	52	634.03
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16322PA0070077	Rating Area 1	No Preference	54	693.47
16322PA0070077	Rating Area 1	No Preference	55	724.33
16322PA0070077	Rating Area 1	No Preference	56	757.78

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16322PA0070077	Rating Area 1	No Preference	59	845.48
16322PA0070077	Rating Area 1	No Preference	60	881.53
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16322PA0070077	Rating Area 1	No Preference	62	933.18
16322PA0070077	Rating Area 1	No Preference	63	958.84
16322PA0070077	Rating Area 1	No Preference	64 and over	974.43
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16322PA0070077	Rating Area 4	No Preference	34	382.22
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16322PA0070077	Rating Area 4	No Preference	41	409.92
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16322PA0070077	Rating Area 4	No Preference	47	492.09
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16322PA0070077	Rating Area 4	No Preference	52	614.57
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16322PA0070077	Rating Area 4	No Preference	55	702.09
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16322PA0070077	Rating Area 4	No Preference	58	802.21
16322PA0070077	Rating Area 4	No Preference	59	819.53
16322PA0070077	Rating Area 4	No Preference	60	854.48
16322PA0070077	Rating Area 4	No Preference	61	884.70
16322PA0070077	Rating Area 4	No Preference	62	904.54
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16322PA0070077	Rating Area 5	No Preference	17	299.71
16322PA0070077	Rating Area 5	No Preference	18	309.19
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16322PA0070077	Rating Area 5	No Preference	36	416.54
16322PA0070077	Rating Area 5	No Preference	37	419.25
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16322PA0070077	Rating Area 5	No Preference	49	577.74
16322PA0070077	Rating Area 5	No Preference	50	604.83
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16322PA0070077	Rating Area 5	No Preference	52	661.04
16322PA0070077	Rating Area 5	No Preference	53	690.85
16322PA0070077	Rating Area 5	No Preference	54	723.02
16322PA0070077	Rating Area 5	No Preference	55	755.19
16322PA0070077	Rating Area 5	No Preference	56	790.07
16322PA0070077	Rating Area 5	No Preference	57	825.29
16322PA0070077	Rating Area 5	No Preference	58	862.88
16322PA0070077	Rating Area 5	No Preference	59	881.51
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16322PA0070077	Rating Area 5	No Preference	61	951.61
16322PA0070077	Rating Area 5	No Preference	62	972.94
16322PA0070077	Rating Area 5	No Preference	63	999.69
16322PA0070077	Rating Area 5	No Preference	64 and over	1015.95

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16322PA0070078	Rating Area 1	No Preference	37	343.64
16322PA0070078	Rating Area 1	No Preference	38	345.86
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16322PA0070078	Rating Area 4	No Preference	62	773.01
16322PA0070078	Rating Area 4	No Preference	63	794.27
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16322PA0070079	Rating Area 4	No Preference	64 and over	803.01
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16322PA0070082	Rating Area 4	No Preference	35	334.85
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16322PA0080006	Rating Area 1	No Preference	29	290.01
16322PA0080006	Rating Area 1	No Preference	30	294.16
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16322PA0080006	Rating Area 1	No Preference	33	310.49
16322PA0080006	Rating Area 1	No Preference	34	314.63
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16322PA0080006	Rating Area 1	No Preference	36	318.78
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16322PA0080006	Rating Area 1	No Preference	39	327.07
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16322PA0080006	Rating Area 1	No Preference	45	374.24
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16322PA0080006	Rating Area 1	No Preference	47	405.08
16322PA0080006	Rating Area 1	No Preference	48	423.74
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16322PA0080006	Rating Area 1	No Preference	50	462.88
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16322PA0080006	Rating Area 1	No Preference	54	553.33
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16322PA0080006	Rating Area 1	No Preference	63	765.07
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16322PA0080006	Rating Area 4	No Preference	0-14	192.18
16322PA0080006	Rating Area 4	No Preference	15	209.26
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16322PA0080006	Rating Area 4	No Preference	22	251.21
16322PA0080006	Rating Area 4	No Preference	23	251.21

16322PA0080006 Rating Area 4	No Preference	24	251.21
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16322PA0080006 Rating Area 4	No Preference	26	257.24
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16322PA0080006 Rating Area 4	No Preference	50	448.66
16322PA0080006 Rating Area 4	No Preference	51	468.51
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16322PA0080006 Rating Area 4	No Preference	57	612.2
16322PA0080006 Rating Area 4	No Preference	58	640.08
16322PA0080006 Rating Area 4	No Preference	59	653.9
16322PA0080006 Rating Area 4	No Preference	60	681.78
16322PA0080006 Rating Area 4	No Preference	61	705.9
16322PA0080006 Rating Area 4	No Preference	62	721.73
16322PA0080006 Rating Area 4	No Preference	63	741.57
16322PA0080006 Rating Area 4	No Preference	64 and over	753.63

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*	16322			
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
16322PA0060083	Rating Area 1	No Preference	0-14	291.40
16322PA0060083	Rating Area 1	No Preference	15	317.30
16322PA0060083	Rating Area 1	No Preference	16	327.20
16322PA0060083	Rating Area 1	No Preference	17	337.11
16322PA0060083	Rating Area 1	No Preference	18	347.77
16322PA0060083	Rating Area 1	No Preference	19	358.44
16322PA0060083	Rating Area 1	No Preference	20	369.48
16322PA0060083	Rating Area 1	No Preference	21	380.91
16322PA0060083	Rating Area 1	No Preference	22	380.91
16322PA0060083	Rating Area 1	No Preference	23	380.91
16322PA0060083	Rating Area 1	No Preference	24	380.91
16322PA0060083	Rating Area 1	No Preference	25	382.43
16322PA0060083	Rating Area 1	No Preference	26	390.05
16322PA0060083	Rating Area 1	No Preference	27	399.19
16322PA0060083	Rating Area 1	No Preference	28	414.05
16322PA0060083	Rating Area 1	No Preference	29	426.24
16322PA0060083	Rating Area 1	No Preference	30	432.33
16322PA0060083	Rating Area 1	No Preference	31	441.47
16322PA0060083	Rating Area 1	No Preference	32	450.62
16322PA0060083	Rating Area 1	No Preference	33	456.33
16322PA0060083	Rating Area 1	No Preference	34	462.42
16322PA0060083	Rating Area 1	No Preference	35	465.47
16322PA0060083	Rating Area 1	No Preference	36	468.52
16322PA0060083	Rating Area 1	No Preference	37	471.57
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16322PA0060083	Rating Area 1	No Preference	40	486.80
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16322PA0060083	Rating Area 1	No Preference	43	516.89
16322PA0060083	Rating Area 1	No Preference	44	532.13
16322PA0060083	Rating Area 1	No Preference	45	550.03
16322PA0060083	Rating Area 1	No Preference	46	571.37
16322PA0060083	Rating Area 1	No Preference	47	595.36
16322PA0060083	Rating Area 1	No Preference	48	622.79
16322PA0060083	Rating Area 1	No Preference	49	649.83
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16322PA0060083	Rating Area 1	No Preference	58	970.56
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16322PA0060083	Rating Area 1	No Preference	61	1070.36
16322PA0060083	Rating Area 1	No Preference	62	1094.35
16322PA0060083	Rating Area 1	No Preference	63	1124.45
16322PA0060083	Rating Area 1	No Preference	64 and over	1142.73
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16322PA0060083	Rating Area 2	No Preference	17	401.08
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16322PA0060083	Rating Area 2	No Preference	47	708.35
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16322PA0060083	Rating Area 2	No Preference	53	924.53

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16322PA0060083	Rating Area 2	No Preference	63	1337.85
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16322PA0060087	Rating Area 1	No Preference	38	459.82
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16322PA0060097	Rating Area 4	No Preference	62	964.01
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16322PA0060097	Rating Area 5	No Preference	0-14	276.10
16322PA0060097	Rating Area 5	No Preference	15	300.65
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16322PA0060098	Rating Area 2	No Preference	53	847.89
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16322PA0060098	Rating Area 5	No Preference	62	1046.43
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16322PA0060099	Rating Area 1	No Preference	63	896.79
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16322PA0060099	Rating Area 2	No Preference	29	404.44
16322PA0060099	Rating Area 2	No Preference	30	410.22
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16322PA0060099	Rating Area 2	No Preference	32	427.57
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16322PA0060099	Rating Area 2	No Preference	36	444.56
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16322PA0060099	Rating Area 2	No Preference	55	805.99
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16322PA0060099	Rating Area 2	No Preference	60	980.92
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16322PA0060099	Rating Area 2	No Preference	62	1038.39
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16322PA0060099	Rating Area 2	No Preference	64 and over	1084.29
16322PA0060099	Rating Area 4	No Preference	0-14	225.26
16322PA0060099	Rating Area 4	No Preference	15	245.29
16322PA0060099	Rating Area 4	No Preference	16	252.94
16322PA0060099	Rating Area 4	No Preference	17	260.60
16322PA0060099	Rating Area 4	No Preference	18	268.84
16322PA0060099	Rating Area 4	No Preference	19	277.09
16322PA0060099	Rating Area 4	No Preference	20	285.63

16322PA0060099	Rating Area 4	No Preference	21	294.46
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16322PA0060099	Rating Area 4	No Preference	23	294.46
16322PA0060099	Rating Area 4	No Preference	24	294.46
16322PA0060099	Rating Area 4	No Preference	25	295.64
16322PA0060099	Rating Area 4	No Preference	26	301.53
16322PA0060099	Rating Area 4	No Preference	27	308.59
16322PA0060099	Rating Area 4	No Preference	28	320.08
16322PA0060099	Rating Area 4	No Preference	29	329.50
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16322PA0060099	Rating Area 4	No Preference	31	341.28
16322PA0060099	Rating Area 4	No Preference	32	348.35
16322PA0060099	Rating Area 4	No Preference	33	352.76
16322PA0060099	Rating Area 4	No Preference	34	357.47
16322PA0060099	Rating Area 4	No Preference	35	359.83
16322PA0060099	Rating Area 4	No Preference	36	362.19
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16322PA0060099	Rating Area 4	No Preference	38	366.90
16322PA0060099	Rating Area 4	No Preference	39	371.61
16322PA0060099	Rating Area 4	No Preference	40	376.32
16322PA0060099	Rating Area 4	No Preference	41	383.39
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16322PA0060099	Rating Area 4	No Preference	44	411.36
16322PA0060099	Rating Area 4	No Preference	45	425.20
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16322PA0060099	Rating Area 4	No Preference	47	460.24
16322PA0060099	Rating Area 4	No Preference	48	481.44
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16322PA0060099	Rating Area 4	No Preference	50	525.91
16322PA0060099	Rating Area 4	No Preference	51	549.17
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16322PA0060099	Rating Area 4	No Preference	54	628.67
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16322PA0060099	Rating Area 4	No Preference	63	869.25
16322PA0060099	Rating Area 4	No Preference	64 and over	883.38
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16322PA0060099	Rating Area 5	No Preference	15	263.84
16322PA0060099	Rating Area 5	No Preference	16	272.07
16322PA0060099	Rating Area 5	No Preference	17	280.31
16322PA0060099	Rating Area 5	No Preference	18	289.17
16322PA0060099	Rating Area 5	No Preference	19	298.04
16322PA0060099	Rating Area 5	No Preference	20	307.23
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16322PA0060099	Rating Area 5	No Preference	28	344.29
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16322PA0060099	Rating Area 5	No Preference	30	359.49
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16322PA0060099	Rating Area 5	No Preference	33	379.44
16322PA0060099	Rating Area 5	No Preference	34	384.51
16322PA0060099	Rating Area 5	No Preference	35	387.04
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16322PA0060099	Rating Area 5	No Preference	37	392.11
16322PA0060099	Rating Area 5	No Preference	38	394.65
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16322PA0060099	Rating Area 5	No Preference	46	475.10
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16322PA0060099	Rating Area 5	No Preference	51	590.70
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16322PA0060099	Rating Area 5	No Preference	54	676.22
16322PA0060099	Rating Area 5	No Preference	55	706.31
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16322PA0060099	Rating Area 5	No Preference	62	909.97
16322PA0060099	Rating Area 5	No Preference	63	934.99
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16322PA0060126	Rating Area 1	No Preference	15	264.03
16322PA0060126	Rating Area 1	No Preference	16	272.27
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16322PA0060126	Rating Area 1	No Preference	18	289.38
16322PA0060126	Rating Area 1	No Preference	19	298.26
16322PA0060126	Rating Area 1	No Preference	20	307.45
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16322PA0060126	Rating Area 1	No Preference	23	316.96
16322PA0060126	Rating Area 1	No Preference	24	316.96
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16322PA0060126	Rating Area 1	No Preference	27	332.17
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16322PA0060126 Rating Area 1	No Preference	58	807.61
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16322PA0060126 Rating Area 1	No Preference	60	860.23
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16322PA0060126 Rating Area 1	No Preference	62	910.63
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16322PA0060126 Rating Area 1	No Preference	64 and over	950.88
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16322PA0060126 Rating Area 2	No Preference	52	736.12
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16322PA0060126 Rating Area 2	No Preference	61	1059.68
16322PA0060126 Rating Area 2	No Preference	62	1083.44
16322PA0060126 Rating Area 2	No Preference	63	1113.23
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16322PA0060126 Rating Area 4	No Preference	20	298.01
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16322PA0060126 Rating Area 4	No Preference	34	372.98
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16322PA0060126	Rating Area 4	No Preference	42	407.08
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16322PA0060126	Rating Area 4	No Preference	45	443.64
16322PA0060126	Rating Area 4	No Preference	46	460.85
16322PA0060126	Rating Area 4	No Preference	47	480.20
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16322PA0060126	Rating Area 4	No Preference	49	524.13
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16322PA0060126	Rating Area 4	No Preference	61	863.32
16322PA0060126	Rating Area 4	No Preference	62	882.67
16322PA0060126	Rating Area 4	No Preference	63	906.94
16322PA0060126	Rating Area 4	No Preference	64 and over	921.69
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16322PA0060126	Rating Area 5	No Preference	29	369.80
16322PA0060126	Rating Area 5	No Preference	30	375.08
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16322PA0060126	Rating Area 5	No Preference	44	461.67
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16322PA0060126	Rating Area 5	No Preference	51	616.33
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16322PA0060126	Rating Area 5	No Preference	53	674.16
16322PA0060126	Rating Area 5	No Preference	54	705.55
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16322PA0060126	Rating Area 5	No Preference	58	842.04
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16322PA0060126	Rating Area 5	No Preference	63	975.55
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16322PA0060128	Rating Area 1	No Preference	15	301.90
16322PA0060128	Rating Area 1	No Preference	16	311.32
16322PA0060128	Rating Area 1	No Preference	17	320.74
16322PA0060128	Rating Area 1	No Preference	18	330.89
16322PA0060128	Rating Area 1	No Preference	19	341.04
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16322PA0060128	Rating Area 1	No Preference	22	362.42
16322PA0060128	Rating Area 1	No Preference	23	362.42
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16322PA0060128	Rating Area 1	No Preference	25	363.87
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16322PA0060128	Rating Area 1	No Preference	28	393.95
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16322PA0060128	Rating Area 1	No Preference	31	420.04
16322PA0060128	Rating Area 1	No Preference	32	428.74
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16322PA0060128	Rating Area 1	No Preference	34	439.98
16322PA0060128	Rating Area 1	No Preference	35	442.88
16322PA0060128	Rating Area 1	No Preference	36	445.78
16322PA0060128	Rating Area 1	No Preference	37	448.68
16322PA0060128	Rating Area 1	No Preference	38	451.58
16322PA0060128	Rating Area 1	No Preference	39	457.37
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16322PA0060128	Rating Area 1	No Preference	44	506.30

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16322PA0060128	Rating Area 1	No Preference	47	566.46
16322PA0060128	Rating Area 1	No Preference	48	592.56
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16322PA0060128	Rating Area 1	No Preference	50	647.28
16322PA0060128	Rating Area 1	No Preference	51	675.91
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16322PA0060128	Rating Area 1	No Preference	54	773.77
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16322PA0060128	Rating Area 1	No Preference	56	845.53
16322PA0060128	Rating Area 1	No Preference	57	883.22
16322PA0060128	Rating Area 1	No Preference	58	923.45
16322PA0060128	Rating Area 1	No Preference	59	943.38
16322PA0060128	Rating Area 1	No Preference	60	983.61
16322PA0060128	Rating Area 1	No Preference	61	1018.40
16322PA0060128	Rating Area 1	No Preference	62	1041.23
16322PA0060128	Rating Area 1	No Preference	63	1069.86
16322PA0060128	Rating Area 1	No Preference	64 and over	1087.26
16322PA0060128	Rating Area 4	No Preference	0-14	268.74
16322PA0060128	Rating Area 4	No Preference	15	292.62
16322PA0060128	Rating Area 4	No Preference	16	301.76
16322PA0060128	Rating Area 4	No Preference	17	310.89
16322PA0060128	Rating Area 4	No Preference	18	320.73
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16322PA0060128	Rating Area 4	No Preference	20	340.75
16322PA0060128	Rating Area 4	No Preference	21	351.29
16322PA0060128	Rating Area 4	No Preference	22	351.29
16322PA0060128	Rating Area 4	No Preference	23	351.29
16322PA0060128	Rating Area 4	No Preference	24	351.29
16322PA0060128	Rating Area 4	No Preference	25	352.70
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16322PA0060128	Rating Area 4	No Preference	28	381.85
16322PA0060128	Rating Area 4	No Preference	29	393.09
16322PA0060128	Rating Area 4	No Preference	30	398.71
16322PA0060128	Rating Area 4	No Preference	31	407.15
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16322PA0060128	Rating Area 4	No Preference	33	420.85
16322PA0060128	Rating Area 4	No Preference	34	426.47
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16322PA0060128	Rating Area 4	No Preference	36	432.09
16322PA0060128	Rating Area 4	No Preference	37	434.90
16322PA0060128	Rating Area 4	No Preference	38	437.71
16322PA0060128	Rating Area 4	No Preference	39	443.33
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16322PA0060128	Rating Area 4	No Preference	45	507.26
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16322PA0060128	Rating Area 4	No Preference	47	549.07
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16322PA0060128	Rating Area 5	No Preference	51	704.71
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16322PA0060129	Rating Area 1	No Preference	59	907.80
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16322PA0060129	Rating Area 4	No Preference	59	879.94
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16322PA0060129	Rating Area 4	No Preference	62	971.22
16322PA0060129	Rating Area 4	No Preference	63	997.92
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16322PA0060129	Rating Area 5	No Preference	49	620.32
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16322PA0060129	Rating Area 5	No Preference	61	1021.74
16322PA0060129	Rating Area 5	No Preference	62	1044.65
16322PA0060129	Rating Area 5	No Preference	63	1073.38
16322PA0060129	Rating Area 5	No Preference	64 and over	1090.83
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16322PA0060130	Rating Area 1	No Preference	61	957.76
16322PA0060130	Rating Area 1	No Preference	62	979.23
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16322PA0060130	Rating Area 1	No Preference	64 and over	1022.52
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16322PA0060130	Rating Area 4	No Preference	52	644.90
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16322PA0060130	Rating Area 4	No Preference	63	975.28
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16322PA0060130	Rating Area 5	No Preference	23	355.37
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16322PA0060130	Rating Area 5	No Preference	37	439.95
16322PA0060130	Rating Area 5	No Preference	38	442.79
16322PA0060130	Rating Area 5	No Preference	39	448.48
16322PA0060130	Rating Area 5	No Preference	40	454.16
16322PA0060130	Rating Area 5	No Preference	41	462.69
16322PA0060130	Rating Area 5	No Preference	42	470.87
16322PA0060130	Rating Area 5	No Preference	43	482.24
16322PA0060130	Rating Area 5	No Preference	44	496.45
16322PA0060130	Rating Area 5	No Preference	45	513.15
16322PA0060130	Rating Area 5	No Preference	46	533.06
16322PA0060130	Rating Area 5	No Preference	47	555.44
16322PA0060130	Rating Area 5	No Preference	48	581.03
16322PA0060130	Rating Area 5	No Preference	49	606.26
16322PA0060130	Rating Area 5	No Preference	50	634.69
16322PA0060130	Rating Area 5	No Preference	51	662.77
16322PA0060130	Rating Area 5	No Preference	52	693.68
16322PA0060130	Rating Area 5	No Preference	53	724.95
16322PA0060130	Rating Area 5	No Preference	54	758.71
16322PA0060130	Rating Area 5	No Preference	55	792.48
16322PA0060130	Rating Area 5	No Preference	56	829.08
16322PA0060130	Rating Area 5	No Preference	57	866.04
16322PA0060130	Rating Area 5	No Preference	58	905.48
16322PA0060130	Rating Area 5	No Preference	59	925.03
16322PA0060130	Rating Area 5	No Preference	60	964.47
16322PA0060130	Rating Area 5	No Preference	61	998.59
16322PA0060130	Rating Area 5	No Preference	62	1020.98
16322PA0060130	Rating Area 5	No Preference	63	1049.05
16322PA0060130	Rating Area 5	No Preference	64 and over	1066.11
16322PA0060131	Rating Area 1	No Preference	0-14	222.84
16322PA0060131	Rating Area 1	No Preference	15	242.64
16322PA0060131	Rating Area 1	No Preference	16	250.22
16322PA0060131	Rating Area 1	No Preference	17	257.79
16322PA0060131	Rating Area 1	No Preference	18	265.95
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16322PA0060131	Rating Area 1	No Preference	23	291.29
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16322PA0060131	Rating Area 1	No Preference	26	298.28
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16322PA0060131	Rating Area 1	No Preference	28	316.63
16322PA0060131	Rating Area 1	No Preference	29	325.95
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16322PA0060131	Rating Area 1	No Preference	32	344.60
16322PA0060131	Rating Area 1	No Preference	33	348.97
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16322PA0060131	Rating Area 1	No Preference	36	358.29
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16322PA0060131	Rating Area 1	No Preference	38	362.95
16322PA0060131	Rating Area 1	No Preference	39	367.61
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16322PA0060131	Rating Area 1	No Preference	42	385.96
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16322PA0060131	Rating Area 1	No Preference	46	436.94
16322PA0060131	Rating Area 1	No Preference	47	455.29
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16322PA0060131	Rating Area 1	No Preference	49	496.94
16322PA0060131	Rating Area 1	No Preference	50	520.24
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16322PA0060131	Rating Area 1	No Preference	52	568.60
16322PA0060131	Rating Area 1	No Preference	53	594.23
16322PA0060131	Rating Area 1	No Preference	54	621.90
16322PA0060131	Rating Area 1	No Preference	55	649.58
16322PA0060131	Rating Area 1	No Preference	56	679.58
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16322PA0060131	Rating Area 1	No Preference	59	758.23
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16322PA0060131	Rating Area 1	No Preference	61	818.52
16322PA0060131	Rating Area 1	No Preference	62	836.88
16322PA0060131	Rating Area 1	No Preference	63	859.89
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16322PA0060131	Rating Area 4	No Preference	38	351.81
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16322PA0060131	Rating Area 4	No Preference	45	407.71
16322PA0060131	Rating Area 4	No Preference	46	423.53
16322PA0060131	Rating Area 4	No Preference	47	441.31
16322PA0060131	Rating Area 4	No Preference	48	461.64
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16322PA0060131	Rating Area 4	No Preference	54	602.82
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16322PA0060131	Rating Area 4	No Preference	57	688.09
16322PA0060131	Rating Area 4	No Preference	58	719.43
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16322PA0060131	Rating Area 4	No Preference	61	793.40
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16322PA0060131	Rating Area 4	No Preference	64 and over	847.05
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16322PA0060131	Rating Area 5	No Preference	62	872.56
16322PA0060131	Rating Area 5	No Preference	63	896.55
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16322PA0060132	Rating Area 1	No Preference	33	346.61
16322PA0060132	Rating Area 1	No Preference	34	351.23
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16322PA0060132	Rating Area 1	No Preference	43	392.61
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16322PA0060132	Rating Area 1	No Preference	45	417.78
16322PA0060132	Rating Area 1	No Preference	46	433.98
16322PA0060132	Rating Area 1	No Preference	47	452.21
16322PA0060132	Rating Area 1	No Preference	48	473.04
16322PA0060132	Rating Area 1	No Preference	49	493.58
16322PA0060132	Rating Area 1	No Preference	50	516.73
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16322PA0060132	Rating Area 1	No Preference	53	590.21
16322PA0060132	Rating Area 1	No Preference	54	617.70
16322PA0060132	Rating Area 1	No Preference	55	645.18
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16322PA0060132	Rating Area 1	No Preference	57	705.07
16322PA0060132	Rating Area 1	No Preference	58	737.19
16322PA0060132	Rating Area 1	No Preference	59	753.10
16322PA0060132	Rating Area 1	No Preference	60	785.21
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16322PA0060132	Rating Area 1	No Preference	62	831.22
16322PA0060132	Rating Area 1	No Preference	63	854.07
16322PA0060132	Rating Area 1	No Preference	64 and over	867.96
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16322PA0060132	Rating Area 4	No Preference	17	248.19
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16322PA0060132	Rating Area 4	No Preference	27	293.90
16322PA0060132	Rating Area 4	No Preference	28	304.84
16322PA0060132	Rating Area 4	No Preference	29	313.81
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16322PA0060132	Rating Area 4	No Preference	33	335.97
16322PA0060132	Rating Area 4	No Preference	34	340.45
16322PA0060132	Rating Area 4	No Preference	35	342.70
16322PA0060132	Rating Area 4	No Preference	36	344.94
16322PA0060132	Rating Area 4	No Preference	37	347.18
16322PA0060132	Rating Area 4	No Preference	38	349.43
16322PA0060132	Rating Area 4	No Preference	39	353.92
16322PA0060132	Rating Area 4	No Preference	40	358.40
16322PA0060132	Rating Area 4	No Preference	41	365.13

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16322PA0060132 Rating Area 4	No Preference	44	391.77
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16322PA0060132 Rating Area 4	No Preference	46	420.66
16322PA0060132 Rating Area 4	No Preference	47	438.33
16322PA0060132 Rating Area 4	No Preference	48	458.52
16322PA0060132 Rating Area 4	No Preference	49	478.43
16322PA0060132 Rating Area 4	No Preference	50	500.87
16322PA0060132 Rating Area 4	No Preference	51	523.02
16322PA0060132 Rating Area 4	No Preference	52	547.42
16322PA0060132 Rating Area 4	No Preference	53	572.10
16322PA0060132 Rating Area 4	No Preference	54	598.74
16322PA0060132 Rating Area 4	No Preference	55	625.38
16322PA0060132 Rating Area 4	No Preference	56	654.27
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16322PA0060132 Rating Area 4	No Preference	58	714.56
16322PA0060132 Rating Area 4	No Preference	59	729.99
16322PA0060132 Rating Area 4	No Preference	60	761.11
16322PA0060132 Rating Area 4	No Preference	61	788.04
16322PA0060132 Rating Area 4	No Preference	62	805.70
16322PA0060132 Rating Area 4	No Preference	63	827.86
16322PA0060132 Rating Area 4	No Preference	64 and over	841.32
16322PA0060132 Rating Area 5	No Preference	0-14	230.76
16322PA0060132 Rating Area 5	No Preference	15	251.27
16322PA0060132 Rating Area 5	No Preference	16	259.12
16322PA0060132 Rating Area 5	No Preference	17	266.96
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16322PA0060132 Rating Area 5	No Preference	20	292.60
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16322PA0060132 Rating Area 5	No Preference	22	301.65
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16322PA0060132 Rating Area 5	No Preference	25	302.86
16322PA0060132 Rating Area 5	No Preference	26	308.89
16322PA0060132 Rating Area 5	No Preference	27	316.13
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16322PA0060132 Rating Area 5	No Preference	29	337.55
16322PA0060132 Rating Area 5	No Preference	30	342.37
16322PA0060132 Rating Area 5	No Preference	31	349.61
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16322PA0060132 Rating Area 5	No Preference	38	375.86
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16322PA0060132 Rating Area 5	No Preference	51	562.58
16322PA0060132 Rating Area 5	No Preference	52	588.82
16322PA0060132 Rating Area 5	No Preference	53	615.37
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16322PA0060132 Rating Area 5	No Preference	55	672.68
16322PA0060132 Rating Area 5	No Preference	56	703.75
16322PA0060132 Rating Area 5	No Preference	57	735.12
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16322PA0060132 Rating Area 5	No Preference	61	847.64
16322PA0060132 Rating Area 5	No Preference	62	866.64
16322PA0060132 Rating Area 5	No Preference	63	890.47
16322PA0060132 Rating Area 5	No Preference	64 and over	904.95
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16322PA0060133	Rating Area 1	No Preference	53	605.00
16322PA0060133	Rating Area 1	No Preference	54	633.18
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16322PA0060133	Rating Area 1	No Preference	56	691.90
16322PA0060133	Rating Area 1	No Preference	57	722.74
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16322PA0060133	Rating Area 1	No Preference	59	771.97
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16322PA0060133	Rating Area 1	No Preference	61	833.36
16322PA0060133	Rating Area 1	No Preference	62	852.05
16322PA0060133	Rating Area 1	No Preference	63	875.47
16322PA0060133	Rating Area 1	No Preference	64 and over	889.71
16322PA0060133	Rating Area 4	No Preference	0-14	219.91
16322PA0060133	Rating Area 4	No Preference	15	239.46
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16322PA0060133	Rating Area 4	No Preference	17	254.41
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16322PA0060133	Rating Area 4	No Preference	32	340.08
16322PA0060133	Rating Area 4	No Preference	33	344.39
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16322PA0060133	Rating Area 5	No Preference	51	576.68
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16322PA0060135	Rating Area 1	No Preference	62	847.56
16322PA0060135	Rating Area 1	No Preference	63	870.87
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16322PA0060135	Rating Area 4	No Preference	18	261.08
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16322PA0060135 Rating Area 4	No Preference	62	821.56
16322PA0060135 Rating Area 4	No Preference	63	844.15
16322PA0060135 Rating Area 4	No Preference	64 and over	857.88
16322PA0060135 Rating Area 5	No Preference	0-14	235.31
16322PA0060135 Rating Area 5	No Preference	15	256.22
16322PA0060135 Rating Area 5	No Preference	16	264.22
16322PA0060135 Rating Area 5	No Preference	17	272.22
16322PA0060135 Rating Area 5	No Preference	18	280.83
16322PA0060135 Rating Area 5	No Preference	19	289.44
16322PA0060135 Rating Area 5	No Preference	20	298.36
16322PA0060135 Rating Area 5	No Preference	21	307.59
16322PA0060135 Rating Area 5	No Preference	22	307.59
16322PA0060135 Rating Area 5	No Preference	23	307.59
16322PA0060135 Rating Area 5	No Preference	24	307.59
16322PA0060135 Rating Area 5	No Preference	25	308.82
16322PA0060135 Rating Area 5	No Preference	26	314.97
16322PA0060135 Rating Area 5	No Preference	27	322.35
16322PA0060135 Rating Area 5	No Preference	28	334.35
16322PA0060135 Rating Area 5	No Preference	29	344.19
16322PA0060135 Rating Area 5	No Preference	30	349.11
16322PA0060135 Rating Area 5	No Preference	31	356.50
16322PA0060135 Rating Area 5	No Preference	32	363.88
16322PA0060135 Rating Area 5	No Preference	33	368.49
16322PA0060135 Rating Area 5	No Preference	34	373.41
16322PA0060135 Rating Area 5	No Preference	35	375.87
16322PA0060135 Rating Area 5	No Preference	36	378.34
16322PA0060135 Rating Area 5	No Preference	37	380.80
16322PA0060135 Rating Area 5	No Preference	38	383.26
16322PA0060135 Rating Area 5	No Preference	39	388.18
16322PA0060135 Rating Area 5	No Preference	40	393.10
16322PA0060135 Rating Area 5	No Preference	41	400.48
16322PA0060135 Rating Area 5	No Preference	42	407.56
16322PA0060135 Rating Area 5	No Preference	43	417.40
16322PA0060135 Rating Area 5	No Preference	44	429.70
16322PA0060135 Rating Area 5	No Preference	45	444.16
16322PA0060135 Rating Area 5	No Preference	46	461.39
16322PA0060135 Rating Area 5	No Preference	47	480.76
16322PA0060135 Rating Area 5	No Preference	48	502.91
16322PA0060135 Rating Area 5	No Preference	49	524.75
16322PA0060135 Rating Area 5	No Preference	50	549.36
16322PA0060135 Rating Area 5	No Preference	51	573.66
16322PA0060135 Rating Area 5	No Preference	52	600.42
16322PA0060135 Rating Area 5	No Preference	53	627.48
16322PA0060135 Rating Area 5	No Preference	54	656.70
16322PA0060135 Rating Area 5	No Preference	55	685.93
16322PA0060135 Rating Area 5	No Preference	56	717.61
16322PA0060135 Rating Area 5	No Preference	57	749.60
16322PA0060135 Rating Area 5	No Preference	58	783.74
16322PA0060135 Rating Area 5	No Preference	59	800.66
16322PA0060135 Rating Area 5	No Preference	60	834.80
16322PA0060135 Rating Area 5	No Preference	61	864.33
16322PA0060135 Rating Area 5	No Preference	62	883.71
16322PA0060135 Rating Area 5	No Preference	63	908.01
16322PA0060135 Rating Area 5	No Preference	64 and over	922.77
16322PA0070029 Rating Area 1	No Preference	0-14	280.20
16322PA0070029 Rating Area 1	No Preference	15	305.10
16322PA0070029 Rating Area 1	No Preference	16	314.63
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16322PA0070029 Rating Area 1	No Preference	18	334.40
16322PA0070029 Rating Area 1	No Preference	19	344.66
16322PA0070029 Rating Area 1	No Preference	20	355.28
16322PA0070029 Rating Area 1	No Preference	21	366.27
16322PA0070029 Rating Area 1	No Preference	22	366.27
16322PA0070029 Rating Area 1	No Preference	23	366.27
16322PA0070029 Rating Area 1	No Preference	24	366.27
16322PA0070029 Rating Area 1	No Preference	25	367.74
16322PA0070029 Rating Area 1	No Preference	26	375.06
16322PA0070029 Rating Area 1	No Preference	27	383.85
16322PA0070029 Rating Area 1	No Preference	28	398.14
16322PA0070029 Rating Area 1	No Preference	29	409.86
16322PA0070029 Rating Area 1	No Preference	30	415.72

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16322PA0070029	Rating Area 1	No Preference	33	438.79
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16322PA0070029	Rating Area 1	No Preference	38	456.37
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16322PA0070029	Rating Area 1	No Preference	40	468.09
16322PA0070029	Rating Area 1	No Preference	41	476.88
16322PA0070029	Rating Area 1	No Preference	42	485.31
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16322PA0070029	Rating Area 1	No Preference	45	528.89
16322PA0070029	Rating Area 1	No Preference	46	549.41
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16322PA0070029	Rating Area 1	No Preference	50	654.16
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16322PA0070029	Rating Area 1	No Preference	52	714.96
16322PA0070029	Rating Area 1	No Preference	53	747.19
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16322PA0070029	Rating Area 1	No Preference	55	816.78
16322PA0070029	Rating Area 1	No Preference	56	854.51
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16322PA0070029	Rating Area 1	No Preference	58	933.26
16322PA0070029	Rating Area 1	No Preference	59	953.40
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16322PA0070029	Rating Area 1	No Preference	61	1029.22
16322PA0070029	Rating Area 1	No Preference	62	1052.29
16322PA0070029	Rating Area 1	No Preference	63	1081.23
16322PA0070029	Rating Area 1	No Preference	64 and over	1098.81
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16322PA0070029	Rating Area 2	No Preference	17	385.67
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16322PA0070029	Rating Area 2	No Preference	32	515.53
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16322PA0070029	Rating Area 2	No Preference	63	1286.42
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16322PA0070029	Rating Area 4	No Preference	59	924.14
16322PA0070029	Rating Area 4	No Preference	60	963.55
16322PA0070029	Rating Area 4	No Preference	61	997.63
16322PA0070029	Rating Area 4	No Preference	62	1020.00
16322PA0070029	Rating Area 4	No Preference	63	1048.05
16322PA0070029	Rating Area 4	No Preference	64 and over	1065.09
16322PA0070029	Rating Area 5	No Preference	0-14	292.14
16322PA0070029	Rating Area 5	No Preference	15	318.11
16322PA0070029	Rating Area 5	No Preference	16	328.03
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16322PA0070029	Rating Area 5	No Preference	45	551.43
16322PA0070029	Rating Area 5	No Preference	46	572.82
16322PA0070029	Rating Area 5	No Preference	47	596.88
16322PA0070029	Rating Area 5	No Preference	48	624.37
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16322PA0070029	Rating Area 5	No Preference	50	682.04
16322PA0070029	Rating Area 5	No Preference	51	712.21
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16322PA0070029	Rating Area 5	No Preference	53	779.04
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16322PA0070029	Rating Area 5	No Preference	57	930.64
16322PA0070029	Rating Area 5	No Preference	58	973.03
16322PA0070029	Rating Area 5	No Preference	59	994.03
16322PA0070029	Rating Area 5	No Preference	60	1036.42
16322PA0070029	Rating Area 5	No Preference	61	1073.08
16322PA0070029	Rating Area 5	No Preference	62	1097.14
16322PA0070029	Rating Area 5	No Preference	63	1127.31
16322PA0070029	Rating Area 5	No Preference	64 and over	1145.64
16322PA0070030	Rating Area 1	No Preference	0-14	281.21
16322PA0070030	Rating Area 1	No Preference	15	306.20
16322PA0070030	Rating Area 1	No Preference	16	315.76
16322PA0070030	Rating Area 1	No Preference	17	325.32
16322PA0070030	Rating Area 1	No Preference	18	335.61
16322PA0070030	Rating Area 1	No Preference	19	345.90
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16322PA0070030	Rating Area 1	No Preference	21	367.59
16322PA0070030	Rating Area 1	No Preference	22	367.59
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16322PA0070030	Rating Area 1	No Preference	25	369.06
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16322PA0070030	Rating Area 1	No Preference	31	426.04
16322PA0070030	Rating Area 1	No Preference	32	434.86
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16322PA0070030	Rating Area 1	No Preference	35	449.19
16322PA0070030	Rating Area 1	No Preference	36	452.14
16322PA0070030	Rating Area 1	No Preference	37	455.08
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16322PA0070030	Rating Area 1	No Preference	39	463.90
16322PA0070030	Rating Area 1	No Preference	40	469.78
16322PA0070030	Rating Area 1	No Preference	41	478.60
16322PA0070030	Rating Area 1	No Preference	42	487.06
16322PA0070030	Rating Area 1	No Preference	43	498.82
16322PA0070030	Rating Area 1	No Preference	44	513.52
16322PA0070030	Rating Area 1	No Preference	45	530.80
16322PA0070030	Rating Area 1	No Preference	46	551.39

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16322PA0070030	Rating Area 1	No Preference	48	601.01
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16322PA0070030	Rating Area 1	No Preference	50	656.52
16322PA0070030	Rating Area 1	No Preference	51	685.56
16322PA0070030	Rating Area 1	No Preference	52	717.54
16322PA0070030	Rating Area 1	No Preference	53	749.88
16322PA0070030	Rating Area 1	No Preference	54	784.80
16322PA0070030	Rating Area 1	No Preference	55	819.73
16322PA0070030	Rating Area 1	No Preference	56	857.59
16322PA0070030	Rating Area 1	No Preference	57	895.82
16322PA0070030	Rating Area 1	No Preference	58	936.62
16322PA0070030	Rating Area 1	No Preference	59	956.84
16322PA0070030	Rating Area 1	No Preference	60	997.64
16322PA0070030	Rating Area 1	No Preference	61	1032.93
16322PA0070030	Rating Area 1	No Preference	62	1056.09
16322PA0070030	Rating Area 1	No Preference	63	1085.13
16322PA0070030	Rating Area 1	No Preference	64 and over	1102.77
16322PA0070030	Rating Area 2	No Preference	0-14	334.57
16322PA0070030	Rating Area 2	No Preference	15	364.30
16322PA0070030	Rating Area 2	No Preference	16	375.68
16322PA0070030	Rating Area 2	No Preference	17	387.05
16322PA0070030	Rating Area 2	No Preference	18	399.29
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16322PA0070030	Rating Area 2	No Preference	22	437.34
16322PA0070030	Rating Area 2	No Preference	23	437.34
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16322PA0070030	Rating Area 2	No Preference	25	439.09
16322PA0070030	Rating Area 2	No Preference	26	447.84
16322PA0070030	Rating Area 2	No Preference	27	458.33
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16322PA0070030	Rating Area 2	No Preference	29	489.38
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16322PA0070030	Rating Area 2	No Preference	34	530.93
16322PA0070030	Rating Area 2	No Preference	35	534.43
16322PA0070030	Rating Area 2	No Preference	36	537.93
16322PA0070030	Rating Area 2	No Preference	37	541.43
16322PA0070030	Rating Area 2	No Preference	38	544.93
16322PA0070030	Rating Area 2	No Preference	39	551.92
16322PA0070030	Rating Area 2	No Preference	40	558.92
16322PA0070030	Rating Area 2	No Preference	41	569.42
16322PA0070030	Rating Area 2	No Preference	42	579.48
16322PA0070030	Rating Area 2	No Preference	43	593.47
16322PA0070030	Rating Area 2	No Preference	44	610.96
16322PA0070030	Rating Area 2	No Preference	45	631.52
16322PA0070030	Rating Area 2	No Preference	46	656.01
16322PA0070030	Rating Area 2	No Preference	47	683.56
16322PA0070030	Rating Area 2	No Preference	48	715.05
16322PA0070030	Rating Area 2	No Preference	49	746.10
16322PA0070030	Rating Area 2	No Preference	50	781.09
16322PA0070030	Rating Area 2	No Preference	51	815.64
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16322PA0070030	Rating Area 2	No Preference	53	892.17
16322PA0070030	Rating Area 2	No Preference	54	933.72
16322PA0070030	Rating Area 2	No Preference	55	975.27
16322PA0070030	Rating Area 2	No Preference	56	1020.31
16322PA0070030	Rating Area 2	No Preference	57	1065.80
16322PA0070030	Rating Area 2	No Preference	58	1114.34
16322PA0070030	Rating Area 2	No Preference	59	1138.40
16322PA0070030	Rating Area 2	No Preference	60	1186.94
16322PA0070030	Rating Area 2	No Preference	61	1228.93
16322PA0070030	Rating Area 2	No Preference	62	1256.48
16322PA0070030	Rating Area 2	No Preference	63	1291.03
16322PA0070030	Rating Area 2	No Preference	64 and over	1312.02
16322PA0070030	Rating Area 4	No Preference	0-14	272.57
16322PA0070030	Rating Area 4	No Preference	15	296.80
16322PA0070030	Rating Area 4	No Preference	16	306.06
16322PA0070030	Rating Area 4	No Preference	17	315.33
16322PA0070030	Rating Area 4	No Preference	18	325.30
16322PA0070030	Rating Area 4	No Preference	19	335.28
16322PA0070030	Rating Area 4	No Preference	20	345.61
16322PA0070030	Rating Area 4	No Preference	21	356.30
16322PA0070030	Rating Area 4	No Preference	22	356.30
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16322PA0070030	Rating Area 4	No Preference	24	356.30
16322PA0070030	Rating Area 4	No Preference	25	357.73
16322PA0070030	Rating Area 4	No Preference	26	364.85
16322PA0070030	Rating Area 4	No Preference	27	373.40
16322PA0070030	Rating Area 4	No Preference	28	387.30
16322PA0070030	Rating Area 4	No Preference	29	398.70
16322PA0070030	Rating Area 4	No Preference	30	404.40
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16322PA0070030	Rating Area 4	No Preference	33	426.85
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16322PA0070030	Rating Area 4	No Preference	36	438.25
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16322PA0070030	Rating Area 4	No Preference	38	443.95
16322PA0070030	Rating Area 4	No Preference	39	449.65
16322PA0070030	Rating Area 4	No Preference	40	455.35
16322PA0070030	Rating Area 4	No Preference	41	463.90
16322PA0070030	Rating Area 4	No Preference	42	472.10
16322PA0070030	Rating Area 4	No Preference	43	483.50
16322PA0070030	Rating Area 4	No Preference	44	497.75
16322PA0070030	Rating Area 4	No Preference	45	514.50
16322PA0070030	Rating Area 4	No Preference	46	534.45
16322PA0070030	Rating Area 4	No Preference	47	556.90
16322PA0070030	Rating Area 4	No Preference	48	582.55
16322PA0070030	Rating Area 4	No Preference	49	607.85
16322PA0070030	Rating Area 4	No Preference	50	636.35
16322PA0070030	Rating Area 4	No Preference	51	664.50
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16322PA0070030	Rating Area 4	No Preference	53	726.85
16322PA0070030	Rating Area 4	No Preference	54	760.70

16322PA0070030	Rating Area 4	No Preference	55	794.55
16322PA0070030	Rating Area 4	No Preference	56	831.25
16322PA0070030	Rating Area 4	No Preference	57	868.30
16322PA0070030	Rating Area 4	No Preference	58	907.85
16322PA0070030	Rating Area 4	No Preference	59	927.45
16322PA0070030	Rating Area 4	No Preference	60	967.00
16322PA0070030	Rating Area 4	No Preference	61	1001.20
16322PA0070030	Rating Area 4	No Preference	62	1023.65
16322PA0070030	Rating Area 4	No Preference	63	1051.80
16322PA0070030	Rating Area 4	No Preference	64 and over	1068.90
16322PA0070030	Rating Area 5	No Preference	0-14	293.19
16322PA0070030	Rating Area 5	No Preference	15	319.25
16322PA0070030	Rating Area 5	No Preference	16	329.21
16322PA0070030	Rating Area 5	No Preference	17	339.18
16322PA0070030	Rating Area 5	No Preference	18	349.91
16322PA0070030	Rating Area 5	No Preference	19	360.64
16322PA0070030	Rating Area 5	No Preference	20	371.75
16322PA0070030	Rating Area 5	No Preference	21	383.25
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16322PA0070030	Rating Area 5	No Preference	23	383.25
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16322PA0070030	Rating Area 5	No Preference	25	384.78
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16322PA0070030	Rating Area 5	No Preference	29	428.86
16322PA0070030	Rating Area 5	No Preference	30	434.99
16322PA0070030	Rating Area 5	No Preference	31	444.19
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16322PA0070030	Rating Area 5	No Preference	33	459.13
16322PA0070030	Rating Area 5	No Preference	34	465.27
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16322PA0070030	Rating Area 5	No Preference	36	471.40
16322PA0070030	Rating Area 5	No Preference	37	474.46
16322PA0070030	Rating Area 5	No Preference	38	477.53
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16322PA0070030	Rating Area 5	No Preference	40	489.79
16322PA0070030	Rating Area 5	No Preference	41	498.99
16322PA0070030	Rating Area 5	No Preference	42	507.81
16322PA0070030	Rating Area 5	No Preference	43	520.07
16322PA0070030	Rating Area 5	No Preference	44	535.40
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16322PA0070030	Rating Area 5	No Preference	46	574.88
16322PA0070030	Rating Area 5	No Preference	47	599.02
16322PA0070030	Rating Area 5	No Preference	48	626.61
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16322PA0070030	Rating Area 5	No Preference	50	684.48
16322PA0070030	Rating Area 5	No Preference	51	714.76
16322PA0070030	Rating Area 5	No Preference	52	748.10
16322PA0070030	Rating Area 5	No Preference	53	781.83
16322PA0070030	Rating Area 5	No Preference	54	818.24
16322PA0070030	Rating Area 5	No Preference	55	854.65
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16322PA0070030	Rating Area 5	No Preference	57	933.98
16322PA0070030	Rating Area 5	No Preference	58	976.52
16322PA0070030	Rating Area 5	No Preference	59	997.60
16322PA0070030	Rating Area 5	No Preference	60	1040.14
16322PA0070030	Rating Area 5	No Preference	61	1076.93
16322PA0070030	Rating Area 5	No Preference	62	1101.08
16322PA0070030	Rating Area 5	No Preference	63	1131.35
16322PA0070030	Rating Area 5	No Preference	64 and over	1149.75
16322PA0070032	Rating Area 1	No Preference	0-14	278.11
16322PA0070032	Rating Area 1	No Preference	15	302.83
16322PA0070032	Rating Area 1	No Preference	16	312.28
16322PA0070032	Rating Area 1	No Preference	17	321.73
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16322PA0070032	Rating Area 1	No Preference	19	342.09
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16322PA0070032	Rating Area 1	No Preference	29	406.80
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16322PA0070032	Rating Area 1	No Preference	36	447.15
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16322PA0070032	Rating Area 1	No Preference	44	507.87
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16322PA0070032	Rating Area 1	No Preference	48	594.39
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16322PA0070032	Rating Area 1	No Preference	50	649.28
16322PA0070032	Rating Area 1	No Preference	51	678.00
16322PA0070032	Rating Area 1	No Preference	52	709.63
16322PA0070032	Rating Area 1	No Preference	53	741.62
16322PA0070032	Rating Area 1	No Preference	54	776.16
16322PA0070032	Rating Area 1	No Preference	55	810.69
16322PA0070032	Rating Area 1	No Preference	56	848.14
16322PA0070032	Rating Area 1	No Preference	57	885.95
16322PA0070032	Rating Area 1	No Preference	58	926.30
16322PA0070032	Rating Area 1	No Preference	59	946.29
16322PA0070032	Rating Area 1	No Preference	60	986.65
16322PA0070032	Rating Area 1	No Preference	61	1021.55
16322PA0070032	Rating Area 1	No Preference	62	1044.45

16322PA0070032 Rating Area 1	No Preference	63	1073.17
16322PA0070032 Rating Area 1	No Preference	64 and over	1090.62
16322PA0070032 Rating Area 2	No Preference	0-14	330.89
16322PA0070032 Rating Area 2	No Preference	15	360.30
16322PA0070032 Rating Area 2	No Preference	16	371.54
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16322PA0070032 Rating Area 2	No Preference	18	394.90
16322PA0070032 Rating Area 2	No Preference	19	407.01
16322PA0070032 Rating Area 2	No Preference	20	419.55
16322PA0070032 Rating Area 2	No Preference	21	432.53
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16322PA0070032 Rating Area 2	No Preference	25	434.26
16322PA0070032 Rating Area 2	No Preference	26	442.91
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16322PA0070032 Rating Area 2	No Preference	29	484.00
16322PA0070032 Rating Area 2	No Preference	30	490.92
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16322PA0070032 Rating Area 2	No Preference	33	518.17
16322PA0070032 Rating Area 2	No Preference	34	525.09
16322PA0070032 Rating Area 2	No Preference	35	528.55
16322PA0070032 Rating Area 2	No Preference	36	532.01
16322PA0070032 Rating Area 2	No Preference	37	535.47
16322PA0070032 Rating Area 2	No Preference	38	538.93
16322PA0070032 Rating Area 2	No Preference	39	545.85
16322PA0070032 Rating Area 2	No Preference	40	552.77
16322PA0070032 Rating Area 2	No Preference	41	563.15
16322PA0070032 Rating Area 2	No Preference	42	573.10
16322PA0070032 Rating Area 2	No Preference	43	586.94
16322PA0070032 Rating Area 2	No Preference	44	604.24
16322PA0070032 Rating Area 2	No Preference	45	624.57
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16322PA0070032 Rating Area 2	No Preference	47	676.04
16322PA0070032 Rating Area 2	No Preference	48	707.19
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16322PA0070032 Rating Area 2	No Preference	50	772.50
16322PA0070032 Rating Area 2	No Preference	51	806.67
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16322PA0070032 Rating Area 2	No Preference	53	882.36
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16322PA0070032 Rating Area 2	No Preference	57	1054.08
16322PA0070032 Rating Area 2	No Preference	58	1102.09
16322PA0070032 Rating Area 2	No Preference	59	1125.88
16322PA0070032 Rating Area 2	No Preference	60	1173.89
16322PA0070032 Rating Area 2	No Preference	61	1215.41
16322PA0070032 Rating Area 2	No Preference	62	1242.66
16322PA0070032 Rating Area 2	No Preference	63	1276.83
16322PA0070032 Rating Area 2	No Preference	64 and over	1297.59
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16322PA0070032 Rating Area 4	No Preference	16	302.69
16322PA0070032 Rating Area 4	No Preference	17	311.86
16322PA0070032 Rating Area 4	No Preference	18	321.72
16322PA0070032 Rating Area 4	No Preference	19	331.59
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16322PA0070032 Rating Area 4	No Preference	23	352.38
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16322PA0070032 Rating Area 4	No Preference	25	353.79
16322PA0070032 Rating Area 4	No Preference	26	360.84
16322PA0070032 Rating Area 4	No Preference	27	369.29
16322PA0070032 Rating Area 4	No Preference	28	383.04
16322PA0070032 Rating Area 4	No Preference	29	394.31
16322PA0070032 Rating Area 4	No Preference	30	399.95
16322PA0070032 Rating Area 4	No Preference	31	408.41
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16322PA0070032 Rating Area 4	No Preference	35	430.61
16322PA0070032 Rating Area 4	No Preference	36	433.43
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16322PA0070032 Rating Area 4	No Preference	38	439.07
16322PA0070032 Rating Area 4	No Preference	39	444.70
16322PA0070032 Rating Area 4	No Preference	40	450.34
16322PA0070032 Rating Area 4	No Preference	41	458.80
16322PA0070032 Rating Area 4	No Preference	42	466.90
16322PA0070032 Rating Area 4	No Preference	43	478.18
16322PA0070032 Rating Area 4	No Preference	44	492.27
16322PA0070032 Rating Area 4	No Preference	45	508.84
16322PA0070032 Rating Area 4	No Preference	46	528.57
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16322PA0070032 Rating Area 4	No Preference	48	576.14
16322PA0070032 Rating Area 4	No Preference	49	601.16
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16322PA0070032 Rating Area 4	No Preference	51	657.19
16322PA0070032 Rating Area 4	No Preference	52	687.85
16322PA0070032 Rating Area 4	No Preference	53	718.86
16322PA0070032 Rating Area 4	No Preference	54	752.33
16322PA0070032 Rating Area 4	No Preference	55	785.81
16322PA0070032 Rating Area 4	No Preference	56	822.10
16322PA0070032 Rating Area 4	No Preference	57	858.75
16322PA0070032 Rating Area 4	No Preference	58	897.86
16322PA0070032 Rating Area 4	No Preference	59	917.25
16322PA0070032 Rating Area 4	No Preference	60	956.36
16322PA0070032 Rating Area 4	No Preference	61	990.19
16322PA0070032 Rating Area 4	No Preference	62	1012.39
16322PA0070032 Rating Area 4	No Preference	63	1040.23
16322PA0070032 Rating Area 4	No Preference	64 and over	1057.14
16322PA0070032 Rating Area 5	No Preference	0-14	289.96
16322PA0070032 Rating Area 5	No Preference	15	315.73
16322PA0070032 Rating Area 5	No Preference	16	325.59
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16322PA0070032 Rating Area 5	No Preference	18	346.05
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16322PA0070032	Rating Area 5	No Preference	38	472.27
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16322PA0070032	Rating Area 5	No Preference	41	493.50
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16322PA0070032	Rating Area 5	No Preference	49	646.63
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16322PA0070032	Rating Area 5	No Preference	53	773.22
16322PA0070032	Rating Area 5	No Preference	54	809.23
16322PA0070032	Rating Area 5	No Preference	55	845.24
16322PA0070032	Rating Area 5	No Preference	56	884.28
16322PA0070032	Rating Area 5	No Preference	57	923.70
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16322PA0070032	Rating Area 5	No Preference	59	986.62
16322PA0070032	Rating Area 5	No Preference	60	1028.69
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16322PA0070032	Rating Area 5	No Preference	62	1088.95
16322PA0070032	Rating Area 5	No Preference	63	1118.90
16322PA0070032	Rating Area 5	No Preference	64 and over	1137.09
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16322PA0070033	Rating Area 1	No Preference	15	296.93
16322PA0070033	Rating Area 1	No Preference	16	306.20
16322PA0070033	Rating Area 1	No Preference	17	315.47
16322PA0070033	Rating Area 1	No Preference	18	325.45
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16322PA0070033	Rating Area 1	No Preference	38	444.15
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16322PA0070033	Rating Area 1	No Preference	40	455.56
16322PA0070033	Rating Area 1	No Preference	41	464.11
16322PA0070033	Rating Area 1	No Preference	42	472.31
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16322PA0070033	Rating Area 1	No Preference	44	497.97
16322PA0070033	Rating Area 1	No Preference	45	514.73
16322PA0070033	Rating Area 1	No Preference	46	534.69
16322PA0070033	Rating Area 1	No Preference	47	557.15
16322PA0070033	Rating Area 1	No Preference	48	582.81
16322PA0070033	Rating Area 1	No Preference	49	608.12
16322PA0070033	Rating Area 1	No Preference	50	636.64
16322PA0070033	Rating Area 1	No Preference	51	664.80
16322PA0070033	Rating Area 1	No Preference	52	695.81
16322PA0070033	Rating Area 1	No Preference	53	727.18
16322PA0070033	Rating Area 1	No Preference	54	761.04
16322PA0070033	Rating Area 1	No Preference	55	794.91
16322PA0070033	Rating Area 1	No Preference	56	831.62
16322PA0070033	Rating Area 1	No Preference	57	868.69
16322PA0070033	Rating Area 1	No Preference	58	908.26
16322PA0070033	Rating Area 1	No Preference	59	927.87
16322PA0070033	Rating Area 1	No Preference	60	967.43
16322PA0070033	Rating Area 1	No Preference	61	1001.65
16322PA0070033	Rating Area 1	No Preference	62	1024.11
16322PA0070033	Rating Area 1	No Preference	63	1052.27
16322PA0070033	Rating Area 1	No Preference	64 and over	1069.38
16322PA0070033	Rating Area 2	No Preference	0-14	324.44
16322PA0070033	Rating Area 2	No Preference	15	353.28
16322PA0070033	Rating Area 2	No Preference	16	364.31
16322PA0070033	Rating Area 2	No Preference	17	375.34
16322PA0070033	Rating Area 2	No Preference	18	387.21
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16322PA0070033	Rating Area 2	No Preference	20	411.39
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16322PA0070033	Rating Area 2	No Preference	22	424.11
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16322PA0070033	Rating Area 2	No Preference	24	424.11
16322PA0070033	Rating Area 2	No Preference	25	425.81
16322PA0070033	Rating Area 2	No Preference	26	434.29
16322PA0070033	Rating Area 2	No Preference	27	444.47

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16322PA0070033	Rating Area 2	No Preference	30	481.36
16322PA0070033	Rating Area 2	No Preference	31	491.54
16322PA0070033	Rating Area 2	No Preference	32	501.72
16322PA0070033	Rating Area 2	No Preference	33	508.08
16322PA0070033	Rating Area 2	No Preference	34	514.87
16322PA0070033	Rating Area 2	No Preference	35	518.26
16322PA0070033	Rating Area 2	No Preference	36	521.66
16322PA0070033	Rating Area 2	No Preference	37	525.05
16322PA0070033	Rating Area 2	No Preference	38	528.44
16322PA0070033	Rating Area 2	No Preference	39	535.23
16322PA0070033	Rating Area 2	No Preference	40	542.01
16322PA0070033	Rating Area 2	No Preference	41	552.19
16322PA0070033	Rating Area 2	No Preference	42	561.95
16322PA0070033	Rating Area 2	No Preference	43	575.52
16322PA0070033	Rating Area 2	No Preference	44	592.48
16322PA0070033	Rating Area 2	No Preference	45	612.41
16322PA0070033	Rating Area 2	No Preference	46	636.17
16322PA0070033	Rating Area 2	No Preference	47	662.88
16322PA0070033	Rating Area 2	No Preference	48	693.42
16322PA0070033	Rating Area 2	No Preference	49	723.53
16322PA0070033	Rating Area 2	No Preference	50	757.46
16322PA0070033	Rating Area 2	No Preference	51	790.97
16322PA0070033	Rating Area 2	No Preference	52	827.86
16322PA0070033	Rating Area 2	No Preference	53	865.18
16322PA0070033	Rating Area 2	No Preference	54	905.47
16322PA0070033	Rating Area 2	No Preference	55	945.77
16322PA0070033	Rating Area 2	No Preference	56	989.45
16322PA0070033	Rating Area 2	No Preference	57	1033.56
16322PA0070033	Rating Area 2	No Preference	58	1080.63
16322PA0070033	Rating Area 2	No Preference	59	1103.96
16322PA0070033	Rating Area 2	No Preference	60	1151.03
16322PA0070033	Rating Area 2	No Preference	61	1191.75
16322PA0070033	Rating Area 2	No Preference	62	1218.47
16322PA0070033	Rating Area 2	No Preference	63	1251.97
16322PA0070033	Rating Area 2	No Preference	64 and over	1272.33
16322PA0070033	Rating Area 4	No Preference	0-14	264.32
16322PA0070033	Rating Area 4	No Preference	15	287.82
16322PA0070033	Rating Area 4	No Preference	16	296.80
16322PA0070033	Rating Area 4	No Preference	17	305.79
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16322PA0070033	Rating Area 4	No Preference	30	392.17
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16322PA0070033	Rating Area 4	No Preference	33	413.93
16322PA0070033	Rating Area 4	No Preference	34	419.46
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16322PA0070033	Rating Area 4	No Preference	37	427.75
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16322PA0070035	Rating Area 1	No Preference	59	642.29
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16322PA0070035	Rating Area 2	No Preference	32	347.29
16322PA0070035	Rating Area 2	No Preference	33	351.70
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16322PA0070035	Rating Area 2	No Preference	53	598.88
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16322PA0070035	Rating Area 2	No Preference	62	843.43
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16322PA0070035	Rating Area 2	No Preference	64 and over	880.71
16322PA0070035	Rating Area 4	No Preference	0-14	182.97
16322PA0070035	Rating Area 4	No Preference	15	199.23
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16322PA0070073	Rating Area 2	No Preference	64 and over	1097.61
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16322PA0070075 Rating Area 1	No Preference	52	683.45
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16322PA0070075 Rating Area 1	No Preference	56	816.85
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16322PA0070075 Rating Area 1	No Preference	61	983.87
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16322PA0070075 Rating Area 1	No Preference	63	1033.58
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16322PA0070075 Rating Area 4	No Preference	15	282.70
16322PA0070075 Rating Area 4	No Preference	16	291.53
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16322PA0070075 Rating Area 4	No Preference	18	309.85
16322PA0070075 Rating Area 4	No Preference	19	319.36
16322PA0070075 Rating Area 4	No Preference	20	329.20
16322PA0070075 Rating Area 4	No Preference	21	339.38
16322PA0070075 Rating Area 4	No Preference	22	339.38
16322PA0070075 Rating Area 4	No Preference	23	339.38
16322PA0070075 Rating Area 4	No Preference	24	339.38
16322PA0070075 Rating Area 4	No Preference	25	340.74
16322PA0070075 Rating Area 4	No Preference	26	347.53
16322PA0070075 Rating Area 4	No Preference	27	355.67
16322PA0070075 Rating Area 4	No Preference	28	368.91
16322PA0070075 Rating Area 4	No Preference	29	379.77
16322PA0070075 Rating Area 4	No Preference	30	385.20
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16322PA0070075 Rating Area 4	No Preference	32	401.49
16322PA0070075 Rating Area 4	No Preference	33	406.58
16322PA0070075 Rating Area 4	No Preference	34	412.01
16322PA0070075 Rating Area 4	No Preference	35	414.72
16322PA0070075 Rating Area 4	No Preference	36	417.44
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16322PA0070075 Rating Area 4	No Preference	38	422.87
16322PA0070075 Rating Area 4	No Preference	39	428.30
16322PA0070075 Rating Area 4	No Preference	40	433.73
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16322PA0070075 Rating Area 4	No Preference	42	449.68
16322PA0070075 Rating Area 4	No Preference	43	460.54
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16322PA0070075 Rating Area 4	No Preference	45	490.06
16322PA0070075 Rating Area 4	No Preference	46	509.07
16322PA0070075 Rating Area 4	No Preference	47	530.45
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16322PA0070075 Rating Area 4	No Preference	54	724.58
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16322PA0070075 Rating Area 4	No Preference	63	1001.85
16322PA0070075 Rating Area 4	No Preference	64 and over	1018.14
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16322PA0070075 Rating Area 5	No Preference	15	304.09
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16322PA0070076	Rating Area 4	No Preference	62	941.34
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16322PA0070076	Rating Area 5	No Preference	17	311.90
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16322PA0070076	Rating Area 5	No Preference	46	528.65
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16322PA0070076	Rating Area 5	No Preference	51	657.28
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16322PA0070076	Rating Area 5	No Preference	53	718.96
16322PA0070076	Rating Area 5	No Preference	54	752.44
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16322PA0070076	Rating Area 5	No Preference	62	1012.53
16322PA0070076	Rating Area 5	No Preference	63	1040.37
16322PA0070076	Rating Area 5	No Preference	64 and over	1057.29
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16322PA0070077	Rating Area 1	No Preference	17	292.23
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16322PA0070077	Rating Area 1	No Preference	31	382.70
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16322PA0070077	Rating Area 1	No Preference	34	400.86
16322PA0070077	Rating Area 1	No Preference	35	403.50
16322PA0070077	Rating Area 1	No Preference	36	406.15
16322PA0070077	Rating Area 1	No Preference	37	408.79
16322PA0070077	Rating Area 1	No Preference	38	411.43
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16322PA0070077	Rating Area 1	No Preference	40	422.00
16322PA0070077	Rating Area 1	No Preference	41	429.92
16322PA0070077	Rating Area 1	No Preference	42	437.52
16322PA0070077	Rating Area 1	No Preference	43	448.08
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16322PA0070077	Rating Area 1	No Preference	46	495.30
16322PA0070077	Rating Area 1	No Preference	47	516.10
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16322PA0070077	Rating Area 1	No Preference	49	563.32
16322PA0070077	Rating Area 1	No Preference	50	589.74
16322PA0070077	Rating Area 1	No Preference	51	615.82
16322PA0070077	Rating Area 1	No Preference	52	644.55
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16322PA0070077	Rating Area 1	No Preference	54	704.98
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16322PA0070077	Rating Area 1	No Preference	60	896.16
16322PA0070077	Rating Area 1	No Preference	61	927.86
16322PA0070077	Rating Area 1	No Preference	62	948.66
16322PA0070077	Rating Area 1	No Preference	63	974.75
16322PA0070077	Rating Area 1	No Preference	64 and over	990.60
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16322PA0070077	Rating Area 4	No Preference	18	292.21
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16322PA0070077	Rating Area 4	No Preference	30	363.27
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16322PA0070077	Rating Area 4	No Preference	32	378.63
16322PA0070077	Rating Area 4	No Preference	33	383.43
16322PA0070077	Rating Area 4	No Preference	34	388.55
16322PA0070077	Rating Area 4	No Preference	35	391.11
16322PA0070077	Rating Area 4	No Preference	36	393.67
16322PA0070077	Rating Area 4	No Preference	37	396.23
16322PA0070077	Rating Area 4	No Preference	38	398.79
16322PA0070077	Rating Area 4	No Preference	39	403.92
16322PA0070077	Rating Area 4	No Preference	40	409.04
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16322PA0070077	Rating Area 4	No Preference	42	424.08
16322PA0070077	Rating Area 4	No Preference	43	434.32
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16322PA0070077	Rating Area 4	No Preference	45	462.17
16322PA0070077	Rating Area 4	No Preference	46	480.09
16322PA0070077	Rating Area 4	No Preference	47	500.25
16322PA0070077	Rating Area 4	No Preference	48	523.30
16322PA0070077	Rating Area 4	No Preference	49	546.02
16322PA0070077	Rating Area 4	No Preference	50	571.63
16322PA0070077	Rating Area 4	No Preference	51	596.91
16322PA0070077	Rating Area 4	No Preference	52	624.76
16322PA0070077	Rating Area 4	No Preference	53	652.92
16322PA0070077	Rating Area 4	No Preference	54	683.33
16322PA0070077	Rating Area 4	No Preference	55	713.73
16322PA0070077	Rating Area 4	No Preference	56	746.70
16322PA0070077	Rating Area 4	No Preference	57	779.99
16322PA0070077	Rating Area 4	No Preference	58	815.51
16322PA0070077	Rating Area 4	No Preference	59	833.12
16322PA0070077	Rating Area 4	No Preference	60	868.64
16322PA0070077	Rating Area 4	No Preference	61	899.37
16322PA0070077	Rating Area 4	No Preference	62	919.53
16322PA0070077	Rating Area 4	No Preference	63	944.82
16322PA0070077	Rating Area 4	No Preference	64 and over	960.18
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16322PA0070077	Rating Area 5	No Preference	15	286.78
16322PA0070077	Rating Area 5	No Preference	16	295.73
16322PA0070077	Rating Area 5	No Preference	17	304.68
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16322PA0070077	Rating Area 5	No Preference	23	344.27
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16322PA0070077	Rating Area 5	No Preference	29	385.24
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16322PA0070077	Rating Area 5	No Preference	37	426.21
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16322PA0070077	Rating Area 5	No Preference	39	434.47
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16322PA0070077	Rating Area 5	No Preference	42	456.16
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16322PA0070079	Rating Area 1	No Preference	63	828.71
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16322PA0070082	Rating Area 4	No Preference	60	756.04
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16322PA0070082	Rating Area 4	No Preference	64 and over	835.71
16322PA0070082	Rating Area 5	No Preference	0-14	229.22
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16322PA0070082	Rating Area 5	No Preference	16	257.39
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16322PA0070082	Rating Area 5	No Preference	19	281.96
16322PA0070082	Rating Area 5	No Preference	20	290.65
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16322PA0070082	Rating Area 5	No Preference	23	299.64
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16322PA0070082	Rating Area 5	No Preference	25	300.84
16322PA0070082	Rating Area 5	No Preference	26	306.83
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16322PA0070082	Rating Area 5	No Preference	28	325.71
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16322PA0070082	Rating Area 5	No Preference	62	860.87
16322PA0070082	Rating Area 5	No Preference	63	884.54
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16322PA0080005	Rating Area 4	No Preference	63	886.6
16322PA0080005	Rating Area 4	No Preference	64 and over	901.02
16322PA0080006	Rating Area 1	No Preference	0-14	201.55
16322PA0080006	Rating Area 1	No Preference	15	219.47
16322PA0080006	Rating Area 1	No Preference	16	226.32
16322PA0080006	Rating Area 1	No Preference	17	233.17
16322PA0080006	Rating Area 1	No Preference	18	240.55
16322PA0080006	Rating Area 1	No Preference	19	247.93
16322PA0080006	Rating Area 1	No Preference	20	255.57
16322PA0080006	Rating Area 1	No Preference	21	263.47
16322PA0080006	Rating Area 1	No Preference	22	263.47
16322PA0080006	Rating Area 1	No Preference	23	263.47
16322PA0080006	Rating Area 1	No Preference	24	263.47
16322PA0080006	Rating Area 1	No Preference	25	264.52
16322PA0080006	Rating Area 1	No Preference	26	269.79
16322PA0080006	Rating Area 1	No Preference	27	276.12
16322PA0080006	Rating Area 1	No Preference	28	286.39
16322PA0080006	Rating Area 1	No Preference	29	294.82
16322PA0080006	Rating Area 1	No Preference	30	299.04
16322PA0080006	Rating Area 1	No Preference	31	305.36
16322PA0080006	Rating Area 1	No Preference	32	311.69
16322PA0080006	Rating Area 1	No Preference	33	315.64
16322PA0080006	Rating Area 1	No Preference	34	319.85
16322PA0080006	Rating Area 1	No Preference	35	321.96
16322PA0080006	Rating Area 1	No Preference	36	324.07
16322PA0080006	Rating Area 1	No Preference	37	326.18
16322PA0080006	Rating Area 1	No Preference	38	328.28
16322PA0080006	Rating Area 1	No Preference	39	332.5
16322PA0080006	Rating Area 1	No Preference	40	336.71
16322PA0080006	Rating Area 1	No Preference	41	343.04
16322PA0080006	Rating Area 1	No Preference	42	349.1
16322PA0080006	Rating Area 1	No Preference	43	357.53
16322PA0080006	Rating Area 1	No Preference	44	368.07
16322PA0080006	Rating Area 1	No Preference	45	380.45
16322PA0080006	Rating Area 1	No Preference	46	395.21
16322PA0080006	Rating Area 1	No Preference	47	411.8
16322PA0080006	Rating Area 1	No Preference	48	430.77
16322PA0080006	Rating Area 1	No Preference	49	449.48
16322PA0080006	Rating Area 1	No Preference	50	470.56
16322PA0080006	Rating Area 1	No Preference	51	491.37
16322PA0080006	Rating Area 1	No Preference	52	514.29
16322PA0080006	Rating Area 1	No Preference	53	537.48
16322PA0080006	Rating Area 1	No Preference	54	562.51
16322PA0080006	Rating Area 1	No Preference	55	587.54
16322PA0080006	Rating Area 1	No Preference	56	614.68
16322PA0080006	Rating Area 1	No Preference	57	642.08
16322PA0080006	Rating Area 1	No Preference	58	671.32
16322PA0080006	Rating Area 1	No Preference	59	685.81
16322PA0080006	Rating Area 1	No Preference	60	715.06
16322PA0080006	Rating Area 1	No Preference	61	740.35
16322PA0080006	Rating Area 1	No Preference	62	756.95
16322PA0080006	Rating Area 1	No Preference	63	777.76
16322PA0080006	Rating Area 1	No Preference	64 and over	790.41
16322PA0080006	Rating Area 4	No Preference	0-14	195.37
16322PA0080006	Rating Area 4	No Preference	15	212.73
16322PA0080006	Rating Area 4	No Preference	16	219.37
16322PA0080006	Rating Area 4	No Preference	17	226.01
16322PA0080006	Rating Area 4	No Preference	18	233.16
16322PA0080006	Rating Area 4	No Preference	19	240.31
16322PA0080006	Rating Area 4	No Preference	20	247.72
16322PA0080006	Rating Area 4	No Preference	21	255.38
16322PA0080006	Rating Area 4	No Preference	22	255.38
16322PA0080006	Rating Area 4	No Preference	23	255.38

16322PA0080006 Rating Area 4	No Preference	24	255.38
16322PA0080006 Rating Area 4	No Preference	25	256.4
16322PA0080006 Rating Area 4	No Preference	26	261.51
16322PA0080006 Rating Area 4	No Preference	27	267.64
16322PA0080006 Rating Area 4	No Preference	28	277.6
16322PA0080006 Rating Area 4	No Preference	29	285.77
16322PA0080006 Rating Area 4	No Preference	30	289.86
16322PA0080006 Rating Area 4	No Preference	31	295.99
16322PA0080006 Rating Area 4	No Preference	32	302.11
16322PA0080006 Rating Area 4	No Preference	33	305.95
16322PA0080006 Rating Area 4	No Preference	34	310.03
16322PA0080006 Rating Area 4	No Preference	35	312.07
16322PA0080006 Rating Area 4	No Preference	36	314.12
16322PA0080006 Rating Area 4	No Preference	37	316.16
16322PA0080006 Rating Area 4	No Preference	38	318.2
16322PA0080006 Rating Area 4	No Preference	39	322.29
16322PA0080006 Rating Area 4	No Preference	40	326.38
16322PA0080006 Rating Area 4	No Preference	41	332.5
16322PA0080006 Rating Area 4	No Preference	42	338.38
16322PA0080006 Rating Area 4	No Preference	43	346.55
16322PA0080006 Rating Area 4	No Preference	44	356.77
16322PA0080006 Rating Area 4	No Preference	45	368.77
16322PA0080006 Rating Area 4	No Preference	46	383.07
16322PA0080006 Rating Area 4	No Preference	47	399.16
16322PA0080006 Rating Area 4	No Preference	48	417.55
16322PA0080006 Rating Area 4	No Preference	49	435.68
16322PA0080006 Rating Area 4	No Preference	50	456.11
16322PA0080006 Rating Area 4	No Preference	51	476.28
16322PA0080006 Rating Area 4	No Preference	52	498.5
16322PA0080006 Rating Area 4	No Preference	53	520.98
16322PA0080006 Rating Area 4	No Preference	54	545.24
16322PA0080006 Rating Area 4	No Preference	55	569.5
16322PA0080006 Rating Area 4	No Preference	56	595.8
16322PA0080006 Rating Area 4	No Preference	57	622.36
16322PA0080006 Rating Area 4	No Preference	58	650.71
16322PA0080006 Rating Area 4	No Preference	59	664.75
16322PA0080006 Rating Area 4	No Preference	60	693.1
16322PA0080006 Rating Area 4	No Preference	61	717.62
16322PA0080006 Rating Area 4	No Preference	62	733.71
16322PA0080006 Rating Area 4	No Preference	63	753.88
16322PA0080006 Rating Area 4	No Preference	64 and over	766.14

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 587,866,969	\$ (4,443,051)	\$ 13,694,738	\$ 576,194	\$ 651,061,064	93.2%

Exhibit 2: Actual vs Pricing MLR & Member Months

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	100.1%	88.0%	1,091,760	820,117
2019	99.8%	91.5%	1,265,102	1,860,852
2020	102.7%	92.6%	1,373,054	1,141,752

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.41%
15	0.833	1.02%
16	0.859	1.07%
17	0.885	1.14%
18	0.913	1.08%
19	0.941	1.24%
20	0.970	1.28%
21	1.000	1.33%
22	1.000	1.48%
23	1.000	1.39%
24	1.000	1.46%
25	1.004	1.61%
26	1.024	1.66%
27	1.048	1.70%
28	1.087	1.78%
29	1.119	1.80%
30	1.135	1.84%
31	1.159	1.78%
32	1.183	1.75%
33	1.198	1.80%
34	1.214	1.72%
35	1.222	1.74%
36	1.230	1.74%
37	1.238	1.70%
38	1.246	1.74%
39	1.262	1.73%
40	1.278	1.72%
41	1.302	1.68%
42	1.325	1.64%
43	1.357	1.61%
44	1.397	1.53%
45	1.444	1.54%
46	1.500	1.60%
47	1.563	1.57%
48	1.635	1.75%
49	1.706	1.80%
50	1.786	1.93%
51	1.865	1.94%
52	1.952	1.88%
53	2.040	1.88%
54	2.135	1.99%
55	2.230	2.02%
56	2.333	2.11%
57	2.437	2.06%
58	2.548	2.03%
59	2.603	2.17%
60	2.714	2.09%
61	2.810	2.04%
62	2.873	1.94%
63	2.952	1.81%
64 and over	3.000	3.68%

Initial Age Factor:	1.53654
3-child cap Adjustment:	0.99298
Final Age Factor used:	1.52576

Exhibit 4: Derivation of Geographic Calibration Factor

Rating Area	Current/Projected Enrollment Distribution	Proposed Factor
1	14.9%	0.960
2	1.8%	1.142
4	73.5%	0.931
5	9.8%	1.001

Calibration Factor
0.9456

Exhibit 5: Derivation of Annual Trend

ACA-compliant Small Group Block (Rating Areas 1, 2, 4, 5)

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$95,995,869	6,322	1,268,808	\$15,184.41	59.8
2021	\$119,271,836	6,343	1,395,026	\$18,803.69	54.6

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$176,784,434	396,795	1,268,808	\$445.53	3,752.8
2021	\$212,235,098	473,109	1,395,026	\$448.60	4,069.7

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$115,078,573	1,334,017	1,268,808	\$86.26	12,616.7
2021	\$129,162,224	1,404,283	1,395,026	\$91.98	12,079.6

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$76,279,581	33,925	1,268,808	\$2,248.48	320.9
2021	\$98,624,729	38,039	1,395,026	\$2,592.73	327.2

Prescription Drugs

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$122,873,906	1,078,296	1,268,808	\$113.95	10,198.2
2021	\$158,865,141	1,198,759	1,395,026	\$132.52	10,311.7

Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$2,320,616	0	1,268,808	#DIV/0!	0.0
2021	\$3,363,360	0	1,395,026	#DIV/0!	0.0

Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$791,116	0	1,268,808	#DIV/0!	0.0
2021	\$918,733	0	1,395,026	#DIV/0!	0.0

2019 to 2021 Trend Output (2 Year Compounded)

Service Category	Jan 21 - Dec 21 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$119,271,836	16.5%	11.28%	-4.47%	6.30%
Outpatient Hospital	\$212,235,098	29.4%	0.34%	4.14%	4.49%
Professional	\$129,162,224	17.9%	3.26%	-2.15%	1.04%
Other Medical	\$102,906,821	14.2%	7.38%	0.99%	8.44%
Capitation	\$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	\$158,865,141	22.0%	7.84%	0.56%	8.44%

Historical Annual Trend: **5.64%**

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
115,741	812	0.7016%	0.99298

ACA-compliant February 2022 Small Group Block (Rating Areas 1, 2, 4, 5) including all legal entities

Exhibit 8: Cigna Savings Factor Derivation

Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Prelim Projected Allowed EHB Claims PMPM	Projected Savings from CIGNA Agreement	Projected Allowed EHB Claims PMPM w/ Savings
\$ 577.92	1.000	\$ 577.92	\$ 8.29	\$ 569.63

CIGNA Savings Load to Apply: **0.9857**

Exhibit 9: Derivation of Change in Network Factor

Legal Entity	Product / Service Area Factor	Induced Demand Factor	Average Geographic Factor	Normalization Factor	Normalized Product / Service Area / Induced Demand Factor	Network Calibration Factor	CIGNA Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	0.930	1.131	0.947	0.987	0.984	1	0.986	5.5%	0.969
Health Options	0.975	1.090	0.946	0.987	0.992	0.990	0.986	91.3%	0.968
Health Benefits	1.187	1.088	0.977	0.987	1.244	1	0.986	3.2%	1.227

Normalization Check: **1.00000**

Exhibit 10: SaveOn Pharmacy Factor Derivation

Legal Entity	Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Change in Network	Total Adjusted Projected Allowed EHB Claims PMPM	Projected Paid to Allowed Ratio	Projected Incurred EHB Claims PMPM	Projected Savings from SaveOn Program	Adjusted Projected Incurred EHB Claims PMPM	Adjusted Projected Allowed EHB Claims PMPM	Portion of Projected Enrollment
Health Coverage	\$ 577.92	1.000	0.969	\$ 560.28	0.872	\$ 488.65	\$ 8.42	\$ 480.23	\$ 550.63	5.5%
Health Options	\$ 577.92	1.000	0.968	\$ 559.62	0.814	\$ 455.46	\$ 8.42	\$ 447.04	\$ 549.27	91.3%
Health Benefits	\$ 577.92	1.000	1.227	\$ 708.84	0.809	\$ 573.69	\$ 8.42	\$ 565.27	\$ 698.44	3.2%

Average \$ 564.40 \$ 461.05 \$ 452.63 \$ 554.09

Change in Other Factor to Apply: **0.9817**

Exhibit 11: Derivation of Projected Risk Adjustment PMPM

2020 Actuals

Region	Transfer	Member Months	Transfer PMPM
West	\$3,797,530	1,403,673	\$2.71
East	-\$14,461,252	223,083	-\$64.82
Total	-\$10,663,723	1,626,756	-\$6.56

2020 Spread between West & East:

2023 Projection As Implemented in Filing

Region	Transfer PMPM	2021 Member Months
West	-\$3.49	1,395,026
East	-\$71.02	202,221
Total	-\$12.04	1,597,247

The 2023 West projected risk adjustment transfer PMPM (-\$3.49, cell H8) used in the filing aims to maintain both:
 1) the \$67.53 spread between the 2020 actual west/east transfers (cell D13)
 2) the -\$12.04 total 2021 risk adjustment transfer PMPM estimate as provided by The Department (cell D24)

Goal Seek Parameters

Set Cell:	<input type="text" value="1"/>
To Value:	<input type="text" value="1"/>
By Changing Cell:	<input type="text" value="-\$71.02"/>

2021 Estimate

Market / Legal Entity	Transfer	Member Months	Transfer PMPM
SG / UPMC Health Options, Inc.	-\$10,698,305	1,404,357	-\$7.62
SG / UPMC Health Coverage, Inc.	-\$289,549	40,737	-\$7.11
SG / UPMC Health Benefits, Inc.	-\$8,241,316	152,153	-\$54.16
Total	-\$19,229,170	1,597,247	-\$12.04

2023 Projection Checks

2020 actual west/east PMPM spread is maintained:	<input type="text" value="TRUE"/>
2021 total PMPM transfer estimate is maintained:	<input type="text" value="TRUE"/>

Legend

Region	Rating Areas
West	1, 2, 4, 5
East	3, 6, 7, 9

Exhibit 12a: Calculation of 2022Q1 to 2023Q1 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q1 Calibrated PAIR	2023Q1 Calibrated PAIR	Rate Increase
Plan 1a	16322PA0060083	M		13,418	\$ 334.67	\$ 377.67	12.59%
Plan 2a	16322PA0060084	M		15,831	\$ 335.81	\$ 378.44	
Plan 3a	16322PA0060086	E		1,928	\$ 330.72	\$ 373.81	
Plan 4a	16322PA0060087	M		1,257	\$ 333.21	\$ 365.89	
Plan 5a	16322PA0060088	M		2,181	\$ 285.94	\$ 318.97	
Plan 6a	16322PA0060089	E		392	\$ 217.19	\$ 252.85	
Plan 7a	16322PA0060097	E		1,238	\$ 302.71	\$ 343.22	
Plan 8a	16322PA0060098	M		9,614	\$ 307.45	\$ 346.37	
Plan 9a	16322PA0060099	M		2,214	\$ 271.18	\$ 301.20	
Plan 10a	16322PA0060126	M		169	\$ 283.70	\$ 314.26	
Plan 11a	16322PA0060128	E		2,191	\$ 316.19	\$ 359.33	
Plan 12a	16322PA0060129	M		1,721	\$ 308.88	\$ 345.78	
Plan 13a	16322PA0060130	M		39	\$ 306.20	\$ 337.94	
Plan 14a	16322PA0060131	M		97	\$ 257.76	\$ 288.81	
Plan 15a	16322PA0060132	M		286	\$ 253.70	\$ 286.86	
Plan 16a	16322PA0060133	M		42	\$ 272.10	\$ 294.05	
Plan 17a	16322PA0060134	M		141	\$ 314.44	\$ 350.55	
Plan 18a	16322PA0060135	M		322	\$ 263.93	\$ 292.50	
Plan 19a	16322PA0070029	M		8,045	\$ 322.13	\$ 363.16	
Plan 20a	16322PA0070030	M		20,544	\$ 323.57	\$ 364.46	
Plan 21a	16322PA0070032	E		1,778	\$ 319.13	\$ 360.45	
Plan 22a	16322PA0070033	M		1,011	\$ 320.35	\$ 353.43	
Plan 23a	16322PA0070034	M		4,935	\$ 276.99	\$ 309.31	
Plan 24a	16322PA0070035	E		440	\$ 210.28	\$ 244.65	
Plan 25a	16322PA0070073	M		241	\$ 274.88	\$ 304.90	
Plan 26a	16322PA0070075	E		8,479	\$ 305.71	\$ 347.15	
Plan 27a	16322PA0070076	M		3,755	\$ 299.63	\$ 335.15	
Plan 28a	16322PA0070077	M		207	\$ 296.94	\$ 327.39	
Plan 29a	16322PA0070078	M		402	\$ 250.14	\$ 279.79	
Plan 30a	16322PA0070079	M		832	\$ 246.37	\$ 278.34	
Plan 31a	16322PA0070080	M		26	\$ 264.34	\$ 285.32	
Plan 32a	16322PA0070081	M		443	\$ 304.81	\$ 339.60	
Plan 33a	16322PA0070082	M		1,421	\$ 257.23	\$ 284.94	
Plan 34	16322PA0080001	M		71	\$ 277.43	\$ 312.83	
Plan 35	16322PA0080002	M		270	\$ 278.67	\$ 313.95	
Plan 36	16322PA0080003	M		66	\$ 238.55	\$ 266.45	
Plan 37	16322PA0080004	E		22	\$ 181.10	\$ 210.74	
Plan 38	16322PA0080005	N		0		\$ 307.21	
Plan 39	16322PA0080006	N		0		\$ 261.22	

Exhibit 12b: Calculation of 2022Q2 to 2023Q2 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q2 Calibrated PAIR	2023Q2 Calibrated PAIR	Rate Increase
Plan 1a	16322PA0060083	M		13,418	\$ 339.63	\$ 383.94	12.79%
Plan 2a	16322PA0060084	M		15,831	\$ 340.78	\$ 384.72	
Plan 3a	16322PA0060086	E		1,928	\$ 335.61	\$ 380.01	
Plan 4a	16322PA0060087	M		1,257	\$ 338.14	\$ 371.97	
Plan 5a	16322PA0060088	M		2,181	\$ 290.17	\$ 324.27	
Plan 6a	16322PA0060089	E		392	\$ 220.41	\$ 257.04	
Plan 7a	16322PA0060097	E		1,238	\$ 307.19	\$ 348.91	
Plan 8a	16322PA0060098	M		9,614	\$ 312.00	\$ 352.11	
Plan 9a	16322PA0060099	M		2,214	\$ 275.19	\$ 306.20	
Plan 10a	16322PA0060126	M		169	\$ 287.90	\$ 319.48	
Plan 11a	16322PA0060128	E		2,191	\$ 320.87	\$ 365.30	
Plan 12a	16322PA0060129	M		1,721	\$ 313.45	\$ 351.52	
Plan 13a	16322PA0060130	M		39	\$ 310.73	\$ 343.55	
Plan 14a	16322PA0060131	M		97	\$ 261.58	\$ 293.61	
Plan 15a	16322PA0060132	M		286	\$ 257.45	\$ 291.62	
Plan 16a	16322PA0060133	M		42	\$ 276.13	\$ 298.93	
Plan 17a	16322PA0060134	M		141	\$ 319.10	\$ 356.36	
Plan 18a	16322PA0060135	M		322	\$ 267.84	\$ 297.36	
Plan 19a	16322PA0070029	M		8,045	\$ 326.89	\$ 369.18	
Plan 20a	16322PA0070030	M		20,544	\$ 328.36	\$ 370.51	
Plan 21a	16322PA0070032	E		1,778	\$ 323.85	\$ 366.43	
Plan 22a	16322PA0070033	M		1,011	\$ 325.09	\$ 359.29	
Plan 23a	16322PA0070034	M		4,935	\$ 281.08	\$ 314.45	
Plan 24a	16322PA0070035	E		440	\$ 213.39	\$ 248.71	
Plan 25a	16322PA0070073	M		241	\$ 278.95	\$ 309.96	
Plan 26a	16322PA0070075	E		8,479	\$ 310.23	\$ 352.91	
Plan 27a	16322PA0070076	M		3,755	\$ 304.06	\$ 340.71	
Plan 28a	16322PA0070077	M		207	\$ 301.33	\$ 332.82	
Plan 29a	16322PA0070078	M		402	\$ 253.84	\$ 284.43	
Plan 30a	16322PA0070079	M		832	\$ 250.01	\$ 282.96	
Plan 31a	16322PA0070080	M		26	\$ 268.25	\$ 290.05	
Plan 32a	16322PA0070081	M		443	\$ 309.32	\$ 345.24	
Plan 33a	16322PA0070082	M		1,421	\$ 261.04	\$ 289.67	
Plan 34	16322PA0080001	M		71	\$ 281.53	\$ 318.02	
Plan 35	16322PA0080002	M		270	\$ 282.80	\$ 319.16	
Plan 36	16322PA0080003	M		66	\$ 242.08	\$ 270.87	
Plan 37	16322PA0080004	E		22	\$ 183.78	\$ 214.24	
Plan 38	16322PA0080005	N		0		\$ 312.31	
Plan 39	16322PA0080006	N		0		\$ 265.56	

Exhibit 12c: Calculation of 2022Q3 to 2023Q3 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q3 Calibrated PAIR	2023Q3 Calibrated PAIR	Rate Increase
Plan 1a	16322PA0060083	M		13,418	\$ 344.65	\$ 390.31	12.99%
Plan 2a	16322PA0060084	M		15,831	\$ 345.82	\$ 391.10	
Plan 3a	16322PA0060086	E		1,928	\$ 340.58	\$ 386.32	
Plan 4a	16322PA0060087	M		1,257	\$ 343.14	\$ 378.14	
Plan 5a	16322PA0060088	M		2,181	\$ 294.46	\$ 329.65	
Plan 6a	16322PA0060089	E		392	\$ 223.67	\$ 261.31	
Plan 7a	16322PA0060097	E		1,238	\$ 311.73	\$ 354.70	
Plan 8a	16322PA0060098	M		9,614	\$ 316.62	\$ 357.96	
Plan 9a	16322PA0060099	M		2,214	\$ 279.26	\$ 311.28	
Plan 10a	16322PA0060126	M		169	\$ 292.16	\$ 324.78	
Plan 11a	16322PA0060128	E		2,191	\$ 325.62	\$ 371.36	
Plan 12a	16322PA0060129	M		1,721	\$ 318.09	\$ 357.35	
Plan 13a	16322PA0060130	M		39	\$ 315.33	\$ 349.25	
Plan 14a	16322PA0060131	M		97	\$ 265.45	\$ 298.48	
Plan 15a	16322PA0060132	M		286	\$ 261.26	\$ 296.45	
Plan 16a	16322PA0060133	M		42	\$ 280.21	\$ 303.89	
Plan 17a	16322PA0060134	M		141	\$ 323.82	\$ 362.28	
Plan 18a	16322PA0060135	M		322	\$ 271.80	\$ 302.29	
Plan 19a	16322PA0070029	M		8,045	\$ 331.73	\$ 375.31	
Plan 20a	16322PA0070030	M		20,544	\$ 333.22	\$ 376.65	
Plan 21a	16322PA0070032	E		1,778	\$ 328.64	\$ 372.51	
Plan 22a	16322PA0070033	M		1,011	\$ 329.90	\$ 365.26	
Plan 23a	16322PA0070034	M		4,935	\$ 285.24	\$ 319.66	
Plan 24a	16322PA0070035	E		440	\$ 216.55	\$ 252.83	
Plan 25a	16322PA0070073	M		241	\$ 283.08	\$ 315.10	
Plan 26a	16322PA0070075	E		8,479	\$ 314.82	\$ 358.76	
Plan 27a	16322PA0070076	M		3,755	\$ 308.56	\$ 346.36	
Plan 28a	16322PA0070077	M		207	\$ 305.79	\$ 338.34	
Plan 29a	16322PA0070078	M		402	\$ 257.60	\$ 289.15	
Plan 30a	16322PA0070079	M		832	\$ 253.71	\$ 287.66	
Plan 31a	16322PA0070080	M		26	\$ 272.22	\$ 294.87	
Plan 32a	16322PA0070081	M		443	\$ 313.89	\$ 350.96	
Plan 33a	16322PA0070082	M		1,421	\$ 264.90	\$ 294.48	
Plan 34	16322PA0080001	M		71	\$ 285.70	\$ 323.30	
Plan 35	16322PA0080002	M		270	\$ 286.98	\$ 324.46	
Plan 36	16322PA0080003	M		66	\$ 245.66	\$ 275.36	
Plan 37	16322PA0080004	E		22	\$ 186.50	\$ 217.79	
Plan 38	16322PA0080005	N		0		\$ 317.49	
Plan 39	16322PA0080006	N		0		\$ 269.96	

Exhibit 12d: Calculation of 2022Q4 to 2023Q4 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q4 Calibrated PAIR	2023Q4 Calibrated PAIR	Rate Increase
Plan 1a	16322PA0060083	M		13,418	\$ 349.75	\$ 396.79	13.19%
Plan 2a	16322PA0060084	M		15,831	\$ 350.94	\$ 397.59	
Plan 3a	16322PA0060086	E		1,928	\$ 345.62	\$ 392.73	
Plan 4a	16322PA0060087	M		1,257	\$ 348.22	\$ 384.41	
Plan 5a	16322PA0060088	M		2,181	\$ 298.82	\$ 335.12	
Plan 6a	16322PA0060089	E		392	\$ 226.98	\$ 265.64	
Plan 7a	16322PA0060097	E		1,238	\$ 316.35	\$ 360.59	
Plan 8a	16322PA0060098	M		9,614	\$ 321.30	\$ 363.90	
Plan 9a	16322PA0060099	M		2,214	\$ 283.40	\$ 316.44	
Plan 10a	16322PA0060126	M		169	\$ 296.48	\$ 330.17	
Plan 11a	16322PA0060128	E		2,191	\$ 330.44	\$ 377.52	
Plan 12a	16322PA0060129	M		1,721	\$ 322.79	\$ 363.28	
Plan 13a	16322PA0060130	M		39	\$ 320.00	\$ 355.05	
Plan 14a	16322PA0060131	M		97	\$ 269.38	\$ 303.43	
Plan 15a	16322PA0060132	M		286	\$ 265.13	\$ 301.37	
Plan 16a	16322PA0060133	M		42	\$ 284.36	\$ 308.93	
Plan 17a	16322PA0060134	M		141	\$ 328.61	\$ 368.29	
Plan 18a	16322PA0060135	M		322	\$ 275.82	\$ 307.31	
Plan 19a	16322PA0070029	M		8,045	\$ 336.64	\$ 381.54	
Plan 20a	16322PA0070030	M		20,544	\$ 338.15	\$ 382.90	
Plan 21a	16322PA0070032	E		1,778	\$ 333.51	\$ 378.69	
Plan 22a	16322PA0070033	M		1,011	\$ 334.78	\$ 371.32	
Plan 23a	16322PA0070034	M		4,935	\$ 289.46	\$ 324.97	
Plan 24a	16322PA0070035	E		440	\$ 219.75	\$ 257.03	
Plan 25a	16322PA0070073	M		241	\$ 287.27	\$ 320.33	
Plan 26a	16322PA0070075	E		8,479	\$ 319.48	\$ 364.72	
Plan 27a	16322PA0070076	M		3,755	\$ 313.13	\$ 352.11	
Plan 28a	16322PA0070077	M		207	\$ 310.32	\$ 343.96	
Plan 29a	16322PA0070078	M		402	\$ 261.41	\$ 293.95	
Plan 30a	16322PA0070079	M		832	\$ 257.46	\$ 292.43	
Plan 31a	16322PA0070080	M		26	\$ 276.25	\$ 299.76	
Plan 32a	16322PA0070081	M		443	\$ 318.54	\$ 356.79	
Plan 33a	16322PA0070082	M		1,421	\$ 268.82	\$ 299.36	
Plan 34	16322PA0080001	M		71	\$ 289.93	\$ 328.66	
Plan 35	16322PA0080002	M		270	\$ 291.23	\$ 329.84	
Plan 36	16322PA0080003	M		66	\$ 249.30	\$ 279.93	
Plan 37	16322PA0080004	E		22	\$ 189.26	\$ 221.41	
Plan 38	16322PA0080005	N		0		\$ 322.76	
Plan 39	16322PA0080006	N		0		\$ 274.44	

Exhibit 13: Derivation of Quarterly Trend

Original (Monthly) Method				
Renewal Month	Feb 2022 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2023	Additional Claims Trend Applied	Weighted Claims Trend Applied
Jan	20.8%	0	0.00%	2.9%
Feb	3.0%	1	0.47%	
Mar	3.7%	2	0.94%	
Apr	5.5%	3	1.41%	
May	3.5%	4	1.88%	
Jun	3.8%	5	2.35%	
Jul	11.3%	6	2.82%	
Aug	4.3%	7	3.29%	
Sep	4.3%	8	3.76%	
Oct	5.1%	9	4.23%	
Nov	3.9%	10	4.70%	
Dec	30.7%	11	5.17%	

Table 5A (Quarterly) Method	
Allowed Quarterly Trend	Weighted Claims Trend Applied
0.00%	2.9%
0.00%	
0.00%	
1.66%	
1.66%	
1.66%	
3.35%	
3.35%	
3.35%	
5.06%	
5.06%	
5.06%	

Annual Trend to use in Table 5A
6.80%

<--Quarterly Trend

Annual Trend	5.64%
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Exhibit 14: Projected Administrative Expense Load Development

General and Claims PMPM	Agent/Broker Fees and Commissions PMPM	Quality Improvement Initiatives PMPM	Risk Adjustment Admin Fees	PCORI Fee	Market-Adjusted Projected Paid Total Claims PMPM	Projected Required Revenue PMPM	General and Claims % of Projected Revenue	Agent/Broker Fees and Commissions % of Projected Revenue	Quality Improvement Initiatives % of Projected Revenue	Admin Expense % of Projected Revenue
\$35.54	\$12.25	\$10.75	\$0.22	\$0.23	\$ 451.71	\$510.71	7.0%	2.4%	2.1%	11.5%

Exhibit 15: Derivation of Projected Taxes and Fees

Risk Adjustment User Fee PMPM	PCORI Fee PMPM	PA Premium Tax (if applicable) PMPM	Federal Income Tax PMPM	Total Taxes & Fees PMPM	2023 Projected Lives (from Table 10)	2023 Projected Member Months	Projected Taxes & Fees
\$0.22	\$0.23	\$0.00	\$0.00	\$0.45	106,113	1,273,356	\$576,194

Projected Taxes & Fees from Exhibit 1:	\$576,194
Check:	TRUE

2023 Business Rules Template v12.0

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

Enter the Issuer Rule on the first row (no Product ID or Plan ID).

For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.

For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.

Issuer level rule will apply only to plan type indicated in cell C10.

HIOS Issuer ID* 16322
Medical, Dental, or Both?* Medical

Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	Not Applicable	Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Dear Timothy Gaborek,

Introduction:

June 15, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by June 24, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Per Table 1 of the PAAM Exhibits, UPMC is expecting membership to decrease by 5,276 members. Please provide a narrative explaining what is driving this change in membership.

For 2022, the Health Options legal entity withdrew plans from Eastern rating areas in the Small Group market. The change in membership reflected in the PAAM Exhibits is directly related to the loss of membership as an effect of no longer offering plans in the East.

2. Extrapolating from 2021 and prior to 2023, what changes does UPMC expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes reflected in the current trend development?

Each of these factors is an important point of consideration when evaluating our trend assumptions for a given year's rate development. When considering each of these factors as part of the 2023 rate filing, we felt anticipated changes to each factor were reflected in the trend developed from historical data and that no additional adjustments were necessary.

3. On page 5 of the actuarial memorandum, it states, "Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend." Please explain what was considered and why it was not included.

The aforementioned statement has been revised in the actuarial memoranda as part of this round of correspondence since the original language was somewhat misleading. Changes in provider

contracting are always a key point of consideration when establishing trend estimates for a given year's rate filing. For the current filing, no major changes in provider contracting are anticipated, and therefore, no adjustments for provider contracting were incorporated into the annual trend assumption used in rate development.

4. Please explain why coverage will no longer be offered in Crawford and Clearfield counties under the captioned company during the projection period.

For 2021, the Health Benefits legal entity was organized to house our Small Group coverage for Crawford, Clearfield, and Berks counties. As a result, the coverage once offered for Crawford, Clearfield, and Berks* counties under Health Options was transitioned over to Health Benefits. It is important to note that this decision was set forth for the 2021 plan year, was continued for the 2022 plan year, and is similarly following suit for 2023.

The need to utilize the Health Benefits legal entity starting in 2021 was rooted in specific counties historically performing poorer than that of their parent regions - that is from an MLR inclusive of risk adjustment perspective (we analyzed MLRs with risk adjustment factored in to ensure the removal of morbidity in our decision-making process). For context, Crawford county exhibited an MLR of much greater magnitude than that of the remaining counties in Rating Area 1, where the Clearfield county MLR showed much higher than the comprehensive MLR for the other counties in Rating Area 5. The same could be said for Berks* county in Rating Area 7. To reflect the material cost differences in each of these three counties vs that of their parent rating areas and thus to achieve adequate pricing, we moved these counties onto their own legal entity for plan year 2021.

***Though Berks was one of 3 counties transitioned over to Health Benefits for the 2021 plan year, UPMC withdrew Small Group coverage from the east (Rating Areas 3, 6, 7, 9) effective December 2021, so this county is no longer housed on Health Benefits (or any legal entity, for that matter).**

5. Please provide a detailed quantitative exhibit on how the projected savings of \$8.29 from the Cigna agreement was developed in Exhibit 8 of the supporting rate exhibits. Please provide a narrative on the details of this agreement.

Please see the "CIGNA est savings" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by our internal partners. UPMC Health entered into an agreement with Cigna to provide UPMC Health Plan members with access

to Cigna's network and reimbursement contracts. As a regional health plan, a so-called "wrap network" is necessary to afford UPMC Health Plan members with access to providers outside of the UPMC Health Plan's service area with which UPMC Health Plan does not directly contract. While UPMC Health Plan previously contracted with PHCS for this wrap network, it anticipates that the savings the Cigna contract will provide will be more advantageous and provide a better financial result than those historically experienced via PHCS.

6. Please provide a detailed quantitative exhibit on how the projected savings of \$8.42 from the SaveOn program was developed in Exhibit 10 of the supporting rate exhibits. Please provide a narrative on the details on this program.

Please see the "Saveon UPMC 2-50 groups_202106_202111" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by ESI. The SaveOnSP service is implemented by UPMC Health plan and Express Scripts in conjunction with a third-party vendor, SaveOnSP. In all cases, SaveOnSP helps members who are enrolled in the program coordinate manufacturer-sponsored copay assistance. After all manufacturer funds are applied, the patient's out of pocket responsibility will be zero.

7. On page 7 of the actuarial memorandum, it states, "Administrative costs of 11.5% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period." Please provide additional support as to how this value was derived.

We calculated the administrative costs as a percentage of premium by taking the estimated PMPM cost for each component of the administrative expenses category and dividing them by the projected required revenue PMPM. We determined the projected required revenue PMPM by taking the Market-Adjusted Projected Paid Total Claims PMPM from Table 5 of the PAAM Exhibits and adding in estimated costs for both Administrative Expenses as well as Taxes and Fees. Please see Exhibit 14 of the Supporting Exhibits for additional detail on this derivation.

13. Please provide a current copy of the broker contract agreements for plan year 2023.

[REDACTED]

14. What impact, if any, is COVID having on the plan year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effects of COVID.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

15. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments.

We have not included any adjustments in the 2023 rate development to account for the Public Health Emergency set to end on July 15th.

There are still several unknowns around the timing of the official end to the PHE, notably its widely anticipated extension past mid-July based on the federal government's commitment to 60-days' advance notice for states, in addition to the uncertainty around assumptions that must be employed regarding the portion of current Medicaid enrollees who may no longer meet

eligibility requirements and thus migrate back over to an individual market product over a 6-12 month "PHE unwinding" period.

As outlined in our response to Questions 8 & 11 in each of the Individual Health Options and Health Coverage entities, it is important to note that we explored the idea of the PHE coming to an end in conjunction with the elimination of the expanded subsidies. In the event that the ARPA subsidies expire (resulting in some reduction to on-exchange membership), we also expect the anticipated end of the PHE to result in an increase to on-exchange membership (due to Medicaid eligibility redeterminations).

As these events represent potentially offsetting enrollment trends and the likelihood and timing of either event remains largely uncertain, we are refraining from applying an adjustment pertaining to the Public Health Emergency / subsidy elimination topic as a whole.

16. Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the assumption of morbidity for plan year 2023?

Consistent with the overall approach outlined in the response to Question 15 (also outlined in the response to Questions 8 & 11 in each of the Individual Health Options and Health Coverage entities), we have not applied adjustments to morbidity related to the end of the Public Health Emergency.

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

We do not anticipate material changes in drug rebates from the 2021 base period to the 2023 rating period, thus no change has been reflected in the rate development.

18. 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.

2021 experience shows increased utilization of virtual services compared to prior years, as to be expected given the influence of the pandemic on member behavior. We believe this change in utilization will continue through the projection period and that members will not necessarily revert back to utilizing traditional service types to the same extent as was seen prior to the

pandemic. Since this utilization shift was captured in the original, data-based trend calculation, no additional adjustments were applied in trend development. This general assumption is further strengthened by the inclusion of the UPMC VirtualCare product within the 2023 product portfolio. UPMC VirtualCare capitalizes on member expectations for not only continued availability of telehealth services, but also an optimal user experience. We expect members to demand broad access to care and health information via digital mediums that meet their lifestyle needs.

19. The Actuarial Memorandum mentioned the items below as the major reasons for the rate increase:

- Cost and Utilization trends
- Less favorable claims experience than anticipated
- Less favorable risk adjustment transfers relative

Please provide quantitative and qualitative support for the deviation in claims and risk adjustment.

In support of including claims experience as a driver of the filed rate increase, UPMC Small Group allowed claims data from 2021 was compared to data from 2020. Adjustments to remove the effects of COVID-19 were taken from this company's approved 2022 annual rate filing and applied to the 2020 data prior to making the comparison. Two separate comparisons were performed, with one using data from groups domiciled in western Pennsylvania only and the other using data from groups domiciled in both western and eastern Pennsylvania. These two comparisons were necessary due to the fact that the 2022 rate filing used experience from groups domiciled in both western and eastern Pennsylvania while the 2023 rate filing is using experience from groups domiciled in western Pennsylvania only. For both comparisons, the 2021 allowed claims data was observed to be approximately 7.0% greater than that from 2020. However, the overall annual trend applied in rate development as part of the 2022 rate filing was only around 5.0%. This differential is the motivating factor behind including adverse claims experience as a driver of the rate increase in this year's rate filing.

Risk adjustment transfer estimates for 2021 provided by the Department suggest that UPMC's overall transfer payment in the Small Group market will be less favorable than the actual transfer for the 2020 plan year. Quantitative detail supporting this change is displayed in Exhibit 11 of the Supporting Exhibits, where UPMC's 2020 transfer payment is shown to be a payable of \$6.56 PMPM and UPMC's 2021 transfer payment is estimated to be a payable of \$12.04 PMPM.

20. The Actuarial Memorandum indicates that the 2020 data was excluded in the trend development due to COVID-19.

a. Please provide justification for not adjusting 2020 data for COVID-19.

b. Please provide the other adjustments that were made to the historical data.

c. Please explain how the projected trends were developed.

a. Because 2020 data was not used in our trend calculation, we did not apply an adjustment for COVID. See part (c) below for further detail on trend calculation.

b. We did not apply any other adjustments to historical data.

c. As outlined in the Actuarial Memorandum under the "Trend Identification" section, in addition to the derivation of our methodology displayed in Supporting Exhibit 5, we use a 2-year compounded 2021 over 2019 calculation for each service category / unit cost / utilization combination to arrive at our annual projected trend in the form of:

$$\text{Annual Trend} = (2021 / 2019)^{(1/2)} - 1$$

Please see Exhibit 5 for in-depth derivation. These unit cost / utilization trends are then blended to an overall trend for each service category (consistent with the methodology in PAAM Table 3/3b and URRT WS1), and are then weighted by service category to arrive at a final annual trend to be applied in 2023 rate development.

21. The Actuarial Memorandum does not specify any COVID-19 adjustment. Please provide quantitative support for a COVID-19 adjustment. If no COVID-19 adjustment was incorporated into pricing, provide justification.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

22. Please provide quantitative support for the projected taxes and fees of \$577,866 referenced in the supporting exhibit 1 of the "UPMC Health Options Small Group Supporting Exhibits" file.

Please see Supporting Exhibit 15 for derivation of projected taxes and fees.

23. Please provide the drivers of the differences between the pricing and the actual MLRs referenced in the supporting exhibit 2 of the "UPMC Health Options Small Group Supporting Exhibits" file.

One of the primary drivers behind the differences observed between actual and pricing MLRs in Exhibit 2 lies in risk adjustment transfers. Over the 2018 - 2020 timespan, actual risk adjustment transfers came in notably more unfavorable than originally projected, leading to MLRs of larger magnitude than those included in projections. In addition, actual claims experience ended up being more unfavorable than initially anticipated, primarily for plan years 2018 and 2019. As mentioned in the actuarial memoranda, actual calendar year experience in this market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences.

24. The "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthOptions_PAAMExhibits_060122 file presents the base period allowed claims change year over year as 13.4%. What are the drivers of this change?

The driver behind this change lies in the difference in magnitude of allowed claims between the base periods used as part of the 2022 and 2023 rate filings. 2022 rate development used plan year 2020 raw, allowed claims experience as the starting point for rate buildup, while 2023 rate development did the same but instead used plan year 2021 as the base period. The magnitude of allowed claims was much less during plan year 2020 relative to plan year 2021 due to depressed

utilization of medical services during the peak of the COVID-19 pandemic, driving the change observed in Table 8 of the PAAM Exhibits.

25. Please provide numerical justification for the normalization of the allowed claims as presented in the "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthOptions_PAAMExhibits_060122 file as - 4.1% year over year percentage change.

The dollar values calculated in the 'normalization factor component of change' row (Row C) in Table 8 of the PAAM Exhibits are different between 2022 and 2023 primarily due to the fact that the 'base period allowed claims before normalization' (Row B) are also notably different. As indicated by the formulas housed in Row C, the only other factors contributing the difference are the normalization factors listed in Table 7. Differences between these normalization factors in 2022 and 2023 are very minor and contribute minimally to the change calculated in Row C of Table 8. Therefore, the difference in base period allowed claims in Row B justify the change calculated in Row C.

26. Please provide the drivers of the 2.5% year over year change in administrative expense as noted in the "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthOptions_PAAMExhibits_060122 file.

The drivers behind this change stem from the fact that the 'General and Claims' component as well as the 'Quality Improvement Initiatives' component of administrative expenses are each projected to be slightly greater in plan year 2023 than in plan year 2022. The 'Agent/Broker Fees and Commissions' component is projected to be similar between each plan year and thus did not contribute to the change observed in Table 8 of the PAAM Exhibits.

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vrromig@pa.gov.

Sincerely,

Valerie Romig

Actuarial Associate

Bureau of Life, Accident and Health Insurance

Dear Timothy Gaborek,

Introduction:

July 6, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 14, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Please provide a detailed quantitative and qualitative justification for not including a morbidity adjustment in the index rate development.

In exploring a morbidity adjustment, we analyzed data from the Wakely National Risk Adjustment Reporting (WNRAR) project, which provides estimates to carriers on payables, receivables, risk scores, etc by ACA risk pool. To evaluate changes in morbidity, we gave specific review to the risk score component of this reporting. We also ensured that all risk scores included in the analysis were calculated using the same version of the HHS-HCC model to eliminate any impact from model changes.

To measure potential changes in morbidity over time for the Small Group market, we compared the risk scores in the following Small Group datasets:

- **2019 - 2021 WNRAR runs for the UPMC population**
- **2019 - 2021 WNRAR runs for the PA state population**

Small decreases in the UPMC risk score were observed over this timespan, as expected, when considering the migration of our membership enrolled in transitional (“grandmothered”) products into ACA-compliant products over time (historical MLR data has suggested that our grandmothered block is somewhat healthier than our Small Group ACA-compliant block). However, the grandmothered block’s enrollment has shrunk to such a small amount of total Small Group business that the previously observed impact of this migration on the morbidity of the underlying population has been deemed immaterial for 2023 rate development.

2. Please explain how the general and claims, commissions, and quality improvement non-benefit expenses assumptions were developed (i.e., 6.96%, 2.4% and 2.11% of premium, respectively).

The projected general and claims expense assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the product's general administrative expenses. These administrative expenses include: Salaries and Fringe Benefits, Advertising and Promotions, Consulting and Purchased Services, etc. Similarly, our projected quality improvement assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the expenses incurred to serve the Health Plan's value-based programs. These value-based programs are arrangements between the Health Plan and UPMC / Non-UPMC Provider Groups to incentivize their partners through meeting annual targets in quality, utilization, etc.

The projected commissions expense was developed by calculating the weighted average of the anticipated 2023 commissions rates using projected membership (as shown in Exhibit 6 of the Supporting Exhibits) and then dividing the average by the projected required revenue (as shown in Exhibit 14 of the Supporting Exhibits).

3. Please explain how the underlying data for the geographic factors' development was normalized to account for only offering coverage for groups domiciled in western Pennsylvania during the projection period in the small group market.

The geographic factors applied in the 2023 rate filing are identical to those used in the corresponding 2022 rate filing. When the 2022 factors were established at the time of the initial filing submission, the entire UPMC service area (both western and eastern Pennsylvania, at the time) was considered. The geographic factors included in the initially-approved 2022 filing (prior to our withdrawal from eastern Pennsylvania) were as follows:

Rating Area 1: 0.960

Rating Area 2: 1.142

Rating Area 3: 1.313

Rating Area 4: 0.931

Rating Area 5: 1.001

Rating Area 6: 1.447

Rating Area 7: 1.342

Rating Area 9: 1.325

The factors listed above were normalized against projected membership in the Small Group market by region at the time of the initial filing submission. Once the withdrawal from eastern Pennsylvania occurred late last year, factors for rating areas 3, 6, 7, and 9 were no longer relevant and were removed from the filing, with the remaining factors being left as is.

When re-visiting the geographic factors for the 2023 filing, no changes to the current factors were deemed necessary. The 2023 factors were not normalized against projected membership by region since the geographic calibration factor adjusts the plan-adjusted index rates so that they are appropriately calibrated to the proposed geographic factors prior to calculation of the consumer adjusted premium rates.

4. Regarding the response to Question 13, if available, please provide a current copy of the broker contract agreements for plan year 2023.

Finalized broker agreements for plan year 2023 are not yet available.

5. The narrative response to Question 21 indicates that COVID will not have a material impact on the 2023 rating period. Please provide qualitative support to justify that assumption as we would expect some adjustments to the experience period data for the impact of COVID-19 on claims due to testing, COVID-19 treatment, vaccines, and deferred care etc.

Regarding a COVID related adjustment, we recognize that testing, treatment, vaccines, deferred care, and other moving factors are components of the COVID-19 pandemic and its impact on cost and utilization. However, some of these elements put positive pressure on claims while others put negative pressure on claims. Therefore, we considered whether the impact of elements pushing claims one direction far outweighed the impact of elements pushing claims the other direction.

Last year's 2022 rate development utilized calendar year 2020 experience where claims were suppressed due to bans on elective procedures and members delaying/canceling care to limit exposure risks. Those elements had clear and obvious impacts which warranted an upward adjustment to the 2020 experience to project 2022 claims.

The 2023 rate development utilizes calendar year 2021 experience, a period in which COVID's impact and the direction of any adjustment to project 2023 claims was less clear. The following

considerations were discussed in determining whether to apply a COVID adjust to the 2023 rate development:

- **Elements supporting an upward adjustment to 2021 experience due to COVID's impact:** While vaccines became widely available to the public throughout 2021, they were not available at the start of the year. Therefore, it is possible that utilization was still suppressed due to COVID at the beginning of 2021 while the roll-out of vaccines was beginning. Furthermore, the fast-spreading delta variant of COVID swept across the country in 2021 even after most adults had received the vaccine, causing some to revert to isolation practices and defer care to avoid possible exposure. Lastly, UPMC did not incur expense for members who received the COVID vaccines in 2021, though that is unlikely to continue into 2023.
- **Elements supporting a downward adjustment to 2021 experience due to COVID's impact:** The deferred care that exhibited as low claims trend in 2020 likely led to pent-up demand, some of which may be reflected in the 2021 claims data. To the extent the experience period reflects pent-up demand, an adjustment may be appropriate to reflect more normal utilization levels in 2023. Additionally, at-home COVID tests purchased over-the-counter were less available and not covered by UPMC in 2021, so the more expensive PCR tests were widely used. Therefore, it seems reasonable to expect 2023 testing expenses to be reduced as members opt for the more convenient (and lower-cost) at-home tests.

After carefully examining the COVID effects listed above, we found no compelling evidence to indicate that the elements supporting an adjustment in one direction clearly outweighed the elements supporting an adjustment in the other direction. Therefore, we felt it was reasonable and appropriate to apply no adjustment factor to the experience period for the impacts (both positive and negative) of COVID.

6. The narrative response to Question 24 indicates that the driver behind the 13.4% increase in the base period allowed claim was mainly due to COVID-19. We observed a COVID adjustment of 4.9% that was applied to the index rate for the 2022 projection year. Please provide qualitative support to justify the 13.4% increase in allowed amount.

When looking at the formula that is calculating the 13.4% increase in base period allowed claims before normalization, it is important to note the way the formula is setup. The percentage change column in table 8 of the PAAM Exhibits calculates the change of a given rate component as a percent of the previous year's calibrated plan adjusted index rate. If we look at the change in

base period allowed claims year over year as a percent of base period claims then we would get a 8.8% increase, as shown in the calculation below.

**% Change in BP Allowed Claims = (2021 BP Claims - 2020 BP Claims) / 2020 BP Claims =
(517.87 - 475.83) / 475.83 = 8.8%**

When developing the 2022 ACA rates, we expected the 2020 claims to increase due to future claims no longer being suppressed by the pandemic, as well as the typical increases to medical costs and utilization. Looking at last year's filing, our COVID factor was 4.9% and we assumed an annual trend of 5.01%. The combination of these two brings us within reasonable variance to the actual increase in base period claims experience from 2020 to 2021.

7. Please update the 2021 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

The estimated risk adjustment transfer amount provided by the Department on May 10th matched the final amount published by CMS on June 30th. Therefore, no update is necessary.

8. 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.

The projected risk adjustment transfer amount in Table 5 will not be modified.

9. 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.

We can confirm that we have tested to ensure that the rates match.

10. 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).

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

Sincerely,

Valerie Romig

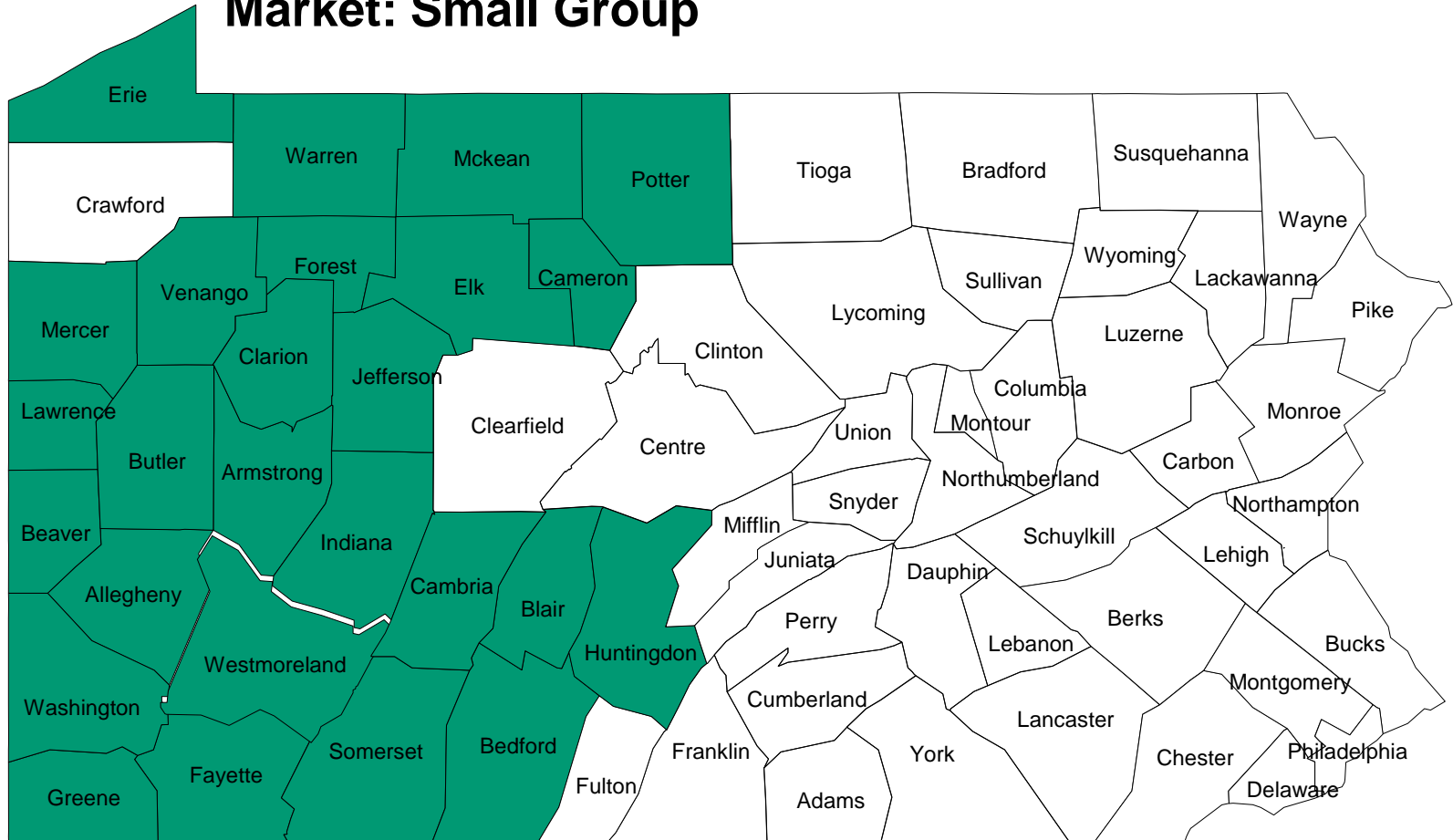
Actuarial Associate

Bureau of Life, Accident and Health Insurance



2022 Service Area

Issuer: UPMC Health Options

Market: Small Group



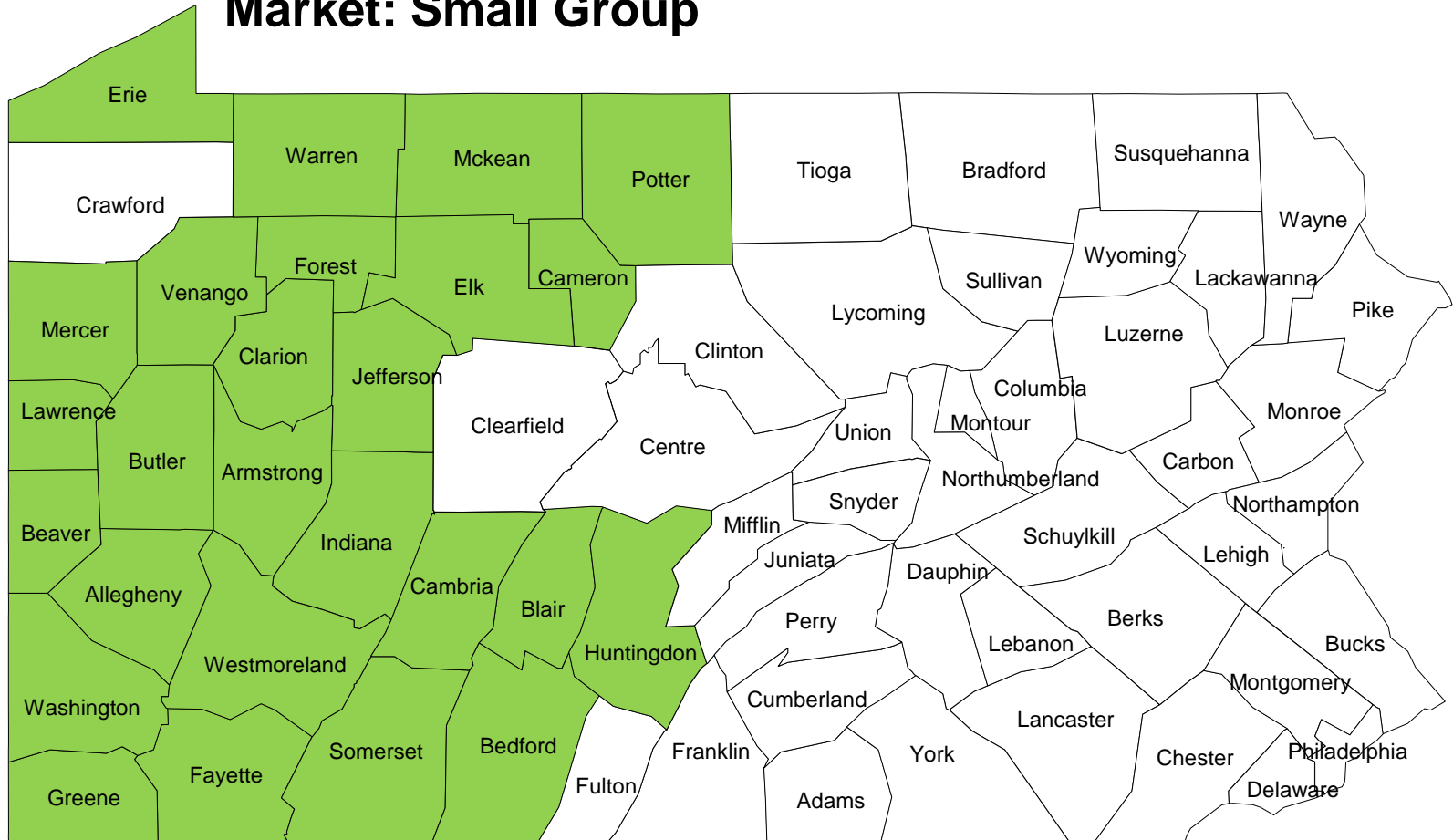
Key (modify as needed)

-  : On-exchange service area
-  : Off-exchange service area



2023 Service Area

Issuer: UPMC Health Options

Market: Small Group



Key (modify as needed)

-  : On-exchange service area
-  : Off-exchange service area