

Highmark Benefits Group – Individual Plans

Rate request filing ID # HGHM-134397666 – 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/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx>

Overview

Initial request average rate change:	17.93%
Revised requested average rate change: ¹	17.93%
Range of requested:	15.00% to 27.27%
Effective date:	January 1, 2026
Mapped members:	30,426
Available in:	Rating Areas 3 and 8

Key Information

Jan. 2024 – Dec. 2024 financial experience

Premiums	\$245,543,071
Claims	\$223,543,852
Administrative Expenses	\$20,377,857
Taxes & Fees	\$6,371,064
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Insurer made (after taxes)	\$-4,749,702

How insurer plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2026

Claims:	90%
Administrative:	7%
Taxes & Fees:	3%
Profit:	0%

The insurer expects its annual medical costs to increase 11.2%.

Explanation of Requested Rate Change:

The primary drivers of the rate increase are cost and utilization trend and morbidity impacts of the expiration of the enhanced advanced premium tax credits.

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.



An Independent Licensee of the Blue Cross and Blue Shield Association

May 15, 2025

Ms. Lindsy Swartz, MBA, MCM, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2026 ACA Rate Filing (Individual Market)
Filing # 1A-DP-25-HBG (SERFF# HGHM-134397666)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group (HBG) 2026 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HBG must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HBG should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Benefits Group (“HBG”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2026.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department’s 2026 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off the exchange.**
4. Effective date of coverage: **January 1, 2026**
5. Average rate change requested: **17.9% increase**
6. Range of rate change requested: **15.0% to 27.3%**
7. Total additional annual revenue generated from the proposed rate change: **\$45,821,860**

8. Product(s): **PPO**

9. Rating Areas and the change from 2025: **Rating Areas 3 and 8**

There are no changes in the covered Rating Areas from the 2025 rate filing.

10. Metal Levels and Catastrophic Plans: **The Company anticipates selling Platinum, Gold, Silver, Bronze, and Catastrophic plans in 2026.**

11. Current number of covered lives as of February 1, 2025: **30,426**

12. Number of plans offered in 2026 and the change this represents from 2025: **38**

The Company offered 32 plans in 2025. For 2026, the Company is offering 6 new plans in the Market.

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

13. Corresponding contract form #, SERFF and Binder ID#: **The corresponding SERFF binder number is HGHM-PA26-125119979 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
my Priority Blue Flex PPO	PPO/HBG/DP-3 HGHM-134517449
my Priority Blue Flex PPO Premier	PPO/Premier/HBG/DP-3 HGHM-134517479
my Priority Blue Flex PPO HDHP	PPO/HDHP/HBG/DP-3 HGHM-134517481
my Priority Blue Major Events PPO	CAT/PPO/HBG/DP-3 HGHM-134517468
my Priority Blue Flex PPO Adult Dental and Vision	PPO/ADV/HBG/DP-3 HGHM-134517472
my Priority Blue Flex PPO Premier Adult Dental and Vision	PPO/Premier/ADV/HBG/DP-3 HGHM-134517497
my Blue Access PPO	BA/PPO/SDP-2 HGHM-134517503
my Blue Access PPO Premier	BA/PPO/Premier/SDP-2 HGHM-134517492
my Blue Access PPO HDHP	BA/PPO/HDHP/SDP-2 HGHM-134517510
my Blue Access Major Events PPO	BA/CAT/PPO/SDP-2 HGHM-134517515
my Blue Access PPO Adult Dental and Vision	BA/PPO/ADV/SDP-2 HGHM-134517537
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/Premier/ADV/SDP-2 HGHM-134517518

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79962, Company Filing #1A-DP-25-HBG (SERFF Filing # HGHM-134397666)**

Additional Filing Disclosures

The Company has submitted all of the federal and state Required Documents in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format with the formulas retained to the extent possible.

Modifications to the rate development may likely be necessary if significant unforeseen events occur. Significant unknown outcomes that are under discussion at the federal level include expiration of enhanced advance premium tax credits, funding of Cost Share Reductions that may require removal of Silver loading, and finalization of the Marketplace Integrity and Affordability Rule. Some additional examples include, but are not limited to, other changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), HBG must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require

Ms. Lindsi Swartz, Director
HBG 2026 Individual Market Rates
May 15, 2025
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the release of information contained in this Filing for its own purposes, HBG asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HBG RTKL representative identified below prior to release of any information contained in this Filing:

[REDACTED]
RTKL Representative
Director Privacy & Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]

Director, Actuarial Services
Highmark Inc.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Benefits Group (“HBG”, “Company”)
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2026
- SERFF Rate Filing #: HGHM-134397666

In accordance with the Department’s April 9, 2025 rate filing guidance, this filing assumes the enhanced federal premium subsidies are not extended for Plan Year 2026. Additionally, this filing assumes the federal government continues to not fund the cost sharing reduction subsidies. Finally, in accordance with the Department’s May 12, 2025 all-carrier meeting updated guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 43% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Modifications to the rate development may likely be necessary if significant unforeseen events occur. Significant unknown outcomes that are under discussion at the federal level include expiration of enhanced advance premium tax credits, funding of Cost Share Reductions that may require removal of Silver loading, and finalization of the Marketplace Integrity and Affordability Rule. Some additional examples include, but are not limited to, other changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.

Filing Scenario where Enhanced Premium Subsidies are Extended

As requested by the Department, the Company also considered a filing scenario where the enhanced federal premium subsidies are extended for Plan Year 2026. A separate version of the PA Actuarial Memorandum Rate Exhibits that supports this scenario has been uploaded to the *Supporting Documentation* section in SERFF. This alternate scenario mirrors the base scenario except that it removes the morbidity load attributable to the expiring premium subsidies and assumes a higher level of projected enrollment.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HBG are as follows:

Year	Avg. Increase	SERFF ID#
2025	10.4%	HGHM-134061480
2024	11.9%	HGHM-133630384
2023	13.2%	HGHM-133249727

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2026 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 17.9%
- Table 11: 17.9%

Table 10 calculates the percentage change in the member weighted average rate for 2025 and the member weighted average rate for 2026. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification (when applicable). A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark Benefits Group's renewing 2026 plans contain cost sharing that differs from the 2025 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2024 calendar year results for all policies in the single risk pool,

with run out through February 2025. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HBG. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.15 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period.

G. Credibility of Data

The experience period data for HBG is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying annual trend is 11.7% for medical and 8.8% for pharmacy, resulting in an overall trend of 11.2%. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics, and morbidity of the ACA population from 2021 to 2024 yield component trends that are generally not directly applicable for trend analysis.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level. The regression tool removes components of trend that are more explainable from the observed trend rates

and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The valuation regression tool primarily informed the trend selection with the final requested medical and pharmacy trends also based on actuarial judgment.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HBG data with run-out through February 2025. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- In accordance with the Department’s guidance, the morbidity change related to the Reinsurance program is set to 1.000.
- The Change in Morbidity adjustment of 0.979 is comprised of the following: the morbidity impact from claims experience, an adjustment to account for out-of-network tiering on the PPO plans, and an adjustment to account for the anticipated morbidity impact resulting from the expiration of the enhanced premium subsidies. Each of the components is described in more detail below.

Morbidity Impact from Claims Experience

This adjustment of 0.965 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

Out-of-network PPO Tiering Impact

This adjustment of 0.976 reflects the expected reduction in claims expense resulting from proposed out-of-network tiering on the PPO plan designs. The Company has experienced an extremely high level of out-of-area out-of-network claims in its current PPO plans. As a result, the existing PPO plan designs are being modified to create two out-of-network cost sharing tiers. Tier

1 (Out-of-Network In-State) for providers located within Pennsylvania, and Tier 2 (Out-of-Network Out-of-State) for providers located outside of Pennsylvania. Costs will vary depending on the tier of the provider chosen. The adjustment factor was derived by assuming that 90% of the CY2024 out-of-state out-of-network allowed spend would be eliminated due to this change.

Morbidity Impact from Expiration of Enhanced Premium Subsidies

This adjustment of 1.040 reflects the anticipated morbidity impact resulting from the expiration of the enhanced federal premium subsidies that were implemented by the American Rescue Plan Act (ARPA) and extended by the Inflation Reduction Act (IRA). The Company derived the adjustment factor from a member level lapse model that compared average allowed PMPM costs before and after assumed lapses caused by the loss of the enhanced subsidies. Lapse assumptions were developed in consultation with the Company's Sales team and varied based on factors such as a member's income relative to Federal Poverty limits, expected net premium increase, and exchange status (i.e. on vs off exchange). Additionally, results were calibrated and compared to publicly available studies performed by Oliver Wyman (OW) and the Congressional Budget Office (CBO). The resulting factor lands comfortably within the Department's recommended range of 1.00 to 1.07.

- The Change in Demographics adjustment of 1.000 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 1.014.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 1.003 reflects changes in pharmacy rebates, expected changes in hospital/physician settlements, and changes in induced demand.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.850. The formula found in Table 5 cell C28 was overwritten because, unlike the average factor found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed by reviewing available market data, including the Department's RATEE survey, prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of \$35.90 PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of \$35.82 PMPM in order to be used in the rate development.

The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The development of the \$33.22 PMPM value in cell C31 of Table 5 is found in Table 16. Tables 16A and 16B begin with the final experience period RATEE data for the Company's Non-Catastrophic and Catastrophic plans, respectively. Columns B and D of Table 16 include the experience period statewide information provided in the PID RATEE survey. This is used to calculate the combined BEP risk adjustment transfer PMPM of \$54.76 in Table 16 cell C18. The BEP average premium PMPM of \$728.15 in Table 16 cell C20 is calculated by dividing the Table 2 earned premium by the Table 2 member months. The projected average premium PMPM of \$943.68 in Table 16 cell C24 equals the projected required revenue PMPM in Table 6. Next, Table 16 cell C28 includes a manual adjustment of (\$35.40) PMPM. This recognizes the fact that the Company's morbidity development does not start with the full 2024 population, but rather with individuals who enrolled in 2025. Attachment B shows the development of this manual adjustment. Finally, Table 16 cell C30 incorporates the projected net impact for the High Cost Risk Pool program of (\$2.36) PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee PMPM in cell C32 of Table 5 is developed in Table 5b.

The projected incurred reinsurance recoveries of \$36.47 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2024 incurred claims by member to the CY2026 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 4.0%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Fourteen plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and twelve plans have a hearing benefit. Cost estimates for these non-EHB benefits were developed as outlined below:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth \$23.00 PMPM on a paid basis.
- **Adult vision benefit** – Using CY2024 experience data supplied by Davis Vision, Highmark estimated this benefit to be worth \$5.91 PMPM on a paid basis.
- **Adult vision exam benefit** – Davis Vision estimated this benefit to be worth \$0.97 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth \$0.02 PMPM on a paid basis.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$8.34 PMPM for 2026. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.79%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%.
- Risk Adjustment User Fee is set to \$0.20 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.34 PMPM.

The Profit/Contingency for all plans is set to 0%. HBG has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HBG is not waving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2025 values are pulled from the prior year's filing, while the 2026 values represent our projection for 2026 assumed in the 2026 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2026 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2025 plan year rate filing (\$773.83).

Table 9 presents the data elements supporting the calculations in Table 8. The 2025 values are populated using the 2025 filed factors adjusted for the membership mix as of February 1, 2025.

3. Plan Rate Development

Table 10 shows the plan rate development for 2026. This table shows the plans that the Company intends to offer in 2026, as well as all plans offered in the 2025 portfolio. The calibrated plan adjusted index rates for 2025 are calculated according to the instructions. The 2026 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screenshots of all the AV calculations and the appropriate certifications can be found as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2025 rate of the discontinuing plan to the 2026 rate of the plan to which the member is being mapped. This is not applicable for this filing since there are no discontinuing plans.

Columns AG through AP are populated with the February 1, 2025 enrollment by 2026 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.27 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P and falls within the prescribed range of 1.22 to 1.30.

Attachment G shows the quantitative support for the CSR load. The tables on Attachment G demonstrate three different methods for determining the load. The Company evaluated the three methods and elected to assume a 1.27 CSR load. Additionally, these values aligned with the results of the Department's ACA CSR Survey from March 2025. The Company intends to continue to monitor the CSR load development and adjust as necessary in future years.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 17.9%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

The Company's factors for the rating period are unchanged from the currently approved factors.

D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Additional Tabs in the PAAM Exhibits

A. VII Risk Adjustment

Please see Table 16 for the Company's development of the projected risk adjustment transfer PMPM. Additional commentary regarding this development can be found in Section 2.A above.

B. VIII MLR and Rebate Calc

This worksheet in the PA Actuarial Memorandum Rate Exhibits file demonstrates the calculation of the medical loss ratio using the federally prescribed formula. This information was provided by the Company's Finance team.

C. IX Retrospective Analysis

Please see Tables 17-1 and 17-2 for the retrospective comparisons completed as prescribed in the Department's instructions.

D. X Drug Data

Please see Table 18 for the Company's detailed drug claims data. This data was provided by the Company's Pharmacy team working in collaboration with its PBM. Please also note the following contractually required disclosure statement that accompanies this data:

FOIA/RTKL NOTICE: *This document contains Highmark Inc. and Express Scripts, Inc. confidential and proprietary information and/or data and is EXEMPT FROM PUBLIC DISCLOSURE under 5 U.S.C. §552(b), 65 P.S. §67.708(b)(11) or successor law(s) thereto, and/or other state right to know or open record laws. Do*

not disclose outside of the recipient organization of the United States, Pennsylvania, and/or other state governments as applicable.

7. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2026) for the Individual Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

I certify that all factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2026 Rate Filing Justification.



Title: Actuarial Manager, Individual Markets

Date: 05/15/2025

Highmark Benefits Group
Individual Market Product Portfolio
Supplemental Exhibits

Attachment A	Change in Morbidity and Non-Morbidity Changes Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	Estimated CSR Shortfall Development

Highmark Benefits Group

Individual Market

Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations

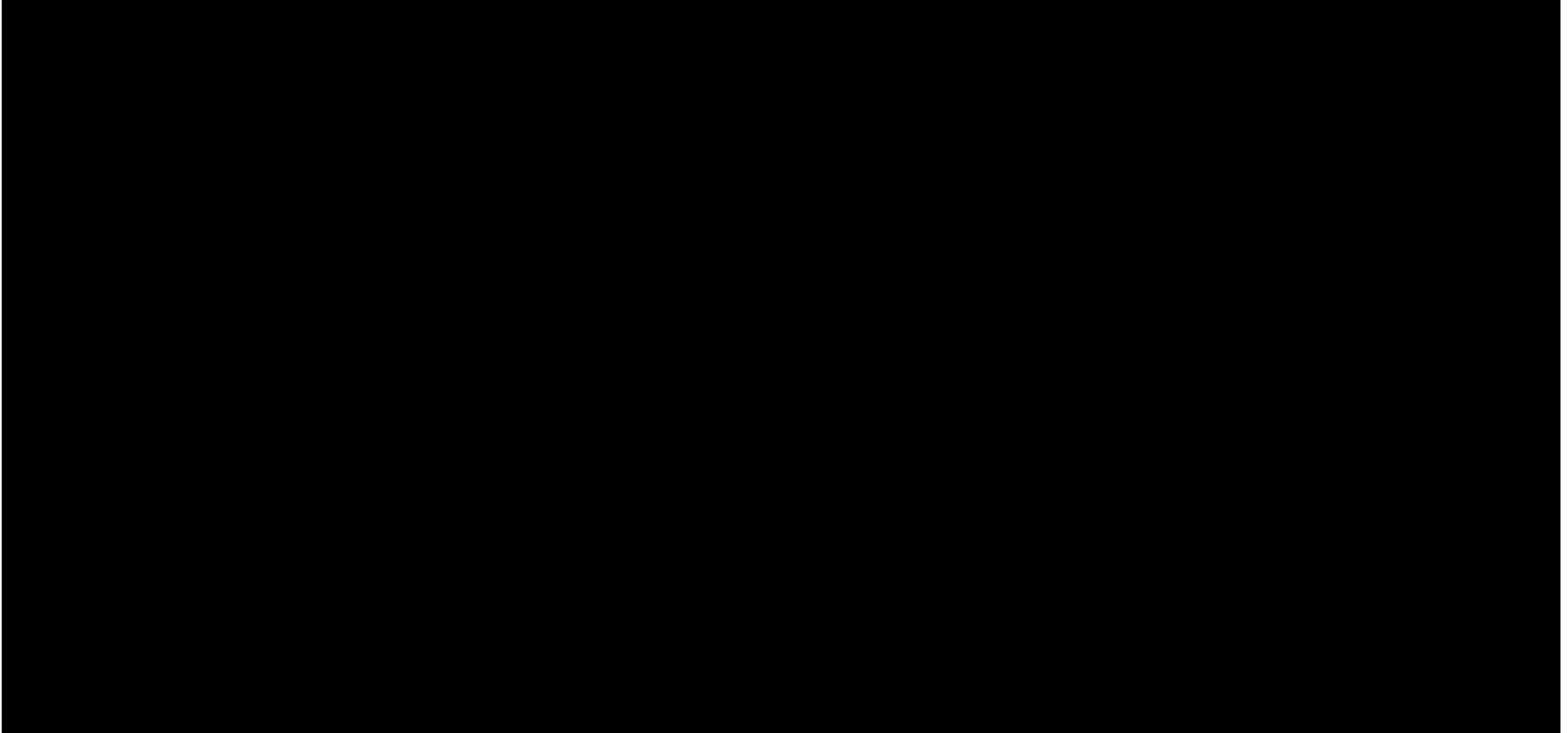
Components of 'Change in Morbidity'	2024 Member Distribution	2024 Normalized Allowed PMPM	2026 Member Distribution	2024 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HMBGI ACA	100.0%	\$476.33	76.5%	\$453.72	0.953
Other Highmark			2.5%	\$672.40	1.412
Prior ACA			1.0%	\$483.03	1.014
New-to-Blue			20.0%	\$453.72	0.953
Morbidity Factor	100.0%	\$476.33	100.0%	\$459.48	0.965
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					0.965
CY2024 Select PPO Adjustment Factor					0.976
CY2026 Enhanced Subsidy Adjustment Factor					1.040
Table 5 'Change in Morbidity' Factor					0.979

Components of 'Non-Morbidity Changes'	Factor
CY2024 Demographic Factor	1.797
<u>CY2026 Demographic Factor</u>	<u>1.798</u>
Change in Demographics	1.000
CY2024 Network Factor	0.986
<u>CY2026 Network Factor</u>	<u>0.999</u>
Change in Network	1.014
Change in Benefits	1.000
Change in Other	1.003
Table 5 'Non-Morbidity Changes' Factor	1.017

Highmark Benefits Group

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Benefits Group

Individual Market

Attachment C - Induced Demand Calculation

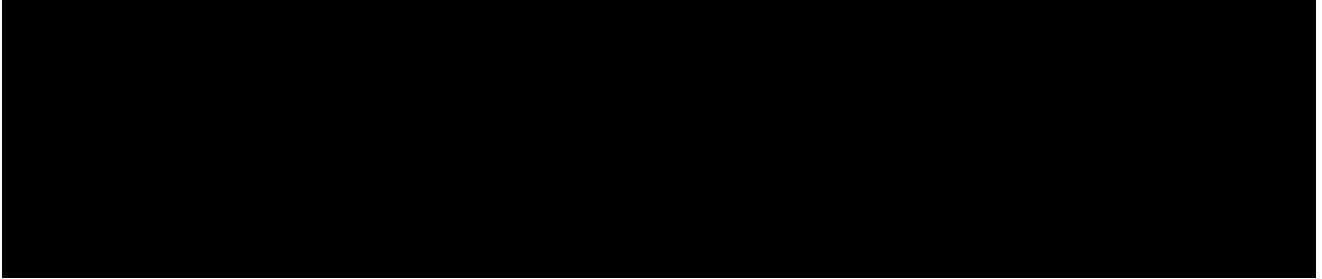
Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79962PA0300003	Platinum	396	\$385,129	\$362,578	0.941	1.000	1.062
79962PA0310003	Platinum	144	\$169,477	\$159,554	0.941	1.000	1.062
79962PA0270005	Gold	46,308	\$51,095,039	\$45,376,510	0.888	0.908	1.022
79962PA0280003	Gold	18,768	\$21,319,083	\$18,933,063	0.888	0.908	1.022
79962PA0300002	Gold	24,792	\$27,576,660	\$24,813,217	0.900	0.927	1.031
79962PA0310002	Gold	12,696	\$14,529,945	\$13,073,906	0.900	0.927	1.031
79962PA0290002	Gold	7,272	\$7,770,422	\$6,501,879	0.837	0.827	0.989
79962PA0270006	Gold	25,404	\$27,235,469	\$22,984,154	0.844	0.838	0.993
79962PA0280004	Gold	7,164	\$7,925,899	\$6,688,708	0.844	0.838	0.993
79962PA0270004	Silver	1,296	\$1,337,275	\$1,038,912	0.777	0.743	0.956
79962PA0280002	Silver	468	\$500,320	\$388,693	0.777	0.743	0.956
79962PA0300001	Silver	2,124	\$2,607,143	\$2,680,351	1.028	1.169	1.137
79962PA0310001	Silver	1,368	\$1,717,645	\$1,765,877	1.028	1.169	1.137
79962PA0270003	Silver	21,744	\$24,895,628	\$23,401,261	0.940	0.997	1.061
79962PA0270001	Bronze	32,892	\$33,199,034	\$24,270,859	0.731	0.684	0.935
79962PA0280001	Bronze	10,272	\$10,774,088	\$7,876,626	0.731	0.684	0.935
79962PA0290001	Bronze	4,272	\$4,338,830	\$3,219,417	0.742	0.697	0.940
79962PA0270002	Bronze	7,812	\$7,731,924	\$5,273,682	0.682	0.625	0.917
79962PA0320001	Catastrophic	468	\$418,775	\$261,439	0.624	0.563	0.901
79962PA0350003	Platinum	204	\$236,150	\$226,192	0.958	1.030	1.075
79962PA0360003	Platinum	84	\$99,774	\$95,566	0.958	1.030	1.075
79962PA0330004	Gold	18,540	\$20,295,901	\$17,861,975	0.880	0.895	1.017
79962PA0340002	Gold	9,588	\$10,811,028	\$9,514,547	0.880	0.895	1.017
79962PA0350002	Gold	9,504	\$10,504,813	\$9,393,707	0.894	0.918	1.027
79962PA0360002	Gold	6,816	\$7,754,113	\$6,933,951	0.894	0.918	1.027
79962PA0370002	Gold	6,888	\$7,300,171	\$6,039,239	0.827	0.813	0.983
79962PA0330005	Gold	15,960	\$17,009,035	\$14,258,176	0.838	0.830	0.990
79962PA0340004	Gold	3,888	\$4,277,642	\$3,585,822	0.838	0.830	0.990
79962PA0330006	Silver	1,308	\$1,342,576	\$1,035,779	0.771	0.735	0.953
79962PA0340003	Silver	432	\$459,608	\$354,581	0.771	0.735	0.953
79962PA0350001	Silver	168	\$204,508	\$208,812	1.021	1.154	1.131
79962PA0360001	Silver	348	\$433,476	\$442,599	1.021	1.154	1.131
79962PA0330003	Silver	2,976	\$3,391,815	\$3,178,669	0.937	0.992	1.059
79962PA0330001	Bronze	8,544	\$8,666,396	\$6,476,389	0.747	0.704	0.942
79962PA0340001	Bronze	3,408	\$3,588,663	\$2,681,804	0.747	0.704	0.942
79962PA0370001	Bronze	1,800	\$1,833,746	\$1,382,249	0.754	0.712	0.945
79962PA0330002	Bronze	2,952	\$2,925,788	\$2,026,513	0.693	0.638	0.921
79962PA0380001	Catastrophic	396	\$353,470	\$220,669	0.624	0.563	0.901
Total		319,404	\$347,016,458	\$294,987,926	0.850	0.850	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to-	Induced	Avg. Benefit Richness	AV & Cost Sharing Factor
		Allowed Ratio	Utilization Factor		
79962PA0300003	Platinum	0.941	1.185	1.116	1.000
79962PA0310003	Platinum	0.941	1.185	1.116	1.000
79962PA0270005	Gold	0.888	1.141	1.116	0.908
79962PA0280003	Gold	0.888	1.141	1.116	0.908
79962PA0300002	Gold	0.900	1.150	1.116	0.927
79962PA0310002	Gold	0.900	1.150	1.116	0.927
79962PA0290002	Gold	0.837	1.103	1.116	0.827
79962PA0270006	Gold	0.844	1.108	1.116	0.838
79962PA0280004	Gold	0.844	1.108	1.116	0.838
79962PA0270004	Silver	0.777	1.067	1.116	0.743
79962PA0280002	Silver	0.777	1.067	1.116	0.743
79962PA0300001	Silver	1.028	1.269	1.116	1.169
79962PA0310001	Silver	1.028	1.269	1.116	1.169
79962PA0270003	Silver	0.940	1.184	1.116	0.997
79962PA0270001	Bronze	0.731	1.043	1.116	0.684
79962PA0280001	Bronze	0.731	1.043	1.116	0.684
79962PA0290001	Bronze	0.742	1.049	1.116	0.697
79962PA0270002	Bronze	0.682	1.023	1.116	0.625
79962PA0320001	Catastrophic	0.624	1.005	1.116	0.563
79962PA0350003	Platinum	0.958	1.200	1.116	1.030
79962PA0360003	Platinum	0.958	1.200	1.116	1.030
79962PA0330004	Gold	0.880	1.134	1.116	0.895
79962PA0340002	Gold	0.880	1.134	1.116	0.895
79962PA0350002	Gold	0.894	1.145	1.116	0.918
79962PA0360002	Gold	0.894	1.145	1.116	0.918
79962PA0370002	Gold	0.827	1.097	1.116	0.813
79962PA0330005	Gold	0.838	1.104	1.116	0.830
79962PA0340004	Gold	0.838	1.104	1.116	0.830
79962PA0330006	Silver	0.771	1.064	1.116	0.735
79962PA0340003	Silver	0.771	1.064	1.116	0.735
79962PA0350001	Silver	1.021	1.261	1.116	1.154
79962PA0360001	Silver	1.021	1.261	1.116	1.154
79962PA0330003	Silver	0.937	1.181	1.116	0.992
79962PA0330001	Bronze	0.747	1.051	1.116	0.704
79962PA0340001	Bronze	0.747	1.051	1.116	0.704
79962PA0370001	Bronze	0.754	1.054	1.116	0.712
79962PA0330002	Bronze	0.693	1.027	1.116	0.638
79962PA0380001	Catastrophic	0.624	1.005	1.116	0.563

Highmark Benefits Group

Individual Market

Attachment D - Broker Commission Calculation



Highmark Benefits Group

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.74%	0.00%	0.74%
0.53%	0.00%	0.53%
0.46%	0.00%	0.46%
0.47%	0.00%	0.47%
0.41%	0.00%	0.41%
0.44%	0.00%	0.44%
0.38%	0.00%	0.38%
0.38%	0.00%	0.38%
0.44%	0.00%	0.44%
0.45%	0.00%	0.45%
0.46%	0.00%	0.46%
0.46%	0.00%	0.46%
0.48%	0.00%	0.48%
0.55%	0.00%	0.55%
0.49%	0.00%	0.49%
0.45%	0.00%	0.45%
0.50%	0.00%	0.50%
0.63%	0.00%	0.63%
0.65%	0.00%	0.65%
0.99%	0.00%	0.99%
1.02%	0.00%	1.02%
1.14%	0.00%	1.14%
1.10%	0.01%	1.11%
0.97%	0.01%	0.98%
0.86%	0.03%	0.89%
0.92%	0.03%	0.94%
2.18%	0.08%	2.25%
1.66%	0.05%	1.71%
1.49%	0.06%	1.55%
1.47%	0.08%	1.55%
1.57%	0.08%	1.65%
1.47%	0.05%	1.52%
1.50%	0.07%	1.56%
1.50%	0.06%	1.56%
1.72%	0.07%	1.79%
1.52%	0.07%	1.60%
1.46%	0.07%	1.53%
1.49%	0.09%	1.58%
1.39%	0.10%	1.49%
1.45%	0.08%	1.53%
1.51%	0.09%	1.60%
1.51%	0.07%	1.58%
1.47%	0.09%	1.55%
1.38%	0.07%	1.45%
1.40%	0.08%	1.48%
1.48%	0.09%	1.56%
1.34%	0.09%	1.43%
1.38%	0.09%	1.48%
1.44%	0.10%	1.54%
1.50%	0.06%	1.56%
1.61%	0.08%	1.69%
1.63%	0.09%	1.71%
1.95%	0.10%	2.05%
2.09%	0.10%	2.18%
2.22%	0.11%	2.32%
2.29%	0.10%	2.39%
2.44%	0.14%	2.58%
2.75%	0.15%	2.90%
2.92%	0.12%	3.04%
3.04%	0.21%	3.25%
3.53%	0.12%	3.65%
3.84%	0.17%	4.01%
4.56%	0.21%	4.76%
5.28%	0.26%	5.54%
3.21%	0.14%	3.34%
96.00%	4.00%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.43%	0.00%	0.43%
0.47%	0.00%	0.47%
0.51%	0.00%	0.51%
0.48%	0.00%	0.48%
0.47%	0.00%	0.47%
0.43%	0.00%	0.43%
0.46%	0.00%	0.46%
0.43%	0.00%	0.43%
0.47%	0.00%	0.47%
0.47%	0.00%	0.47%
0.50%	0.00%	0.50%
0.53%	0.00%	0.53%
0.51%	0.00%	0.51%
0.50%	0.00%	0.50%
0.53%	0.00%	0.53%
0.59%	0.00%	0.59%
0.48%	0.00%	0.48%
0.62%	0.00%	0.62%
0.73%	0.00%	0.73%
0.90%	0.00%	0.90%
1.08%	0.00%	1.08%
1.16%	0.00%	1.16%
1.13%	0.01%	1.14%
1.01%	0.01%	1.02%
1.04%	0.01%	1.05%
0.89%	0.04%	0.93%
1.61%	0.04%	1.65%
1.65%	0.08%	1.72%
1.61%	0.06%	1.66%
1.55%	0.05%	1.61%
1.46%	0.08%	1.55%
1.50%	0.09%	1.59%
1.45%	0.04%	1.49%
1.57%	0.08%	1.65%
1.56%	0.08%	1.64%
1.77%	0.07%	1.85%
1.53%	0.11%	1.64%
1.67%	0.07%	1.74%
1.41%	0.08%	1.50%
1.47%	0.08%	1.55%
1.48%	0.10%	1.59%
1.55%	0.08%	1.62%
1.51%	0.05%	1.56%
1.55%	0.08%	1.63%
1.45%	0.07%	1.52%
1.46%	0.08%	1.54%
1.49%	0.06%	1.55%
1.38%	0.11%	1.49%
1.38%	0.09%	1.47%
1.45%	0.11%	1.56%
1.46%	0.06%	1.52%
1.59%	0.07%	1.66%
1.63%	0.06%	1.69%
2.04%	0.09%	2.14%
2.17%	0.10%	2.27%
2.34%	0.10%	2.45%
2.27%	0.08%	2.35%
2.48%	0.13%	2.61%
2.78%	0.15%	2.93%
2.92%	0.12%	3.04%
3.20%	0.18%	3.39%
3.70%	0.09%	3.79%
4.25%	0.21%	4.46%
4.73%	0.23%	4.95%
5.28%	0.23%	5.51%
96.18%	3.82%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
3	84.2%	1.000	70.6%	1.000
8	15.8%	1.000	29.4%	1.000
Total	100.0%	1.000	100.0%	1.000

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.787	1.788	
Average Tobacco Factor	1.006	1.006	
Average Area Factor	1.000	1.000	
Average Demographic Factor	1.798	1.798	
Capitation Dampening	0.999	0.999	
Final Demographic Factor	1.797	1.797	1.000

Highmark Benefits Group

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79962PA0270001	Renewing	3,554	3,554	\$ 637.46	\$ 749.72	17.61%
79962PA0270002	Renewing	815	815	\$ 573.20	\$ 685.89	19.66%
79962PA0270003	Renewing	2,001	2,001	\$ 918.87	\$ 1,093.46	19.00%
79962PA0270004	Renewing	142	142	\$ 671.42	\$ 814.43	21.30%
79962PA0270005	Renewing	4,728	4,728	\$ 845.96	\$ 995.53	17.68%
79962PA0270006	Renewing	3,001	3,001	\$ 770.24	\$ 919.20	19.34%
79962PA0280001	Renewing	893	893	\$ 670.47	\$ 779.09	16.20%
79962PA0280002	Renewing	54	54	\$ 704.44	\$ 843.85	19.79%
79962PA0280003	Renewing	1,823	1,823	\$ 878.97	\$ 1,024.97	16.61%
79962PA0280004	New	0	0	\$ -	\$ -	0.00%
79962PA0290001	Renewing	467	467	\$ 643.45	\$ 765.64	18.99%
79962PA0290002	Renewing	735	735	\$ 781.19	\$ 908.37	16.28%
79962PA0300001	Renewing	242	242	\$ 1,012.55	\$ 1,282.09	26.62%
79962PA0300002	Renewing	2,769	2,769	\$ 876.74	\$ 1,016.84	15.98%
79962PA0300003	New	0	0	\$ -	\$ -	0.00%
79962PA0310001	Renewing	171	171	\$ 1,045.57	\$ 1,311.46	25.43%
79962PA0310002	Renewing	1,262	1,262	\$ 909.76	\$ 1,046.22	15.00%
79962PA0310003	New	0	0	\$ -	\$ -	0.00%
79962PA0320001	Renewing	63	63	\$ 483.89	\$ 567.55	17.29%
79962PA0330001	Renewing	742	742	\$ 632.65	\$ 770.12	21.73%
79962PA0330002	Renewing	222	222	\$ 568.26	\$ 697.48	22.74%
79962PA0330003	Renewing	240	240	\$ 895.35	\$ 1,085.16	21.20%
79962PA0330004	Renewing	1,591	1,591	\$ 830.48	\$ 978.80	17.86%
79962PA0330005	Renewing	1,516	1,516	\$ 755.66	\$ 907.62	20.11%
79962PA0330006	Renewing	77	77	\$ 660.94	\$ 804.56	21.73%
79962PA0340001	Renewing	299	299	\$ 665.66	\$ 799.52	20.11%
79962PA0340002	Renewing	812	812	\$ 863.49	\$ 1,008.21	16.76%
79962PA0340003	Renewing	28	28	\$ 693.96	\$ 833.93	20.17%
79962PA0340004	New	0	0	\$ -	\$ -	0.00%
79962PA0350001	Renewing	19	19	\$ 992.24	\$ 1,262.82	27.27%
79962PA0350002	Renewing	790	790	\$ 860.42	\$ 1,004.20	16.71%
79962PA0350003	New	0	0	\$ -	\$ -	0.00%
79962PA0360001	Renewing	32	32	\$ 1,025.26	\$ 1,292.14	26.03%
79962PA0360002	Renewing	573	573	\$ 893.43	\$ 1,033.61	15.69%
79962PA0360003	New	0	0	\$ -	\$ -	0.00%
79962PA0370001	Renewing	166	166	\$ 637.58	\$ 780.21	22.37%
79962PA0370002	Renewing	572	572	\$ 765.39	\$ 890.76	16.38%
79962PA0380001	Renewing	27	27	\$ 482.67	\$ 566.17	17.30%
Total		30,426	30,426	\$ 794.37	\$ 936.76	17.92%

Highmark Benefits Group

Individual Market

Attachment G - Estimated CSR Shortfall Development

CSR Silver Variant	Projected 2026 % of Silver On-Exchange Member	Pricing Actuarial Value		Estimate CSR Shortfall
		CSR Silver Variant	Standard Silver	
94	57.3%	95%	73%	1.30
87	37.4%	93%	73%	1.27
73	2.0%	78%	73%	1.06
70	3.4%	73%	73%	1.00
Total	100.0%			1.27

CSR Silver Variant	Projected 2026 % of Silver On-Exchange Member	HHS Actuarial Value		Estimate CSR Shortfall
		CSR Silver Variant	Standard Silver	
94	57.3%	94%	70%	1.34
87	37.4%	87%	70%	1.24
73	2.0%	73%	70%	1.04
70	3.4%	70%	70%	1.00
Total	100.0%			1.29

CSR Silver Variant	February 2025 % of Silver On-Exchange Member	HHS Actuarial Value		Estimate CSR Shortfall
		CSR Silver Variant	Standard Silver	
94	57.7%	94%	70%	1.34
87	38.8%	87%	70%	1.24
73	1.6%	73%	70%	1.04
70	1.9%	70%	70%	1.00
Total	100.0%			1.29

Standard Questions

1. Membership:

- a. **If the projected membership for plan year 2026 significantly differs from the current 2/1/2025 membership, please explain why.**

Response:

- a. The 2026 projected membership is materially lower than the current membership in 2025 because the Company expects enrollment to decrease with the expiration of the enhanced APTC subsidies.

2. Experience Period Claims:

- a. **Please confirm that all claims which are capitated have been removed from the experience period claims.**
- b. **Please confirm that all non-EHB claims have been removed from the experience period claims.**
- c. **How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?**

Response:

- a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
- b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.

- c. [REDACTED]

3. Trend:

- a. **[SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.**
- b. **[SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.**

Response:

- a. This question is not applicable to this filing.
- b. This question is not applicable to this filing.

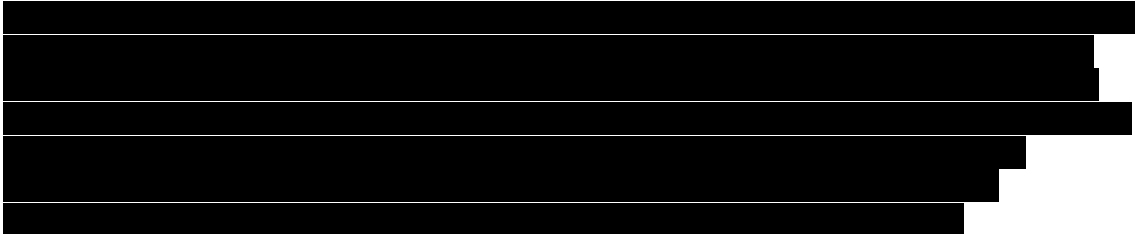
4. Table 6 – Retention:

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

- b. **Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2026.**
- c. **Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.**

Response:

- a. The value in Table 6, cell C57 is 0.00%.
- b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.20 PMPM for plan year 2026, which is consistent with the Final Notice of Benefit and Payment Parameters.

- c. 

5. Pricing AVs:

- a. **Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims/utilization experience is not separated by metal level).**
- b. **Please identify and support any differences between the company’s metallic AV calculator results and the corresponding Pricing AVs.**

Response:

- a. The Company’s Pricing AV tool does not separate claims/utilization experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.
- b. The differences in comparing the CMS metallic AV calculator to the Company’s corresponding Pricing AVs average approximately 10%. These differences occur due to a number of factors such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

6. Expanded Bronze Plans:

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

Response:

- a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding

to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

b.

7. PAAM Exhibits – Consumer Factors:

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

Response:

- a. The proposed geographic rating area factors are unchanged from the currently approved factors.
- c. The proposed network factors are unchanged from the currently approved factors.

8. Plan of Withdrawal:

- a. **Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.**
- b. **For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.**

Response:

- a. Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is the Company's understanding that a Plan of Withdrawal is not applicable for the 2026 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.

9. Copay Adjustment Programs:

- a. **Does the company use a copay adjustment program (also known as a copay accumulator program)?**
 - i. **If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.**
- b. **How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?**
- c. **If any change to such a program has resulted in a pricing impact, please include a narrative describing how the impact has been included within the rate development and a detailed quantitative exhibit supporting the impact.**

Response:

- a. Yes, the Company uses a copay adjustment program called [REDACTED] on certain plans.

- i. [REDACTED]

[REDACTED]

- [REDACTED]

- [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

c. There is no material pricing impact to the [REDACTED] program.

10. PBM and Act 77 of 2024 Compliance: The Department expects insurers to work closely with their PBM to conduct a good faith effort at collecting the requested data below.

- a. Is the PBM handling any part of the negotiations that impacts the cost of drugs?
- b. What is the email address, name, and phone number for the PBM contact?
- c. What is the amount of funds the PBM recouped from pharmacies due to Scrivener's errors?
- d. Use the same pharmacy for all affiliated data. Use the same pharmacy for all non-affiliated data. In Table 18 of the PAAME, using last year's PA claims data:
 - i. Complete cells P7-R16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
 - ii. Complete cells S7-U16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
 - iii. Complete cells V7-X16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).
 - iv. Complete cells Y7-AA16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity not participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).
 - v. Complete cells AG7-AI12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
 - vi. Complete cells AJ7-AL12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
- e. The following questions pertain to rebates:
 - i. Please provide the total amount of rebates remitted to the PBM in cell AO5 of Table 18.
 - ii. Please provide the total amount of funds (rebates, etc.) remitted to the insurer by the PBM for the previous claim year in cell AO6 of Table 18. If there are funds in addition to the rebates, please specify what those funds represent.
 - iii. Please provide the total amount of rebates remitted to the insurer by the PBM for the previous claim year in cell AO7 of Table 18.
- f. What is the percent of rebates remitted to the insurer by the PBM for the previous claim year based on your response to parts i and iii above? Please confirm that this answer matches cell AO8 of Table 18.
- g. Does the health plan have an arrangement with the PBM where the insurer has to meet specific contract requirements, such as reaching a threshold of filled scripts?
 - i. If yes, what is the total amount of funds remitted for the previous claim year to the PBM by the insurer for unexpected fees, penalties, etc.? Please state this value in cell AO10 of Table 18.
- h. In aggregate for the previous claim year, how much funds in total were received from non-affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?
- i. In aggregate for the previous claim year, how much funds in total were received from affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

Response:

- a. [REDACTED]
- b. [REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

c. [REDACTED]

- d. See spreadsheet.
 - i. See spreadsheet.
 - ii. See spreadsheet.
 - iii. See spreadsheet.
 - iv. See spreadsheet.
 - v. See spreadsheet.
 - vi. See spreadsheet.

- e. See spreadsheet.
 - i. See spreadsheet.
 - ii. See spreadsheet. [REDACTED]
 - iii. See spreadsheet.

f. See spreadsheet.

- g. [REDACTED]
 - i. [REDACTED]

h. [REDACTED]

i. [REDACTED]

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HMBO		
Product(s):	PPO		
Market Segment:	Individual		
Rate Effective Date:	01/01/2026	to	12/31/2026
Base Period Start Date:	01/01/2024	to	12/31/2024
Date of Most Recent Membership:	02/01/2025		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2025)	Projected Rating Period
Average Age	43.1	42.5	43.1
Total	312,074	30,426	319,404
<18	27,187	2,816	28,345
18-24	21,179	2,225	22,634
25-29	24,963	2,452	24,198
30-34	25,238	2,494	25,277
35-39	24,123	2,564	26,414
40-44	23,948	2,426	25,298
45-49	23,643	2,280	24,281
50-54	31,092	2,725	29,599
55-59	44,192	3,939	42,741
60-63	56,072	4,900	53,009
64+	10,437	1,605	17,609

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 227,237,681.01	\$ 254,785,088.67	\$ 259,240,203.25	312,074	\$ 40,016,118.91	\$ 299,256,327.16	\$ 866,425.52	\$ (24,930,628.02)	\$ 46,811.10	\$ 138,643.05	\$ 18,305,390.00	\$ 10,951,177.52
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 876.41
Loss Ratio											91.04%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.00%	6.35%	/	11.67%	18.31%
Outpatient Hospital	5.00%	6.35%	/	11.67%	38.69%
Professional	5.00%	6.35%	/	11.67%	23.73%
Other Medical	5.00%	6.35%	/	11.67%	1.48%
Capitation			/	11.67%	0.02%
Prescription Drugs	5.00%	3.66%	/	8.84%	17.77%
Total Annual Trend			/	11.17%	100.00%
Months of Trend			/	24	
Total Applied Trend Projection Factor			/	1.236	

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM	Medical Incurred Claims
Jan-21		7,910,437.04	100.0%	7,910,437.04	17,647	448.26		\$ (624,638.85)	\$ 9,468,414.11	536.95	6,271,827.11
Feb-21		8,585,124.08	100.0%	8,585,124.08	17,854	480.85		\$ (696,738.29)	\$ 9,803,907.76	549.12	6,686,327.46
Mar-21		11,734,381.50	100.0%	11,734,381.50	17,785	659.79		\$ (785,154.68)	\$ 13,044,349.80	733.45	9,504,159.41
Apr-21		10,938,026.59	100.0%	10,938,026.59	17,930	610.04		\$ (609,992.11)	\$ 12,001,598.14	669.36	8,539,759.54
May-21		9,793,944.83	100.0%	9,793,944.83	18,135	540.06		\$ (762,642.56)	\$ 10,740,346.35	592.74	7,531,435.56
Jun-21		10,508,109.55	100.0%	10,508,109.55	18,408	570.84		\$ (839,804.39)	\$ 11,494,821.81	624.45	7,972,000.14
Jul-21		10,929,724.11	100.0%	10,929,724.11	18,793	581.58		\$ (824,622.27)	\$ 11,908,030.72	633.64	8,466,765.36
Aug-21		12,117,076.32	100.0%	12,117,076.32	19,109	634.10		\$ (912,719.68)	\$ 12,860,554.42	679.01	9,270,777.58
Sep-21		12,921,762.62	100.0%	12,921,762.62	19,376	666.90		\$ (864,303.47)	\$ 13,673,814.51	705.71	10,275,665.33
Oct-21		13,198,408.29	100.0%	13,198,408.29	19,390	680.68		\$ (913,679.62)	\$ 13,943,130.90	719.09	10,331,640.16
Nov-21		14,594,021.75	100.0%	14,594,021.75	19,291	756.52		\$ (955,523.29)	\$ 15,129,848.12	784.30	11,578,708.02
Dec-21	\$ 136,534,033.59	12,730,606.93	100.0%	12,730,606.93	19,059	667.96	\$ 21,331,965.39	\$ (1,038,445.83)	\$ 13,174,709.31	691.26	9,432,603.38
Jan-22		9,550,210.36	100.0%	9,550,210.36	18,772	508.75		\$ (896,777.08)	\$ 10,995,243.98	585.73	7,188,732.81
Feb-22		10,298,452.79	100.0%	10,298,452.79	19,063	540.26		\$ (841,222.39)	\$ 11,590,584.88	608.01	8,000,967.87
Mar-22		12,433,994.48	100.0%	12,433,994.25	18,810	661.03		\$ (989,465.50)	\$ 13,758,061.41	731.42	9,583,095.04
Apr-22		12,469,902.01	100.0%	12,469,902.01	18,703	666.73		\$ (895,042.32)	\$ 13,612,438.90	727.82	9,868,229.53
May-22		12,457,304.49	100.0%	12,457,305.95	18,582	670.40		\$ (1,035,095.74)	\$ 13,393,909.71	720.80	9,366,674.93
Jun-22		12,434,602.48	100.0%	12,434,603.86	18,484	672.72		\$ (964,941.33)	\$ 13,380,490.63	723.90	9,509,475.52
Jul-22		10,976,200.24	100.0%	10,976,200.61	18,689	587.31		\$ (843,211.76)	\$ 11,577,639.42	619.49	8,082,963.02
Aug-22		13,579,182.26	100.0%	13,579,184.71	18,595	735.64		\$ (981,939.96)	\$ 14,397,380.43	774.26	10,644,375.69
Sep-22		12,859,852.31	100.0%	12,859,852.25	18,462	696.56		\$ (954,199.32)	\$ 13,668,810.63	740.38	9,899,699.77
Oct-22		12,281,376.07	100.0%	12,281,376.07	18,336	669.80		\$ (1,003,090.32)	\$ 12,878,997.37	702.39	9,148,145.95
Nov-22		11,763,187.53	100.0%	11,763,209.30	18,147	648.22		\$ (1,037,985.08)	\$ 12,190,103.31	671.74	8,501,492.66
Dec-22	\$ 137,620,926.52	11,789,900.51	100.0%	11,789,921.70	17,967	656.20	\$ 22,129,808.62	\$ (958,344.22)	\$ 12,379,314.43	689.00	8,788,966.12
Jan-23		13,091,964.50	100.0%	13,091,991.86	19,862	659.15		\$ (1,192,091.12)	\$ 14,628,994.44	736.53	10,335,568.13
Feb-23		11,745,957.22	100.0%	11,745,986.68	20,586	570.58		\$ (1,150,265.20)	\$ 13,001,544.49	631.57	8,969,708.15
Mar-23		15,582,459.95	100.0%	15,584,923.64	20,515	759.68		\$ (1,369,727.09)	\$ 16,694,794.07	813.78	12,167,921.61
Apr-23		13,699,016.89	100.0%	13,702,492.50	20,389	672.05		\$ (1,278,330.46)	\$ 14,555,369.57	713.88	10,467,787.21
May-23		15,552,190.97	100.0%	15,556,577.02	20,348	764.53		\$ (1,476,293.93)	\$ 16,461,558.60	809.00	11,786,427.05
Jun-23		15,328,663.44	100.0%	15,328,663.43	20,431	750.61		\$ (1,458,063.23)	\$ 16,345,636.91	790.25	11,591,712.67
Jul-23		13,134,325.56	100.0%	13,139,739.38	20,799	631.75		\$ (1,453,173.37)	\$ 13,922,564.14	669.39	9,379,046.53
Aug-23		16,144,740.52	99.9%	16,161,096.84	20,897	773.37		\$ (1,595,575.40)	\$ 16,866,466.71	807.12	11,958,021.81
Sep-23		15,656,968.50	99.9%	15,667,469.96	21,069	743.63		\$ (1,488,382.84)	\$ 16,335,079.68	775.31	11,718,603.78
Oct-23		16,547,495.81	99.9%	16,564,720.85	20,983	789.51		\$ (1,643,580.57)	\$ 17,143,000.01	817.07	12,173,736.91
Nov-23		21,780,659.48	99.9%	21,810,000.92	21,049	1,036.15		\$ (1,597,113.20)	\$ 22,322,766.86	1,060.51	17,512,805.80
Dec-23	\$ 170,680,209.16	15,638,641.92	99.8%	15,665,862.29	20,776	754.04	\$ 27,370,318.19	\$ (1,486,387.77)	\$ 16,130,053.91	776.38	11,542,593.04
Jan-24		17,861,480.09	99.8%	17,892,986.34	23,835	750.70		\$ (1,696,819.65)	\$ 20,285,992.58	851.10	14,135,000.29
Feb-24		17,715,600.86	99.8%	17,749,209.50	25,423	698.16		\$ (1,698,197.82)	\$ 19,820,237.18	779.62	13,832,775.04
Mar-24		19,543,591.91	99.8%	19,589,830.79	25,977	765.32		\$ (1,841,358.50)	\$ 21,537,019.66	841.39	15,188,724.33
Apr-24		22,673,148.25	99.8%	22,726,867.92	25,731	883.25		\$ (2,121,779.24)	\$ 24,299,917.24	944.38	17,538,863.12
May-24		21,611,925.29	99.6%	21,701,187.20	25,874	838.73		\$ (2,111,493.53)	\$ 23,128,878.40	893.90	16,424,318.49
Jun-24		20,123,454.75	99.4%	20,248,929.34	26,040	777.61		\$ (1,997,249.80)	\$ 21,291,178.56	817.63	15,140,013.24
Jul-24		22,302,444.52	99.3%	22,464,132.19	26,367	851.98		\$ (2,063,482.15)	\$ 23,592,968.41	894.79	17,118,143.17
Aug-24		22,164,668.74	99.0%	22,381,351.78	26,531	843.59		\$ (2,159,257.53)	\$ 23,410,004.90	882.36	16,674,685.45
Sep-24		22,731,582.09	98.3%	23,113,603.12	26,640	867.63		\$ (2,189,802.22)	\$ 23,861,581.34	895.71	17,077,946.59
Oct-24		23,676,925.84	97.6%	24,250,310.63	26,733	907.13		\$ (2,543,267.34)	\$ 24,848,966.62	929.52	17,067,377.36
Nov-24		21,638,152.32	96.1%	22,518,084.76	26,739	842.14		\$ (2,049,663.98)	\$ 23,216,864.34	868.28	16,303,119.81
Dec-24	\$ 227,237,681.01	22,742,114.01	92.4%	24,603,709.68	26,564	926.21	\$ 40,016,118.91	\$ (2,458,256.28)	\$ 25,032,084.82	942.33	16,283,552.66

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Rx Incurred Claims	Med Completion Factor *	Rx Completion Factor *	Ultimate Med Claims	Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims	IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend
1,638,609.93	100.0%	100.0%	6,271,827	1,638,610	5.38	257.83	1,228.31	1,091.11	6.86	133,256.90	117,680.98				
1,896,796.62	100.0%	100.0%	6,686,272	1,896,797	5.04	247.51	1,172.06	989.97	6.67	134,321.25	113,232.40				
2,230,222.09	100.0%	100.0%	9,504,159	2,230,222	5.06	351.87	1,561.71	1,209.50	8.38	174,904.74	151,337.17				
2,408,267.05	100.0%	100.0%	8,529,768	2,408,267	6.19	312.77	1,491.80	1,238.76	7.64	160,334.38	141,579.33				
2,262,509.27	100.0%	100.0%	7,531,436	2,262,509	6.07	275.05	1,326.61	1,158.15	8.55	171,558.95	150,266.02				
2,536,109.41	100.0%	100.0%	7,972,000	2,536,109	5.60	286.18	1,377.44	1,154.82	8.58	182,920.95	162,776.11				
2,462,958.75	100.0%	100.0%	8,466,765	2,462,959	6.49	281.91	1,347.47	1,124.14	9.74	214,878.33	189,569.42				
2,846,299.74	100.0%	100.0%	9,270,778	2,846,299	5.86	299.62	1,406.35	1,159.92	9.79	209,626.08	187,129.90				
2,696,097.39	100.0%	100.0%	10,225,668	2,696,097	6.81	296.76	1,432.39	1,146.59	10.37	234,505.54	214,316.83				
2,866,768.13	100.0%	100.0%	10,331,640	2,866,768	5.42	312.84	1,510.62	1,209.49	9.95	226,884.90	202,531.39				
3,015,713.73	100.0%	100.0%	11,578,308	3,015,714	6.32	305.12	1,488.31	1,255.09	11.15	243,190.96	221,241.63				
3,298,003.55	100.0%	100.0%	9,432,603	3,298,004	6.35	304.95	1,454.64	1,337.27	12.12	272,138.37	250,834.61				
2,361,477.55	100.0%	100.0%	7,188,733	2,361,478	5.27	284.84	1,312.22	1,173.82	10.44	244,187.44	208,033.99				
2,297,484.92	100.0%	100.0%	8,001,366	2,297,484	5.04	268.06	1,292.24	1,094.55	10.70	250,154.26	215,727.48				
2,850,939.44	100.0%	100.0%	9,583,092	2,850,939	6.59	322.01	1,557.37	1,174.85	11.96	260,948.96	228,631.28				
2,601,672.48	100.0%	100.0%	9,868,230	2,601,672	6.58	289.85	1,392.08	1,146.98	11.17	254,738.80	224,436.07				
3,090,629.56	100.0%	100.0%	9,366,676	3,090,630	5.97	290.12	1,394.31	1,177.21	13.29	299,534.87	263,806.27				
2,925,126.96	100.0%	100.0%	9,509,477	2,925,127	7.30	298.47	1,456.34	1,185.13	13.42	313,177.42	275,579.00				
2,893,237.22	100.0%	100.0%	8,082,964	2,893,238	5.30	256.25	1,248.22	1,116.86	12.15	269,741.33	238,179.53				
3,034,806.57	100.0%	100.0%	10,644,378	3,034,807	5.81	302.29	1,455.50	1,190.27	13.12	313,617.53	277,420.01				
2,960,152.54	100.0%	100.0%	9,899,703	2,960,153	4.98	293.31	1,491.33	1,191.10	14.84	322,660.73	279,473.27				
3,133,230.12	100.0%	100.0%	9,148,146	3,133,230	5.34	285.56	1,481.02	1,281.80	17.02	354,885.37	308,637.56				
3,261,694.87	100.0%	100.0%	8,501,508	3,261,701	4.30	280.65	1,364.31	1,232.82	17.41	370,798.72	326,389.31				
3,000,934.39	100.0%	100.0%	8,788,982	3,000,940	4.95	284.52	1,354.12	1,234.32	18.31	372,375.07	333,474.49	-4.5%	-2.1%	0.0%	0.8%
2,766,396.27	100.0%	100.0%	10,325,594	2,766,400	5.54	292.17	1,453.48	1,167.51	20.79	478,104.06	411,416.27	-3.9%	-2.6%	0.3%	-0.3%
2,776,249.07	100.0%	100.0%	8,969,731	2,776,256	5.97	277.03	1,390.03	1,044.16	19.72	475,142.63	408,982.42	-2.6%	-2.9%	0.2%	-0.4%
3,414,538.34	100.0%	100.0%	12,169,840	3,415,083	5.31	331.32	1,585.92	1,167.73	22.08	519,553.81	444,416.16	-6.4%	-1.8%	0.4%	-0.2%
3,231,229.68	100.0%	100.0%	10,471,263	3,231,230	5.00	289.38	1,440.19	1,100.50	23.25	531,729.43	462,108.89	-9.1%	-1.2%	1.3%	0.2%
3,765,763.92	100.0%	100.0%	11,790,813	3,765,764	6.83	315.86	1,542.30	1,171.02	29.44	669,918.97	578,835.40	-7.8%	-0.9%	1.8%	0.0%
3,730,950.77	99.9%	100.0%	11,599,683	3,736,951	6.12	303.61	1,483.08	1,120.90	27.61	640,920.33	563,896.73	-11.5%	-1.1%	1.4%	-0.6%
3,755,279.03	99.9%	100.0%	9,384,399	3,755,341	5.77	269.31	1,352.43	1,102.79	27.84	634,744.86	553,108.85	-9.4%	-0.1%	2.6%	-0.7%
4,186,718.71	99.9%	100.0%	11,973,461	4,187,636	5.65	314.97	1,564.40	1,155.48	32.35	778,814.41	686,579.36	-9.6%	0.1%	3.0%	-1.1%
3,938,364.72	99.9%	100.0%	11,728,535	3,938,935	5.60	301.18	1,434.23	1,148.32	28.67	662,627.03	579,964.00	-6.4%	0.4%	2.3%	-1.7%
4,373,758.90	99.9%	100.0%	12,190,014	4,374,707	6.01	329.93	1,660.93	1,283.21	28.69	685,627.35	603,926.13	-5.3%	2.5%	3.5%	-2.2%
4,261,853.68	99.8%	100.0%	17,541,120	4,268,881	6.61	313.62	1,607.14	1,207.09	25.32	612,687.43	545,486.36	0.8%	4.2%	5.7%	-2.3%
3,996,048.88	99.8%	100.0%	11,668,708	3,997,154	4.82	298.98	1,493.50	1,207.40	25.99	608,408.32	539,571.08	2.7%	5.2%	7.2%	-1.7%
3,726,479.80	99.8%	100.0%	14,165,735	3,727,251	6.43	307.82	1,697.27	1,187.87	20.81	603,899.48	514,840.22	3.6%	5.4%	7.7%	-1.5%
3,882,829.82	99.8%	100.0%	13,865,247	3,883,962	5.99	310.07	1,698.38	1,057.78	17.43	565,134.04	489,330.64	2.2%	6.1%	8.9%	-1.6%
4,354,867.58	99.7%	100.0%	15,233,949	4,355,882	7.14	319.50	1,777.46	1,085.87	18.05	545,609.72	474,340.61	6.9%	5.5%	9.6%	-2.1%
5,134,265.11	99.7%	100.0%	17,591,617	5,135,251	7.49	331.32	1,882.92	1,127.63	19.94	630,088.70	549,777.21	13.2%	6.7%	11.7%	-1.6%
5,187,606.80	99.5%	99.9%	16,510,834	5,190,353	6.31	322.67	1,808.37	1,123.87	22.03	710,860.79	619,369.59	11.0%	6.2%	12.3%	-1.9%
4,983,441.51	99.2%	99.9%	15,260,926	4,988,004	6.58	287.22	1,660.75	1,048.31	20.47	629,435.16	549,248.91	13.7%	5.6%	13.2%	-2.1%
5,184,301.35	99.1%	99.9%	17,274,939	5,189,194	7.57	306.09	1,751.47	1,118.37	23.59	751,169.29	664,423.99	15.6%	6.3%	14.8%	-1.9%
5,489,983.29	98.8%	99.9%	16,884,051	5,497,301	7.74	299.80	1,724.91	1,108.33	23.56	731,293.89	644,790.29	19.0%	5.4%	15.0%	-2.0%
5,654,235.50	97.9%	99.8%	17,440,085	5,664,518	7.89	290.40	1,789.67	1,126.16	23.20	730,358.23	643,114.17	20.6%	4.9%	17.4%	-1.9%
6,609,548.48	96.8%	99.8%	17,627,492	6,622,819	7.09	312.45	2,068.63	1,244.83	24.16	765,274.38	681,163.09	21.0%	3.1%	18.5%	-2.1%
5,335,032.51	94.9%	99.8%	17,173,253	5,344,831	7.40	293.19	1,790.73	1,104.08	24.12	777,966.87	694,043.07	18.1%	1.6%	17.9%	-2.7%
6,458,561.35	89.8%	99.8%	18,131,509	6,472,201	7.12	293.82	1,719.15	1,161.99	25.00	799,377.02	712,731.58	21.6%	1.1%	18.3%	-2.8%

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2026

Table 2b. Manual Experience Period Claims and Premiums

Manual Experience Description:											
Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											
*Express Prescription Drug Rebates as a negative number											
										\$	-
											0.00%

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM	Medical Incurred Claims
Jan-21		0.00	0.0%	0.00		0.00					0.00
Feb-21		0.00	0.0%	0.00		0.00					0.00
Mar-21		0.00	0.0%	0.00		0.00					0.00
Apr-21		0.00	0.0%	0.00		0.00					0.00
May-21		0.00	0.0%	0.00		0.00					0.00
Jun-21		0.00	0.0%	0.00		0.00					0.00
Jul-21		0.00	0.0%	0.00		0.00					0.00
Aug-21		0.00	0.0%	0.00		0.00					0.00
Sep-21		0.00	0.0%	0.00		0.00					0.00
Oct-21		0.00	0.0%	0.00		0.00					0.00
Nov-21		0.00	0.0%	0.00		0.00					0.00
Dec-21		0.00	0.0%	0.00		0.00					0.00
Jan-22		0.00	0.0%	0.00		0.00					0.00
Feb-22		0.00	0.0%	0.00		0.00					0.00
Mar-22		0.00	0.0%	0.00		0.00					0.00
Apr-22		0.00	0.0%	0.00		0.00					0.00
May-22		0.00	0.0%	0.00		0.00					0.00
Jun-22		0.00	0.0%	0.00		0.00					0.00
Jul-22		0.00	0.0%	0.00		0.00					0.00
Aug-22		0.00	0.0%	0.00		0.00					0.00
Sep-22		0.00	0.0%	0.00		0.00					0.00
Oct-22		0.00	0.0%	0.00		0.00					0.00
Nov-22		0.00	0.0%	0.00		0.00					0.00
Dec-22		0.00	0.0%	0.00		0.00					0.00
Jan-23		0.00	0.0%	0.00		0.00					0.00
Feb-23		0.00	0.0%	0.00		0.00					0.00
Mar-23		0.00	0.0%	0.00		0.00					0.00
Apr-23		0.00	0.0%	0.00		0.00					0.00
May-23		0.00	0.0%	0.00		0.00					0.00
Jun-23		0.00	0.0%	0.00		0.00					0.00
Jul-23		0.00	0.0%	0.00		0.00					0.00
Aug-23		0.00	0.0%	0.00		0.00					0.00
Sep-23		0.00	0.0%	0.00		0.00					0.00
Oct-23		0.00	0.0%	0.00		0.00					0.00
Nov-23		0.00	0.0%	0.00		0.00					0.00
Dec-23		0.00	0.0%	0.00		0.00					0.00
Jan-24		0.00	0.0%	0.00		0.00					0.00
Feb-24		0.00	0.0%	0.00		0.00					0.00
Mar-24		0.00	0.0%	0.00		0.00					0.00
Apr-24		0.00	0.0%	0.00		0.00					0.00
May-24		0.00	0.0%	0.00		0.00					0.00
Jun-24		0.00	0.0%	0.00		0.00					0.00
Jul-24		0.00	0.0%	0.00		0.00					0.00
Aug-24		0.00	0.0%	0.00		0.00					0.00
Sep-24		0.00	0.0%	0.00		0.00					0.00
Oct-24		0.00	0.0%	0.00		0.00					0.00
Nov-24		0.00	0.0%	0.00		0.00					0.00
Dec-24		0.00	0.0%	0.00		0.00					0.00

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2026
 Incurred Dates: 1/1/2024 to 12/31/2024

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 43%
 Proj. Incurred Claim Impact: -3.7%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2024 to 12/31/2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$96,752,813
\$30,000	\$34,999				\$8,603,399
\$35,000	\$39,999				\$7,140,634
\$40,000	\$44,999				\$6,794,766
\$45,000	\$49,999				\$6,254,717
\$50,000	\$54,999				\$5,045,693
\$55,000	\$59,999				\$5,330,238
\$60,000	\$64,999				\$5,157,537
\$65,000	\$69,999				\$4,096,806
\$70,000	\$74,999				\$3,358,640
\$75,000	\$79,999				\$4,898,999
\$80,000	\$84,999				\$3,854,394
\$85,000	\$89,999				\$2,582,362
\$90,000	\$94,999				\$2,355,748
\$95,000	\$99,999				\$2,111,914
\$100,000	\$109,999				\$3,502,954
\$110,000	\$119,999				\$2,746,803
\$120,000	\$129,999				\$3,875,350
\$130,000	\$139,999				\$4,204,810
\$140,000	\$149,999				\$2,419,981
\$150,000	\$159,999				\$3,168,382
\$160,000	\$169,999				\$3,263,867
\$170,000	\$179,999				\$2,205,373
\$180,000	\$189,999				\$2,503,325
\$190,000	\$199,999				\$1,946,168
\$200,000	\$209,999				\$1,502,043
\$210,000	\$219,999				\$2,770,948
\$220,000	\$229,999				\$1,252,012
\$230,000	\$239,999				\$1,737,421
\$240,000	\$249,999				\$897,568
\$250,000	\$259,999				\$1,904,562
\$260,000	\$269,999				\$1,236,339
\$270,000	\$279,999				\$1,794,049
\$280,000	\$289,999				\$1,600,876
\$290,000	\$299,999				\$1,952,311
\$300,000	\$324,999				\$3,204,829
\$325,000	\$349,999				\$2,563,060
\$350,000	\$374,999				\$3,134,170
\$375,000	\$399,999				\$3,302,162
\$400,000	\$424,999				\$1,587,752
\$425,000	\$449,999				\$431,543
\$450,000	\$474,999				\$445,137
\$475,000	\$499,999				\$2,812,780
\$500,000	\$599,999				\$5,147,128
\$600,000	\$699,999				\$3,193,901
\$700,000	\$799,999				\$2,291,448
\$800,000	\$899,999				\$1,700,214
\$900,000	\$999,999				\$954,871
\$1,000,000+					\$4,798,602
Total		34,762	312,074	\$255,950,374	\$246,391,398

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

Carrier Name:	HMBGI	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	43%
Rate Effective Date:	01/01/2026	Proj. Incurred Claim Impact:	-4.0%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2026					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$486,406,815
\$30,000	\$34,999				\$40,815,895
\$35,000	\$39,999				\$36,166,825
\$40,000	\$44,999				\$32,678,214
\$45,000	\$49,999				\$29,961,607
\$50,000	\$54,999				\$27,337,218
\$55,000	\$59,999				\$26,019,823
\$60,000	\$64,999				\$22,570,947
\$65,000	\$69,999				\$20,743,456
\$70,000	\$74,999				\$18,931,100
\$75,000	\$79,999				\$17,992,319
\$80,000	\$84,999				\$17,163,417
\$85,000	\$89,999				\$14,754,591
\$90,000	\$94,999				\$16,562,178
\$95,000	\$99,999				\$13,190,221
\$100,000	\$109,999				\$24,480,560
\$110,000	\$119,999				\$21,304,100
\$120,000	\$129,999				\$19,384,480
\$130,000	\$139,999				\$16,344,984
\$140,000	\$149,999				\$16,478,031
\$150,000	\$159,999				\$18,475,532
\$160,000	\$169,999				\$12,735,044
\$170,000	\$179,999				\$13,791,173
\$180,000	\$189,999				\$11,557,639
\$190,000	\$199,999				\$12,479,394
\$200,000	\$209,999				\$11,114,289
\$210,000	\$219,999				\$11,861,614
\$220,000	\$229,999				\$10,998,501
\$230,000	\$239,999				\$8,725,995
\$240,000	\$249,999				\$11,598,887
\$250,000	\$259,999				\$6,878,476
\$260,000	\$269,999				\$9,673,492
\$270,000	\$279,999				\$10,590,434
\$280,000	\$289,999				\$7,214,495
\$290,000	\$299,999				\$7,515,747
\$300,000	\$324,999				\$14,748,946
\$325,000	\$349,999				\$11,789,703
\$350,000	\$374,999				\$13,141,139
\$375,000	\$399,999				\$12,169,843
\$400,000	\$424,999				\$9,095,784
\$425,000	\$449,999				\$12,164,552
\$450,000	\$474,999				\$7,573,982
\$475,000	\$499,999				\$9,412,318
\$500,000	\$599,999				\$25,743,457
\$600,000	\$699,999				\$15,486,277
\$700,000	\$799,999				\$10,813,399
\$800,000	\$899,999				\$12,494,467
\$900,000	\$999,999				\$10,181,374
\$1,000,000+					\$22,288,159
Total		176,255	1,570,935	\$1,324,280,740	\$1,271,600,890

PA Rate Template Part II
Rate Development and Change

Carrier Name:	HMBGI
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2026

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	\$ 876.41	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experie
Two year trend projection Factor	1.236	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,083.21	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.979		<- See URRT Instructions
Total Non-Morbidity Changes	1.017	0.000	
Change in Demographics	1.000		<- See URRT Instructions
Change in Network	1.014		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	1.003		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,078.56	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 1,078.56	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,078.56		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.850		
Projected Incurred EHB Claims PMPM	\$ 916.85		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 33.22		
Projected Incurred Exchange User Fees PMPM	\$ 524.73		
Projected Incurred Reinsurance Recoveries PMPM	\$ 536.47		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 871.90		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 1,025.68		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 7.70		
Catastrophic Eligibility Adjustment	\$ 1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 878.2726009		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 1,033.18		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	6.87%	\$64.87
General and Claims	5.20%	\$49.08
Agent/Broker Fees and Commissions	0.88%	\$8.34
Quality Improvement Initiatives	0.79%	\$7.45
Taxes and Fees	0.06%	\$0.54
Risk Adjustment User Fee	0.02%	\$0.20
PCORI Fee	0.04%	\$0.34
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	6.93%	\$65.41
Projected Required Revenue PMPM		\$ 943.68

Table 8. Components of Rate Change

Rate Components	2025	2026	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 443.80	\$ 523.35	\$ 79.55	17.9%
B. Base period allowed claims before normalization	\$ 773.83	\$ 876.41	\$ 102.58	23.1%
C. Normalization factor component of change	\$ (403.55)	\$ (439.76)	\$ (36.21)	-8.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 370.29	\$ 436.66	\$ 66.37	15.0%
D2. URRT Trend	\$ 87.36	\$ 103.03	\$ 15.67	3.5%
D3. URRT Morbidity	\$ (8.62)	\$ (11.45)	\$ (2.83)	-0.6%
D4. URRT Other	\$ (8.26)	\$ 9.14	\$ 17.40	3.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 5.41	\$ (19.47)	\$ (24.88)	-5.6%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.53	\$ 14.50	\$ 1.97	0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (23.82)	\$ (21.38)	\$ 2.44	0.6%
D8. Subtotal - Sum(D1:D7)	\$ 434.89	\$ 511.03	\$ 76.14	17.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (0.28)	\$ (0.32)	\$ (0.04)	0.0%
E2. Pricing AV	\$ (68.54)	\$ (78.45)	\$ (9.91)	-2.2%
E3. Benefit Richness	\$ 40.98	\$ 50.00	\$ 9.02	2.0%
E4. Catastrophic Eligibility	\$ (0.10)	\$ (0.11)	\$ (0.02)	0.0%
E5. Benefits in Addition to EHB	\$ 3.34	\$ 2.98	\$ (0.36)	-0.1%
E6. Subtotal - Sum(E1:E5)	\$ (24.59)	\$ (25.91)	\$ (1.31)	-0.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 32.27	\$ 35.98	\$ 3.71	0.8%
F2. Taxes and Fees	\$ 0.26	\$ 0.30	\$ 0.04	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 32.53	\$ 36.27	\$ 3.75	0.8%
G. Change in Miscellaneous Items	\$ 0.98	\$ 1.96	\$ 0.98	0.2%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 443.80	\$ 523.35	\$ 79.55	17.9%

ence Period on URR

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 876.41	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 227,237,681.01	
Blended Loss Ratio	91.04%	

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

Effective Date	01/01/2026	04/01/2026	07/01/2026	10/01/2026	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,078.56	\$ 1,078.56	\$ 1,078.56	\$ 1,078.56	\$ 1,078.56
Months of Trend	-	3	6	9	
Annual Trend	11.17%	11.17%	11.17%	11.17%	
Single Risk Pool Projected Allowed Claims	\$ 1,078.56	\$ 1,107.51	\$ 1,137.23	\$ 1,167.74	\$ -
Quarterly Trend Factor	1.000	1.027	1.054	1.083	0.000

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	3.0%
Expected On-Exchange Enrollment Percentage	83%
Projected Required Revenue PMPM	\$ 943.68
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	0.993
Projected Incurred Exchange User Fee PMPM	\$ 24.73

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2025	2026
Average Age Factor	1.855	1.790
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.007	1.006
Average Benefit Richness (induced demand)	1.119	1.116
Average Network Factor	0.999	0.999
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 915.30	\$ 1,033.18
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 437.98	\$ 514.76

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

	2025	2026	
Paid-to-Allowed	0.854	0.850	
URRT Trend (Total Applied Trend Factor)	1.236	1.236	<- URRT W1, S2
URRT Morbidity	0.981	0.979	<- URRT W1, S2
URRT "Other"	0.982	1.017	
Risk Adjustment	\$ 9.66	\$ (33.22)	<- URRT W1, S3
Exchange User Fee	\$ 22.37	\$ 24.73	<- URRT W1, S3
Reinsurance Recoveries	\$ 42.53	\$ 36.47	<- URRT W1, S2
Capitation	\$ 0.71	\$ -	
Network Pricing AV	0.999	0.999	<- For 2025 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	1.112	1.116	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.008	1.006	
Administrative Expenses	7.27%	6.87%	
Taxes and Fees	0.06%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2026
 Base Period Start Date: 01/01/2024
 Date of Most Recent Membership: 02/01/2025
 Market Adjusted Index Rate: \$ 1,025.68

																	45 CFR Part 156.8 (d) (2) Allowable Factors						
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2025 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E, M, N, DM, DNM) for 2026	1/1/2026 HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier	Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium						
Totals - Current Membership								0.754				0.846	1.000	1.006	1.000	1.000	1.024	\$ 876.81					
Total - Projected Membership								0.755				0.847	1.000	1.008	1.000	1.000	1.024	\$ 878.27					
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
Plan 1	79962PA0270001	PPO	my Priority Blue Flex PPO Bronze 3800	M	Expanded Brc		0.647	Approach (1)	On/Off		0.731	0.935	1.000	1.001	1.000	1.000	\$701.71						
Plan 2	79962PA0270002	PPO	my Priority Blue Flex PPO Bronze 8900	M	Bronze		0.608	Standard AV	On/Off		0.682	0.917	1.000	1.001	1.000	1.000	\$641.97						
Plan 3	79962PA0270003	PPO	my Priority Blue Flex PPO Silver 7000	M	Silver		0.678	Approach (1)	On/Off		0.740	1.061	1.000	1.001	1.000	1.000	\$1,023.45						
Plan 4	79962PA0270004	PPO	my Priority Blue Flex PPO Silver 3500	M	Silver		0.713	Approach (1)	Off		0.777	0.956	1.000	1.001	1.000	1.000	\$762.32						
Plan 5	79962PA0270005	PPO	my Priority Blue Flex PPO Gold 0	M	Gold		0.808	Approach (1)	On/Off		0.888	1.022	1.000	1.001	1.000	1.000	\$931.84						
Plan 6	79962PA0270006	PPO	my Priority Blue Flex PPO Gold 1500	M	Gold		0.789	Approach (1)	On/Off		0.844	0.993	1.000	1.001	1.000	1.000	\$860.38						
Plan 7	79962PA0280001	PPO	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Brc		0.647	Approach (1)	On/Off		0.731	0.935	1.039	1.001	1.000	1.000	\$729.21						
Plan 8	79962PA0280002	PPO	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	M	Silver		0.713	Approach (1)	Off		0.777	0.956	1.036	1.001	1.000	1.000	\$789.82						
Plan 9	79962PA0280003	PPO	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	M	Gold		0.808	Approach (1)	On/Off		0.888	1.022	1.030	1.001	1.000	1.000	\$959.33						
Plan 10	79962PA0280004	PPO	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	N	Gold		0.789	Approach (1)	On/Off		0.844	0.993	1.032	1.001	1.000	1.000	\$887.88						
Plan 11	79962PA0290001	PPO	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	M	Expanded Brc		0.646	Approach (2)	On/Off		0.742	0.940	1.001	1.001	1.000	1.000	\$716.66						
Plan 12	79962PA0290002	PPO	my Priority Blue Flex PPO Gold 1700 HSA	M	Gold		0.778	Approach (1)	On/Off		0.837	0.989	1.001	1.001	1.000	1.000	\$850.26						
Plan 13	79962PA0300001	PPO	my Priority Blue Flex PPO Premier Silver 0	M	Silver		0.715	Approach (1)	On/Off		0.810	1.137	1.000	1.001	1.000	1.270	\$1,200.06						
Plan 14	79962PA0300002	PPO	my Priority Blue Flex PPO Premier Gold 0	M	Gold		0.817	Approach (1)	On/Off		0.900	1.031	1.000	1.001	1.000	1.000	\$951.78						
Plan 15	79962PA0300003	PPO	my Priority Blue Flex PPO Premier Platinum 0	N	Platinum		0.891	Approach (1)	Off		0.941	1.062	1.000	1.001	1.000	1.000	\$1,026.19						
Plan 16	79962PA0310001	PPO	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	M	Silver		0.715	Approach (1)	On/Off		0.810	1.137	1.023	1.001	1.000	1.270	\$1,227.55						
Plan 17	79962PA0310002	PPO	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	M	Gold		0.817	Approach (1)	On/Off		0.900	1.031	1.029	1.001	1.000	1.000	\$979.27						
Plan 18	79962PA0310003	PPO	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	N	Platinum		0.891	Approach (1)	Off		0.941	1.062	1.027	1.001	1.000	1.000	\$1,053.68						
Plan 19	79962PA0320001	PPO	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	M	Catastrophic		0.6	Standard AV	On/Off		0.624	0.901	1.000	1.001	0.920	1.000	\$531.24						
Plan 20	79962PA0330001	PPO	my Blue Access PPO Bronze 3800	M	Expanded Brc		0.649	Approach (1)	On/Off		0.747	0.942	1.000	0.998	1.000	1.000	\$720.84						
Plan 21	79962PA0330002	PPO	my Blue Access PPO Bronze 8900	M	Bronze		0.608	Standard AV	On/Off		0.693	0.921	1.000	0.998	1.000	1.000	\$652.83						
Plan 22	79962PA0330003	PPO	my Blue Access PPO Silver 7000	M	Silver		0.68	Approach (1)	On/Off		0.738	1.059	1.000	0.998	1.000	1.270	\$1,015.73						
Plan 23	79962PA0330004	PPO	my Blue Access PPO Gold 0	M	Gold		0.81	Approach (1)	On/Off		0.880	1.017	1.000	0.998	1.000	1.000	\$916.19						
Plan 24	79962PA0330005	PPO	my Blue Access PPO Gold 1500	M	Gold		0.79	Approach (1)	On/Off		0.838	0.990	1.000	0.998	1.000	1.000	\$849.56						
Plan 25	79962PA0330006	PPO	my Blue Access PPO Silver 3500	M	Silver		0.716	Approach (1)	Off		0.771	0.953	1.000	0.998	1.000	1.000	\$753.05						
Plan 26	79962PA0340001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Brc		0.649	Approach (1)	On/Off		0.747	0.942	1.038	0.998	1.000	1.000	\$748.33						
Plan 27	79962PA0340002	PPO	my Blue Access PPO Gold 0 + Adult Dental and Vision	M	Gold		0.81	Approach (1)	On/Off		0.880	1.017	1.030	0.998	1.000	1.000	\$943.68						
Plan 28	79962PA0340003	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M	Silver		0.716	Approach (1)	Off		0.771	0.953	1.037	0.998	1.000	1.000	\$780.54						
Plan 29	79962PA0340004	PPO	my Blue Access PPO Gold 1500 + Adult Dental and Vision	N	Gold		0.79	Approach (1)	On/Off		0.838	0.990	1.032	0.998	1.000	1.000	\$877.06						
Plan 30	79962PA0350001	PPO	my Blue Access PPO Premier Silver 0	M	Silver		0.716	Approach (1)	On/Off		0.804	1.131	1.000	0.998	1.000	1.270	\$1,181.98						
Plan 31	79962PA0350002	PPO	my Blue Access PPO Premier Gold 0	M	Gold		0.818	Approach (1)	On/Off		0.894	1.027	1.000	0.998	1.000	1.000	\$939.93						
Plan 32	79962PA0350003	PPO	my Blue Access PPO Premier Platinum 0	N	Platinum		0.894	Approach (1)	Off		0.958	1.075	1.000	0.998	1.000	1.000	\$1,054.42						
Plan 33	79962PA0360001	PPO	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	M	Silver		0.716	Approach (1)	On/Off		0.804	1.131	1.023	0.998	1.000	1.270	\$1,209.47						
Plan 34	79962PA0360002	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M	Gold		0.818	Approach (1)	On/Off		0.894	1.027	1.029	0.998	1.000	1.000	\$967.42						
Plan 35	79962PA0360003	PPO	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	N	Platinum		0.894	Approach (1)	Off		0.958	1.075	1.026	0.998	1.000	1.000	\$1,081.91						
Plan 36	79962PA0370001	PPO	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	M	Expanded Brc		0.647	Approach (2)	On/Off		0.754	0.945	1.001	0.998	1.000	1.000	\$730.26						
Plan 37	79962PA0370002	PPO	my Blue Access PPO Gold 1700 HSA	M	Gold		0.781	Approach (1)	On/Off		0.827	0.983	1.001	0.998	1.000	1.000	\$833.79						
Plan 38	79962PA0380001	PPO	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	M	Catastrophic		0.6	Standard AV	On/Off		0.624	0.901	1.000	0.998	0.920	1.000	\$529.92						

PA Rate Template Part IV A - Individual

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

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2026

Plan Number	HIOS Plan ID (Standard Component)	1/1/2025 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2026	1/1/2026 Plan HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	79962PA0270001	riority Blue Flex PPO Bronz	M		Expanded Bron	On/Off
Plan 2	79962PA0270002	riority Blue Flex PPO Bronz	M		Bronze	On/Off
Plan 3	79962PA0270003	riority Blue Flex PPO Silver	M		Silver	On/Off
Plan 4	79962PA0270004	riority Blue Flex PPO Silver	M		Silver	Off
Plan 5	79962PA0270005	riority Blue Flex PPO Gold	M		Gold	On/Off
Plan 6	79962PA0270006	riority Blue Flex PPO Gold	M		Gold	On/Off
Plan 7	79962PA0280001	ix PPO Bronze 3800 + Adult	M		Expanded Bron	On/Off
Plan 8	79962PA0280002	ex PPO Silver 3500 + Adult	M		Silver	Off
Plan 9	79962PA0280003	Flex PPO Gold 0 + Adult C	M		Gold	On/Off
Plan 10	79962PA0280004	ex PPO Gold 1500 + Adult	N		Gold	On/Off
Plan 11	79962PA0290001	ix PPO Bronze 7400 HSA - C	M		Expanded Bron	On/Off
Plan 12	79962PA0290002	riority Blue Flex PPO Gold 17	M		Gold	On/Off
Plan 13	79962PA0300001	riority Blue Flex PPO Premier	M		Silver	On/Off
Plan 14	79962PA0300002	riority Blue Flex PPO Premier	M		Gold	On/Off
Plan 15	79962PA0300003	riority Blue Flex PPO Premier	N		Platinum	Off
Plan 16	79962PA0310001	PPO Premier Silver 0 + Adult	M		Silver	On/Off
Plan 17	79962PA0310002	PPO Premier Gold 0 + Adult	M		Gold	On/Off
Plan 18	79962PA0310003	PPO Premier Platinum 0 + Adult	N		Platinum	Off
Plan 19	79962PA0320001	Events PPO Catastrophic	M		Catastrophic	On/Off
Plan 20	79962PA0330001	Blue Access PPO Bronze 3	M		Expanded Bron	On/Off
Plan 21	79962PA0330002	Blue Access PPO Bronze 8	M		Bronze	On/Off
Plan 22	79962PA0330003	Blue Access PPO Silver 7C	M		Silver	On/Off
Plan 23	79962PA0330004	Blue Access PPO Silver 7C	M		Gold	On/Off
Plan 24	79962PA0330005	Blue Access PPO Gold 15	M		Gold	On/Off
Plan 25	79962PA0330006	Blue Access PPO Silver 35	M		Silver	Off
Plan 26	79962PA0340001	PPO Bronze 3800 + Adult C	M		Expanded Bron	On/Off
Plan 27	79962PA0340002	ss PPO Gold 0 + Adult Den	M		Gold	On/Off
Plan 28	79962PA0340003	PPO Silver 3500 + Adult D	M		Silver	Off
Plan 29	79962PA0340004	PPO Gold 1500 + Adult D	N		Gold	On/Off
Plan 30	79962PA0350001	Blue Access PPO Premier Sil	M		Silver	On/Off
Plan 31	79962PA0350002	Blue Access PPO Premier G	M		Gold	On/Off
Plan 32	79962PA0350003	Blue Access PPO Premier Plat	N		Platinum	Off
Plan 33	79962PA0360001	O Premier Silver 0 + Adult	M		Silver	On/Off
Plan 34	79962PA0360002	O Premier Gold 0 + Adult	M		Gold	On/Off
Plan 35	79962PA0360003	Premier Platinum 0 + Adult	N		Platinum	Off
Plan 36	79962PA0370001	PO Bronze 7400 HSA - Cus	M		Expanded Bron	On/Off
Plan 37	79962PA0370002	Blue Access PPO Gold 1700	M		Gold	On/Off
Plan 38	79962PA0380001	Events PPO Catastrophic	M		Catastrophic	On/Off

2025 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 445.61	\$ -	\$ -	\$ -	\$ -	\$ 438.46	\$ -	\$ 443.80

\$ -	\$ -	\$ 356.13	\$ -	\$ -	\$ -	\$ -	\$ 356.13	\$ -	\$ 356.13
\$ -	\$ -	\$ 320.23	\$ -	\$ -	\$ -	\$ -	\$ 320.23	\$ -	\$ 320.23
\$ -	\$ -	\$ 513.35	\$ -	\$ -	\$ -	\$ -	\$ 513.35	\$ -	\$ 513.35
\$ -	\$ -	\$ 375.11	\$ -	\$ -	\$ -	\$ -	\$ 375.11	\$ -	\$ 375.11
\$ -	\$ -	\$ 472.62	\$ -	\$ -	\$ -	\$ -	\$ 472.62	\$ -	\$ 472.62
\$ -	\$ -	\$ 430.32	\$ -	\$ -	\$ -	\$ -	\$ 430.32	\$ -	\$ 430.32
\$ -	\$ -	\$ 374.58	\$ -	\$ -	\$ -	\$ -	\$ 374.58	\$ -	\$ 374.58
\$ -	\$ -	\$ 393.55	\$ -	\$ -	\$ -	\$ -	\$ 393.55	\$ -	\$ 393.55
\$ -	\$ -	\$ 491.06	\$ -	\$ -	\$ -	\$ -	\$ 491.06	\$ -	\$ 491.06
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 359.48	\$ -	\$ -	\$ -	\$ -	\$ 359.48	\$ -	\$ 359.48
\$ -	\$ -	\$ 436.43	\$ -	\$ -	\$ -	\$ -	\$ 436.43	\$ -	\$ 436.43
\$ -	\$ -	\$ 565.69	\$ -	\$ -	\$ -	\$ -	\$ 565.69	\$ -	\$ 565.69
\$ -	\$ -	\$ 489.81	\$ -	\$ -	\$ -	\$ -	\$ 489.81	\$ -	\$ 489.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 584.14	\$ -	\$ -	\$ -	\$ -	\$ 584.14	\$ -	\$ 584.14
\$ -	\$ -	\$ 508.26	\$ -	\$ -	\$ -	\$ -	\$ 508.26	\$ -	\$ 508.26
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 270.34	\$ -	\$ -	\$ -	\$ -	\$ 270.34	\$ -	\$ 270.34
\$ -	\$ -	\$ 353.45	\$ -	\$ -	\$ -	\$ -	\$ 353.45	\$ -	\$ 353.45
\$ -	\$ -	\$ 317.47	\$ -	\$ -	\$ -	\$ -	\$ 317.47	\$ -	\$ 317.47
\$ -	\$ -	\$ 500.21	\$ -	\$ -	\$ -	\$ -	\$ 500.21	\$ -	\$ 500.21
\$ -	\$ -	\$ 463.97	\$ -	\$ -	\$ -	\$ -	\$ 463.97	\$ -	\$ 463.97
\$ -	\$ -	\$ 422.17	\$ -	\$ -	\$ -	\$ -	\$ 422.17	\$ -	\$ 422.17
\$ -	\$ -	\$ 369.25	\$ -	\$ -	\$ -	\$ -	\$ 369.25	\$ -	\$ 369.25
\$ -	\$ -	\$ 371.89	\$ -	\$ -	\$ -	\$ -	\$ 371.89	\$ -	\$ 371.89
\$ -	\$ -	\$ 482.41	\$ -	\$ -	\$ -	\$ -	\$ 482.41	\$ -	\$ 482.41
\$ -	\$ -	\$ 387.70	\$ -	\$ -	\$ -	\$ -	\$ 387.70	\$ -	\$ 387.70
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 554.34	\$ -	\$ -	\$ -	\$ -	\$ 554.34	\$ -	\$ 554.34
\$ -	\$ -	\$ 480.70	\$ -	\$ -	\$ -	\$ -	\$ 480.70	\$ -	\$ 480.70
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 572.79	\$ -	\$ -	\$ -	\$ -	\$ 572.79	\$ -	\$ 572.79
\$ -	\$ -	\$ 499.14	\$ -	\$ -	\$ -	\$ -	\$ 499.14	\$ -	\$ 499.14
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 356.20	\$ -	\$ -	\$ -	\$ -	\$ 356.20	\$ -	\$ 356.20
\$ -	\$ -	\$ 427.61	\$ -	\$ -	\$ -	\$ -	\$ 427.61	\$ -	\$ 427.61
\$ -	\$ -	\$ 269.66	\$ -	\$ -	\$ -	\$ -	\$ 269.66	\$ -	\$ 269.66

2026 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 524.59	\$ -	\$ -	\$ -	\$ -	\$ 519.69	\$ -	\$ 523.35

Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	17.7%	0.0%	0.0%	0.0%	0.0%	18.5%	0.0%	17.9%

\$ -	\$ -	\$ 418.84	\$ -	\$ -	\$ -	\$ -	\$ 418.84	\$ -	\$ 418.84
\$ -	\$ -	\$ 383.18	\$ -	\$ -	\$ -	\$ -	\$ 383.18	\$ -	\$ 383.18
\$ -	\$ -	\$ 610.87	\$ -	\$ -	\$ -	\$ -	\$ 610.87	\$ -	\$ 610.87
\$ -	\$ -	\$ 455.01	\$ -	\$ -	\$ -	\$ -	\$ 455.01	\$ -	\$ 455.01
\$ -	\$ -	\$ 556.19	\$ -	\$ -	\$ -	\$ -	\$ 556.19	\$ -	\$ 556.19
\$ -	\$ -	\$ 513.54	\$ -	\$ -	\$ -	\$ -	\$ 513.54	\$ -	\$ 513.54
\$ -	\$ -	\$ 435.25	\$ -	\$ -	\$ -	\$ -	\$ 435.25	\$ -	\$ 435.25
\$ -	\$ -	\$ 471.42	\$ -	\$ -	\$ -	\$ -	\$ 471.42	\$ -	\$ 471.42
\$ -	\$ -	\$ 572.60	\$ -	\$ -	\$ -	\$ -	\$ 572.60	\$ -	\$ 572.60
\$ -	\$ -	\$ 529.95	\$ -	\$ -	\$ -	\$ -	\$ 529.95	\$ -	\$ 529.95
\$ -	\$ -	\$ 427.76	\$ -	\$ -	\$ -	\$ -	\$ 427.76	\$ -	\$ 427.76
\$ -	\$ -	\$ 507.50	\$ -	\$ -	\$ -	\$ -	\$ 507.50	\$ -	\$ 507.50
\$ -	\$ -	\$ 716.29	\$ -	\$ -	\$ -	\$ -	\$ 716.29	\$ -	\$ 716.29
\$ -	\$ -	\$ 568.10	\$ -	\$ -	\$ -	\$ -	\$ 568.10	\$ -	\$ 568.10
\$ -	\$ -	\$ 612.51	\$ -	\$ -	\$ -	\$ -	\$ 612.51	\$ -	\$ 612.51
\$ -	\$ -	\$ 732.70	\$ -	\$ -	\$ -	\$ -	\$ 732.70	\$ -	\$ 732.70
\$ -	\$ -	\$ 584.51	\$ -	\$ -	\$ -	\$ -	\$ 584.51	\$ -	\$ 584.51
\$ -	\$ -	\$ 628.92	\$ -	\$ -	\$ -	\$ -	\$ 628.92	\$ -	\$ 628.92
\$ -	\$ -	\$ 317.08	\$ -	\$ -	\$ -	\$ -	\$ 317.08	\$ -	\$ 317.08
\$ -	\$ -	\$ 430.25	\$ -	\$ -	\$ -	\$ -	\$ 430.25	\$ -	\$ 430.25
\$ -	\$ -	\$ 389.66	\$ -	\$ -	\$ -	\$ -	\$ 389.66	\$ -	\$ 389.66
\$ -	\$ -	\$ 606.27	\$ -	\$ -	\$ -	\$ -	\$ 606.27	\$ -	\$ 606.27
\$ -	\$ -	\$ 546.85	\$ -	\$ -	\$ -	\$ -	\$ 546.85	\$ -	\$ 546.85
\$ -	\$ -	\$ 507.09	\$ -	\$ -	\$ -	\$ -	\$ 507.09	\$ -	\$ 507.09
\$ -	\$ -	\$ 449.48	\$ -	\$ -	\$ -	\$ -	\$ 449.48	\$ -	\$ 449.48
\$ -	\$ -	\$ 446.66	\$ -	\$ -	\$ -	\$ -	\$ 446.66	\$ -	\$ 446.66
\$ -	\$ -	\$ 563.26	\$ -	\$ -	\$ -	\$ -	\$ 563.26	\$ -	\$ 563.26
\$ -	\$ -	\$ 465.89	\$ -	\$ -	\$ -	\$ -	\$ 465.89	\$ -	\$ 465.89
\$ -	\$ -	\$ 523.50	\$ -	\$ -	\$ -	\$ -	\$ 523.50	\$ -	\$ 523.50
\$ -	\$ -	\$ 705.50	\$ -	\$ -	\$ -	\$ -	\$ 705.50	\$ -	\$ 705.50
\$ -	\$ -	\$ 561.02	\$ -	\$ -	\$ -	\$ -	\$ 561.02	\$ -	\$ 561.02
\$ -	\$ -	\$ 629.36	\$ -	\$ -	\$ -	\$ -	\$ 629.36	\$ -	\$ 629.36
\$ -	\$ -	\$ 721.91	\$ -	\$ -	\$ -	\$ -	\$ 721.91	\$ -	\$ 721.91
\$ -	\$ -	\$ 577.43	\$ -	\$ -	\$ -	\$ -	\$ 577.43	\$ -	\$ 577.43
\$ -	\$ -	\$ 645.77	\$ -	\$ -	\$ -	\$ -	\$ 645.77	\$ -	\$ 645.77
\$ -	\$ -	\$ 435.88	\$ -	\$ -	\$ -	\$ -	\$ 435.88	\$ -	\$ 435.88
\$ -	\$ -	\$ 497.67	\$ -	\$ -	\$ -	\$ -	\$ 497.67	\$ -	\$ 497.67
\$ -	\$ -	\$ 316.30	\$ -	\$ -	\$ -	\$ -	\$ 316.30	\$ -	\$ 316.30

		17.6%						17.6%	18%
		19.7%						19.7%	20%
		19.0%						19.0%	19%
		21.3%						21.3%	21%
		17.7%						17.7%	18%
		19.3%						19.3%	19%
		16.2%						16.2%	16%
		19.8%						19.8%	20%
		16.6%						16.6%	17%
		19.0%						19.0%	19%
		16.3%						16.3%	16%
		26.6%						26.6%	27%
		16.0%						16.0%	16%
		25.4%						25.4%	25%
		15.0%						15.0%	15%
		17.3%						17.3%	17%
		21.7%						21.7%	22%
		22.7%						22.7%	23%
		21.2%						21.2%	21%
		17.9%						17.9%	18%
		20.1%						20.1%	20%
		21.7%						21.7%	22%
		20.1%						20.1%	20%
		16.8%						16.8%	17%
		20.2%						20.2%	20%
		27.3%						27.3%	27%
		16.7%						16.7%	17%
		26.0%						26.0%	26%
		15.7%						15.7%	16%
		22.4%						22.4%	22%
		16.4%						16.4%	16%
		17.3%						17.3%	17%

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3
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0	0	0	0	0	0	0	0	Match	0	0	0	Match	1446	1254	411	3613	4240	1623	3103	2988	173	1016	901	1437	515	Match
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	247	186	93	461	567	297	381	173	35	138	181	165	77	Match
-	-	-	-	-	-	-	-	Match	-	-	-	Match	45	65	10	143	195	62	161	59	6	33	18	76	20	Match
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	10	8	2	36	70	6	25	50	1	18	2	11	3	Match
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PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.179276911
Revised Requested Average Rate Change:	17.93%
Minimum Requested Rate Change:	15.00%
Maximum Requested Rate Change:	27.27%
Mapped Members:	30,426
Available in Rating Areas:	Rating Areas 3 and 8

Carrier Name:	HMBGI
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2026

Key Information

Jan. 2024 - Dec. 2024 Financial Experience

Premium	\$	245,543,071.01
Claims	\$	223,543,851.86
Administrative Expenses	\$	20,377,857.00
Taxes & Fees	\$	6,371,064.00
Company Made After Taxes	\$	(4,749,701.85)

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2026:

Claims:	90%
Administrative Expenses:	7%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase: 11.17%

Explanation of requested rate change: The primary drivers of the rate increase are cost and utilization trend and morbidity impacts of the expiration of the enhanced advanced premium tax credits.

Table 16. Risk Adjustment Calculation

Component	Non-Catastrophic		Catastrophic	
	Statewide	Insurer Specific	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment				
Administrative Cost Adjustment				
State Average Monthly Premium				
Actuarial Value (AV)				
Plan Liability Risk Score (PLRS)				
Allowable Rating Factor (ARF)				
Induced Demand Factor (IDF)				
Geographic Cost Factor (GCF)				
Factors Including Risk Score				
Factors Excluding Risk Score				
BEP Risk Adjustment Transfer PMPM				
Combined BEP Risk Adjustment Transfer PMPM				
BEP Average Premium PMPM				
Transfer Percentage				
Projected Average Premium PMPM				
Risk Adjustment Transfer PMPM				
Insurer Specific Manual Adjustment PMPM				
High Cost Risk Pool Adjustment PMPM				
Total Risk Adjustment Transfer				

Rating Area	Non-Cat	Cat
	GCF	GCF
1		
2		
3		
4		
5		
6		
7		
8		
9		

Billable Member Months [Redacted]
 Total Member Months [Redacted]

Text Box:

Please see Attachment B for the development of the Insurer Specific Manual Adjustment PMPM.

Table 16A. Non-Catastrophic Plan Specific RA Details

Plan ID	Metal Level	Rating Area	Total Member Months	Billable Member Months	PLRS	ARF	AV	GCF	IDF	Factors incl. risk score	Factors excl. risk score
[Redacted Content]											

Table 16B. Catastrophic Plan Specific RA Details

Plan ID	Metal Level	Rating Area	Total Member Months	Billable Member Months	PLRS	ARF	AV	GCF	IDF	Factors incl. risk score	Factors excl. risk score
[Redacted]											

MLR and Rebate Calculation

Carrier Name: **HMBGI**
 Product(s): **PPO**
 Market Segment: **Individual**
 Rate Effective Date: **01/01/2026**
 Historical Claims as-of Date

Line Description	Health Insurance Coverage Total	Health Insurance Coverage 2022	Health Insurance Coverage 2023	Health Insurance Coverage 2024	Health Insurance Coverage Projections 2025	Health Insurance Coverage Projections 2026
1. Medical Loss Ratio Numerator						
1.2 Adjusted incurred claims	\$512,347,592	\$124,581,902	\$160,036,881	\$227,728,809	\$279,483,166	\$286,982,785
1.3 Improving Health Care Quality Expenses	\$3,083,711	\$1,041,900	\$875,355	\$1,166,455	\$1,470,917	\$1,521,710
1.4 Reconciled payments of cost-sharing reductions	\$0	\$0	\$0	\$0	\$0	\$0
1.5 Federal Transitional Reinsurance Program payments from HHS	\$0	\$0	\$0	\$0	\$0	\$0
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS)	\$29,516,817	\$5,265,088	\$9,086,559	\$15,165,170	\$20,962,482	\$20,263,086
1.8 Shared Savings payments to enrollees	\$0	\$0	\$0	\$0	\$0	\$0
1.9 MLR numerator	\$485,914,486	\$120,358,714	\$151,825,677	\$213,730,094	\$259,991,601	\$268,241,409
2. Medical Loss Ratio Denominator						
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	\$538,656,439	\$138,045,411	\$171,748,038	\$228,862,990	\$288,599,539	\$298,565,364
2.2 Federal and State taxes and licensing or regulatory fees	\$0	\$0	\$0	\$0	\$0	\$0
2.3 MLR Denominator (Lines 2.1 - 2.2)	\$538,656,439	\$138,045,411	\$171,748,038	\$228,862,990	\$288,599,539	\$298,565,364
3. Credibility Adjustment						
3.1 Life-years	65,972	18,806	20,913	26,252	30,610	27,958
3.2 Base credibility factor	0.4%					
3.3 Average deductible	\$0					
3.4 Deductible factor	1.000					
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	0.4%					
4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	90.2%	87.2%	88.4%	93.4%	90.1%	89.8%
4.2 Credibility adjustment (Line 3.5, if applicable)	0.4%					
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	90.6%					
5. Rebate Calculation						
5.1 MLR standard	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
5.2 Credibility-adjusted MLR (Line 4.3)	90.6%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	\$228,862,990					
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines (5.1 - 5.2) x 5.3)	\$0.00					

Life Years	Base credibility factor
-	0.0%
1,000	8.3%
2,500	5.2%
5,000	3.7%
10,000	2.6%
25,000	1.6%
50,000	1.2%
75,000	0.0%

Average Health Plan Deductible	Deductible factor
\$0	1.000
\$2,500	1.164
\$5,000	1.402
\$10,000	1.736

Table 17-1. Projected Historical Experience from the Plan Year 2025 Filing

Month-Year	Total Annual Premium	Ultimate Incurred Claims	Members	Prescription Drug Rebates**	Variance (\$) - Premium	Variance (%) - Premium	Variance (\$) - Claims	Variance (%) - Claims	Variance (\$) - Drug Rebates	Variance (%) - Drug Rebates
Jan-21		\$ 7,901,703.31	17,647	(\$624,645)						
Feb-21		\$ 8,579,065.25	17,854	(\$696,745)						
Mar-21		\$ 11,724,776.11	17,785	(\$785,161)						
Apr-21		\$ 10,938,392.44	17,930	(\$810,000)						
May-21		\$ 9,775,227.39	18,135	(\$762,650)						
Jun-21		\$ 10,506,099.91	18,408	(\$839,808)						
Jul-21		\$ 10,935,503.24	18,793	(\$824,631)						
Aug-21		\$ 12,133,265.01	19,109	(\$912,722)						
Sep-21		\$ 12,891,649.64	19,376	(\$864,312)						
Oct-21		\$ 13,752,152.73	19,390	(\$913,683)						
Nov-21		\$ 14,570,563.75	19,291	(\$955,490)						
Dec-21	\$136,534,034	\$ 12,725,453.43	19,059	(\$1,038,416)	\$ 0.00	0.0%	\$ (472,228.58)	-0.3%	\$ -	0.0%
Jan-22		\$ 9,556,522.75	18,772	(\$896,786)						
Feb-22		\$ 10,337,387.77	19,063	(\$841,323)						
Mar-22		\$ 12,455,245.54	18,810	(\$989,433)						
Apr-22		\$ 12,480,736.00	18,703	(\$895,023)						
May-22		\$ 12,447,867.88	18,582	(\$1,035,081)						
Jun-22		\$ 12,432,654.89	18,484	(\$964,927)						
Jul-22		\$ 10,993,278.16	18,689	(\$943,215)						
Aug-22		\$ 13,702,799.20	18,595	(\$981,922)						
Sep-22		\$ 12,885,312.58	18,462	(\$954,193)						
Oct-22		\$ 12,330,878.57	18,336	(\$1,003,159)						
Nov-22		\$ 11,750,624.91	18,147	(\$1,037,972)						
Dec-22	\$137,621,613	\$ 11,786,037.08	17,967	(\$958,581)	\$ (686.24)	0.0%	\$ (164,563.74)	-0.1%	\$ -	0.0%
Jan-23		\$ 13,056,725.59	19,865	(\$1,191,089)						
Feb-23		\$ 11,711,430.89	20,587	(\$1,151,550)						
Mar-23		\$ 15,588,801.74	20,515	(\$1,371,682)						
Apr-23		\$ 13,808,793.82	20,389	(\$1,279,985)						
May-23		\$ 15,792,648.53	20,350	(\$1,478,287)						
Jun-23		\$ 15,460,265.31	20,433	(\$1,459,213)						
Jul-23		\$ 13,452,151.36	20,799	(\$1,455,516)						
Aug-23		\$ 15,815,847.50	20,900	(\$1,597,062)						
Sep-23		\$ 15,687,966.53	21,076	(\$1,488,710)						
Oct-23		\$ 16,639,959.56	20,985	(\$1,636,035)						
Nov-23		\$ 18,361,288.77	21,069	(\$1,594,448)						
Dec-23	\$170,726,735	\$ 16,279,794.71	20,819	(\$1,485,406)	\$ (46,525.84)	0.0%	\$ 2,370,821.09	1.3%	\$ -	0.0%

Table 17-2. Assessment of Actual to Projected for Paid Claims, Risk Adjustment, and Reinsurance

Plan Year	Category	Projected PMPM *	Actual PMPM	Variance
2024	Ultimate Incurred Claims	\$ 725	\$ 831	\$ (106)
	Drug Rebates	\$ (73)	\$ (80)	\$ 7
	Risk Adjustment	\$ (26)	\$ 59	\$ (85)
	Reinsurance	\$ 32	\$ 35	\$ (3)
	TOTAL	\$ 719	\$ 737	\$ (18)

* Projected PMPMs should come from PY24 filing.

Table 18. Drug Data

	Site of Service	Drug Type	Scripts	Insurer Pay	Patient Pay	Rebates	Other
Retail	In-Network Pharmacy	Generic	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
		Brand					
		Specialty					
	OON Pharmacy	Generic					
		Brand					
		Specialty					

	Site of Service	Drug Type	Scripts	Insurer Pay	Patient Pay	Rebates	Other
Mail	In-Network Pharmacy	Generic	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
		Brand					
		Specialty					
	OON Pharmacy	Generic					
		Brand					
		Specialty					

Other includes any portion of cost not covered directly by insurer or patient (i.e., coupons, etc.)
 Please explain what the "Other" category includes below.

[REDACTED]

	Drug Name	Brand Equivalent	RXCU	NDC (or comparable)	Affiliated Pharmacy			Non-Affiliated Pharmacy			Participating 340(B)			Non-Participating 340(B)		
					Minimum Paid	Maximum Paid	Average Paid	Minimum Paid	Maximum Paid	Average Paid	Minimum Paid	Maximum Paid	Average Paid	Minimum Paid	Maximum Paid	Average Paid
1	sildenafil	Revatio	577033	58151-395												
2	tadalafil	Adcirca	403957	42291-867												
3	dalfampridine	Ampyra	897021	0378-4504-05												
4	dimethyl fumarate	Tecfidera	1373483	0378-0399-91												
5	imatinib	Gleevec	403878	70771-1394-9												
6	capecitabine	Xeloda	200327	51407-640-12												
7	abiraterone	Zytiga	1100075	16714-963-01												
8	atorvastatin	Lipitor	259255	16729-045												
9	amlodipine	Norvasc	197361	68180-455												
10	lisinopril	Zestril	197884	0591-0405												

	Name	Unique ID
Affiliated Pharmacy:		
Non-Affiliated Pharmacy:		

Category	NDC (or comparable)	Vaccine Name	Affiliated Pharmacy			Non-Affiliated Pharmacy		
			Minimum Paid	Maximum Paid	Average Paid	Minimum Paid	Maximum Paid	Average Paid
1	COVID-19 00069-2432-10	COVID-19, mRNA, LNP-S, PF, tris-sucrose, 30 mcg/0.3 mL						
2	COVID-19 80777-0110-96	COVID-19, mRNA, LNP-S, PF, 50 mcg/0.5 mL						
3	RSV 00069-0344-01	RSV, bivalent, protein subunit RSVpreF, diluent reconstituted, 0.5 mL, PF						
4	RSV 58160-0848-11	RSV, recombinant, protein subunit RSVpreF, adjuvant reconstituted, 0.5 mL, PF						
5	RSV 80777-0345-89	RSV, mRNA, injectable, PF						
6	HPV 00006-4119-03	HPV9						

Total Amount of Rebates Remitted to the PBM	
Total Amount of Funds (Rebates, etc.) Remitted to the Insurer by the PBM	
Total Amount of Rebates Remitted to the Insurer by the PBM	
Percent of Rebates Remitted to the Insurer by the PBM	
Total Amount of Funds Remitted to the PBM by the Insurer for Unexpected Fees, Penalties, etc.	

Company Name: Highmark Benefits Group
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2026

Ending date of Rates: December 31, 2026

HIOS Plan ID (On Exchange)=>	N/A		N/A		79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002		79962PA0270006		79962PA0280004			
HIOS Plan ID (Off Exchange)=>	79962PA0300003		79962PA0310003		79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002		79962PA0270006		79962PA0280004			
Plan Marketing Name =>	my Priority Blue Flex PPO Premier Platinum 0		my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision		my Priority Blue Flex PPO Gold 0		my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision		my Priority Blue Flex PPO Premier Gold 0		my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision		my Priority Blue Flex PPO Gold 1700 HSA		my Priority Blue Flex PPO Gold 1500		my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision			
Form # =>	PPO/Premier/HBG/DP-3		PPO/Premier/HBG/DP-3		PPO/HBG/DP-3		PPO/ADV/HBG/DP-3		PPO/Premier/HBG/DP-3		PPO/Premier/ADV/HBG/DP-3		PPO/HDHP/HBG/DP-3		PPO/HBG/DP-3		PPO/ADV/HBG/DP-3			
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3			
Network =>	U		U		U		U		U		U		U		U		U			
Metal =>	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	0		0		0		0		0		0		1700		1500		1500			
Coinsurance =>	0.9		0.9		0.7		0.7		0.8		0.8		0.8		0.7		0.7			
Copays =>	\$0 PCP		\$0 PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 A/D PCP		\$35 PCP		\$35 PCP			
OOP Maximum =>	5000		5000		7500		7500		6900		6900		7500		8300		8300			
Pediatric Dental (Yes/No) =>	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	
0 - 14	\$468.57	\$468.57	\$481.12	\$481.12	\$425.49	\$425.49	\$438.04	\$438.04	\$434.60	\$434.60	\$447.15	\$447.15	\$388.24	\$388.24	\$392.86	\$392.86	\$405.41	\$405.41		
15	\$510.22	\$510.22	\$523.89	\$523.89	\$463.31	\$463.31	\$476.98	\$476.98	\$473.23	\$473.23	\$486.90	\$486.90	\$427.78	\$427.78	\$441.45	\$441.45	\$454.23	\$454.23		
16	\$526.15	\$526.15	\$540.24	\$540.24	\$477.77	\$477.77	\$491.86	\$491.86	\$488.00	\$488.00	\$502.09	\$502.09	\$435.94	\$435.94	\$441.13	\$441.13	\$455.23	\$455.23		
17	\$542.07	\$542.07	\$556.59	\$556.59	\$492.23	\$492.23	\$506.75	\$506.75	\$502.77	\$502.77	\$517.29	\$517.29	\$449.14	\$449.14	\$454.48	\$454.48	\$469.01	\$469.01		
18	\$559.22	\$559.22	\$574.20	\$574.20	\$507.80	\$507.80	\$522.78	\$522.78	\$518.68	\$518.68	\$533.66	\$533.66	\$463.35	\$463.35	\$468.86	\$468.86	\$483.84	\$483.84		
19	\$576.37	\$576.37	\$591.81	\$591.81	\$523.37	\$523.37	\$538.82	\$538.82	\$534.58	\$534.58	\$550.02	\$550.02	\$477.56	\$477.56	\$483.24	\$483.24	\$498.68	\$498.68		
20	\$594.13	\$594.13	\$610.05	\$610.05	\$539.50	\$539.50	\$555.42	\$555.42	\$551.06	\$551.06	\$566.97	\$566.97	\$492.28	\$492.28	\$498.13	\$498.13	\$514.05	\$514.05		
21	\$612.51	\$612.82	\$628.92	\$628.92	\$556.19	\$556.19	\$572.60	\$572.60	\$568.10	\$568.10	\$582.30	\$582.30	\$502.19	\$502.19	\$507.50	\$507.50	\$523.95	\$523.95		
22	\$612.51	\$612.82	\$628.92	\$628.92	\$556.19	\$556.19	\$572.60	\$572.60	\$568.10	\$568.10	\$582.30	\$582.30	\$502.19	\$502.19	\$507.50	\$507.50	\$523.95	\$523.95		
23	\$612.51	\$612.82	\$628.92	\$628.92	\$556.19	\$556.19	\$572.60	\$572.60	\$568.10	\$568.10	\$582.30	\$582.30	\$502.19	\$502.19	\$507.50	\$507.50	\$523.95	\$523.95		
24	\$612.51	\$612.82	\$628.92	\$628.92	\$556.19	\$556.19	\$572.60	\$572.60	\$568.10	\$568.10	\$582.30	\$582.30	\$502.19	\$502.19	\$507.50	\$507.50	\$523.95	\$523.95		
25	\$614.96	\$630.33	\$631.44	\$647.23	\$558.41	\$572.37	\$574.89	\$589.26	\$570.37	\$584.63	\$586.85	\$601.52	\$509.53	\$522.27	\$515.59	\$528.48	\$532.07	\$545.37	\$545.37	
26	\$627.21	\$642.89	\$644.01	\$660.11	\$569.54	\$583.78	\$586.34	\$601.00	\$581.73	\$596.27	\$598.54	\$613.50	\$519.68	\$532.67	\$525.86	\$539.01	\$542.67	\$556.24	\$556.24	
27	\$641.91	\$657.96	\$659.11	\$675.59	\$582.89	\$597.46	\$600.08	\$615.08	\$595.37	\$610.25	\$612.57	\$627.88	\$531.86	\$545.16	\$538.19	\$551.64	\$555.39	\$569.27	\$569.27	
28	\$665.80	\$682.45	\$683.64	\$700.73	\$604.58	\$619.69	\$622.42	\$637.98	\$617.52	\$632.96	\$635.36	\$651.24	\$551.65	\$565.44	\$558.22	\$572.18	\$576.06	\$590.46	\$590.46	
29	\$685.40	\$702.54	\$703.76	\$721.35	\$622.38	\$637.94	\$640.74	\$656.76	\$635.70	\$651.59	\$654.07	\$670.42	\$567.89	\$582.09	\$574.65	\$589.02	\$593.01	\$607.84	\$607.84	
30	\$695.20	\$712.58	\$713.82	\$731.67	\$631.28	\$647.06	\$649.90	\$666.15	\$644.79	\$660.91	\$663.42	\$680.01	\$576.01	\$590.41	\$582.87	\$597.44	\$601.49	\$616.53	\$616.53	
31	\$709.90	\$727.65	\$728.92	\$747.14	\$644.62	\$660.74	\$663.64	\$680.23	\$658.43	\$674.89	\$677.45	\$694.39	\$585.19	\$602.89	\$595.19	\$610.07	\$614.21	\$629.57	\$629.57	
32	\$724.60	\$742.72	\$744.01	\$762.61	\$657.97	\$674.42	\$677.39	\$694.32	\$672.06	\$688.86	\$691.48	\$708.77	\$600.37	\$615.38	\$607.52	\$622.71	\$626.93	\$642.60	\$642.60	
33	\$733.79	\$752.13	\$753.45	\$772.29	\$666.32	\$682.98	\$685.97	\$703.12	\$680.58	\$697.59	\$700.24	\$717.75	\$607.99	\$623.19	\$615.22	\$630.60	\$634.88	\$650.75	\$650.75	
34	\$743.59	\$762.18	\$763.51	\$782.60	\$675.21	\$692.09	\$695.14	\$712.52	\$689.67	\$706.91	\$709.60	\$727.34	\$616.11	\$631.51	\$623.44	\$639.03	\$643.36	\$659.44	\$659.44	
35	\$748.49	\$767.20	\$768.54	\$787.75	\$679.66	\$696.65	\$699.72	\$717.21	\$694.22	\$711.58	\$714.27	\$732.13	\$620.17	\$635.67	\$627.55	\$643.24	\$647.60	\$663.79	\$663.79	
36	\$753.39	\$772.22	\$773.57	\$792.91	\$684.11	\$701.21	\$704.30	\$721.91	\$698.76	\$716.23	\$718.95	\$736.92	\$624.23	\$639.84	\$631.65	\$647.44	\$651.84	\$668.14	\$668.14	
37	\$758.29	\$777.25	\$778.60	\$798.07	\$688.56	\$705.77	\$708.88	\$726.60	\$703.31	\$720.89	\$723.62	\$741.71	\$628.29	\$644.00	\$635.76	\$651.65	\$656.08	\$672.48	\$672.48	
38	\$763.19	\$782.27	\$783.63	\$803.22	\$693.01	\$710.34	\$713.46	\$731.30	\$707.85	\$725.55	\$728.30	\$746.51	\$632.35	\$648.16	\$639.87	\$655.87	\$660.32	\$676.83	\$676.83	
39	\$772.99	\$792.31	\$793.70	\$813.54	\$701.91	\$719.46	\$722.62	\$740.69	\$716.94	\$734.86	\$737.65	\$756.09	\$640.47	\$656.48	\$648.09	\$664.29	\$668.52	\$684.90	\$684.90	
40	\$782.79	\$802.07	\$803.76	\$824.14	\$710.81	\$728.89	\$731.78	\$750.96	\$726.03	\$744.98	\$747.00	\$765.59	\$644.59	\$661.24	\$653.30	\$669.54	\$674.29	\$690.90	\$690.90	
41	\$797.49	\$817.23	\$818.85	\$839.43	\$721.16	\$739.97	\$743.00	\$762.53	\$737.67	\$756.63	\$759.42	\$778.03	\$647.03	\$664.04	\$656.10	\$672.44	\$677.19	\$693.84	\$693.84	
42	\$811.58	\$831.48	\$833.32	\$854.39	\$732.65	\$752.35	\$755.95	\$775.73	\$748.48	\$767.44	\$771.48	\$790.99	\$649.49	\$666.44	\$658.50	\$674.84	\$680.18	\$696.84	\$696.84	
43	\$831.18	\$851.75	\$853.44	\$875.11	\$745.75	\$766.07	\$769.69	\$790.14	\$762.06	\$781.04	\$784.83	\$804.34	\$651.03	\$668.04	\$660.10	\$676.44	\$681.78	\$698.44	\$698.44	
44	\$855.68	\$876.63	\$878.60	\$900.58	\$757.00	\$777.92	\$781.92	\$803.11	\$775.94	\$795.64	\$799.43	\$819.14	\$656.56	\$673.57	\$665.63	\$681.97	\$687.31	\$703.97	\$703.97	
45	\$884.46	\$1,012.71	\$908.16	\$1,039.84	\$803.14	\$819.60	\$826.83	\$848.72	\$820.34	\$839.29	\$844.03	\$864.41	\$664.41	\$681.42	\$673.53	\$690.07	\$695.41	\$712.07	\$712.07	
46	\$918.77	\$1,065.77	\$943.38	\$1,094.32	\$834.29	\$850.97	\$858.90	\$881.25	\$852.15	\$868.49	\$873.77	\$894.59	\$670.03	\$687.04	\$679.15	\$695.69	\$701.03	\$717.57	\$717.57	
47	\$957.35	\$1,126.80	\$989.30	\$1,156.99	\$869.32	\$1,023.19	\$894.97	\$1,053.38	\$887.94	\$1,045.11	\$913.59	\$1,075.30	\$681.22	\$698.23	\$690.34	\$706.88	\$712.22	\$728.76	\$728.76	
48	\$1,001.45	\$1,197.73	\$1,028.28	\$1,229.82	\$909.37	\$1,087.61	\$936.20	\$1,119.70	\$928.84	\$1,110.89	\$955.67	\$1,142.98	\$692.39	\$709.40	\$701.51	\$718.05	\$723.39	\$739.93	\$739.93	
49	\$1,044.94	\$1,271.69	\$1,072.94	\$1,305.77	\$948.86	\$1,154.76	\$976.86	\$1,188.84	\$969.17	\$1,179.49	\$997.17	\$1,213.56	\$698.80	\$715.81	\$707.92	\$724.46	\$729.80	\$746.34	\$746.34	
50	\$1,093.94	\$1,340.08	\$1,123.25	\$1,375.98	\$993.36	\$1,216.87	\$1,022.66	\$1,252.76	\$1,014.63	\$1,242.92	\$1,043.93	\$1,278.81	\$706.40	\$723.41	\$715.52	\$732.06	\$737.40	\$753.94	\$753.94	
51	\$1,142.33	\$1,399.35	\$1,172.94	\$1,436.85	\$1,037.29	\$1,270.68	\$1,067.90	\$1,308.18	\$1,059.51	\$1,297.90	\$1,090.11	\$1,335.38	\$715.81	\$732.82	\$724.93	\$741.47	\$746.81	\$763.35	\$763.35	
52	\$1,195.62	\$1,464.63	\$1,227.65	\$1,503.87	\$1,085.68	\$1,329.96	\$1,117.72	\$1,369.21	\$1,108.93	\$1,358.44	\$1,140.96	\$1,397.68	\$724.93	\$741.94	\$734.05	\$750.59	\$755.93	\$772.47	\$772.47	
53	\$1,249.52	\$1,530.66	\$1,283.00	\$1,571.68	\$1,134.63	\$1,389.92	\$1,168.10	\$1,430.92	\$1,158.92	\$1,419.68	\$1,192.40	\$1,460.69	\$732.06	\$749.07	\$741.18	\$757.72	\$763.06	\$779.60	\$779.60	
54	\$1,307.71	\$1,601.94	\$1,342.74	\$1,644.86	\$1,187.47	\$1,454.65	\$1,222.50	\$1,497.56	\$1,212.89	\$1,485.79	\$1,247.93	\$1,528.71	\$741.18	\$758.19	\$750.30	\$766.84	\$772.18	\$788.72	\$788.72	
55	\$1,365.90	\$1,673.23	\$1,402.49	\$1,718.05	\$1,240.30	\$1,519.37	\$1,276.90	\$1,564.20	\$1,266.86	\$1,551.90	\$1,303.46	\$1,596.74	\$749.30	\$766.31	\$758.42	\$774.96	\$780.30	\$796.84	\$796.84	
56	\$1,428.99	\$1,750.51	\$1,467.27	\$1,797.41	\$1,297.59	\$1,589.55	\$1,335.88	\$1,636.45	\$1,325.38	\$1,623.59	\$1,363.66	\$1,670.48	\$758.42	\$775.43	\$767.54	\$784.08	\$789.42	\$805.96	\$805.96	
57	\$1,492.69	\$1,828.55	\$1,532.68	\$1,877.53	\$1,355.44	\$1,660.41	\$1,395.43	\$1,709.40	\$1,384.46	\$1,695.96	\$1,424.45	\$1,744.95	\$767.54	\$784.55	\$775.66	\$792.20	\$797.54	\$814.08	\$814.08	
58	\$1,560.68	\$1,911.83	\$1,602.49	\$1,963.05	\$1,417.17	\$1,736.03	\$1,458.98	\$1,787.25	\$1,447.52	\$1,773.21	\$1,489.33	\$1,842.43	\$775.66	\$792.67	\$783.78	\$790.32	\$795.66	\$812.20	\$812.20	
59	\$1,594.36	\$1,953.09	\$1,637.08	\$2,005.42	\$1,477.76	\$1,773.51	\$1,490.48	\$1,825.84	\$1,478.76	\$1,811.48	\$1,521.48	\$1,868.81	\$784.78	\$801.79	\$792.					

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		79962PA0300001		79962PA0310001		79962PA0270003		79962PA0270001		79962PA0280001		79962PA0290001		79962PA0270002	
HIOS Plan ID (Off Exchange)=>	79962PA0270004		79962PA0280002		79962PA0300001		79962PA0310001		79962PA0270003		79962PA0270001		79962PA0280001		79962PA0290001		79962PA0270002	
Plan Marketing Name =>	my Priority Blue Flex PPO Silver 0		my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision		my Priority Blue Flex PPO Premier Silver 0		my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision		my Priority Blue Flex PPO Silver 6000		my Priority Blue Flex PPO Bronze 3800		my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision		my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision		my Priority Blue Flex PPO Bronze 9200	
Form # =>	PPO/HBG/DP-3		PPO/ADV/HBG/DP-3		PPO/Premier/HBG/DP-3		PPO/Premier/HBG/DP-3		PPO/HBG/DP-3		PPO/HBG/DP-3		PPO/ADV/HBG/DP-3		PPO/ADV/HBG/DP-3		PPO/HBG/DP-3	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U	
Metal =>	Silver		Silver		Silver		Silver		Silver		Expanded Bronze		Expanded Bronze		Expanded Bronze		Bronze	
Deductible =>	0		0		0		0		6000		3800		3800		5900		9200	
Coinurance =>	0.7		0.7		0.7		0.7		0.7		0.5		0.5		0.6		1	
Copays =>	\$50 PCP		\$50 PCP		\$45 PCP		\$45 PCP		\$55 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A	
OOP Maximum =>	9400		9400		9700		9700		9900		9900		9900		9900		8300	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$348.08	\$348.08	\$360.64	\$360.64	\$547.96	\$547.96	\$560.52	\$560.52	\$467.32	\$467.32	\$320.41	\$320.41	\$332.97	\$332.97	\$327.24	\$327.24	\$293.13	\$293.13
15	\$379.02	\$379.02	\$392.69	\$392.69	\$596.67	\$596.67	\$610.34	\$610.34	\$508.85	\$508.85	\$348.89	\$348.89	\$362.56	\$362.56	\$356.32	\$356.32	\$319.19	\$319.19
16	\$390.85	\$390.85	\$404.95	\$404.95	\$615.29	\$615.29	\$629.39	\$629.39	\$524.74	\$524.74	\$359.78	\$359.78	\$373.88	\$373.88	\$367.45	\$367.45	\$329.15	\$329.15
17	\$402.68	\$402.68	\$417.21	\$417.21	\$633.92	\$633.92	\$648.44	\$648.44	\$540.62	\$540.62	\$370.67	\$370.67	\$385.20	\$385.20	\$378.57	\$378.57	\$339.11	\$339.11
18	\$415.42	\$415.42	\$430.41	\$430.41	\$653.97	\$653.97	\$668.96	\$668.96	\$557.72	\$557.72	\$382.40	\$382.40	\$397.38	\$397.38	\$390.54	\$390.54	\$349.84	\$349.84
19	\$428.16	\$428.16	\$443.61	\$443.61	\$674.03	\$674.03	\$689.47	\$689.47	\$574.83	\$574.83	\$394.13	\$394.13	\$409.57	\$409.57	\$402.52	\$402.52	\$360.57	\$360.57
20	\$441.36	\$441.36	\$457.28	\$457.28	\$694.80	\$694.80	\$710.72	\$710.72	\$592.54	\$592.54	\$406.27	\$406.27	\$422.19	\$422.19	\$414.93	\$414.93	\$371.68	\$371.68
21	\$455.01	\$455.01	\$471.42	\$471.42	\$716.29	\$716.29	\$732.70	\$732.70	\$610.87	\$610.87	\$418.84	\$418.84	\$429.31	\$429.31	\$435.25	\$435.25	\$383.18	\$383.18
22	\$466.39	\$466.39	\$483.21	\$483.21	\$734.20	\$734.20	\$750.72	\$750.72	\$626.14	\$626.14	\$429.31	\$429.31	\$446.13	\$446.13	\$442.76	\$442.76	\$392.76	\$392.76
23	\$477.72	\$477.72	\$494.80	\$494.80	\$752.29	\$752.29	\$769.47	\$769.47	\$641.31	\$641.31	\$440.27	\$440.27	\$457.49	\$457.49	\$459.84	\$459.84	\$403.38	\$403.38
24	\$489.11	\$489.11	\$506.39	\$506.39	\$770.00	\$770.00	\$788.14	\$788.14	\$656.19	\$656.19	\$451.18	\$451.18	\$468.49	\$468.49	\$479.72	\$479.72	\$414.41	\$414.41
25	\$500.50	\$500.50	\$518.16	\$518.16	\$788.14	\$788.14	\$806.86	\$806.86	\$671.42	\$671.42	\$462.14	\$462.14	\$479.72	\$479.72	\$490.84	\$490.84	\$425.45	\$425.45
26	\$511.89	\$511.89	\$530.93	\$530.93	\$806.86	\$806.86	\$826.14	\$826.14	\$686.71	\$686.71	\$473.06	\$473.06	\$490.84	\$490.84	\$501.99	\$501.99	\$436.50	\$436.50
27	\$523.28	\$523.28	\$542.52	\$542.52	\$826.14	\$826.14	\$846.44	\$846.44	\$701.99	\$701.99	\$483.91	\$483.91	\$502.04	\$502.04	\$513.14	\$513.14	\$447.55	\$447.55
28	\$534.67	\$534.67	\$554.16	\$554.16	\$846.44	\$846.44	\$867.14	\$867.14	\$717.42	\$717.42	\$494.84	\$494.84	\$513.14	\$513.14	\$524.29	\$524.29	\$458.60	\$458.60
29	\$546.06	\$546.06	\$565.65	\$565.65	\$867.14	\$867.14	\$888.14	\$888.14	\$732.86	\$732.86	\$505.78	\$505.78	\$524.29	\$524.29	\$535.44	\$535.44	\$469.65	\$469.65
30	\$557.45	\$557.45	\$577.14	\$577.14	\$888.14	\$888.14	\$909.14	\$909.14	\$748.29	\$748.29	\$516.71	\$516.71	\$535.44	\$535.44	\$546.59	\$546.59	\$480.70	\$480.70
31	\$568.84	\$568.84	\$597.83	\$597.83	\$909.14	\$909.14	\$930.14	\$930.14	\$763.72	\$763.72	\$527.64	\$527.64	\$546.59	\$546.59	\$557.74	\$557.74	\$491.75	\$491.75
32	\$580.23	\$580.23	\$608.32	\$608.32	\$930.14	\$930.14	\$951.14	\$951.14	\$779.15	\$779.15	\$538.57	\$538.57	\$557.74	\$557.74	\$568.89	\$568.89	\$502.80	\$502.80
33	\$591.62	\$591.62	\$618.81	\$618.81	\$951.14	\$951.14	\$972.14	\$972.14	\$794.58	\$794.58	\$549.50	\$549.50	\$568.89	\$568.89	\$579.94	\$579.94	\$513.85	\$513.85
34	\$603.01	\$603.01	\$629.30	\$629.30	\$972.14	\$972.14	\$993.14	\$993.14	\$810.01	\$810.01	\$560.43	\$560.43	\$579.94	\$579.94	\$591.09	\$591.09	\$524.90	\$524.90
35	\$614.40	\$614.40	\$639.79	\$639.79	\$993.14	\$993.14	\$1,014.14	\$1,014.14	\$825.44	\$825.44	\$571.36	\$571.36	\$591.09	\$591.09	\$602.24	\$602.24	\$535.95	\$535.95
36	\$625.79	\$625.79	\$650.28	\$650.28	\$1,014.14	\$1,014.14	\$1,035.14	\$1,035.14	\$840.87	\$840.87	\$582.29	\$582.29	\$602.24	\$602.24	\$613.39	\$613.39	\$547.00	\$547.00
37	\$637.18	\$637.18	\$660.77	\$660.77	\$1,035.14	\$1,035.14	\$1,056.14	\$1,056.14	\$856.30	\$856.30	\$593.22	\$593.22	\$613.39	\$613.39	\$624.54	\$624.54	\$558.05	\$558.05
38	\$648.57	\$648.57	\$671.26	\$671.26	\$1,056.14	\$1,056.14	\$1,077.14	\$1,077.14	\$871.73	\$871.73	\$604.15	\$604.15	\$624.54	\$624.54	\$635.69	\$635.69	\$569.10	\$569.10
39	\$659.96	\$659.96	\$681.75	\$681.75	\$1,077.14	\$1,077.14	\$1,098.14	\$1,098.14	\$887.16	\$887.16	\$615.08	\$615.08	\$635.69	\$635.69	\$646.84	\$646.84	\$580.15	\$580.15
40	\$671.35	\$671.35	\$692.24	\$692.24	\$1,098.14	\$1,098.14	\$1,119.14	\$1,119.14	\$902.59	\$902.59	\$626.01	\$626.01	\$646.84	\$646.84	\$657.99	\$657.99	\$591.20	\$591.20
41	\$682.74	\$682.74	\$702.73	\$702.73	\$1,119.14	\$1,119.14	\$1,140.14	\$1,140.14	\$918.02	\$918.02	\$636.94	\$636.94	\$657.99	\$657.99	\$669.14	\$669.14	\$602.25	\$602.25
42	\$694.13	\$694.13	\$713.22	\$713.22	\$1,140.14	\$1,140.14	\$1,161.14	\$1,161.14	\$933.45	\$933.45	\$647.87	\$647.87	\$669.14	\$669.14	\$680.29	\$680.29	\$613.30	\$613.30
43	\$705.52	\$705.52	\$723.71	\$723.71	\$1,161.14	\$1,161.14	\$1,182.14	\$1,182.14	\$948.88	\$948.88	\$658.80	\$658.80	\$680.29	\$680.29	\$691.44	\$691.44	\$624.35	\$624.35
44	\$716.91	\$716.91	\$734.20	\$734.20	\$1,182.14	\$1,182.14	\$1,203.14	\$1,203.14	\$964.31	\$964.31	\$669.73	\$669.73	\$691.44	\$691.44	\$702.59	\$702.59	\$635.40	\$635.40
45	\$728.30	\$728.30	\$744.69	\$744.69	\$1,203.14	\$1,203.14	\$1,224.14	\$1,224.14	\$979.74	\$979.74	\$680.66	\$680.66	\$702.59	\$702.59	\$713.74	\$713.74	\$646.45	\$646.45
46	\$739.69	\$739.69	\$755.18	\$755.18	\$1,224.14	\$1,224.14	\$1,245.14	\$1,245.14	\$995.17	\$995.17	\$691.59	\$691.59	\$713.74	\$713.74	\$724.89	\$724.89	\$657.50	\$657.50
47	\$751.08	\$751.08	\$765.67	\$765.67	\$1,245.14	\$1,245.14	\$1,266.14	\$1,266.14	\$1,010.60	\$1,010.60	\$702.52	\$702.52	\$724.89	\$724.89	\$736.04	\$736.04	\$668.55	\$668.55
48	\$762.47	\$762.47	\$776.16	\$776.16	\$1,266.14	\$1,266.14	\$1,287.14	\$1,287.14	\$1,026.03	\$1,026.03	\$713.45	\$713.45	\$736.04	\$736.04	\$747.19	\$747.19	\$679.60	\$679.60
49	\$773.86	\$773.86	\$786.65	\$786.65	\$1,287.14	\$1,287.14	\$1,308.14	\$1,308.14	\$1,041.46	\$1,041.46	\$724.28	\$724.28	\$747.19	\$747.19	\$758.34	\$758.34	\$690.65	\$690.65
50	\$785.25	\$785.25	\$797.54	\$797.54	\$1,308.14	\$1,308.14	\$1,329.14	\$1,329.14	\$1,056.89	\$1,056.89	\$735.11	\$735.11	\$758.34	\$758.34	\$769.49	\$769.49	\$701.70	\$701.70
51	\$796.64	\$796.64	\$809.83	\$809.83	\$1,329.14	\$1,329.14	\$1,350.14	\$1,350.14	\$1,072.32	\$1,072.32	\$745.94	\$745.94	\$769.49	\$769.49	\$780.64	\$780.64	\$712.75	\$712.75
52	\$808.03	\$808.03	\$821.12	\$821.12	\$1,350.14	\$1,350.14	\$1,371.14	\$1,371.14	\$1,087.75	\$1,087.75	\$756.77	\$756.77	\$780.64	\$780.64	\$791.79	\$791.79	\$723.80	\$723.80
53	\$819.42	\$819.42	\$832.41	\$832.41	\$1,371.14	\$1,371.14	\$1,392.14	\$1,392.14	\$1,103.18	\$1,103.18	\$767.60	\$767.60	\$791.79	\$791.79	\$802.94	\$802.94	\$734.85	\$734.85
54	\$830.81	\$830.81	\$843.70	\$843.70	\$1,392.14	\$1,392.14	\$1,413.14	\$1,413.14	\$1,118.61	\$1,118.61	\$778.43	\$778.43	\$802.94	\$802.94	\$814.09	\$814.09	\$745.90	\$745.90
55	\$842.20	\$842.20	\$855.09	\$855.09	\$1,413.14	\$1,413.14	\$1,434.14	\$1,434.14	\$1,134.04	\$1,134.04	\$789.26	\$789.26	\$814.09	\$814.09	\$825.24	\$825.24	\$756.95	\$756.95
56	\$853.59	\$853.59	\$866.38	\$866.38	\$1,434.14	\$1,434.14	\$1,455.14	\$1,455.14	\$1,149.47	\$1,149.47	\$800.09	\$800.09	\$825.24	\$825.24	\$836.39	\$836.39	\$768.00	\$768.00
57	\$864.98	\$864.98	\$877.67	\$877.67	\$1,455.14	\$1,455.14	\$1,476.14	\$1,476.14	\$1,164.90	\$1,164.90	\$810.92	\$810.92	\$836.39	\$836.39	\$847.54	\$847.54	\$779.05	\$779.05
58	\$876.37	\$876.37	\$888.96	\$888.96	\$1,476.14	\$1,476.14	\$1,497.14	\$1,497.14	\$1,180.33	\$1,180.33	\$821.75	\$821.75	\$847.54	\$847.54	\$858.69	\$858.69	\$790.10	\$790.10
59	\$887.76	\$887.76	\$900.25	\$900.25	\$1,497.14	\$1,497.14	\$1,518.14	\$1,518.14	\$1,195.76	\$1,195.76	\$832.58	\$832.58	\$858.69	\$858.69	\$869.84	\$869.84	\$801.15	\$801.15
60	\$899.15	\$899.15	\$911.54	\$911.54	\$1,518.14	\$1,518.14	\$1,539.14	\$1,539.14	\$1,211.19	\$1,211.19	\$843.41	\$843.41	\$869.84	\$869.84	\$880.99	\$880.99	\$812.20	\$812.20
61	\$910.54	\$910.54	\$922.83	\$922.83	\$1,539.14	\$1,539.14	\$1,560.14	\$1,560.14	\$1,226.62	\$1,226.62	\$854.24	\$854.24	\$880.99	\$880.99	\$892.14	\$892		

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

HIOS Plan ID (On Exchange)=>	79962PA0320001		N/A		N/A		79962PA0330004		79962PA0340002		79962PA0350002		79962PA0360002		79962PA0370002		79962PA0330005	
HIOS Plan ID (Off Exchange)=>	79962PA0320001		79962PA0350003		79962PA0360003		79962PA0330004		79962PA0340002		79962PA0350002		79962PA0360002		79962PA0370002		79962PA0330005	
Plan Marketing Name =>	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits		my Blue Access PPO Premier Platinum 0		my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1500	
Form # =>	CAT/PPO/HBG/DP-3		BA/PPO/Premier/SDP-2		BA/PPO/Premier/ADV/SDP-2		BA/PPO/SDP-2		BA/PPO/ADV/SDP-2		BA/PPO/Premier/SDP-2		BA/PPO/Premier/ADV/SDP-2		BA/PPO/HDHP/SDP-2		BA/PPO/SDP-2	
Rating Area =>	Area 3		Area 8		Area 8		Area 8		Area 8		Area 8		Area 8		Area 8		Area 8	
Network =>	U		Z		Z		Z		Z		Z		Z		Z		Z	
Metal =>	Catastrophic		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	10600		0		0		0		0		0		0		1700		1500	
Coinurance =>	1		0.9		0.9		0.7		0.7		0.8		0.8		0.8		0.7	
Copays =>	Visits 1-3; then 100% after Ded.		\$0 PCP		\$0 PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 A/D PCP		\$35 PCP	
OOP Maximum =>	10600		5000		5000		7500		7500		6900		6900		7500		8300	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$242.57	\$242.57	\$481.46	\$481.46	\$494.01	\$494.01	\$418.34	\$418.34	\$430.89	\$430.89	\$429.18	\$429.18	\$441.73	\$441.73	\$380.72	\$380.72	\$387.92	\$387.92
15	\$264.13	\$264.13	\$524.26	\$524.26	\$537.93	\$537.93	\$455.53	\$455.53	\$469.20	\$469.20	\$467.33	\$467.33	\$481.00	\$481.00	\$414.56	\$414.56	\$422.41	\$422.41
16	\$272.37	\$272.37	\$540.62	\$540.62	\$554.72	\$554.72	\$469.74	\$469.74	\$483.84	\$483.84	\$481.92	\$481.92	\$496.01	\$496.01	\$427.50	\$427.50	\$435.59	\$435.59
17	\$280.62	\$280.62	\$556.98	\$556.98	\$571.51	\$571.51	\$483.96	\$483.96	\$498.49	\$498.49	\$496.50	\$496.50	\$511.03	\$511.03	\$440.44	\$440.44	\$448.77	\$448.77
18	\$289.49	\$289.49	\$574.61	\$574.61	\$589.59	\$589.59	\$499.27	\$499.27	\$514.26	\$514.26	\$512.21	\$512.21	\$527.19	\$527.19	\$454.37	\$454.37	\$462.97	\$462.97
19	\$298.37	\$298.37	\$592.23	\$592.23	\$607.67	\$607.67	\$514.59	\$514.59	\$530.03	\$530.03	\$527.92	\$527.92	\$543.36	\$543.36	\$468.31	\$468.31	\$477.17	\$477.17
20	\$307.57	\$307.57	\$610.48	\$610.48	\$626.40	\$626.40	\$530.44	\$530.44	\$546.36	\$546.36	\$544.19	\$544.19	\$560.11	\$560.11	\$482.74	\$482.74	\$491.88	\$491.88
21	\$317.08	\$325.01	\$629.36	\$645.09	\$645.77	\$661.91	\$546.85	\$560.52	\$563.26	\$577.34	\$561.02	\$575.05	\$577.43	\$591.87	\$510.11	\$507.09	\$519.77	\$519.77
22	\$317.08	\$325.01	\$629.36	\$645.09	\$645.77	\$661.91	\$546.85	\$560.52	\$563.26	\$577.34	\$561.02	\$575.05	\$577.43	\$591.87	\$510.11	\$507.09	\$519.77	\$519.77
23	\$317.08	\$325.01	\$629.36	\$645.09	\$645.77	\$661.91	\$546.85	\$560.52	\$563.26	\$577.34	\$561.02	\$575.05	\$577.43	\$591.87	\$510.11	\$507.09	\$519.77	\$519.77
24	\$317.08	\$325.01	\$629.36	\$645.09	\$645.77	\$661.91	\$546.85	\$560.52	\$563.26	\$577.34	\$561.02	\$575.05	\$577.43	\$591.87	\$510.11	\$507.09	\$519.77	\$519.77
25	\$318.35	\$326.31	\$631.88	\$647.68	\$648.35	\$664.56	\$562.77	\$565.51	\$579.65	\$563.26	\$577.34	\$561.02	\$575.05	\$577.43	\$591.87	\$510.11	\$507.09	\$519.77
26	\$324.69	\$332.81	\$644.46	\$660.57	\$661.27	\$677.80	\$559.97	\$573.97	\$576.78	\$591.27	\$574.48	\$588.84	\$591.29	\$606.07	\$509.61	\$522.35	\$519.26	\$532.24
27	\$332.30	\$340.61	\$659.57	\$676.06	\$676.77	\$693.69	\$573.10	\$587.43	\$590.30	\$605.06	\$587.95	\$602.65	\$605.15	\$620.28	\$521.56	\$534.60	\$531.43	\$544.72
28	\$344.67	\$353.29	\$684.11	\$701.21	\$701.95	\$719.50	\$594.43	\$609.29	\$612.26	\$627.57	\$609.83	\$625.08	\$627.67	\$643.36	\$540.97	\$554.49	\$551.21	\$564.99
29	\$354.81	\$363.68	\$704.25	\$721.86	\$722.62	\$740.69	\$611.93	\$627.23	\$630.29	\$646.05	\$627.78	\$643.47	\$646.14	\$662.29	\$556.89	\$570.81	\$567.43	\$581.62
30	\$359.89	\$368.89	\$714.32	\$732.18	\$732.95	\$751.27	\$620.67	\$636.19	\$639.30	\$655.28	\$636.76	\$652.68	\$655.38	\$671.76	\$564.86	\$578.98	\$575.55	\$589.94
31	\$367.50	\$376.69	\$729.43	\$747.67	\$747.45	\$767.16	\$633.80	\$649.65	\$652.82	\$669.14	\$650.22	\$666.48	\$665.24	\$685.92	\$576.80	\$591.22	\$587.72	\$602.41
32	\$375.11	\$384.49	\$744.53	\$763.14	\$763.95	\$783.05	\$646.92	\$663.09	\$666.34	\$683.00	\$663.69	\$680.28	\$683.10	\$700.18	\$588.74	\$603.46	\$599.89	\$614.89
33	\$379.86	\$389.36	\$753.97	\$772.82	\$773.63	\$792.97	\$655.13	\$671.51	\$674.79	\$691.66	\$672.10	\$688.90	\$691.76	\$709.05	\$596.21	\$611.12	\$607.49	\$622.68
34	\$384.94	\$394.56	\$764.04	\$783.14	\$783.96	\$803.56	\$663.88	\$680.48	\$683.80	\$700.90	\$681.08	\$698.11	\$701.00	\$718.53	\$604.17	\$619.27	\$615.61	\$631.00
35	\$387.47	\$397.16	\$769.08	\$788.31	\$789.13	\$808.86	\$668.25	\$684.96	\$688.30	\$705.51	\$685.57	\$702.71	\$705.62	\$723.26	\$608.15	\$623.35	\$619.66	\$635.15
36	\$390.01	\$399.76	\$774.11	\$793.46	\$794.30	\$814.16	\$672.63	\$689.45	\$692.81	\$710.13	\$690.05	\$707.30	\$710.24	\$728.00	\$612.13	\$627.43	\$623.72	\$639.31
37	\$392.55	\$402.36	\$779.15	\$798.63	\$799.46	\$819.45	\$677.00	\$693.93	\$697.32	\$714.75	\$694.54	\$711.90	\$714.86	\$732.73	\$616.12	\$631.52	\$627.78	\$643.47
38	\$395.08	\$404.96	\$784.18	\$803.78	\$804.63	\$824.75	\$681.38	\$698.41	\$701.82	\$719.37	\$699.03	\$716.51	\$719.48	\$737.47	\$620.10	\$635.60	\$631.83	\$647.63
39	\$400.15	\$410.15	\$794.25	\$814.11	\$814.96	\$835.33	\$690.12	\$707.37	\$710.83	\$728.60	\$708.01	\$725.71	\$728.72	\$746.94	\$628.06	\$643.76	\$639.95	\$655.95
40	\$405.23	\$415.23	\$804.32	\$824.18	\$825.03	\$845.39	\$697.82	\$715.07	\$718.53	\$736.36	\$716.98	\$734.68	\$737.69	\$756.06	\$636.02	\$651.62	\$648.06	\$671.87
41	\$412.84	\$422.84	\$814.43	\$834.29	\$835.14	\$855.50	\$705.92	\$723.17	\$726.63	\$744.46	\$727.05	\$744.75	\$747.76	\$766.02	\$645.07	\$660.67	\$653.25	\$678.55
42	\$420.13	\$430.13	\$824.54	\$844.40	\$845.25	\$865.61	\$715.03	\$732.28	\$735.74	\$753.57	\$736.05	\$753.75	\$756.76	\$775.02	\$653.37	\$668.97	\$661.89	\$687.14
43	\$430.28	\$440.28	\$834.65	\$854.51	\$855.36	\$875.72	\$724.14	\$741.39	\$744.85	\$762.68	\$745.17	\$762.87	\$765.88	\$784.14	\$661.48	\$677.08	\$670.00	\$695.29
44	\$442.96	\$452.96	\$844.76	\$864.62	\$865.47	\$885.83	\$733.25	\$750.50	\$753.96	\$771.79	\$754.28	\$771.98	\$774.99	\$793.25	\$670.59	\$686.19	\$679.11	\$704.40
45	\$457.86	\$467.86	\$854.87	\$874.73	\$875.58	\$895.94	\$742.36	\$759.61	\$763.07	\$780.90	\$763.39	\$781.09	\$784.10	\$802.36	\$680.70	\$696.30	\$689.22	\$714.51
46	\$475.62	\$485.62	\$864.98	\$884.84	\$885.69	\$906.05	\$751.47	\$768.72	\$772.18	\$790.01	\$772.50	\$790.20	\$793.21	\$811.47	\$690.81	\$706.41	\$700.33	\$725.80
47	\$495.60	\$505.60	\$875.09	\$894.95	\$895.80	\$916.16	\$760.58	\$777.83	\$781.29	\$800.12	\$782.61	\$800.31	\$803.32	\$821.58	\$701.92	\$717.52	\$711.44	\$736.79
48	\$518.43	\$528.43	\$885.20	\$905.06	\$905.91	\$926.27	\$769.69	\$786.94	\$790.40	\$809.23	\$791.72	\$809.42	\$812.43	\$830.69	\$712.03	\$727.63	\$721.55	\$746.84
49	\$540.94	\$550.94	\$895.31	\$915.17	\$916.02	\$936.38	\$778.80	\$796.05	\$800.51	\$819.34	\$801.83	\$819.53	\$822.54	\$840.80	\$722.14	\$737.74	\$731.66	\$756.93
50	\$566.30	\$576.30	\$905.42	\$925.28	\$926.13	\$946.49	\$787.91	\$805.16	\$809.62	\$828.45	\$810.94	\$828.64	\$831.65	\$850.91	\$732.25	\$747.85	\$741.77	\$766.82
51	\$591.35	\$601.35	\$915.53	\$935.39	\$936.24	\$956.60	\$797.02	\$814.27	\$818.73	\$837.56	\$820.05	\$837.75	\$840.76	\$860.02	\$742.36	\$757.96	\$751.88	\$776.97
52	\$618.94	\$628.94	\$925.64	\$945.50	\$946.35	\$966.71	\$806.13	\$823.38	\$827.84	\$846.67	\$829.16	\$846.86	\$849.87	\$869.13	\$752.47	\$768.07	\$762.00	\$787.09
53	\$646.84	\$656.84	\$935.75	\$955.61	\$956.46	\$976.82	\$815.24	\$832.49	\$836.95	\$855.78	\$838.27	\$855.96	\$858.97	\$878.23	\$762.58	\$778.18	\$772.11	\$797.20
54	\$676.97	\$686.97	\$945.86	\$965.72	\$966.57	\$986.93	\$824.35	\$841.60	\$846.06	\$864.89	\$847.38	\$864.57	\$867.58	\$886.84	\$772.69	\$788.29	\$782.22	\$807.31
55	\$707.09	\$717.09	\$955.97	\$975.83	\$976.68	\$997.04	\$833.46	\$850.71	\$855.17	\$874.00	\$856.49	\$873.68	\$876.69	\$895.95	\$782.80	\$798.40	\$792.33	\$817.42
56	\$739.75	\$749.75	\$966.08	\$985.94	\$986.79	\$1,007.15	\$842.57	\$859.82	\$864.28	\$883.11	\$865.60	\$882.79	\$885.80	\$905.06	\$792.91	\$808.51	\$802.44	\$827.53
57	\$772.72	\$782.72	\$976.19	\$996.05	\$996.90	\$1,017.26	\$851.68	\$868.93	\$873.39	\$892.22	\$874.71	\$891.90	\$894.91	\$914.17	\$803.02	\$818.62	\$812.55	\$837.64
58	\$807.92	\$817.92	\$986.30	\$1,006.16	\$1,007.01	\$1,027.37	\$860.79	\$878.04	\$882.50	\$901.33	\$883.82	\$901.01	\$904.02	\$923.28	\$813.13	\$828.73	\$822.66	\$847.75
59	\$825.36	\$835.36	\$996.41	\$1,016.27	\$1,017.12	\$1,037.48	\$869.90	\$887.15	\$891.61	\$910.44	\$892.93	\$910.12	\$913.13	\$932.39	\$823.24	\$838.84	\$832.77	\$857.86
60	\$860.56	\$870.56	\$1,006.52	\$1,026.38	\$1,027.23	\$1,047.59	\$879.01	\$896.26	\$900.72	\$919.55	\$902.04	\$919.23	\$922.24	\$941.50	\$833.35	\$848.95	\$842.88	\$867.97
61	\$890.99	\$900.99	\$1,016.63	\$1,036.49	\$1,037.34	\$1,057.70	\$888.12	\$905.37	\$909.83	\$928.66	\$911.15	\$928.34	\$931.35	\$950.61	\$843.46	\$859.06	\$853.00	\$878.09
62	\$910.97	\$920.97	\$1,026.74	\$1,046.60	\$1,047.45	\$1,067.81	\$897.23	\$914.48	\$918.94	\$937.77	\$920.26	\$937.45	\$940.46	\$959.72				

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

HIOS Plan ID (On Exchange)=>	79962PA0340004	N/A	N/A	79962PA0350001	79962PA0360001	79962PA0330003	79962PA0330001	79962PA0340001	79962PA0370001									
HIOS Plan ID (Off Exchange)=>	79962PA0340004	79962PA0330006	79962PA0340003	79962PA0350001	79962PA0360001	79962PA0330003	79962PA0330001	79962PA0340001	79962PA0370001									
Plan Marketing Name =>	my Blue Access PPO Gold 1500 + Adult Dental and Vision	my Blue Access PPO Silver 0	my Blue Access PPO Silver 0 + Adult Dental and Vision	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	my Blue Access PPO Bronze 3800	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit									
Form # =>	BA/PPO/ADV/SDP-2	BA/PPO/SDP-2	BA/PPO/ADV/SDP-2	BA/PPO/SDP-2	BA/PPO/Premier/ADV/SDP-2	BA/PPO/Premier/ADV/SDP-2	BA/PPO/SDP-2	BA/PPO/ADV/SDP-2	BA/PPO/HDHP/SDP-2									
Rating Area =>	Area 8	Area 8	Area 8	Area 8	Area 8	Area 8	Area 8	Area 8	Area 8									
Network =>	Z	Z	Z	Z	Z	Z	Z	Z	Z									
Metal =>	Gold	Silver	Silver	Silver	Silver	Silver	Expanded Bronze	Expanded Bronze	Expanded Bronze									
Deductible =>	1500	0	0	0	0	6000	3800	3800	5900									
Coinurance =>	0.7	0.7	0.7	0.7	0.7	0.7	0.5	0.5	0.6									
Copays =>	\$35 PCP	\$50 PCP	\$50 PCP	\$45 PCP	\$45 PCP	\$55 PCP	\$65 PCP	\$65 PCP	\$25 A/D PCP									
OOP Maximum =>	8300	9400	9400	9700	9700	9600	9900	9900	8300									
Pediatric Dental (Yes/No) =>	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
0 - 14	\$400.48	\$400.48	\$343.85	\$343.85	\$356.41	\$356.41	\$539.71	\$539.71	\$552.26	\$463.80	\$463.80	\$329.14	\$329.14	\$341.69	\$341.69	\$333.45	\$333.45	
15	\$436.08	\$436.08	\$374.42	\$374.42	\$388.09	\$388.09	\$587.68	\$587.68	\$601.35	\$505.02	\$505.02	\$358.40	\$358.40	\$372.07	\$372.07	\$363.09	\$363.09	
16	\$449.69	\$449.69	\$386.10	\$386.10	\$400.20	\$400.20	\$606.02	\$606.02	\$620.12	\$520.79	\$520.79	\$369.58	\$369.58	\$383.68	\$383.68	\$374.42	\$374.42	
17	\$463.30	\$463.30	\$397.79	\$397.79	\$412.31	\$412.31	\$624.37	\$624.37	\$638.89	\$536.55	\$536.55	\$380.77	\$380.77	\$395.29	\$395.29	\$385.75	\$385.75	
18	\$477.96	\$477.96	\$410.38	\$410.38	\$425.36	\$425.36	\$644.12	\$644.12	\$659.10	\$553.52	\$553.52	\$392.82	\$392.82	\$407.80	\$407.80	\$397.96	\$397.96	
19	\$492.61	\$492.61	\$422.96	\$422.96	\$438.40	\$438.40	\$663.88	\$663.88	\$679.32	\$570.50	\$570.50	\$404.87	\$404.87	\$420.31	\$420.31	\$410.16	\$410.16	
20	\$507.80	\$507.80	\$436.00	\$436.00	\$451.91	\$451.91	\$684.34	\$684.34	\$700.25	\$588.08	\$588.08	\$417.34	\$417.34	\$433.26	\$433.26	\$422.80	\$422.80	
21	\$523.50	\$523.50	\$449.48	\$449.48	\$465.89	\$465.89	\$705.50	\$705.50	\$723.14	\$721.91	\$721.91	\$430.25	\$430.25	\$444.01	\$444.01	\$435.88	\$435.88	
22	\$523.50	\$523.50	\$449.48	\$449.48	\$465.89	\$465.89	\$705.50	\$705.50	\$723.14	\$721.91	\$721.91	\$430.25	\$430.25	\$444.01	\$444.01	\$435.88	\$435.88	
23	\$523.50	\$523.50	\$449.48	\$449.48	\$465.89	\$465.89	\$705.50	\$705.50	\$723.14	\$721.91	\$721.91	\$430.25	\$430.25	\$444.01	\$444.01	\$435.88	\$435.88	
24	\$523.50	\$523.50	\$449.48	\$449.48	\$465.89	\$465.89	\$705.50	\$705.50	\$723.14	\$721.91	\$721.91	\$430.25	\$430.25	\$444.01	\$444.01	\$435.88	\$435.88	
25	\$525.59	\$525.59	\$451.28	\$451.28	\$462.56	\$462.56	\$708.32	\$708.32	\$724.80	\$608.70	\$608.70	\$431.97	\$431.97	\$448.45	\$448.45	\$437.62	\$437.62	
26	\$536.06	\$536.06	\$459.46	\$459.46	\$471.78	\$471.78	\$727.43	\$727.43	\$739.24	\$620.82	\$620.82	\$440.58	\$440.58	\$451.59	\$451.59	\$446.34	\$446.34	
27	\$548.63	\$548.63	\$471.06	\$471.06	\$482.84	\$482.84	\$739.36	\$739.36	\$757.84	\$636.37	\$636.37	\$450.90	\$450.90	\$462.17	\$462.17	\$456.80	\$456.80	
28	\$569.04	\$569.04	\$488.58	\$488.58	\$500.79	\$500.79	\$766.88	\$766.88	\$784.72	\$659.02	\$659.02	\$467.68	\$467.68	\$479.37	\$479.37	\$473.80	\$473.80	
29	\$585.80	\$585.80	\$502.97	\$502.97	\$515.54	\$515.54	\$789.45	\$789.45	\$809.19	\$695.38	\$695.38	\$481.45	\$481.45	\$499.81	\$499.81	\$487.75	\$487.75	
30	\$594.17	\$594.17	\$510.16	\$510.16	\$522.91	\$522.91	\$800.74	\$800.74	\$820.76	\$708.85	\$708.85	\$488.33	\$488.33	\$500.54	\$500.54	\$494.72	\$494.72	
31	\$606.74	\$606.74	\$521.91	\$521.91	\$533.97	\$533.97	\$817.67	\$817.67	\$836.69	\$720.67	\$720.67	\$498.66	\$498.66	\$511.13	\$511.13	\$507.09	\$507.09	
32	\$619.30	\$619.30	\$531.73	\$531.73	\$545.02	\$545.02	\$834.61	\$834.61	\$854.02	\$737.22	\$737.22	\$508.99	\$508.99	\$521.71	\$521.71	\$515.65	\$515.65	
33	\$627.15	\$627.15	\$538.48	\$538.48	\$551.94	\$551.94	\$845.19	\$845.19	\$866.32	\$744.47	\$744.47	\$515.44	\$515.44	\$528.33	\$528.33	\$525.18	\$525.18	
34	\$635.53	\$635.53	\$545.67	\$545.67	\$559.31	\$559.31	\$856.48	\$856.48	\$877.89	\$760.01	\$760.01	\$523.32	\$523.32	\$535.38	\$535.38	\$529.16	\$529.16	
35	\$639.72	\$639.72	\$549.26	\$549.26	\$562.99	\$562.99	\$863.55	\$863.55	\$882.17	\$770.22	\$770.22	\$538.91	\$538.91	\$545.25	\$545.25	\$532.65	\$532.65	
36	\$643.91	\$643.91	\$552.86	\$552.86	\$566.68	\$566.68	\$873.04	\$873.04	\$889.46	\$781.15	\$781.15	\$549.39	\$549.39	\$556.12	\$556.12	\$549.53	\$549.53	
37	\$648.09	\$648.09	\$556.46	\$556.46	\$570.37	\$570.37	\$883.41	\$883.41	\$899.25	\$791.06	\$791.06	\$556.54	\$556.54	\$562.99	\$562.99	\$553.11	\$553.11	
38	\$652.28	\$652.28	\$560.05	\$560.05	\$574.05	\$574.05	\$891.50	\$891.50	\$903.03	\$809.50	\$809.50	\$563.09	\$563.09	\$569.49	\$569.49	\$543.11	\$543.11	
39	\$660.66	\$660.66	\$567.24	\$567.24	\$581.42	\$581.42	\$903.63	\$903.63	\$912.60	\$811.05	\$811.05	\$569.86	\$569.86	\$577.77	\$577.77	\$550.08	\$550.08	
40	\$669.03	\$669.03	\$573.93	\$573.93	\$585.12	\$585.12	\$915.91	\$915.91	\$926.60	\$820.60	\$820.60	\$576.81	\$576.81	\$585.29	\$585.29	\$557.05	\$557.05	
41	\$681.60	\$681.60	\$582.22	\$582.22	\$596.67	\$596.67	\$928.56	\$928.56	\$939.93	\$830.66	\$830.66	\$583.31	\$583.31	\$590.28	\$590.28	\$562.11	\$562.11	
42	\$693.64	\$693.64	\$595.56	\$595.56	\$606.26	\$606.26	\$939.79	\$939.79	\$950.53	\$840.33	\$840.33	\$590.28	\$590.28	\$603.93	\$603.93	\$577.54	\$577.54	
43	\$710.39	\$710.39	\$609.94	\$609.94	\$623.21	\$623.21	\$957.36	\$957.36	\$970.63	\$850.17	\$850.17	\$601.06	\$601.06	\$616.42	\$616.42	\$591.49	\$591.49	
44	\$731.33	\$731.33	\$627.92	\$627.92	\$640.81	\$640.81	\$985.58	\$985.58	\$1,008.51	\$860.96	\$860.96	\$616.42	\$616.42	\$623.98	\$623.98	\$606.92	\$606.92	
45	\$755.93	\$755.93	\$649.05	\$649.05	\$673.16	\$673.16	\$1,018.74	\$1,018.74	\$1,042.44	\$875.45	\$875.45	\$623.98	\$623.98	\$631.37	\$631.37	\$616.42	\$616.42	
46	\$785.25	\$785.25	\$674.22	\$674.22	\$702.10	\$702.10	\$1,058.25	\$1,058.25	\$1,082.87	\$890.41	\$890.41	\$631.37	\$631.37	\$640.81	\$640.81	\$623.98	\$623.98	
47	\$818.23	\$818.23	\$696.06	\$696.06	\$728.19	\$728.19	\$1,087.08	\$1,087.08	\$1,112.35	\$909.41	\$909.41	\$640.81	\$640.81	\$650.28	\$650.28	\$631.37	\$631.37	
48	\$855.92	\$855.92	\$734.90	\$734.90	\$761.73	\$761.73	\$1,133.49	\$1,133.49	\$1,159.37	\$920.66	\$920.66	\$650.28	\$650.28	\$660.17	\$660.17	\$640.81	\$640.81	
49	\$893.09	\$893.09	\$766.81	\$766.81	\$793.21	\$793.21	\$1,164.76	\$1,164.76	\$1,191.58	\$931.37	\$931.37	\$660.17	\$660.17	\$670.06	\$670.06	\$650.28	\$650.28	
50	\$934.97	\$934.97	\$802.77	\$802.77	\$830.39	\$830.39	\$1,201.30	\$1,201.30	\$1,228.33	\$942.06	\$942.06	\$670.06	\$670.06	\$680.95	\$680.95	\$660.17	\$660.17	
51	\$976.33	\$976.33	\$838.28	\$838.28	\$866.88	\$866.88	\$1,240.36	\$1,240.36	\$1,268.01	\$952.75	\$952.75	\$680.95	\$680.95	\$690.84	\$690.84	\$670.06	\$670.06	
52	\$1,021.87	\$1,021.87	\$877.38	\$877.38	\$906.42	\$906.42	\$1,280.14	\$1,280.14	\$1,308.40	\$963.44	\$963.44	\$690.84	\$690.84	\$700.73	\$700.73	\$680.95	\$680.95	
53	\$1,067.94	\$1,067.94	\$916.94	\$916.94	\$946.42	\$946.42	\$1,320.26	\$1,320.26	\$1,349.22	\$974.13	\$974.13	\$700.73	\$700.73	\$710.62	\$710.62	\$690.84	\$690.84	
54	\$1,117.67	\$1,117.67	\$959.64	\$959.64	\$990.68	\$990.68	\$1,352.48	\$1,352.48	\$1,381.84	\$984.82	\$984.82	\$710.62	\$710.62	\$720.51	\$720.51	\$700.73	\$700.73	
55	\$1,167.41	\$1,167.41	\$1,002.34	\$1,002.34	\$1,033.93	\$1,033.93	\$1,384.76	\$1,384.76	\$1,414.62	\$995.51	\$995.51	\$720.51	\$720.51	\$730.40	\$730.40	\$710.62	\$710.62	
56	\$1,221.33	\$1,221.33	\$1,048.64	\$1,048.64	\$1,080.92	\$1,080.92	\$1,417.13	\$1,417.13	\$1,447.63	\$1,006.20	\$1,006.20	\$730.40	\$730.40	\$740.29	\$740.29	\$720.51	\$720.51	
57	\$1,275.77	\$1,275.77	\$1,095.38	\$1,095.38	\$1,128.58	\$1,128.58	\$1,450.07	\$1,450.07	\$1,480.76	\$1,016.89	\$1,016.89	\$740.29	\$740.29	\$750.18	\$750.18	\$730.40	\$730.40	
58	\$1,333.88	\$1,333.88	\$1,145.28	\$1,145.28	\$1,179.09	\$1,179.09	\$1,483.14	\$1,483.14	\$1,513.92	\$1,027.58	\$1,027.58	\$750.18	\$750.18	\$760.07	\$760.07	\$740.29	\$740.29	
59	\$1,362.67	\$1,362.67	\$1,170.00	\$1,170.00	\$1,204.43	\$1,204.43	\$1,496.42	\$1,496.42	\$1,527.33	\$1,038.27	\$1,038.27	\$760.07	\$760.07	\$770.06	\$770.06	\$750.18	\$750.18	
60	\$1,420.78	\$1,420.78	\$1,219.89	\$1,219.89	\$1,254.37	\$1,254.37	\$1,530.93	\$1,530.93	\$1,561.58	\$1,049.06	\$1,049.06	\$770.06	\$770.06	\$780.06	\$780.06	\$760.07	\$760.07	
61	\$1,471.04	\$1,471.04	\$1,263.04	\$1,263.04	\$1,298.15	\$1,298.15	\$1,565.76	\$1,565.76	\$1,597.22	\$1,060.06	\$1,060.06	\$780.06	\$780.06	\$790.06	\$790.06	\$770.06	\$770.06	
62	\$1,504.02	\$1,504.02	\$1,291.36	\$1,291.36	\$1,327.50	\$1,327.50	\$1,599.66	\$1,599.66	\$1,631.84	\$1,070.75	\$1,070.75	\$790.06	\$790.06	\$800.06	\$800.06	\$780.06	\$780.06	
63	\$1,545.37	\$1,545.37	\$1,326.86	\$1,326.86	\$1,363.40	\$1,363.40	\$1,634.75	\$1,634.75	\$1,667.47	\$1,081.44	\$1,081.44	\$800.06	\$800.06	\$810.06	\$810.06	\$790.06	\$790.06	
64+	\$1,570.50	\$1,570.50	\$1,348.44	\$1,348.44	\$1,385.84	\$1,385.84	\$1,668.15	\$1,668.15	\$1,701.22	\$1,092.13	\$1,092.13	\$810.06	\$810.06	\$820.06	\$820.06	\$800.06	\$800.06	

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

HIOS Plan ID (On Exchange)=>	79962PA0330002		79962PA0380001	
HIOS Plan ID (Off Exchange)=>	79962PA0330002		79962PA0380001	
Plan Marketing Name =>	my Blue Access PPO Bronze 9200		my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	
Form # =>	BA/PPO/SDP-2		BA/CAT/PPO/SDP-2	
Rating Area =>	Area 8		Area 8	
Network =>	Z		Z	
Metal =>	Bronze		Catastrophic	
Deductible =>	9200		10600	
Coinsurance =>	1		1	
Copays =>	N/A		\$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	9200		10600	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$298.09	\$298.09	\$241.97	\$241.97
15	\$324.59	\$324.59	\$263.48	\$263.48
16	\$334.72	\$334.72	\$271.70	\$271.70
17	\$344.85	\$344.85	\$279.93	\$279.93
18	\$355.76	\$355.76	\$288.78	\$288.78
19	\$366.67	\$366.67	\$297.64	\$297.64
20	\$377.97	\$377.97	\$306.81	\$306.81
21	\$389.66	\$399.40	\$316.30	\$324.21
22	\$389.66	\$399.40	\$316.30	\$324.21
23	\$389.66	\$399.40	\$316.30	\$324.21
24	\$389.66	\$399.40	\$316.30	\$324.21
25	\$391.22	\$401.00	\$317.57	\$325.51
26	\$399.01	\$408.99	\$323.89	\$331.99
27	\$408.36	\$418.57	\$331.48	\$339.77
28	\$423.56	\$434.15	\$343.82	\$352.42
29	\$436.03	\$446.93	\$353.94	\$362.79
30	\$442.26	\$453.32	\$359.00	\$367.98
31	\$451.62	\$462.91	\$366.59	\$375.75
32	\$460.97	\$472.49	\$374.18	\$383.53
33	\$466.81	\$478.48	\$378.93	\$388.40
34	\$473.05	\$484.88	\$383.99	\$393.59
35	\$476.16	\$488.06	\$386.52	\$396.18
36	\$479.28	\$491.26	\$389.05	\$398.78
37	\$482.40	\$494.46	\$391.58	\$401.37
38	\$485.52	\$497.66	\$394.11	\$403.96
39	\$491.75	\$504.04	\$399.17	\$409.15
40	\$497.99	\$510.42	\$404.23	\$414.34
41	\$507.34	\$520.80	\$411.82	\$420.53
42	\$516.30	\$531.18	\$419.10	\$426.72
43	\$528.77	\$542.56	\$429.22	\$434.91
44	\$544.36	\$561.22	\$441.87	\$450.20
45	\$562.67	\$584.26	\$456.74	\$466.59
46	\$584.49	\$618.01	\$474.45	\$484.98
47	\$609.04	\$658.84	\$494.38	\$511.37
48	\$637.09	\$701.96	\$517.15	\$541.76
49	\$664.76	\$752.01	\$539.61	\$572.15
50	\$695.93	\$809.51	\$564.91	\$602.54
51	\$726.72	\$874.23	\$589.90	\$633.93
52	\$760.62	\$937.76	\$617.42	\$665.32
53	\$794.91	\$997.76	\$645.25	\$696.71
54	\$831.92	\$1,019.10	\$675.30	\$728.10
55	\$868.94	\$1,064.45	\$705.35	\$759.49
56	\$909.08	\$1,113.62	\$737.93	\$790.88
57	\$949.60	\$1,163.26	\$770.82	\$822.27
58	\$992.85	\$1,216.24	\$805.93	\$853.66
59	\$1,014.28	\$1,242.49	\$823.33	\$869.05
60	\$1,057.54	\$1,295.49	\$858.44	\$900.44
61	\$1,094.94	\$1,341.30	\$888.80	\$931.83
62	\$1,119.49	\$1,371.38	\$908.73	\$963.22
63	\$1,150.28	\$1,409.09	\$933.72	\$994.61
64+	\$1,168.98	\$1,432.00	\$948.90	\$1,010.00

**Highmark Benefits Group
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming

**Highmark Benefits Group
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

**Highmark Benefits Group
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name Highmark Benefits Group

Market Individual

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

02-01-2025 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

RATING AREA 1

3,997	767	1,611	99	137	616	169	1,243
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2

779	132	163
Elk	Cameron	Potter

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 3

02-01-2025 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51	\$612.51
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92	\$628.92
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60	\$572.60
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10	\$568.10
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51	\$584.51
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50	\$507.50
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54	\$513.54
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95	\$529.95
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01	\$455.01
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42	\$471.42
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29	\$716.29
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70	\$732.70
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87	\$610.87
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84	\$418.84
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25	\$435.25
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76	\$427.76
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18	\$383.18
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off													
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off													
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off													
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off													
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off													
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off													
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off													
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off													
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off													
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off													
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													

Company Name Highmark Benefits Group

Market Individual

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

RATING AREA 4

02-01-2025 Number of Covered Lives by Rating County					6,378	1,706	2,615	1,605	528	287	453	300	2,073	2,572
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off										
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off										
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off										
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off										
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off										
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off										
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off										
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off										
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off										
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off										
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off										
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off										
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off										
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off										
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off										
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off										
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off										
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off										
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off										
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off										
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										

Company Name Highmark Benefits Group
 Market Individual

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

RATING AREA 5

02-01-2025 Number of Covered Lives by Rating County					87	268	891	2,620	225	196	206
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off							
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off							
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off							
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off							
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off							
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off							
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off							
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off							
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off							
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off							
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off							
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off							
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off							
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off							
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off							
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off							
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off							
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off							
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off							
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							

Company Name Highmark Benefits Group
Market Individual

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

RATING AREA 6

02-01-2025 Number of Covered Lives by Rating County					519	149	3,067	149	44	2,526	272	1,025	184	152
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off										
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off										
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off										
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off										
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off										
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off										
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off										
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off										
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off										
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off										
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off										
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off										
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off										
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off										
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off										
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off										
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off										
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off										
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off										
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off										
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										

Company Name Highmark Benefits Group
Market Individual

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

02-01-2025 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8				
					2,506	4,809	6,656	11,727	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off									
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off									
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off									
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off									
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off									
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off									
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off									
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off									
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off									
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off									
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off									
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off									
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off									
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off									
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off					\$629.36	\$629.36	\$629.36	\$629.36	\$629.36
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off					\$645.77	\$645.77	\$645.77	\$645.77	\$645.77
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off					\$546.85	\$546.85	\$546.85	\$546.85	\$546.85
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$563.26	\$563.26	\$563.26	\$563.26	\$563.26
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off					\$561.02	\$561.02	\$561.02	\$561.02	\$561.02
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$577.43	\$577.43	\$577.43	\$577.43	\$577.43
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off					\$497.67	\$497.67	\$497.67	\$497.67	\$497.67
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off					\$507.09	\$507.09	\$507.09	\$507.09	\$507.09
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off					\$523.50	\$523.50	\$523.50	\$523.50	\$523.50
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off					\$449.48	\$449.48	\$449.48	\$449.48	\$449.48
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off					\$465.89	\$465.89	\$465.89	\$465.89	\$465.89
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off					\$705.50	\$705.50	\$705.50	\$705.50	\$705.50
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off					\$721.91	\$721.91	\$721.91	\$721.91	\$721.91
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off					\$606.27	\$606.27	\$606.27	\$606.27	\$606.27
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off					\$430.25	\$430.25	\$430.25	\$430.25	\$430.25
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off					\$446.66	\$446.66	\$446.66	\$446.66	\$446.66
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off					\$435.88	\$435.88	\$435.88	\$435.88	\$435.88
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off					\$389.66	\$389.66	\$389.66	\$389.66	\$389.66
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off					\$316.30	\$316.30	\$316.30	\$316.30	\$316.30

Company Name Highmark Benefits Group

Market Individual

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

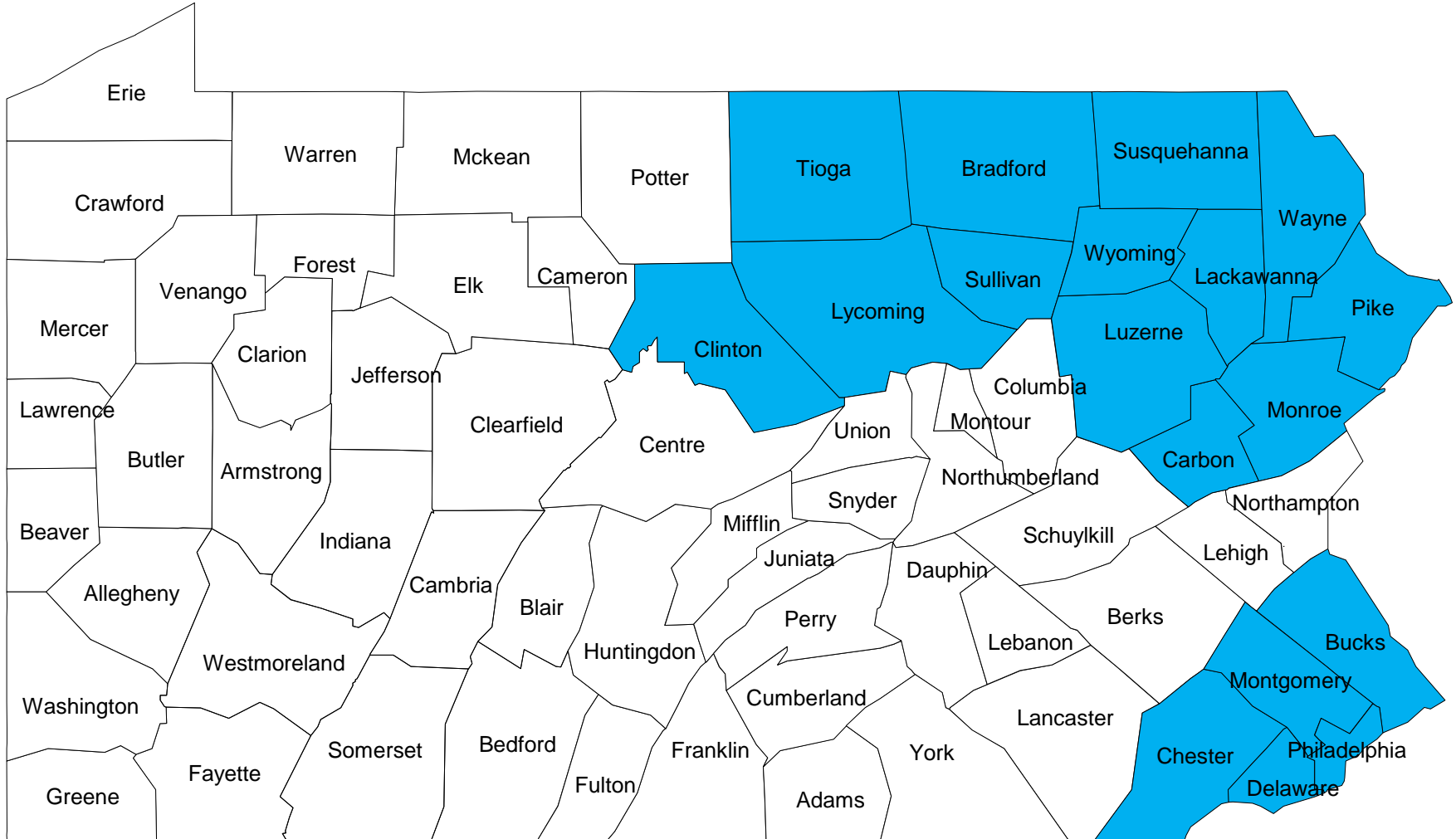
RATING AREA 9

02-01-2025 Number of Covered Lives by Rating County					4,665	5,363	3,320	245	349	2,966	631
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0300003	my Priority Blue Flex PPO Premier Platinum 0	PPO	Platinum	Off							
79962PA0310003	my Priority Blue Flex PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off							
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off							
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off							
79962PA0280004	my Priority Blue Flex PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0270004	my Priority Blue Flex PPO Silver 0	PPO	Silver	Off							
79962PA0280002	my Priority Blue Flex PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off							
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0270003	my Priority Blue Flex PPO Silver 6000	PPO	Silver	On/Off							
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Expanded Bronze	On/Off							
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off							
79962PA0290001	my Priority Blue Flex PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off							
79962PA0270002	my Priority Blue Flex PPO Bronze 9200	PPO	Bronze	On/Off							
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							
79962PA0350003	my Blue Access PPO Premier Platinum 0	PPO	Platinum	Off							
79962PA0360003	my Blue Access PPO Premier Platinum 0 + Adult Dental and Vision	PPO	Platinum	Off							
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
79962PA0340004	my Blue Access PPO Gold 1500 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0330006	my Blue Access PPO Silver 0	PPO	Silver	Off							
79962PA0340003	my Blue Access PPO Silver 0 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0330003	my Blue Access PPO Silver 6000	PPO	Silver	On/Off							
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Expanded Bronze	On/Off							
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Expanded Bronze	On/Off							
79962PA0370001	my Blue Access PPO Bronze 5900 HSA - Custom Drug Benefit	PPO	Expanded Bronze	On/Off							
79962PA0330002	my Blue Access PPO Bronze 9200	PPO	Bronze	On/Off							
79962PA0380001	my Blue Access Major Events PPO Catastrophic 10600 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							

2025 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



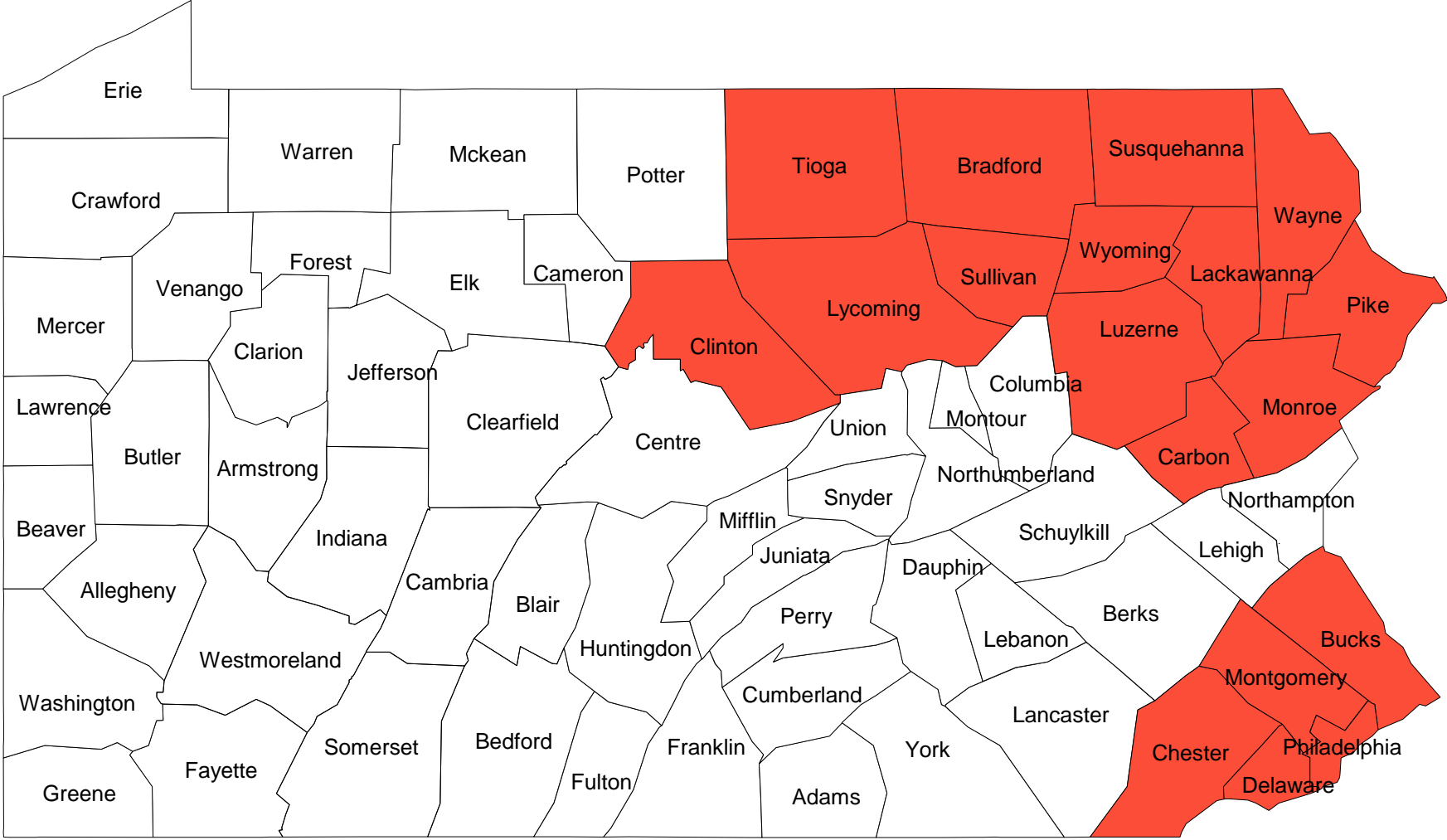
Key (*modify as needed*)

- : 2025 on-exchange service area
- : 2025 off-exchange only service area



2026 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



Key (*modify as needed*)

-  : 2026 on-exchange service area
-  : 2026 off-exchange only service area

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1		Unified Rate Review v6.1																		
2																				
3		Company Legal Name:	Highmark Benefits Group																	
4		HIOS Issuer ID:	79962	State:	PA															
5		Effective Date of Rate Change(s):	01/01/2026	Market:	Individual															
6																				
7																				
8		Market Level Calculations (Same for all Plans)																		
9																				
10																				
11		Section I: Experience Period Data																		
12		Experience Period:	01/01/2024		to	12/31/2024														
13					Total	PMPM														
14		Allowed Claims			\$274,511,148.29			\$879.63												
15		Reinsurance			\$10,951,177.52			\$35.09												
16		Incurred Claims in Experience Period			\$223,543,851.86			\$716.32												
17		Risk Adjustment			\$18,305,390.00			\$58.66												
18		Experience Period Premium			\$227,237,681.01			\$728.15												
19		Experience Period Member Months			312,074															
20																				
21		Section II: Projections																		
22																				
23		Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend			Year 2 Trend			Trended EHB Allowed Claims PMPM										
24		Inpatient Hospital	\$160.48	Cost	1.050	Utilization	1.064	Cost	1.050	Utilization	1.064	\$200.12								
25		Outpatient Hospital	\$339.13	1.050	1.064	1.050	1.064	1.050	1.064	1.050	1.064	\$422.91								
26		Professional	\$207.94	1.050	1.064	1.050	1.064	1.050	1.064	1.050	1.064	\$259.32								
27		Other Medical	\$12.96	1.050	1.064	1.050	1.064	1.050	1.064	1.050	1.064	\$16.16								
28		Capitation	\$0.15	1.050	1.064	1.050	1.064	1.050	1.064	1.050	1.064	\$0.19								
29		Prescription Drug	\$155.76	1.050	1.037	1.050	1.037	1.050	1.037	1.050	1.037	\$184.51								
30		Total	\$876.41									\$1,083.21								
31																				
32		Morbidity Adjustment				0.979														
33		Demographic Shift				1.000														
34		Plan Design Changes				1.000														
35		Other				1.017														
36		Adjusted Trended EHB Allowed Claims PMPM for	01/01/2026			\$1,078.56														
37																				
38		Manual EHB Allowed Claims PMPM				\$0.00														
39		Applied Credibility %				100.00%														
40																				
41		Projected Period Totals																		
42		Projected Index Rate for	01/01/2026			\$1,078.56			\$344,496,378.24											
43		Reinsurance				\$42.91			\$13,704,091.70											
44		Risk Adjustment Payment/Charge				\$39.07			\$12,480,509.37											
45		Exchange User Fees				2.84%			\$9,292,838.76											
46		Market Adjusted Index Rate				\$1,025.67			\$327,604,615.92											
47																				
48		Projected Member Months				319,404														
49																				
50		Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																		
51																				

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

Product-Plan Data Collection

Company Legal Name: Highmark Benefits Group
 HIOS Issuer ID: 79962 State: PA
 Effective Date of Rate Change(s): 01/01/2026 Market: Individual

To add a product to
 To add a plan to W
 To validate, select t
 To finalize, select th
 To remove a produc
 To remove a plan, n

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

Field #	my Priority Blue Flex PPO						my Priority Blue Flex PPO + Adult Dental & Vision				my Priority Blue Flex PPO HSA	
1.1 Product Name	79962PA027											
1.2 Product ID	79962PA028											
1.3 Plan Name	79962PA0270001						79962PA0270002				79962PA029	
1.4 Plan ID (Standard Component ID)	79962PA0270001		79962PA0270002		79962PA0270003		79962PA0270004		79962PA0270005		79962PA0270006	
1.5 Metal	Bronze		Silver		Gold		Bronze		Silver		Gold	
1.6 AV Metal Value	0.647		0.608		0.678		0.713		0.808		0.789	
1.7 Plan Category	Renewing		Renewing		Renewing		Renewing		Renewing		Renewing	
1.8 Plan Type	PPO		PPO		PPO		PPO		PPO		PPO	
1.9 Exchange Plan?	Yes		Yes		No		Yes		No		Yes	
1.10 Effective Date of Proposed Rates	01/01/2026		01/01/2026		01/01/2026		01/01/2026		01/01/2026		01/01/2026	
1.11 Cumulative Rate Change % (over 12 mos prior)	17.61%		19.66%		19.00%		21.30%		17.68%		19.34%	
1.12 Product Rate Increase %	18.35%						16.20%				16.55%	
1.13 Submission Level Rate Increase %	18.35%						16.20%				16.55%	

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0280004	79962PA0290001	79962PA0290002
2.1 Plan ID (Standard Component ID)	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0280004	79962PA0290001	79962PA0290002
2.2 Allowed Claims	\$274,511,148	\$15,781,661	\$4,985,390	\$33,877,117	\$2,730,243	\$57,318,369	\$16,887,351	\$3,199,598	\$576,856	\$14,392,302	\$0	\$3,625,546	\$8,998,129
2.3 Reinsurance	\$10,951,178	\$565,859	\$178,272	\$1,487,764	\$108,687	\$2,379,541	\$675,982	\$114,426	\$21,349	\$581,823	\$0	\$132,945	\$367,485
2.4 Member Cost Sharing	\$40,016,119	\$5,726,124	\$1,524,322	\$1,997,755	\$406,992	\$7,564,578	\$3,093,672	\$1,051,214	\$119,246	\$2,272,181	\$0	\$1,061,054	\$1,184,777
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$223,543,852	\$9,489,679	\$3,282,241	\$30,391,598	\$2,214,565	\$47,374,250	\$13,117,696	\$2,033,959	\$436,260	\$11,538,298	\$0	\$2,431,546	\$7,445,868
2.7 Risk Adjustment Transfer Amount	\$18,305,390	-\$5,327,265	-\$616,875	\$7,571,446	\$332,108	\$1,106,392	-\$2,338,974	-\$1,055,622	\$191,481	-\$609,990	\$0	-\$490,377	\$428,499
2.8 Premium	\$227,237,681	\$25,651,086	\$4,594,802	\$22,855,723	\$1,274,296	\$49,950,663	\$17,894,907	\$5,012,629	\$328,131	\$14,402,745	\$0	\$3,969,678	\$6,075,068
2.9 Experience Period Member Months	312,074	39,760	8,615	28,364	2,174	62,895	22,627	7,952	534	20,356	0	6,506	7,860
2.10 Current Enrollment	30,426	3,554	815	2,001	142	4,728	3,001	893	54	1,823	0	467	735
2.11 Current Premium PMPM	\$794.37	\$637.46	\$573.20	\$918.87	\$671.42	\$845.96	\$770.24	\$670.47	\$704.44	\$878.97	\$0.00	\$643.45	\$781.19
2.12 Loss Ratio	91.04%	46.69%	82.51%	99.88%	137.86%	92.79%	84.33%	51.40%	83.96%	83.65%	#DIV/0!	69.89%	114.49%
Per Member Per Month													
2.13 Allowed Claims	\$879.63	\$396.92	\$578.69	\$1,194.37	\$1,255.86	\$911.33	\$746.34	\$402.36	\$1,080.25	\$707.03	#DIV/0!	\$557.26	\$1,144.80
2.14 Reinsurance	\$35.09	\$14.23	\$20.76	\$52.45	\$49.99	\$37.83	\$29.88	\$14.39	\$39.98	\$28.58	#DIV/0!	\$20.43	\$46.75
2.15 Member Cost Sharing	\$128.23	\$144.02	\$176.94	\$70.43	\$187.21	\$120.27	\$136.72	\$132.19	\$223.31	\$111.62	#DIV/0!	\$163.09	\$150.73
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00
2.17 Incurred Claims	\$716.32	\$238.67	\$380.99	\$1,071.48	\$1,018.66	\$753.23	\$579.74	\$255.78	\$816.97	\$566.83	#DIV/0!	\$373.74	\$947.31
2.18 Risk Adjustment Transfer Amount	\$58.66	-\$133.99	-\$71.60	\$266.94	\$152.76	\$17.59	-\$103.37	-\$132.75	\$358.58	-\$29.97	#DIV/0!	-\$75.37	\$54.52
2.19 Premium	\$728.15	\$645.15	\$533.35	\$805.80	\$586.15	\$794.19	\$790.87	\$630.36	\$614.48	\$707.54	#DIV/0!	\$610.16	\$772.91

Section III: Plan Adjustment Factors

	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0280004	79962PA0290001	79962PA0290002	
3.1 Plan ID (Standard Component ID)	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0280004	79962PA0290001	79962PA0290002	
3.2 Market Adjusted Index Rate													
3.3 AV and Cost Sharing Design of Plan	0.6837	0.6254	0.9971	0.7427	0.9079	0.8382	0.6837	0.7427	0.9079	0.8382	0.6973	0.8275	
3.4 Provider Network Adjustment	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0392	1.0361	1.0295	1.0320	1.0013	
Administrative Costs													
3.6 Administrative Expense	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$753.97	\$689.78	\$1,099.66	\$819.09	\$1,001.23	\$924.45	\$783.51	\$848.63	\$1,030.77	\$953.99	\$770.02	\$913.57	

3.11 Age Calibration Factor	0.5587											
3.12 Geographic Calibration Factor	1											
3.13 Tobacco Calibration Factor	0.9942											
3.14 Calibrated Plan Adjusted Index Rate	\$418.80	\$383.14	\$610.82	\$454.97	\$556.14	\$513.50	\$435.21	\$471.38	\$572.55	\$529.90	\$427.72	\$507.45

Section IV: Projected Plan Level Information

	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0280004	79962PA0290001	79962PA0290002
4.1 Plan ID (Standard Component ID)	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0280004	79962PA0290001	79962PA0290002
4.2 Allowed Claims	\$347,016,458	\$33,199,034	\$7,731,924	\$24,895,628	\$1,337,275	\$51,095,039	\$27,235,469	\$10,774,088	\$500,320	\$21,319,083	\$7,925,899	\$4,338,830	\$7,770,422
4.3 Reinsurance	\$11,734,611	\$965,494	\$209,787	\$930,901	\$41,328	\$1,805,076	\$914,309	\$313,332	\$15,462	\$753,157	\$266,077	\$128,068	\$258,645
4.4 Member Cost Sharing	\$52,028,532	\$8,928,175	\$2,458,241	\$1,494,367	\$298,362	\$5,718,529	\$4,251,315	\$2,897,462	\$111,628	\$2,386,020	\$1,237,192	\$1,119,413	\$1,268,543
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$283,253,315	\$23,305,365	\$5,063,896	\$22,470,359	\$997,894	\$43,571,434	\$22,069,845	\$7,563,294	\$373,230	\$18,179,906	\$6,422,631	\$3,091,349	\$6,243,234
4.7 Risk Adjustment Transfer Amount	\$10,686,876	\$879,289	\$191,056	\$847,785	\$37,638	\$1,643,908	\$832,674	\$285,356	\$14,082	\$685,910	\$242,320	\$116,634	\$235,551
4.8 Premium	\$301,413,656	\$24,799,551	\$5,388,559	\$23,911,011	\$1,061,543	\$46,364,948	\$23,484,819	\$8,048,203	\$397,160	\$19,345,482	\$6,834,408	\$3,289,546	\$6,643,509
4.9 Projected Member Months	319,404	32,892	7,812	21,744	1,296	46,308	25,404	10,272	468	18,768	7,164	4,272	7,272
4.10 Loss Ratio	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%
Per Member Per Month													
4.11 Allowed Claims	\$1,086.45	\$1,009.33	\$989.75	\$1,144.94	\$1,031.85	\$1,103.37	\$1,072.09	\$1,048.88	\$1,069.06	\$1,135.93	\$1,106.35	\$1,015.64	\$1,068.54
4.12 Reinsurance	\$36.74	\$29.35	\$26.85	\$42.81	\$31.89	\$38.98	\$35.99	\$30.50	\$33.04	\$40.13	\$37.14	\$29.98	\$35.57
4.13 Member Cost Sharing	\$162.89	\$271.44	\$314.68	\$68.73	\$230.22	\$123.49	\$167.35	\$282.07	\$238.52	\$127.13	\$172.70	\$262.03	\$174.44
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$886.82	\$708.54	\$648.22	\$1,033.41	\$769.74	\$949.91	\$868.75	\$736.30	\$797.50	\$968.67	\$896.51	\$723.63	\$858.53
4.16 Risk Adjustment Transfer Amount	\$35.46	\$26.73	\$24.46	\$38.99	\$29.04	\$35.50	\$32.78	\$27.78	\$30.09	\$36.55	\$33.82	\$27.30	\$32.39
4.17 Premium	\$943.68	\$753.97	\$689.78	\$1,099.66	\$819.09	\$1,001.23	\$924.45	\$783.51	\$848.63	\$1,030.77	\$953.99	\$770.02	\$913.57

Product-Plan Data Collection

Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 Validate button or Ctrl + Shift + I.
 Finalize button or Ctrl + Shift + F.
 navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information															
1.1 Product Name	my Priority Blue Flex PPO Premier				my Priority Blue Flex PPO Premier + Adult Dental & Vision				my Blue Access PPO SEPA							
1.2 Product ID	79962PA030				79962PA031				79962PA032							
1.3 Plan Name	my Priority Blue	my Priority Blue	my Priority Blue	my Priority Blue	my Priority Blue	my Priority Blue	my Priority Blue	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access				
1.4 Plan ID (Standard Component ID)	79962PA0300001	79962PA0300002	79962PA0300003	79962PA0310001	79962PA0310002	79962PA0310003	79962PA0320001	79962PA0330001	79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006			
1.5 Metal	Silver	Gold	Platinum	Silver	Gold	Platinum	Catastrophic	Bronze	Silver	Gold	Silver	Gold	Silver			
1.6 AV Metal Value	0.715	0.817	0.891	0.715	0.817	0.891	0.600	0.649	0.608	0.680	0.810	0.790	0.716			
1.7 Plan Category	Renewing	Renewing	New	Renewing	Renewing	New	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing			
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO			
1.9 Exchange Plan?	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No			
1.10 Effective Date of Proposed Rates	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026			
1.11 Cumulative Rate Change % (over 12 mos prior)	26.62%	15.98%	0.00%	25.43%	15.00%	0.00%	17.29%	21.73%	22.74%	21.20%	17.86%	20.11%	21.73%			
1.12 Product Rate Increase %	16.96%				16.41%				17.29%				19.64%			
1.13 Submission Level Rate Increase %									17.92%							

Section II: Experience Period and Current Plan Level													
2.1 Plan ID (Standard Component ID)	79962PA0300001	79962PA0300002	79962PA0300003	79962PA0310001	79962PA0310002	79962PA0310003	79962PA0320001	79962PA0330001	79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006
2.2 Allowed Claims	\$5,586,775	\$39,723,924	\$0	\$2,116,688	\$14,616,824	\$0	\$90,188	\$1,940,541	\$1,559,876	\$4,223,456	\$11,687,039	\$5,167,941	\$320,478
2.3 Reinsurance	\$240,974	\$1,658,703	\$0	\$90,497	\$600,379	\$0	\$3,053	\$57,211	\$46,245	\$157,164	\$415,274	\$174,451	\$10,806
2.4 Member Cost Sharing	\$393,083	\$4,337,370	\$0	\$182,268	\$1,737,381	\$0	\$75,606	\$750,717	\$471,390	\$217,494	\$1,517,494	\$1,108,762	\$75,426
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$4,952,718	\$33,727,852	\$0	\$1,843,923	\$12,279,064	\$0	\$11,529	\$1,132,614	\$1,042,241	\$3,848,797	\$9,754,271	\$3,884,728	\$234,246
2.7 Risk Adjustment Transfer Amount	\$1,198,311	\$8,539,296	\$0	\$391,319	\$2,076,191	\$0	\$6,668	-\$433,995	-\$116,479	\$877,525	\$1,306,676	-\$263,137	-\$82,702
2.8 Premium	\$3,989,407	\$27,890,034	\$0	\$1,715,223	\$10,424,403	\$0	\$194,823	\$2,444,763	\$936,165	\$1,423,464	\$7,456,404	\$4,986,403	\$325,688
2.9 Experience Period Member Months	4,166	33,944	0	2,239	13,982	0	765	4,525	1,868	2,068	11,364	7,853	570
2.10 Current Enrollment	242	2,769	0	171	1,262	0	63	742	222	240	1,591	1,516	77
2.11 Current Premium PMPM	\$1,012.55	\$876.74	\$0.00	\$1,045.57	\$909.76	\$0.00	\$483.89	\$632.65	\$568.26	\$895.35	\$830.48	\$755.66	\$660.94
2.12 Loss Ratio	95.47%	92.58%	#DIV/0!	87.53%	98.23%	#DIV/0!	5.72%	56.33%	127.15%	167.27%	111.31%	82.25%	96.40%

Per Member Per Month													
2.13 Allowed Claims	\$1,341.04	\$1,170.28	#DIV/0!	\$945.37	\$1,045.40	#DIV/0!	\$117.89	\$428.85	\$835.05	\$2,042.29	\$1,028.43	\$658.08	\$562.24
2.14 Reinsurance	\$57.84	\$48.87	#DIV/0!	\$44.42	\$42.94	#DIV/0!	\$3.99	\$12.64	\$24.76	\$76.00	\$36.54	\$22.21	\$18.96
2.15 Member Cost Sharing	\$94.36	\$127.78	#DIV/0!	\$81.41	\$124.26	#DIV/0!	\$98.83	\$165.90	\$252.35	\$105.17	\$133.54	\$141.19	\$132.33
2.16 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$1,188.84	\$993.63	#DIV/0!	\$823.55	\$878.21	#DIV/0!	\$15.07	\$250.30	\$557.94	\$1,861.12	\$858.35	\$494.68	\$410.96
2.18 Risk Adjustment Transfer Amount	\$287.64	\$251.57	#DIV/0!	\$174.77	\$148.49	#DIV/0!	\$8.72	-\$95.91	-\$62.35	\$424.34	\$114.98	-\$33.51	-\$145.09
2.19 Premium	\$957.61	\$821.65	#DIV/0!	\$766.07	\$745.56	#DIV/0!	\$254.67	\$540.28	\$501.16	\$688.33	\$656.14	\$634.97	\$571.38

Section III: Plan Adjustment Factors													
3.1 Plan ID (Standard Component ID)	79962PA0300001	79962PA0300002	79962PA0300003	79962PA0310001	79962PA0310002	79962PA0310003	79962PA0320001	79962PA0330001	79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006
3.2 Market Adjusted Index Rate	\$1,025.67												
3.3 AV and Cost Sharing Design of Plan	1.1691	0.9273	0.9998	1.1691	0.9273	0.9998	0.5626	0.7040	0.6376	0.9920	0.8948	0.8298	0.7355
3.4 Provider Network Adjustment	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	0.9982	0.9982	0.9982	0.9982	0.9982
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0229	1.0289	1.0268	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs													
3.6 Administrative Expense	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$1,289.42	\$1,022.66	\$1,102.61	\$1,318.96	\$1,052.20	\$1,132.15	\$570.80	\$774.52	\$701.44	\$1,091.37	\$984.42	\$912.83	\$809.13

3.11 Age Calibration Factor	0.5587												
3.12 Geographic Calibration Factor	1.0000												
3.13 Tobacco Calibration Factor	0.9942												
3.14 Calibrated Plan Adjusted Index Rate	\$716.22	\$568.04	\$612.45	\$732.63	\$584.45	\$628.86	\$317.06	\$430.21	\$389.62	\$606.21	\$546.80	\$507.04	\$449.44

Section IV: Projected Plan Level Information													
4.1 Plan ID (Standard Component ID)	79962PA0300001	79962PA0300002	79962PA0300003	79962PA0310001	79962PA0310002	79962PA0310003	79962PA0320001	79962PA0330001	79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006
4.2 Allowed Claims	\$2,607,143	\$27,576,660	\$385,129	\$1,717,645	\$14,529,945	\$169,477	\$418,775	\$8,666,396	\$2,925,788	\$3,391,815	\$20,295,901	\$17,009,035	\$1,342,576
4.3 Reinsurance	\$106,624	\$987,069	\$14,423	\$70,247	\$520,080	\$6,347	\$10,400	\$257,631	\$80,615	\$126,447	\$710,549	\$567,190	\$41,203
4.4 Member Cost Sharing	-\$79,208	\$2,763,443	\$22,551	-\$48,231	\$1,456,039	\$9,924	\$157,336	\$2,190,007	\$899,276	\$213,146	\$2,433,926	\$2,750,859	\$306,796
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$2,573,727	\$23,826,147	\$348,155	\$1,695,630	\$12,553,827	\$153,207	\$251,039	\$6,218,758	\$1,945,898	\$3,052,222	\$17,151,426	\$13,690,986	\$994,576
4.7 Risk Adjustment Transfer Amount	\$97,104	\$898,938	\$13,136	\$63,975	\$473,644	\$5,780	\$9,471	\$234,628	\$73,417	\$115,157	\$647,107	\$516,548	\$37,524
4.8 Premium	\$2,738,737	\$25,353,724	\$370,476	\$1,804,343	\$13,358,696	\$163,029	\$267,134	\$6,617,464	\$2,070,656	\$3,247,910	\$18,251,063	\$14,568,762	\$1,058,342
4.9 Projected Member Months	2,124	24,792	336	1,368	12,696	144	468	8,544	2,952	2,976	18,540	15,960	1,308
4.10 Loss Ratio	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%
Per Member Per Month													
4.11 Allowed Claims	\$1,227.47	\$1,112.32	\$1,146.22	\$1,255.59	\$1,144.45	\$1,176.93	\$894.82	\$1,014.33	\$991.12	\$1,139.72	\$1,094.71	\$1,065.73	\$1,026.43
4.12 Reinsurance	\$50.20	\$39.81	\$42.93	\$51.35	\$40.96	\$44.08	\$22.22	\$30.15	\$27.31	\$42.49	\$38.33	\$35.54	\$31.50
4.13 Member Cost Sharing	-\$34.47	\$111.47	\$67.12	-\$35.26	\$114.68	\$68.91	\$336.19	\$256.32	\$304.63	\$71.62	\$131.28	\$172.36	\$234.55
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$1,211.74	\$961.04	\$1,036.18	\$1,239.50	\$988.80	\$1,063.94	\$536.41	\$727.85	\$659.18	\$1,025.61	\$925.10	\$857.83	\$760.38
4.16 Risk Adjustment Transfer Amount	\$45.72	\$36.26	\$39.09	\$46.76	\$37.31	\$40.14	\$20.24	\$27.46	\$24.87	\$38.70	\$34.90	\$32.37	\$28.69
4.17 Premium	\$1,289.42	\$1,022.66	\$1,102.61	\$1,318.96	\$1,052.20	\$1,132.15	\$570.80	\$774.52	\$701.44	\$1,091.37	\$984.42	\$912.83	\$809.13

Product-Plan Data Collection

Company Legal Name:
 HIOS Issuer ID:
 Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	my Blue Access PPO ADV SEPA				my Blue Access Premier SEPA			my Blue Access PPO Premier ADV SEPA			my Blue Access HSA SEPA		Access Major Events SEPA
1.2 Product ID	79962PA034				79962PA035			79962PA036			79962PA037		79962PA038
1.3 Plan Name	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access
1.4 Plan ID (Standard Component ID)	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0340004	79962PA0350001	79962PA0350002	79962PA0350003	79962PA0360001	79962PA0360002	79962PA0360003	79962PA0370001	79962PA0370002	79962PA0380001
1.5 Metal	Bronze	Gold	Silver	Gold	Silver	Gold	Platinum	Silver	Platinum	Platinum	Bronze	Gold	Catastrophic
1.6 AV Metal Value	0.649	0.810	0.716	0.790	0.716	0.818	0.894	0.716	0.818	0.894	0.647	0.781	0.600
1.7 Plan Category	Renewing	Renewing	Renewing	New	Renewing	Renewing	New	Renewing	Renewing	New	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026
1.11 Cumulative Rate Change % (over 12 mos prior)	20.11%	16.76%	20.17%	0.00%	27.27%	16.71%	0.00%	26.03%	15.69%	0.00%	22.37%	16.38%	17.30%
1.12 Product Rate Increase %		17.56%				16.99%			16.31%			17.55%	17.30%
1.13 Submission Level Rate Increase %													

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0340004	79962PA0350001	79962PA0350002	79962PA0350003	79962PA0360001	79962PA0360002	79962PA0360003	79962PA0370001	79962PA0370002	79962PA0380001
2.2 Allowed Claims	\$842,030	\$4,066,864	\$38,092	\$0	\$142,623	\$7,779,800	\$0	\$299,005	\$6,502,744	\$0	\$1,308,926	\$4,121,161	\$3,612
2.3 Reinsurance	\$27,950	\$141,698	\$1,333	\$0	\$5,263	\$276,151	\$0	\$11,077	\$230,888	\$0	\$44,651	\$142,502	\$222
2.4 Member Cost Sharing	\$195,433	\$650,202	\$15,702	\$0	\$11,417	\$859,084	\$0	\$21,608	\$618,997	\$0	\$204,941	\$555,829	\$14,001
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$618,648	\$3,274,963	\$21,058	\$0	\$125,944	\$6,644,565	\$0	\$266,321	\$5,652,859	\$0	\$1,059,334	\$3,422,829	-\$10,610
2.7 Risk Adjustment Transfer Amount	\$151,400	\$20,366	-\$34,111	\$0	\$33,328	\$2,929,046	\$0	\$23,974	\$1,569,399	\$0	\$476,332	\$468,990	-\$23,831
2.8 Premium	\$717,514	\$3,666,557	\$120,473	\$0	\$68,301	\$3,637,117	\$0	\$218,326	\$2,520,424	\$0	\$606,716	\$1,828,980	\$56,768
2.9 Experience Period Member Months	1,519	5,714	238	0	110	5,321	0	308	3,747	0	1,068	2,836	226
2.10 Current Enrollment	299	812	28	0	19	790	0	32	573	0	166	572	27
2.11 Current Premium PMPM	\$665.66	\$863.49	\$693.96	\$0.00	\$992.24	\$860.42	\$0.00	\$1,025.26	\$893.43	\$0.00	\$637.58	\$765.39	\$482.67
2.12 Loss Ratio	71.20%	88.83%	24.38%	#DIV/0!	123.92%	101.19%	#DIV/0!	109.91%	138.22%	#DIV/0!	97.81%	148.95%	-32.21%

Per Member Per Month

2.13 Allowed Claims	\$554.33	\$711.74	\$160.05	#DIV/0!	\$1,296.57	\$1,462.09	#DIV/0!	\$970.80	\$1,735.45	#DIV/0!	\$1,225.59	\$1,453.16	\$15.98
2.14 Reinsurance	\$18.40	\$24.80	\$5.60	#DIV/0!	\$47.84	\$51.90	#DIV/0!	\$35.96	\$61.62	#DIV/0!	\$41.81	\$50.25	\$0.98
2.15 Member Cost Sharing	\$128.66	\$113.79	\$65.98	#DIV/0!	\$103.79	\$161.45	#DIV/0!	\$70.16	\$165.20	#DIV/0!	\$191.89	\$195.99	\$61.95
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$407.27	\$573.15	\$88.48	#DIV/0!	\$1,144.94	\$1,248.74	#DIV/0!	\$864.68	\$1,508.64	#DIV/0!	\$991.89	\$1,206.92	-\$46.95
2.18 Risk Adjustment Transfer Amount	\$99.67	\$35.56	-\$143.32	#DIV/0!	\$302.99	\$550.47	#DIV/0!	\$77.84	\$418.84	#DIV/0!	\$446.00	\$165.37	-\$105.45
2.19 Premium	\$472.36	\$641.68	\$506.19	#DIV/0!	\$620.92	\$683.54	#DIV/0!	\$708.85	\$672.65	#DIV/0!	\$568.09	\$644.92	\$251.18

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0340004	79962PA0350001	79962PA0350002	79962PA0350003	79962PA0360001	79962PA0360002	79962PA0360003	79962PA0370001	79962PA0370002	79962PA0380001
3.2 Market Adjusted Index Rate													
3.3 AV and Cost Sharing Design of Plan	0.7040	0.8948	0.7355	0.8298	1.1544	0.9180	1.0298	1.1544	0.9180	1.0298	0.7123	0.8134	0.5626
3.4 Provider Network Adjustment	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982
3.5 Benefits in Addition to EHB	1.0381	1.0300	1.0365	1.0324	1.0000	1.0000	1.0000	1.0233	1.0293	1.0261	1.0013	1.0011	1.0000
Administrative Costs													
3.6 Administrative Expense	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%	6.87%
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9200
3.10 Plan Adjusted Index Rate	\$804.06	\$1,013.96	\$838.67	\$942.37	\$1,270.00	\$1,009.93	\$1,132.94	\$1,299.54	\$1,039.47	\$1,162.48	\$784.64	\$895.88	\$569.38

3.11 Age Calibration Factor													
3.12 Geographic Calibration Factor													
3.13 Tobacco Calibration Factor													
3.14 Calibrated Plan Adjusted Index Rate	\$446.62	\$563.21	\$465.85	\$523.45	\$705.43	\$560.97	\$629.30	\$721.84	\$577.38	\$645.71	\$435.84	\$497.62	\$316.27

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0340004	79962PA0350001	79962PA0350002	79962PA0350003	79962PA0360001	79962PA0360002	79962PA0360003	79962PA0370001	79962PA0370002	79962PA0380001
4.2 Allowed Claims	\$3,588,663	\$10,811,028	\$459,608	\$4,277,642	\$204,508	\$10,504,813	\$236,150	\$433,476	\$7,754,113	\$99,774	\$1,833,746	\$7,300,171	\$353,470
4.3 Reinsurance	\$106,682	\$378,488	\$14,105	\$142,644	\$8,307	\$373,681	\$8,998	\$17,607	\$275,832	\$3,802	\$54,986	\$240,241	\$8,778
4.4 Member Cost Sharing	\$906,859	\$1,296,481	\$105,027	\$691,820	-\$4,304	\$1,111,106	\$9,958	-\$9,123	\$820,161	\$4,207	\$451,497	\$1,260,931	\$132,801
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$2,575,122	\$9,136,059	\$340,476	\$3,443,178	\$200,505	\$9,020,025	\$217,194	\$424,992	\$6,658,119	\$91,765	\$1,327,263	\$5,798,999	\$211,891
4.7 Risk Adjustment Transfer Amount	\$97,157	\$344,695	\$12,846	\$129,908	\$7,565	\$340,317	\$8,195	\$16,035	\$251,204	\$3,462	\$50,076	\$218,791	\$7,994
4.8 Premium	\$2,740,222	\$9,721,803	\$362,305	\$3,663,932	\$213,360	\$9,598,330	\$231,120	\$452,240	\$7,084,994	\$97,648	\$1,412,358	\$6,170,792	\$225,476
4.9 Projected Member Months	3,408	9,588	432	3,888	168	9,504	204	348	6,816	84	1,800	6,888	396
4.10 Loss Ratio	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%	90.76%
Per Member Per Month													
4.11 Allowed Claims	\$1,053.01	\$1,127.56	\$1,063.91	\$1,100.22	\$1,217.31	\$1,105.30	\$1,157.60	\$1,245.62	\$1,137.63	\$1,187.78	\$1,018.75	\$1,059.84	\$892.60
4.12 Reinsurance	\$31.30	\$39.48	\$32.65	\$36.69	\$49.44	\$39.32	\$44.11	\$50.59	\$40.47	\$45.26	\$30.55	\$34.88	\$22.17
4.13 Member Cost Sharing	\$266.10	\$135.22	\$243.12	\$177.94	-\$25.62	\$116.91	\$48.81	-\$26.22	\$120.33	\$50.09	\$250.83	\$183.06	\$335.36
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$755.61	\$952.86	\$788.14	\$885.59	\$1,193.48	\$949.08	\$1,064.68	\$1,221.24	\$976.84	\$1,092.44	\$737.37	\$841.90	\$535.08
4.16 Risk Adjustment Transfer Amount	\$28.51	\$35.95	\$29.74	\$33.41	\$45.03	\$35.81	\$40.17	\$46.08	\$36.86	\$41.22	\$27.82	\$31.76	\$20.19
4.17 Premium	\$804.06	\$1,013.96	\$838.67	\$942.37	\$1,270.00	\$1,009.93	\$1,132.94	\$1,299.54	\$1,039.47	\$1,162.48	\$784.64	\$895.88	\$569.38

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 3	1.0000
Rating Area 8	1.0000

Part II of the Preliminary Justification

Highmark Benefits Group – Individual Market

Scope and Range:

Highmark Benefits Group is requesting an average ACA individual market rate increase of 17.9%, ranging from 15.0% to 27.3%. Products submitted with this filing will have effective dates from January 1, 2026 to December 31, 2026. This rate change is projected to affect 30,426 members.

Historical Financial Experience:

Highmark Benefits Group incurred an underwriting loss in its ACA individual market programs in 2024.

Change in Medical Service Costs:

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

Change in Benefits and Cost Sharing:

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

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Highmark Benefits Group

Individual Rate Filing

Effective January 1, 2026

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group’s (“HBG”, “Company”) individual block of business rate filing, for products with an effective date of January 1, 2026. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Individual
- Effective Date: January 1, 2026

I.2 Company Contact Information:

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

II. Proposed Rate Changes

For all rate changes by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate change varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate increase are cost and utilization trend and morbidity impacts of the expiration of the enhanced advanced premium tax credits.

In accordance with the Department’s April 9, 2025 rate filing guidance, this filing assumes the enhanced federal premium subsidies are not extended for Plan Year 2026. Additionally, this filing assumes the federal government continues to not fund the cost sharing reduction subsidies. Finally, in accordance with the Department’s May 12, 2025 all-carrier meeting updated guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 43% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Modifications to the rate development may likely be necessary if significant unforeseen events occur. Significant unknown outcomes that are under discussion at the federal level include expiration of enhanced advance premium tax credits, funding of Cost Share Reductions that may require removal of Silver loading, and finalization of the Marketplace Integrity and Affordability Rule. Some additional examples include, but are not limited to, other changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.

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

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2024, paid through February 2025. This includes 2024 experience in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2024.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2025.

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

- Historical Experience: We chose HBG’s current experience for the individual block of business for the period January 1, 2024 through December 31, 2024, with claims paid through February 2025 as the basis for the 2026 projected individual market pricing.

- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG’s individual book-of-business. This section includes:
 - The amount of claims which were processed through Company’s claims system,
 - Claims processed outside of the Company’s claims system, and
 - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from the Company’s detailed claim-level historical data. This experience includes 2024 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2024 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.983 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for the Company’s individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drug utilization was converted to a “per 30-day” script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2026 rates reflects an annual trend rate of 11.7% (5.0% cost, 6.4% utilization) for medical and 8.8% (5.0% cost, 3.7% utilization) for pharmacy. These trends reflect HBG’s expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more

explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The medical trend represents a blended average for all medical types of services and is applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend except pharmacy-specific projections were used to adjust the Pharmacy trend. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

The Morbidity Adjustment of 0.979 is comprised of the following: the morbidity impact from claims experience, an adjustment to account for out-of-network tiering on the PPO plans, and an adjustment to account for the anticipated morbidity impact resulting from the expiration of the enhanced premium subsidies. Each of the components is described in more detail below.

In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000.

Morbidity Impact from Claims Experience

This adjustment of 0.965 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

Out-of-network PPO Tiering Impact

This adjustment of 0.976 reflects the expected reduction in claims expense resulting from proposed out-of-network tiering on the PPO plan designs. The Company has experienced an extremely high level of out-of-area out-of-network claims in its current PPO plans. As a result, the existing PPO plan designs are being modified to create two out-of-network cost sharing tiers. Tier 1 (Out-of-Network In-State) for providers located within Pennsylvania, and Tier 2 (Out-of-Network Out-of-State) for providers located outside of Pennsylvania. Costs will vary depending on the tier of the provider chosen. The adjustment factor was derived by assuming that 90% of the CY2024 out-of-state out-of-network allowed spend would be eliminated due to this change.

Morbidity Impact from Expiration of Enhanced Premium Subsidies

This adjustment of 1.040 reflects the anticipated morbidity impact resulting from the expiration of the enhanced federal premium subsidies that were implemented by the American Rescue Plan Act (ARPA) and extended by the Inflation Reduction Act (IRA). The Company derived

the adjustment factor from a member level lapse model that compared average allowed PMPM costs before and after assumed lapses caused by the loss of the enhanced subsidies. Lapse assumptions were developed in consultation with the Company's Sales team and varied based on factors such as a member's income relative to Federal Poverty limits, expected net premium increase, and exchange status (i.e. on vs off exchange). Additionally, results were calibrated and compared to publicly available studies performed by Oliver Wyman (OW) and the Congressional Budget Office (CBO). The resulting factor lands comfortably within the Department's recommended range of 1.00 to 1.07.

V.3 Changes in Demographics

We project no material change in the average rating factor (age, tobacco load and area combined).

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

V.5 Changes in Other

The 1.017 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

VI. Manual Rate Adjustments

HBG's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from HBG's individual book of business in 2024. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HBG. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for reinsurance, risk adjustment, and the exchange user fee.

IX.1 Projected Reinsurance PMPM

In accordance with the Department's May 12, 2025 all-carrier meeting updated guidance, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2026: an attachment point of \$60,000, a coinsurance rate of 43%, and a cap of \$100,000. HBG estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2024 incurred claims by member to the CY2026 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 4.0%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM

The estimated average risk score for HBG's projected 2026 population was developed by using HBG's 2024 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HBG based upon its projected 2026 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2026.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HBG receiving from the risk adjustment pool. The \$39.07 PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HBG has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 2.84% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rate [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on-exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.27 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment falls within the prescribed range of 1.22 to 1.30.

Exhibit I shows the quantitative support for the CSR load. The tables on Exhibit I demonstrate three different methods for determining the load. The Company evaluated the three methods and elected to assume a 1.27 CSR load. Additionally, these values aligned with the results of the Department's ACA CSR Survey from March 2025. The Company intends to continue to monitor the CSR load development and adjust as necessary in future years.

X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

Non-EHB benefits are offered in several plans. Fourteen plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and twelve plans have a hearing benefit.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- \$0.20 PMPM for Risk Adjustment User Fee
- \$0.34 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

The profit/contingency factor is set to 0%. HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.7898. This factor is calculated by dividing the all members age factor of 1.7879 by the ratio of billable members to total members 0.9989. The age curve calibration factor is $1/1.7898 = 0.5587$.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 1.0000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.0000. The geographic calibration factor is $1/1.0000 = 1.0000$.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.0058. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.0058. The tobacco calibration factor is $1/1.0058 = 0.9942$.

XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

XII. Projected Loss Ratio

The projected loss ratio for 2026 using the federally-prescribed MLR methodology is 93.7%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screenshots and certifications for these plans were submitted as part of HBG’s QHP application. When applicable and per CMS’s guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

XIV. Membership Projections

Membership projections reflect HBG’s expectations for 2026. These projections reflect expected changes in market share due to market competition, relative price levels, changes in plan offerings (where applicable), and the impact of the expiration of the enhanced advanced premium tax credits.

HBG expects membership in 2026 to follow a similar metal level distribution as the 2025 Individual ACA enrollment distribution.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	49.1%	5.0%
150%-200%	87%	34.3%	3.5%
200%-250%	73%	3.0%	0.3%
<u>>250%</u>	<u>70%</u>	<u>13.7%</u>	<u>1.4%</u>
Total		100.0%	10.1%

XV. Terminated Plans and Products

All plans in the 2024 experience period are still available in 2026.

XVI. Plan Type

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

XVII. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing for the Individual Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

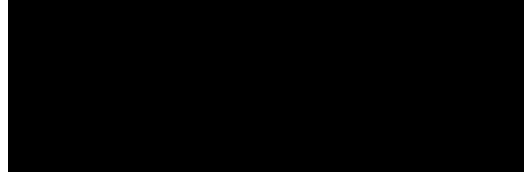
I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

The Part I Unified Rate Review Template does not demonstrate the process used by HBG to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in

accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:



Title: Actuarial Manager, Individual Markets

Date: May 15, 2025

XVIII.

Exhibit I

Estimated CSR Shortfall Development

CSR Silver Variant	Projected 2026 % of Silver On-Exchange Member	Pricing Actuarial Value		Estimate CSR Shortfall
		CSR Silver Variant	Standard Silver	
94	57.3%	95%	73%	1.30
87	37.4%	93%	73%	1.27
73	2.0%	78%	73%	1.06
70	3.4%	73%	73%	1.00
Total	100.0%			1.27

CSR Silver Variant	Projected 2026 % of Silver On-Exchange Member	HHS Actuarial Value		Estimate CSR Shortfall
		CSR Silver Variant	Standard Silver	
94	57.3%	94%	70%	1.34
87	37.4%	87%	70%	1.24
73	2.0%	73%	70%	1.04
70	3.4%	70%	70%	1.00
Total	100.0%			1.29

CSR Silver Variant	February 2025 % of Silver On-Exchange Member	HHS Actuarial Value		Estimate CSR Shortfall
		CSR Silver Variant	Standard Silver	
94	57.7%	94%	70%	1.34
87	38.8%	87%	70%	1.24
73	1.6%	73%	70%	1.04
70	1.9%	70%	70%	1.00
Total	100.0%			1.29

2026 Rates Table Template v15.0		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*	79962					
Rate Effective Date*	01/01/2026					
Rate Expiration Date*	12/31/2026					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	468.57	468.57	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	15	510.22	510.22	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	16	526.15	526.15	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	17	542.07	542.07	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	18	559.22	559.22	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	19	576.37	576.37	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	20	594.13	594.13	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	21	612.51	627.82	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	22	612.51	627.82	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	23	612.51	627.82	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	24	612.51	627.82	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	25	614.96	630.33	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	26	627.21	642.89	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	27	641.91	657.96	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	28	665.80	682.45	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	29	685.40	702.54	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	30	695.20	712.58	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	31	709.90	727.65	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	32	724.60	742.72	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	33	733.79	752.13	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	34	743.59	762.18	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	35	748.49	767.20	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	36	753.39	772.22	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	37	758.29	777.25	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	38	763.19	782.27	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	39	772.99	792.31	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	40	782.79	801.07	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	41	797.49	811.23	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	42	811.58	821.48	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	43	831.18	831.75	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	44	855.68	842.02	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	45	884.46	852.29	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	46	918.77	862.56	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	47	957.35	872.83	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	48	1001.45	883.10	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	49	1044.94	893.37	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	50	1093.94	903.64	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	51	1142.33	913.91	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	52	1195.62	924.18	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	53	1249.52	934.45	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1307.71	944.72	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1365.90	954.99	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1428.99	965.26	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1492.69	975.53	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1560.68	985.80	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1594.36	996.07	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1662.35	1006.34	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1721.15	1016.61	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1759.74	1026.88	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1808.13	1037.15	
79962PA0300003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1837.53	1047.42	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	481.12	481.12	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	15	523.89	523.89	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	16	540.24	540.24	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	17	556.59	556.59	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	18	574.20	574.20	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	19	591.81	591.81	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	20	610.05	610.05	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	21	628.92	628.92	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	22	628.92	644.64	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	23	628.92	644.64	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	24	628.92	644.64	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	25	631.44	647.23	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	26	644.01	660.11	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	27	659.11	675.59	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	28	683.64	700.73	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	29	703.76	721.35	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	30	713.82	731.67	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	31	728.92	747.14	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	32	744.01	762.61	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	33	753.45	772.29	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	34	763.51	782.60	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	35	768.54	787.75	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	36	773.57	792.91	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	37	778.60	798.07	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	38	783.63	803.22	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	39	793.70	813.54	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	40	803.76	823.86	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	41	818.85	834.18	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	42	833.32	844.50	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	43	853.44	854.82	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	44	878.60	865.14	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	45	908.16	875.46	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	46	943.38	885.78	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	47	983.00	896.10	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	48	1028.28	906.42	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	49	1072.94	916.74	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	50	1123.25	927.06	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	51	1172.94	937.38	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	52	1227.65	947.70	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	53	1283.00	958.02	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1342.74	968.34	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1402.49	978.66	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1467.27	988.98	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1532.68	999.30	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1602.49	1009.62	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1637.08	1019.94	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1706.89	1030.26	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1767.27	1040.58	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1806.89	1050.90	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1856.57	1061.22	
79962PA0310003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1886.76	1071.54	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	425.49	425.49	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	15	463.31	463.31	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	16	477.77	477.77	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	17	492.23	492.23	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	18	507.80	507.80	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	19	523.37	523.37	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	20	539.50	539.50	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	21	556.19	556.19	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	22	556.19	570.09	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	23	556.19	570.09	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	24	556.19	570.09	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	25	558.41	572.37	
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	26	569.54	583.78	

79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	27	582.89	597.46
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	28	604.58	619.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	29	622.38	637.94
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	30	631.28	647.06
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	31	644.62	660.74
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	32	657.97	674.42
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	33	666.32	682.98
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	34	675.21	692.09
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	35	679.66	696.65
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	36	684.11	701.21
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	37	688.56	705.77
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	38	693.01	710.34
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	39	701.91	719.46
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	40	710.81	731.89
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	41	724.16	749.20
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	42	736.95	769.49
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	43	754.75	799.07
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	44	777.00	839.56
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	45	803.14	891.60
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	46	834.29	967.78
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	47	869.32	1023.19
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	48	909.37	1087.61
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	49	948.86	1154.76
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	50	993.36	1216.87
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	51	1037.29	1270.68
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	52	1085.68	1329.96
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	53	1134.63	1389.92
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	54	1187.47	1454.65
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	55	1240.30	1519.37
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	56	1297.59	1589.55
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	57	1355.44	1660.41
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	58	1417.17	1736.03
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	59	1447.76	1773.51
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	60	1509.50	1849.14
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	61	1562.89	1914.54
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	62	1597.93	1957.46
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	63	1641.87	2011.29
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1668.57	2044.00
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	438.04	438.04
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	15	476.98	476.98
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	16	491.86	491.86
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	17	506.75	506.75
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	18	522.78	522.78
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	19	538.82	538.82
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	20	555.42	555.42
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	21	572.60	586.92
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	22	572.60	586.92
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	23	572.60	586.92
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	24	572.60	586.92
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	25	574.89	589.26
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	26	586.34	601.00
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	27	600.08	615.08
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	28	622.42	637.98
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	29	640.74	656.76
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	30	649.90	666.15
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	31	663.64	680.23
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	32	677.39	694.32
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	33	685.97	703.12
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	34	695.14	712.52
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	35	699.72	717.21
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	36	704.30	721.91
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	37	708.88	726.60
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	38	713.46	731.30
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	39	722.62	740.69
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	40	731.78	749.96
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	41	745.53	763.81
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	42	758.70	777.84
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	43	777.02	792.14
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	44	799.92	806.71
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	45	826.83	821.56
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	46	858.90	836.69
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	47	894.97	852.09
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	48	936.20	867.74
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	49	976.86	883.64
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	50	1022.66	899.79
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	51	1067.90	916.19
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	52	1117.72	932.84
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	53	1168.10	949.74
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1222.50	966.89
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1276.90	984.20
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1335.88	1001.66
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1395.43	1019.27
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1458.98	1037.04
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1490.48	1054.97
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1554.04	1073.16
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1609.01	1091.61
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1645.08	1110.32
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1690.32	1129.29
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1717.80	1148.52
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	434.60	434.60
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	15	473.23	473.23
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	16	488.00	488.00
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	17	502.77	502.77
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	18	518.68	518.68
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	19	534.58	534.58
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	20	551.06	551.06
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	21	568.10	568.10
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	22	568.10	568.10
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	23	568.10	568.10
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	24	568.10	568.10
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	25	570.37	570.37
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	26	581.73	581.73
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	27	595.37	595.37
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	28	617.52	617.52
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	29	635.70	635.70
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	30	644.79	644.79
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	31	658.43	658.43
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	32	672.06	672.06
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	33	680.58	680.58
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	34	689.67	689.67
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	35	694.22	694.22
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	36	698.76	698.76
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	37	703.31	703.31
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	38	707.85	707.85
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	39	716.94	716.94
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	40	726.03	726.03
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	41	739.67	739.67
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	42	752.73	752.73
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	43	770.91	770.91
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	44	793.64	793.64
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	45	820.34	820.34
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	46	852.15	852.15
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	47	887.94	887.94
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	48	928.84	928.84
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	49	969.18	969.18
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	50	1014.63	1014.63
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	51	1059.51	1059.51
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	52	1108.93	1108.93
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1158.92	1158.92
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1212.89	1212.89
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1266.86	1266.86
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1325.38	1325.38
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1384.46	1384.46
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1447.52	1447.52

79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1478.76	1811.48
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1541.82	1888.73
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1596.36	1955.54
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1632.15	1999.38
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1677.03	2054.36
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1704.30	2087.77
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	447.15	447.15
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	15	486.90	486.90
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	16	502.09	502.09
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	17	517.29	517.29
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	18	533.66	533.66
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	19	550.02	550.02
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	20	566.97	566.97
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	21	584.51	599.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	22	584.51	599.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	23	584.51	599.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	24	584.51	599.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	25	586.85	601.52
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	26	598.54	613.50
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	27	612.57	627.88
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	28	635.36	651.24
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	29	654.07	670.42
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	30	663.42	680.01
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	31	677.45	694.39
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	32	691.48	708.77
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	33	700.24	717.75
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	34	709.60	727.34
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	35	714.27	732.13
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	36	718.95	736.92
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	37	723.62	741.71
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	38	728.30	746.51
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	39	737.65	756.09
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	40	747.00	821.70
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	41	761.03	840.94
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	42	774.48	861.22
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	43	793.18	889.15
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	44	816.56	924.35
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	45	844.03	966.41
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	46	876.77	1017.05
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	47	913.59	1075.30
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	48	955.67	1142.98
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	49	997.17	1213.56
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	50	1043.93	1278.81
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	51	1090.11	1335.38
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	52	1140.96	1397.68
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1192.40	1460.69
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1247.93	1528.71
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1303.46	1596.74
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1363.66	1670.48
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1424.45	1744.95
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1489.33	1824.43
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1521.48	1863.81
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1586.36	1943.29
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1642.47	2012.03
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1679.30	2057.14
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1725.47	2113.70
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1753.53	2148.07
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	388.24	388.24
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	15	422.75	422.75
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	16	435.94	435.94
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	17	449.14	449.14
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	18	463.35	463.35
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	19	477.56	477.56
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	20	492.28	492.28
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	21	507.50	520.19
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	22	507.50	520.19
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	23	507.50	520.19
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	24	507.50	520.19
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	25	509.53	522.27
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	26	519.68	532.67
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	27	531.86	545.16
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	28	551.65	565.44
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	29	567.89	582.09
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	30	576.01	590.41
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	31	588.19	602.89
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	32	600.37	615.38
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	33	607.99	623.19
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	34	616.11	631.51
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	35	620.17	635.67
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	36	624.23	639.84
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	37	628.29	644.00
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	38	632.35	648.16
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	39	640.47	656.48
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	40	648.59	713.45
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	41	660.77	730.15
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	42	672.44	747.75
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	43	688.68	772.01
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	44	708.98	802.57
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	45	732.83	839.09
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	46	761.25	883.05
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	47	793.22	933.62
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	48	829.76	992.39
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	49	865.80	1053.68
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	50	906.40	1110.34
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	51	946.49	1159.45
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	52	990.64	1213.53
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1035.30	1268.24
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1083.51	1327.30
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1131.73	1386.37
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1184.00	1450.40
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1236.78	1515.06
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1293.11	1584.06
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1321.02	1618.25
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1377.36	1687.27
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1426.08	1746.95
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1458.05	1786.11
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1498.14	1835.22
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1522.50	1865.06
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	392.86	392.86
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	15	427.78	427.78
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	16	441.13	441.13
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	17	454.48	454.48
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	18	468.86	468.86
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	19	483.24	483.24
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	20	498.13	498.13
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	21	513.54	526.38
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	22	513.54	526.38
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	23	513.54	526.38
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	24	513.54	526.38
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	25	515.59	528.48
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	26	525.86	539.01
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	27	538.19	551.64
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	28	558.22	572.18
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	29	574.65	589.02
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	30	582.87	597.44
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	31	595.19	610.07
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	32	607.52	622.71
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	33	615.22	630.60
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	34	623.44	639.03
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	35	627.55	643.24
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	36	631.65	647.44
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	37	635.76	651.65
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	38	639.87	655.87
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	39	648.09	664.29

79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	40	656.30	721.93
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	41	668.63	738.84
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	42	680.44	756.65
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	43	696.87	781.19
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	44	717.42	812.12
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	45	741.55	849.07
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	46	770.31	893.56
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	47	802.66	944.73
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	48	839.64	1004.21
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	49	876.10	1066.21
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	50	917.18	1123.55
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	51	957.75	1173.24
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	52	1002.43	1227.98
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	53	1047.62	1283.33
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	54	1096.41	1343.10
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	55	1145.19	1402.86
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	56	1198.09	1467.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	57	1251.50	1533.09
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1308.50	1602.91
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1336.74	1637.51
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1393.75	1707.34
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1443.05	1767.74
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1475.40	1807.37
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1515.97	1857.06
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1540.62	1887.26
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	405.41	405.41
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	15	441.45	441.45
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	16	455.23	455.23
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	17	469.01	469.01
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	18	483.84	483.84
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	19	498.68	498.68
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	20	514.05	514.05
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	21	529.95	543.20
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	22	529.95	543.20
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	23	529.95	543.20
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	24	529.95	543.20
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	25	532.07	545.37
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	26	542.67	556.24
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	27	555.39	569.27
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	28	576.06	590.46
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	29	593.01	607.84
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	30	601.49	616.53
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	31	614.21	629.57
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	32	626.93	642.60
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	33	634.88	650.75
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	34	643.36	659.44
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	35	647.60	663.79
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	36	651.84	668.14
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	37	656.08	672.48
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	38	660.32	676.83
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	39	668.80	685.52
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	40	677.28	745.01
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	41	689.99	762.44
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	42	702.18	780.82
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	43	719.14	806.16
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	44	740.34	838.06
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	45	765.25	876.21
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	46	794.93	922.12
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	47	828.31	974.92
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	48	866.47	1036.30
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	49	904.09	1100.28
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	50	946.49	1159.45
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	51	988.36	1210.74
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	52	1034.46	1267.21
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	53	1081.10	1324.35
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	54	1131.44	1386.01
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	55	1181.79	1447.69
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	56	1236.37	1514.55
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	57	1291.49	1582.08
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	58	1350.31	1654.13
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	59	1379.46	1689.84
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	60	1438.28	1761.89
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1489.16	1824.22
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1522.55	1865.12
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1564.41	1916.40
79962PA0280004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1589.85	1947.57
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	348.08	348.08
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	15	379.02	379.02
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	16	390.85	390.85
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	17	402.68	402.68
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	18	415.42	415.42
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	19	428.16	428.16
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	20	441.36	441.36
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	21	455.01	466.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	22	455.01	466.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	23	455.01	466.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	24	455.01	466.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	25	456.83	468.25
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	26	465.93	477.58
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	27	476.85	488.77
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	28	494.60	506.97
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	29	509.16	521.89
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	30	516.44	529.35
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	31	527.36	540.54
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	32	538.28	551.74
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	33	545.10	558.73
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	34	552.38	566.19
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	35	556.02	569.92
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	36	559.66	573.65
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	37	563.30	577.38
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	38	566.94	581.11
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	39	574.22	588.58
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	40	581.50	639.65
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	41	592.42	654.62
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	42	602.89	670.41
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	43	617.45	692.16
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	44	635.65	719.56
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	45	657.03	752.30
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	46	682.52	791.72
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	47	711.18	837.06
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	48	743.94	889.75
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	49	776.25	944.70
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	50	812.65	995.50
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	51	848.59	1039.52
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	52	888.18	1088.02
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	53	928.22	1137.07
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	54	971.45	1190.03
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	55	1014.67	1242.97
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	56	1061.54	1300.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	57	1108.86	1358.35
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	58	1159.37	1420.23
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	59	1184.39	1450.88
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	60	1234.90	1512.75
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1278.58	1566.26
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1307.24	1601.37
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1343.19	1645.41
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1365.03	1672.16
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	360.64	360.64
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	15	392.69	392.69
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	16	404.95	404.95
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	17	417.21	417.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	18	430.41	430.41
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	19	443.61	443.61
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	20	457.28	457.28

79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	21	471.42	483.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	22	471.42	483.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	23	471.42	483.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	24	471.42	483.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	25	473.31	485.14
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	26	482.73	494.80
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	27	494.05	506.40
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	28	512.43	525.24
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	29	527.52	540.71
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	30	535.06	548.44
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	31	546.38	560.04
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	32	557.69	571.63
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	33	564.76	578.88
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	34	572.30	586.61
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	35	576.08	590.48
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	36	579.85	594.35
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	37	583.62	598.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	38	587.39	602.07
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	39	594.93	609.80
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	40	602.47	617.53
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	41	613.79	627.24
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	42	624.63	637.94
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	43	639.72	649.63
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	44	658.57	662.31
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	45	680.73	676.98
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	46	707.13	693.64
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	47	736.83	712.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	48	770.77	733.04
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	49	804.24	755.89
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	50	841.96	780.84
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	51	879.20	807.89
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	52	920.21	837.04
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	53	961.70	868.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1006.48	901.64
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1051.27	937.09
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1099.82	974.64
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1148.85	1014.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1201.18	1056.04
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1227.11	1099.89
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1279.43	1146.84
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1324.69	1196.89
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1354.39	1249.94
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1391.63	1305.99
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1414.26	1364.94
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	547.96	547.96
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	15	596.67	596.67
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	16	615.29	615.29
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	17	633.92	633.92
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	18	653.97	653.97
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	19	674.03	674.03
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	20	694.80	694.80
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	21	716.29	716.29
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	22	716.29	734.20
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	23	716.29	734.20
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	24	716.29	734.20
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	25	719.16	737.14
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	26	733.48	751.82
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	27	750.67	769.44
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	28	778.61	798.08
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	29	801.53	821.57
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	30	812.99	833.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	31	830.18	850.93
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	32	847.37	868.55
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	33	858.12	879.57
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	34	869.58	891.32
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	35	875.31	897.19
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	36	881.04	903.07
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	37	886.77	908.94
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	38	892.50	914.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	39	903.96	926.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	40	915.42	938.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	41	932.61	950.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	42	949.08	961.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	43	972.01	973.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	44	1000.66	985.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	45	1034.32	997.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	46	1074.44	1008.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	47	1119.56	1020.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	48	1171.13	1032.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	49	1221.99	1044.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	50	1279.29	1055.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1335.88	1067.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1398.20	1079.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1461.23	1091.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1529.28	1102.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1597.33	1114.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1671.10	1126.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1745.60	1138.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1825.11	1149.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1864.50	1161.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1944.01	1173.31
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	61	2012.77	1185.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	62	2057.90	1196.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	63	2114.49	1208.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	2148.87	1220.31
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	560.52	560.52
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	15	610.34	610.34
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	16	629.39	629.39
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	17	648.44	648.44
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	18	668.96	668.96
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	19	689.47	689.47
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	20	710.72	710.72
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	21	732.70	732.70
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	22	732.70	751.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	23	732.70	751.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	24	732.70	751.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	25	735.63	754.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	26	750.28	769.04
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	27	767.87	787.07
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	28	796.44	816.35
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	29	819.89	840.39
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	30	831.61	852.40
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	31	849.20	870.43
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	32	866.78	888.45
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	33	877.77	899.71
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	34	889.50	911.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	35	895.36	917.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	36	901.22	923.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	37	907.08	929.76
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	38	912.94	935.76
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	39	924.67	947.79
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	40	936.39	959.82
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	41	953.98	971.85
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	42	970.83	983.88
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	43	994.27	995.91
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	44	1023.58	1007.94
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	45	1058.02	1019.97
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	46	1099.05	1031.99
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	47	1145.21	1044.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	48	1197.96	1056.05
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	49	1249.99	1068.08
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	50	1308.60	1080.11
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1366.49	1092.14
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1430.23	1104.17

79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1494.71	1831.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1564.31	1916.28
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1633.92	2001.55
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1709.39	2094.00
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1785.59	2187.35
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1866.92	2286.98
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1907.22	2336.34
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1988.55	2435.97
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	61	2058.89	2522.14
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	62	2105.05	2578.69
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	63	2162.93	2649.59
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	2198.10	2692.67
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	467.32	467.32
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	15	508.85	508.85
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	16	524.74	524.74
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	17	540.62	540.62
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	18	557.72	557.72
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	19	574.83	574.83
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	20	592.54	592.54
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	21	610.87	626.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	22	610.87	626.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	23	610.87	626.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	24	610.87	626.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	25	613.31	628.64
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	26	625.53	641.17
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	27	640.19	656.19
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	28	664.02	680.62
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	29	683.56	700.65
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	30	693.34	710.67
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	31	708.00	725.70
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	32	722.66	740.73
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	33	731.82	750.12
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	34	741.60	760.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	35	746.48	765.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	36	751.37	770.15
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	37	756.26	775.17
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	38	761.14	780.17
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	39	770.92	790.19
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	40	780.69	858.76
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	41	795.35	878.86
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	42	809.40	900.05
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	43	828.95	929.25
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	44	853.39	966.04
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	45	882.10	1010.00
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	46	916.31	1062.92
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	47	954.79	1123.79
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	48	998.77	1194.53
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	49	1042.14	1268.28
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	50	1091.01	1336.49
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	51	1139.27	1395.61
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	52	1192.42	1460.71
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	53	1246.17	1526.56
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1304.21	1597.66
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1362.24	1668.74
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1425.16	1745.82
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1488.69	1823.65
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1556.50	1906.71
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1590.09	1947.86
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1657.90	2030.93
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1716.54	2102.76
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1755.03	2149.91
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1803.29	2209.03
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1832.61	2244.95
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	320.41	320.41
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	15	348.89	348.89
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	16	359.78	359.78
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	17	370.67	370.67
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	18	382.40	382.40
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	19	394.13	394.13
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	20	406.27	406.27
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	21	418.84	429.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	22	418.84	429.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	23	418.84	429.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	24	418.84	429.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	25	420.52	431.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	26	428.89	439.61
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	27	438.94	449.91
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	28	455.28	466.66
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	29	468.68	480.40
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	30	475.38	487.26
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	31	485.44	497.58
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	32	495.49	507.88
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	33	501.77	514.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	34	508.47	521.18
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	35	511.82	524.62
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	36	515.17	528.05
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	37	518.52	531.48
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	38	521.87	534.92
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	39	528.58	541.79
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	40	535.28	588.81
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	41	545.33	602.59
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	42	554.96	617.12
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	43	568.37	637.14
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	44	585.12	662.36
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	45	604.80	692.50
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	46	628.26	728.78
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	47	654.65	770.52
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	48	684.80	819.02
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	49	714.54	869.60
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	50	748.05	916.36
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	51	781.14	956.90
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	52	817.58	1001.54
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	53	854.43	1046.68
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	54	894.22	1095.42
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	55	934.01	1144.16
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	56	977.15	1197.01
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1020.71	1250.37
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1067.20	1307.32
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1090.24	1335.54
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1136.73	1392.49
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1176.94	1441.75
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1203.33	1474.08
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1236.42	1514.61
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1256.52	1539.24
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	332.97	332.97
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	15	362.56	362.56
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	16	373.88	373.88
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	17	385.20	385.20
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	18	397.38	397.38
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	19	409.57	409.57
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	20	422.19	422.19
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	21	435.25	446.13
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	22	435.25	446.13
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	23	435.25	446.13
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	24	435.25	446.13
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	25	436.99	447.91
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	26	445.70	456.84
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	27	456.14	467.54
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	28	473.12	484.95
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	29	487.04	499.22
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	30	494.01	506.36
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	31	504.45	517.06
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	32	514.90	527.77
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	33	521.43	534.47

79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	34	528.39	541.60
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	35	531.88	545.18
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	36	535.36	548.74
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	37	538.84	552.31
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	38	542.32	555.88
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	39	549.29	563.02
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	40	556.25	611.88
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	41	566.70	626.20
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	42	576.71	641.30
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	43	590.63	662.10
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	44	608.04	688.30
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	45	628.50	719.63
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	46	652.88	757.34
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	47	680.30	800.71
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	48	711.63	851.11
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	49	742.54	903.67
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	50	777.36	952.27
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	51	811.74	994.38
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	52	849.61	1040.77
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	53	887.91	1087.69
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	54	929.26	1138.34
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	55	970.61	1189.00
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1015.44	1243.91
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1060.70	1299.36
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1109.02	1358.55
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1132.96	1387.88
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1181.27	1447.06
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1223.05	1498.24
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1250.47	1531.83
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1284.86	1573.95
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1305.75	1599.54
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	327.24	327.24
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	15	356.32	356.32
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	16	367.45	367.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	17	378.57	378.57
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	18	390.54	390.54
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	19	402.52	402.52
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	20	414.93	414.93
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	21	427.76	438.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	22	427.76	438.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	23	427.76	438.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	24	427.76	438.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	25	429.47	440.21
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	26	438.03	448.98
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	27	448.29	459.50
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	28	464.98	476.60
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	29	478.66	490.63
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	30	485.51	497.65
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	31	495.77	508.16
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	32	506.04	518.69
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	33	512.46	525.27
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	34	519.30	532.28
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	35	522.72	535.79
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	36	526.14	539.29
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	37	529.57	542.81
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	38	532.99	546.31
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	39	539.83	553.33
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	40	546.68	601.35
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	41	556.94	615.42
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	42	566.78	630.26
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	43	580.47	650.71
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	44	597.58	676.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	45	617.69	707.26
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	46	641.64	744.30
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	47	668.59	786.93
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	48	699.39	836.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	49	729.76	888.12
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	50	763.98	935.88
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	51	797.77	977.27
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	52	834.99	1022.86
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	53	872.63	1068.97
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	54	913.27	1118.76
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	55	953.90	1168.53
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	56	997.96	1222.50
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1042.45	1277.00
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1089.93	1335.16
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1113.46	1363.99
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1160.94	1422.15
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1202.01	1472.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1228.95	1505.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1262.75	1546.87
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1283.28	1572.02
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	293.13	293.13
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	15	319.19	319.19
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	16	329.15	329.15
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	17	339.11	339.11
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	18	349.84	349.84
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	19	360.57	360.57
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	20	371.68	371.68
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	21	383.18	392.76
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	22	383.18	392.76
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	23	383.18	392.76
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	24	383.18	392.76
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	25	384.71	394.33
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	26	392.38	402.19
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	27	401.57	411.61
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	28	416.52	426.93
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	29	428.78	439.50
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	30	434.91	445.78
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	31	444.11	455.21
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	32	453.30	464.63
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	33	459.05	470.53
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	34	465.18	476.81
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	35	468.25	479.96
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	36	471.31	483.09
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	37	474.38	486.24
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	38	477.44	489.38
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	39	483.57	495.66
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	40	489.70	538.67
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	41	498.90	551.28
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	42	507.71	564.57
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	43	519.98	582.90
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	44	535.30	605.96
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	45	553.31	633.54
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	46	574.77	666.73
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	47	598.91	704.92
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	48	626.50	749.29
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	49	653.71	795.57
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	50	684.36	838.34
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	51	714.63	875.42
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	52	747.97	916.26
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	53	781.69	957.57
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	54	818.09	1002.16
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	55	854.49	1046.75
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	56	893.96	1095.10
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	57	933.81	1143.92
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	58	976.34	1196.02
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	59	997.42	1221.84
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1039.95	1273.94
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1076.74	1319.01
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1100.88	1348.58
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1131.15	1385.66
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1149.54	1408.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	242.57	242.57

79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	15	264.13	264.13
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	16	272.37	272.37
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	17	280.62	280.62
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	18	289.49	289.49
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	19	298.37	298.37
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	20	307.57	307.57
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	21	317.08	325.01
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	22	317.08	325.01
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	23	317.08	325.01
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	24	317.08	325.01
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	25	318.35	326.31
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	26	324.69	332.81
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	27	332.30	340.61
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	28	344.67	353.29
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	29	354.81	363.68
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	30	359.89	368.89
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	31	367.50	376.69
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	32	375.11	384.49
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	33	379.86	389.36
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	34	384.94	394.56
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	35	387.47	397.16
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	36	390.01	399.76
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	37	392.55	402.36
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	38	395.08	404.96
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	39	400.15	410.15
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	40	405.23	445.75
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	41	412.84	456.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	42	420.13	467.18
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	43	430.28	482.34
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	44	442.96	501.43
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	45	457.86	524.25
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	46	475.62	551.72
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	47	495.60	583.32
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	48	518.43	620.04
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	49	540.94	658.32
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	50	566.30	693.72
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	51	591.35	724.40
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	52	618.94	758.20
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	53	646.84	792.38
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	54	676.97	829.29
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	55	707.09	866.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	56	739.75	906.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	57	772.72	946.58
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	58	807.92	989.70
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	59	825.36	1011.07
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	60	860.56	1054.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	61	890.99	1091.46
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	62	910.97	1115.94
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	63	936.02	1146.62
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	951.24	1165.27
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	481.46	481.46
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	15	524.26	524.26
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	16	540.62	540.62
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	17	556.98	556.98
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	18	574.61	574.61
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	19	592.23	592.23
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	20	610.48	610.48
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	21	629.36	645.09
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	22	629.36	645.09
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	23	629.36	645.09
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	24	629.36	645.09
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	25	631.88	647.68
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	26	644.46	660.57
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	27	659.57	676.06
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	28	684.11	701.21
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	29	704.25	721.86
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	30	714.32	732.18
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	31	729.43	747.67
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	32	744.53	763.14
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	33	753.97	772.82
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	34	764.04	783.14
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	35	769.08	788.31
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	36	774.11	793.46
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	37	779.15	798.63
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	38	784.18	803.78
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	39	794.25	814.11
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	40	804.32	884.75
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	41	819.43	905.47
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	42	833.90	927.30
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	43	854.04	957.38
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	44	879.22	995.28
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	45	908.80	1040.58
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	46	944.04	1095.09
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	47	983.69	1157.80
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	48	1029.00	1230.68
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	49	1073.69	1306.68
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	50	1124.04	1376.95
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	51	1173.76	1437.86
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	52	1228.51	1504.92
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	53	1283.89	1572.77
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	54	1343.68	1646.01
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1403.47	1719.25
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1468.30	1798.67
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1533.75	1878.84
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1603.61	1964.42
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1638.22	2006.82
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1708.08	2092.40
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1768.50	2166.41
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1808.15	2214.98
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1857.87	2275.89
79962PA0350003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1888.08	2312.90
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	494.01	494.01
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	15	537.93	537.93
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	16	554.72	554.72
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	17	571.51	571.51
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	18	589.59	589.59
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	19	607.67	607.67
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	20	626.40	626.40
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	21	645.77	661.91
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	22	645.77	661.91
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	23	645.77	661.91
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	24	645.77	661.91
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	25	648.35	664.56
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	26	661.27	677.80
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	27	676.77	693.69
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	28	701.95	719.50
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	29	722.62	740.69
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	30	732.95	751.27
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	31	748.45	767.16
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	32	763.95	783.05
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	33	773.63	792.97
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	34	783.96	803.56
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	35	789.13	808.86
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	36	794.30	814.16
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	37	799.46	819.45
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	38	804.63	824.75
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	39	814.96	835.33
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	40	825.29	907.82
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	41	840.79	929.07
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	42	855.65	951.48
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	43	876.31	982.34
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	44	902.14	1021.22
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	45	932.49	1067.70
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	46	968.66	1123.65

79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	47	1009.34	1187.99
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	48	1055.83	1262.77
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	49	1101.68	1340.74
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	50	1153.35	1412.85
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	51	1204.36	1475.34
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	52	1260.54	1544.16
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	53	1317.37	1613.78
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	54	1378.72	1688.93
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1440.07	1764.09
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1506.58	1845.56
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1573.74	1927.83
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1645.42	2015.64
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1680.94	2059.15
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1752.62	2146.96
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1814.61	2222.90
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1855.30	2272.74
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1906.31	2335.23
79962PA0360003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1937.31	2373.20
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	418.34	418.34
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	15	455.53	455.53
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	16	469.74	469.74
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	17	483.96	483.96
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	18	499.27	499.27
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	19	514.59	514.59
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	20	530.44	530.44
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	21	546.85	560.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	22	546.85	560.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	23	546.85	560.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	24	546.85	560.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	25	549.04	562.77
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	26	559.97	573.97
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	27	573.10	587.43
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	28	594.43	609.29
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	29	611.93	627.23
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	30	620.67	636.19
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	31	633.80	649.65
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	32	646.92	663.09
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	33	655.13	671.51
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	34	663.88	680.48
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	35	668.25	684.96
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	36	672.63	689.45
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	37	677.00	693.93
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	38	681.38	698.41
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	39	690.12	707.37
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	40	698.87	768.76
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	41	712.00	786.76
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	42	724.58	805.73
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	43	742.08	831.87
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	44	763.95	864.79
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	45	789.65	904.15
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	46	820.28	951.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	47	854.73	1006.02
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	48	894.10	1069.34
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	49	932.93	1135.38
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	50	976.67	1196.42
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	51	1019.88	1249.35
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	52	1067.45	1307.63
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	53	1115.57	1366.57
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	54	1167.52	1430.21
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	55	1219.48	1493.86
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1275.80	1562.86
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1332.67	1632.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1393.37	1706.88
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1423.45	1743.73
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1484.15	1818.08
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1536.65	1882.40
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1571.10	1924.60
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1614.30	1977.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1640.55	2009.67
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	430.89	430.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	15	469.20	469.20
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	16	483.84	483.84
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	17	498.49	498.49
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	18	514.26	514.26
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	19	530.03	530.03
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	20	546.36	546.36
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	21	563.26	577.34
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	22	563.26	577.34
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	23	563.26	577.34
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	24	563.26	577.34
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	25	565.51	579.65
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	26	576.78	591.20
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	27	590.30	605.06
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	28	612.26	627.57
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	29	630.29	646.05
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	30	639.30	655.28
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	31	652.82	669.14
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	32	666.34	683.00
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	33	674.79	691.66
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	34	683.80	700.90
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	35	688.30	705.51
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	36	692.81	710.13
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	37	697.32	714.75
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	38	701.82	719.37
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	39	710.83	728.60
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	40	719.85	791.84
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	41	733.36	810.36
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	42	746.32	829.91
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	43	764.34	856.83
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	44	786.87	890.74
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	45	813.35	931.29
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	46	844.89	980.07
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	47	880.38	1036.21
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	48	920.93	1101.43
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	49	960.92	1169.44
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	50	1005.98	1232.33
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	51	1050.48	1286.84
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	52	1099.48	1346.86
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1149.05	1407.59
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1202.56	1473.14
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1256.07	1538.69
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1314.09	1609.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1372.66	1681.51
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1435.19	1758.11
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1466.17	1796.06
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1528.69	1872.65
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1582.76	1938.88
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1618.25	1982.36
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1662.74	2036.86
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1689.78	2069.98
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	429.18	429.18
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	15	467.33	467.33
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	16	481.92	481.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	17	496.50	496.50
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	18	512.21	512.21
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	19	527.92	527.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	20	544.19	544.19
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	21	561.02	575.05
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	22	561.02	575.05
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	23	561.02	575.05
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	24	561.02	575.05
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	25	563.26	577.34
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	26	574.48	588.84
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	27	587.95	602.65

79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	28	609.83	625.08
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	29	627.78	643.47
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	30	636.76	652.68
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	31	650.22	666.48
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	32	663.69	680.28
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	33	672.10	688.90
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	34	681.08	698.11
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	35	685.57	702.71
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	36	690.05	707.30
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	37	694.54	711.90
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	38	699.03	716.51
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	39	708.01	725.71
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	40	716.98	788.68
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	41	730.45	807.15
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	42	743.35	826.61
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	43	761.30	853.42
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	44	783.74	887.19
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	45	810.11	927.58
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	46	841.53	976.17
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	47	876.87	1032.08
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	48	917.27	1097.05
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	49	957.10	1164.79
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	50	1001.98	1227.43
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	51	1046.30	1281.72
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	52	1095.11	1341.51
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1144.48	1401.99
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1197.78	1467.28
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1251.07	1532.56
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1308.86	1603.35
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1367.21	1674.83
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1429.48	1751.11
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1460.34	1788.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1522.61	1865.20
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1576.47	1931.18
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1611.81	1974.47
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1656.13	2028.76
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1683.06	2061.75
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	441.73	441.73
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	15	481.00	481.00
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	16	496.01	496.01
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	17	511.03	511.03
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	18	527.19	527.19
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	19	543.36	543.36
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	20	560.11	560.11
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	21	577.43	591.87
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	22	577.43	591.87
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	23	577.43	591.87
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	24	577.43	591.87
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	25	579.74	594.23
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	26	591.29	606.07
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	27	605.15	620.28
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	28	627.67	643.36
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	29	646.14	662.29
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	30	655.38	671.76
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	31	669.24	685.97
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	32	683.10	700.18
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	33	691.76	709.05
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	34	701.00	718.53
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	35	705.62	723.26
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	36	710.24	728.00
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	37	714.86	732.73
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	38	719.48	737.47
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	39	728.72	746.94
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	40	737.96	756.41
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	41	751.81	771.97
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	42	765.09	788.74
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	43	783.57	817.38
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	44	806.67	857.35
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	45	833.81	908.21
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	46	866.15	970.73
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	47	902.52	1046.27
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	48	944.10	1137.14
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	49	985.10	1244.87
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	50	1031.29	1370.33
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	51	1076.91	1515.21
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	52	1127.14	1680.75
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1177.96	1868.00
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1232.81	2079.19
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1287.67	2325.40
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1347.14	2610.25
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1407.20	2938.82
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1471.29	3325.33
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1503.05	3784.24
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1567.15	4330.76
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1622.58	4981.66
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1658.96	5753.23
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1704.57	6662.10
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1732.29	7725.06
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	380.72	380.72
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	15	414.56	414.56
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	16	427.50	427.50
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	17	440.44	440.44
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	18	454.37	454.37
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	19	468.31	468.31
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	20	482.74	482.74
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	21	497.67	510.11
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	22	497.67	510.11
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	23	497.67	510.11
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	24	497.67	510.11
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	25	499.66	512.15
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	26	509.61	522.35
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	27	521.56	534.60
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	28	540.97	554.49
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	29	556.89	570.81
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	30	564.86	578.98
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	31	576.80	591.22
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	32	588.74	603.46
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	33	596.21	611.12
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	34	604.17	619.27
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	35	608.15	623.35
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	36	612.13	627.43
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	37	616.12	631.52
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	38	620.10	635.60
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	39	628.06	643.76
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	40	636.02	699.62
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	41	647.97	716.01
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	42	659.41	733.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	43	675.34	757.06
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	44	695.24	787.01
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	45	718.64	822.84
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	46	746.51	865.95
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	47	777.86	915.54
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	48	813.69	973.17
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	49	849.03	1033.27
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	50	888.84	1088.83
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	51	928.15	1136.98
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	52	971.45	1190.03
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1015.25	1243.68
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1062.53	1301.60
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1109.80	1359.51
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1161.06	1422.30
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1212.82	1485.70
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1268.06	1553.37
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1295.44	1586.91

79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1350.68	1654.58
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1398.45	1713.10
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1429.81	1751.52
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1469.12	1799.67
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1493.01	1828.94
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	387.92	387.92
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	15	422.41	422.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	16	435.59	435.59
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	17	448.77	448.77
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	18	462.97	462.97
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	19	477.17	477.17
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	20	491.88	491.88
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	21	507.09	519.77
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	22	507.09	519.77
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	23	507.09	519.77
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	24	507.09	519.77
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	25	509.12	521.85
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	26	519.26	532.24
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	27	531.43	544.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	28	551.21	564.99
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	29	567.43	581.62
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	30	575.55	589.94
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	31	587.72	602.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	32	599.89	614.89
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	33	607.49	622.68
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	34	615.61	631.00
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	35	619.66	635.15
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	36	623.72	639.31
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	37	627.78	643.47
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	38	631.83	647.63
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	39	639.95	655.95
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	40	648.06	712.87
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	41	660.23	729.55
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	42	671.89	747.14
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	43	688.12	771.38
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	44	708.40	801.91
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	45	732.24	838.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	46	760.64	882.34
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	47	792.58	932.87
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	48	829.09	991.59
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	49	865.10	1052.83
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	50	905.66	1109.43
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	51	945.72	1158.51
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	52	989.84	1212.55
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	53	1034.46	1267.21
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	54	1082.64	1326.23
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	55	1130.81	1385.24
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	56	1183.04	1449.22
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	57	1235.78	1513.83
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1292.07	1582.79
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1319.96	1616.95
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1376.24	1685.89
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1424.92	1745.53
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1456.87	1784.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1496.93	1833.74
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1521.27	1863.56
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	400.48	400.48
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	15	436.08	436.08
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	16	449.69	449.69
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	17	463.30	463.30
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	18	477.96	477.96
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	19	492.61	492.61
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	20	507.80	507.80
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	21	523.50	536.59
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	22	523.50	536.59
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	23	523.50	536.59
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	24	523.50	536.59
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	25	525.59	538.73
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	26	536.06	549.46
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	27	548.63	562.35
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	28	569.04	583.27
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	29	585.80	600.45
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	30	594.17	609.02
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	31	606.74	621.91
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	32	619.30	634.78
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	33	627.15	642.83
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	34	635.53	651.42
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	35	639.72	655.71
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	36	643.91	660.01
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	37	648.09	664.29
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	38	652.28	668.59
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	39	660.66	677.18
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	40	669.03	735.93
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	41	681.60	753.17
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	42	693.64	771.33
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	43	710.39	796.35
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	44	731.33	827.87
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	45	755.93	865.54
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	46	785.25	910.89
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	47	818.23	963.06
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	48	855.92	1023.68
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	49	893.09	1086.89
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	50	934.97	1145.34
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	51	976.33	1196.00
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	52	1021.87	1251.79
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	53	1067.94	1308.23
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	54	1117.67	1369.15
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	55	1167.41	1430.08
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1221.33	1496.13
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1275.77	1562.82
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1333.88	1634.00
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1362.67	1669.27
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1420.78	1740.46
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1471.04	1802.02
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1504.02	1842.42
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1545.37	1893.08
79962PA0340004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1570.50	1923.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	343.85	343.85
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	15	374.42	374.42
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	16	386.10	386.10
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	17	397.79	397.79
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	18	410.38	410.38
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	19	422.96	422.96
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	20	436.00	436.00
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	21	449.48	460.72
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	22	449.48	460.72
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	23	449.48	460.72
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	24	449.48	460.72
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	25	451.28	462.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	26	460.27	471.78
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	27	471.06	482.84
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	28	488.58	500.79
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	29	502.97	515.54
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	30	510.16	522.91
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	31	520.95	533.97
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	32	531.73	545.02
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	33	538.48	551.94
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	34	545.67	559.31
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	35	549.26	562.99
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	36	552.86	566.68
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	37	556.46	570.37
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	38	560.05	574.05
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	39	567.24	581.42
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	40	574.44	631.88

79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	22	721.91	739.96
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	23	721.91	739.96
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	24	721.91	739.96
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	25	724.80	742.92
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	26	739.24	757.72
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	27	756.56	775.47
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	28	784.72	804.34
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	29	807.82	828.02
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	30	819.37	839.85
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	31	836.69	857.61
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	32	854.02	875.37
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	33	864.85	886.47
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	34	876.40	898.31
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	35	882.17	904.22
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	36	887.95	910.15
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	37	893.72	916.06
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	38	899.50	921.99
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	39	911.05	933.83
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	40	922.60	1014.86
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	41	939.93	1038.62
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	42	956.53	1063.66
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	43	979.63	1098.17
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	44	1008.51	1141.63
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	45	1042.44	1193.59
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	46	1082.87	1256.13
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	47	1128.35	1328.07
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	48	1180.32	1411.66
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	49	1231.58	1498.83
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	50	1289.33	1579.43
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	51	1346.36	1649.29
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1409.17	1726.23
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1472.70	1804.06
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1541.28	1888.07
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1609.86	1972.08
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1684.22	2063.17
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1759.29	2155.13
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1839.43	2253.30
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1879.13	2301.93
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1959.26	2400.09
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	61	2028.57	2485.00
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	62	2074.05	2540.71
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	63	2131.08	2610.57
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	2165.73	2653.02
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	463.80	463.80
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	15	505.02	505.02
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	16	520.79	520.79
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	17	536.55	536.55
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	18	553.52	553.52
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	19	570.50	570.50
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	20	588.08	588.08
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	21	606.27	621.43
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	22	606.27	621.43
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	23	606.27	621.43
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	24	606.27	621.43
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	25	608.70	623.92
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	26	620.82	636.34
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	27	635.37	651.25
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	28	659.02	675.50
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	29	678.42	695.38
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	30	688.12	705.32
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	31	702.67	720.24
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	32	717.22	735.15
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	33	726.31	744.47
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	34	736.01	754.41
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	35	740.86	759.38
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	36	745.71	764.35
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	37	750.56	769.32
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	38	755.41	774.30
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	39	765.11	784.24
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	40	774.81	852.29
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	41	789.36	872.24
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	42	803.31	893.28
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	43	822.71	922.26
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	44	846.96	958.76
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	45	875.45	1002.39
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	46	909.41	1054.92
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	47	947.60	1115.33
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	48	991.25	1185.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	49	1034.30	1258.74
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	50	1082.80	1326.43
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	51	1130.69	1385.10
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	52	1183.44	1449.71
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	53	1236.79	1515.07
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	54	1294.39	1585.63
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1351.98	1656.18
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1414.43	1732.68
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1477.48	1809.91
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1544.78	1892.36
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1578.12	1933.20
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1645.42	2015.64
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1703.62	2086.93
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1741.81	2133.72
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1789.71	2192.39
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1818.81	2228.04
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	329.14	329.14
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	15	358.40	358.40
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	16	369.58	369.58
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	17	380.77	380.77
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	18	392.82	392.82
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	19	404.87	404.87
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	20	417.34	417.34
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	21	430.25	441.01
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	22	430.25	441.01
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	23	430.25	441.01
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	24	430.25	441.01
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	25	431.97	442.77
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	26	440.58	451.59
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	27	450.90	462.17
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	28	467.68	479.37
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	29	481.45	493.49
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	30	488.33	500.54
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	31	498.66	511.13
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	32	508.99	521.71
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	33	515.44	528.33
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	34	522.32	535.38
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	35	525.77	538.91
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	36	529.21	542.44
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	37	532.65	545.97
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	38	536.09	549.49
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	39	542.98	556.55
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	40	549.86	604.85
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	41	560.19	619.01
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	42	570.08	633.93
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	43	583.85	654.50
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	44	601.06	680.40
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	45	621.28	711.37
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	46	645.38	748.64
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	47	672.48	791.51
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	48	703.46	841.34
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	49	734.01	893.29
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	50	768.43	941.33
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	51	802.42	982.96
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	52	839.85	1028.82
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	53	877.71	1075.19

79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	54	918.58	1125.26
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	55	959.46	1175.34
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1003.77	1229.62
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1048.52	1284.44
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1096.28	1342.94
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1119.94	1371.93
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1167.70	1430.43
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1209.00	1481.03
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1236.11	1514.23
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1270.10	1555.87
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1290.75	1581.17
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	341.69	341.69
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	15	372.07	372.07
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	16	383.68	383.68
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	17	395.29	395.29
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	18	407.80	407.80
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	19	420.31	420.31
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	20	433.26	433.26
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	21	446.66	457.83
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	22	446.66	457.83
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	23	446.66	457.83
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	24	446.66	457.83
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	25	448.45	459.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	26	457.38	468.81
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	27	468.10	479.80
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	28	485.52	497.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	29	499.81	512.31
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	30	506.96	519.63
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	31	517.68	530.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	32	528.40	541.61
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	33	535.10	548.48
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	34	542.25	555.81
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	35	545.82	559.47
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	36	549.39	563.12
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	37	552.97	566.79
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	38	556.54	570.45
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	39	563.68	577.77
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	40	570.83	627.91
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	41	581.55	642.61
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	42	591.82	658.10
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	43	606.12	679.46
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	44	623.98	706.35
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	45	644.98	738.50
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	46	669.99	777.19
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	47	698.13	821.70
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	48	730.29	873.43
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	49	762.00	927.35
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	50	797.73	977.22
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	51	833.02	1020.45
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	52	871.88	1068.05
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	53	911.19	1116.21
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	54	953.62	1168.18
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	55	996.05	1220.16
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1042.06	1276.52
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1088.51	1333.42
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1138.09	1394.16
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1162.66	1424.26
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1212.24	1484.99
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1255.11	1537.51
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1283.25	1571.98
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1318.54	1615.21
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1339.98	1641.48
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	333.45	333.45
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	15	363.09	363.09
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	16	374.42	374.42
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	17	385.75	385.75
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	18	397.96	397.96
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	19	410.16	410.16
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	20	422.80	422.80
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	21	435.88	446.78
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	22	435.88	446.78
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	23	435.88	446.78
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	24	435.88	446.78
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	25	437.62	448.56
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	26	446.34	457.50
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	27	456.80	468.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	28	473.80	485.65
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	29	487.75	499.94
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	30	494.72	507.09
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	31	505.18	517.81
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	32	515.65	528.54
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	33	522.18	535.23
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	34	529.16	542.39
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	35	532.65	545.97
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	36	536.13	549.53
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	37	539.62	553.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	38	543.11	556.69
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	39	550.08	563.83
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	40	557.05	612.76
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	41	567.52	627.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	42	577.54	642.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	43	591.49	663.06
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	44	608.92	689.30
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	45	629.41	720.67
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	46	653.82	758.43
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	47	681.28	801.87
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	48	712.66	852.34
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	49	743.61	904.97
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	50	778.48	953.64
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	51	812.92	995.83
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	52	850.84	1042.28
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	53	889.20	1089.27
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	54	930.60	1139.99
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	55	972.01	1190.71
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1016.91	1245.71
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1062.24	1301.24
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1110.62	1360.51
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1134.60	1389.89
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1182.98	1449.15
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1224.82	1500.40
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1252.28	1534.04
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1286.72	1576.23
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1307.64	1601.86
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	298.09	298.09
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	15	324.59	324.59
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	16	334.72	334.72
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	17	344.85	344.85
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	18	355.76	355.76
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	19	366.67	366.67
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	20	377.97	377.97
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	21	389.66	399.40
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	22	389.66	399.40
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	23	389.66	399.40
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	24	389.66	399.40
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	25	391.22	401.00
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	26	399.01	408.99
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	27	408.36	418.57
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	28	423.56	434.15
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	29	436.03	446.93
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	30	442.26	453.32
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	31	451.62	462.91
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	32	460.97	472.49
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	33	466.81	478.48
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	34	473.05	484.88

79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	35	476.16	488.06
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	36	479.28	491.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	37	482.40	494.46
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	38	485.52	497.66
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	39	491.75	504.04
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	40	497.99	547.79
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	41	507.34	560.61
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	42	516.30	574.13
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	43	528.77	592.75
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	44	544.36	616.22
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	45	562.67	644.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	46	584.49	678.01
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	47	609.04	716.84
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	48	637.09	761.96
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	49	664.76	809.01
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	50	695.93	852.51
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	51	726.72	890.23
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	52	760.62	931.76
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	53	794.91	973.76
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	54	831.92	1019.10
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	55	868.94	1064.45
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	56	909.08	1113.62
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	57	949.60	1163.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	58	992.85	1216.24
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1014.28	1242.49
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1057.54	1295.49
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1094.94	1341.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1119.49	1371.38
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1150.28	1409.09
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1168.98	1432.00
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	241.97	241.97
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	15	263.48	263.48
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	16	271.70	271.70
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	17	279.93	279.93
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	18	288.78	288.78
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	19	297.64	297.64
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	20	306.81	306.81
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	21	316.30	324.21
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	22	316.30	324.21
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	23	316.30	324.21
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	24	316.30	324.21
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	25	317.57	325.51
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	26	323.89	331.99
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	27	331.48	339.77
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	28	343.82	352.42
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	29	353.94	362.79
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	30	359.00	367.98
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	31	366.59	375.75
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	32	374.18	383.53
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	33	378.93	388.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	34	383.99	393.59
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	35	386.52	396.18
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	36	389.05	398.78
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	37	391.58	401.37
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	38	394.11	403.96
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	39	399.17	409.15
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	40	404.23	444.65
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	41	411.82	455.06
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	42	419.10	466.04
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	43	429.22	481.16
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	44	441.87	500.20
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	45	456.74	522.97
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	46	474.45	550.36
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	47	494.38	581.89
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	48	517.15	618.51
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	49	539.61	656.71
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	50	564.91	692.01
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	51	589.90	722.63
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	52	617.42	756.34
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	53	645.25	790.43
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	54	675.30	827.24
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	55	705.35	864.05
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	56	737.93	903.96
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	57	770.82	944.25
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	58	805.93	987.26
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	59	823.33	1008.58
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	60	858.44	1051.59
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	61	888.80	1088.78
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	62	908.73	1113.19
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	63	933.72	1143.81
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	948.90	1162.40