1901 Market Street Philadelphia, PA 19103-1480

### Independence 💀

May 19, 2017

Ms. Johanna Fabian-Marks, Special Deputy & Acting Director Bureau of Accident and Health Insurance Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

#### SUBMITTED VIA SERFF

### RE: QCC Insurance Company, Inc. Small Group PPO Rate Filing effective 1/1/2018 INAC-131005785

Dear Ms. Fabian-Marks:

Attached is the 2018 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Small Group marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2018 through December 31, 2018.

The proposed rates represent an 9.41% increase over the previously approved 2017 rates.

Information for the Pennsylvania Bulletin:

QCC Insurance Company, Inc.
93688
Small Group
Off

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield. Independent Licensees of the Blue Cross and Blue Shield Association.

## Independence 💩

4.	Effective Date of Coverage	January 1, 2018
5.	Average Rate Change Requested	9.41%
6.	Range of Rate Changes Requested	-14.5% to 11.1%
7.	Products	PPO
8.	Rating Areas and Change from 2017	Rating Area 8
		No Change from 2017
9.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
10.	Current covered lives and policyholders	74,788 covered lives
	as of February 1, 2017	36,198 policyholders
11.	Number of plans offered in 2018 and	19 plans in 2018; 38 plans in 2017
	change from 2017	
12.	Corresponding contract form number,	Please see appendix.
	SERFF, and binder numbers	
13.	HIOS Issuer ID # and submission tracking	HIOS Issuer ID # 31609; Tracking #
	Number	31609-956004650371312667
Plea	se contact	with any

questions regarding this filing.

Sincerely,



### Independence

APPENDIX

SERFF ID #s:

INLG-131033840, INLG-131034112, INLG-131034185, INBC-131034282, INBC-131034293

Form Numbers

16884.WR-III Rev. 1.18, 16884-BC.SG.OFF Rev. 1.18, 16884-BC.SG.OFF.HSA.HRA Rev. 1.18, 17014.WR, 17014-BC.SG.OFF.HSA, 16936.Policy Rev. 1.18, 16936-BC.SG.Preventive Rev. 1.18, 16936-BC.SG.Preferred Rev. 1.18, 16936-BC.SG.Premier Rev. 1.18, 16905.WR.KDPOS Rev. 1.18, 16905-BC.SG.KDPOS.OFF.ADEN Rev. 1.18, 16905-BC.SG.KDPOS.OFF Rev. 1.18, 16906.WR.ADPOS Rev. 1.18, 16906-BC.SG.ADPOS.OFF.ADEN Rev. 1.18, 16906-BC.SG.ADPOS.OFF Rev. 1.18, PREV/SCH-II Rev. 1.18



### Rate Change Request Summary - 2018

Pennsylvania Insurance Department | www.insurance.pa.gov

### **QCC Insurance Company – Small Group Plans**

Rate request filing ID # INAC-131005785 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

#### **Overview**

Initial requested average rate change:	9.41% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	-14.5% - +11.1%
Effective date:	January 1, 2018
People impacted:	74,998
Available in:	Rating Area 8

#### **Key information**

#### Jan. 2016-Dec. 2016 financial experience

Company made (after taxes)	(\$20,258,020)
Taxes & fees	\$26,964,427
Administrative expenses	\$68,951,215
Claims	\$398,233,891
Premiums	\$473,891,513

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2018:

Claims:	77.8 <b>%</b>
Administrative:	14.6 <b>%</b>
Taxes & fees:	5.7%
Profit:	2.0%

The company expects its annual medical costs to increase 7.2%.

#### **Explanation of requested rate change**

Scope and Range of the Rate Increase:

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Small Group ACA compliant products, effective from January 1, 2018. The actual impact for a specific customer may be different. About 75,000 members will be affected.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80%.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care

<sup>&</sup>lt;sup>1</sup> 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.

services and supplies, and the types of health care services and supplies change, among other factors.

We are projecting that claims will increase by 7.2% in 2018. Nearly half of the change in health care service costs is driven by changes to health care provider fees.

#### Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

#### Administrative Costs:

The premium rates presented in this filing include a 2% contribution to reserves. Furthermore, the Affordable Care Act (ACA) imposes taxes and other levies.

	B C D	E	F	G	н	I J	К	L	M	N O	Р	0	R	S	т	U V	x x	Y
1	Unified Rate Review v4.2				1 1				1 1.		I						11	I
2				<b>e</b>														
3	Company Legal Name:	QCC		State:	PA													
4	HIOS Issuer ID:	31609		Market:	Small Group													
5	Effective Date of Rate Change(s):	1/1/2018																
6																		
7																		
8	Market Level Calculations (Same for all Pla	ans)																
9 10																		
10																		
11	Section I: Experience period data																	
12	Experience Period:	1/1/2016	to	12/31/2016	5													
			Experience Period															
13			Aggregate Amount	<u>PMPM</u>	<u>% of Prem</u>													
14	Premiums (net of MLR Rebate) in Experier	nce Period:	\$473,891,513	\$531.91														
15	Incurred Claims in Experience Period		\$398,233,891	446.99														
16	Allowed Claims:		\$471,280,826	528.98														
1/	Index Rate of Experience Period		890,929	\$ 524.30														
18 19	Experience Period Member Months		690,929															
20	Section II: Allowed Claims, PMPM basis																	
20 21			Experience	e Period		Proje	ction Period:	1/1/2018	3 to	12/31/2018	в м	id-point to Mid	l-point, Experie	nce to Projection:	24	months		
						Adj't. from E											-	
22			on Actual Experi	ience Allowed		Projectio	n Period	Facto		Projections,	before credibility	Adjustment		<b>Credibility Manual</b>				
		Utilization	Utilization per	Average		Pop'l risk				Utilization per	Average		Utilization	Average				
23	Benefit Category	Description	1,000	Cost/Service	РМРМ	Morbidity	Other	Cost	Util	1,000	Cost/Service	PMPM	per 1,000	Cost/Service	РМРМ			
24	Inpatient Hospital	Admits	73.01	\$17,724.74	\$107.85	1.000	0.908	1.036	1.040	78.94	\$17,266.98	\$113.59	0.00	\$0.00	\$0.00			
	Outpatient Hospital	Services	3,424.56	443.61		1.000	0.908	1.028	1.040	3,702.90		131.30	0.00	0.00	0.00			
26	Professional	Services	21,218.76	87.71		1.000	0.908	1.015	1.040	22,945.62		156.83	0.00	0.00	0.00			
27	Other Medical	Services	12,000.00	4.68		1.000	0.908	1.015	1.040	12,979.20		4.73	0.00	0.00	0.00			
28	Capitation	Services	12,000.00	5.14		1.000	0.908	1.013	1.000	12,000.00		4.79	0.00	0.00	0.00			
29	Prescription Drug	Prescriptions	12,881.35	120.75		1.000	0.908	1.045	1.045	14,066.76	119.69	140.30	0.00	0.00	0.00			
25 26 27 28 29 30 31	Total				\$528.98							\$551.54			\$0.00		<b>B</b>	
	<b>•</b> •• •• • • • • •				<b>.</b>		/									After Credibility	<b>·</b>	
32	Section III: Projected Experience:				Projected Allowed							100.00%			0.00%	\$551.54	\$496,3	/5,910
33						Paid to Allow	-	-								0.880		10 901
34						Projected Inc Projected Risl			eiti & KISK Adj	I, PIVIPIVI						\$485.35		10,801 60,466
35						-	2		nurance reco	overies, net of rein p	nem DMDM					<u>5.07</u> \$480.28		
37						Projected AC/										\$480.28 <u>0.00</u>		0
38					Projected Incurred	-	e		2. 0. i ciii pi ci	,						\$480.28		<u>~</u> 50.335
					-													
40					Administrative Exp	ense Load									14.55%	89.87		80,175
41					Profit & Risk Load Taxes & Fees										2.00% 5.69%	12.35		17,550
42						occ Dromium Au	Data DMADM								5.09%	35.14		29,429
43					Single Risk Pool Gr Index Rate for Proj	-	s. Rate, PIVIPIV									\$617.65 \$ 546.81		11,409
45						% increase ov	er Experience	Period								5 546.81 16.12%		
46						% Increase, a	-									7.76%		
47					Projected Membe	-												99,988
32 33 34 35 36 37 38 37 40 41 42 43 44 45 46 47 48					-													
	Information Not Releasable to the P	ublic Unless Author	ized by Law: This inf	ormation has r	not been publically d	isclosed and may	y be privileged	l and confide	ntial. It is for	internal governme	nt use only and mu	st not be						
49			ed to persons not aut							-								
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0																		

# Product-Plan Data Collection Company Legal Name:

HIOS Issuer ID: Effective Date of Rate Change(s): QCC 31609 1/1/2018 State: PA Market: Small Group

Product/Plan Level Calculations																																								
Section I: General Product and Plan Information	[																				Dorso	anal Chaisa DDO Smal	Group																	I Choice EPO Smal
Product ID: Metal:		Platinun	Platinum	Gold	Gold	Silver	r Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Platinum	Gold	Gold	Silver	Silver	Platinum	Platinum	onal Choice PPO Smal 31609PA015 Gold	Gold	Silver Platir	num Gol	d Gold	d Gold	Silver	Silver	Bronze B	onze Platinur	n Gold	Silver	Gold	Silver	Silver Si	ilver Gold	d Silver	Gold	31609PA017 Silver Silver
AV Metal Value AV Pricing Value		0.896 0.935	0.883 0.928	0.806 0.875	0.806 0.820	0.717 0.750	0.895 0.920	0.794 0.825	0.776 0.825	0.808 0.825	0.683 0.760	0.697 0.760	0.620 0 0.620 0	).612 ).620	0.882 0.770	0.803 0.825	0.802 0.860	0.699 0.760	0.720 0.970		0.883 0.928	0.806 0.8 0.875 0.8	06 0.717 00 0.750	0.895 0.920	0.794 0.825	0.776 0.825	0.808 0.825	0.691 0.760	0.702 0.60 0.760 0.62	08 0.602 20 0.620	0.882 0.920	0.813 0.825	0.707 0.760	0.802 0.820	0.699 0.7 0.760 0.7	20         0.707           60         0.760	0.787 0.000	0.720 0.000	0.787         0.720           0.000         0.000	
Plan Category Plan Type:		Terminated PPO PPO Platinum	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated To PPO	Terminated PPO	Terminated Terminated Terminated PPO	rminated Te PPO				PPO	PPO	Ferminated PPO	Terminated PPO	Renewing Re PPO	enewing Re PPO	PPO PPO Cold	ving Renewin D PPO	ng Renewing PPO	g Renewing PPO	Renewing PPO	Renewing PPO	Renewing F PPO	Renewing Renew PPO PPO	wing Renewi O PPO	g Terminated PPO	Renewing PPO	Terminated PPO	Renewing R PPO	PPO PP	wing Renewing O PPO	g Terminated PPO	Terminated PPO	Ferminated Termina PPO PPO Proposition Decrement C	nated New O EPO
Plan Name		Preferred \$10/\$20/\$150	Preferred \$20/\$40/\$150	Preferred \$35/\$70/\$600	\$1,000 \$15/\$30/80%	Classic \$3,000/\$30/\$60/	HSA-50 F \$1,600/100%	PPO Gold HSA- F 25 \$2,400/90%	PPO Gold HSA-0 PP0 \$1,900/100% 50	PO Gold HSA- PP 0 \$2,650/60% 25	Personal Choice   Perso PO Silver HSA-   PPO Si 5 \$2,400/50%   \$2,4	Silver HSA-0 PPO 2,400/90% 0 \$	Sonal Choice   Person D Bronze HSA- PPO B \$4,000/50% 0 \$6,5	ronze HSA- F 550/100% \$1,	HRA-50 PPO ,500/100% 25 \$2	) Gold HRA- 2,200/100% \$40	\$2,000 Cl \$2,000 Cl \$0/\$80/100% \$4	lassic \$3,300 40/\$80/100% \$4,	Secure ,250/\$30/\$60/\$	Preferred P 10/\$20/\$150 \$20	referred Pro 0/\$40/\$150 \$35/	referred \$1,0 /\$70/\$600 \$15/\$3	00 Classic \$3, 0/80% \$30/\$60/7	,000 HSA-50 70% \$1,600/1009	PPO Gold HSA- % 25 \$2,400/90%	PPO Gold HSA-0 \$1,900/100%	) PPO Gold HSA- PP 50 \$2,650/60%	O Silver HSA-0 PPO \$2,100/70% \$	Silver HSA-0 PPO Bror 2,700/90% 0 \$5,200	nze HSA- PPO Bronze 0/50% 0 \$6,650/1	HSA- HRA-50 00% \$1,500/100%	PPO Gold HRA- 25 \$2,900/100%	PPO Silver HSA-0 \$3,200/100% \$	\$2,000 Cla 40/\$80/100% \$50	ssic \$4,750 Secure \$2,500/90% \$30/\$6	\$4,250 PPO Silver H \$3,200/100	SA-0 PPO Gold HRA- 50 \$2,200/70%	<ul> <li>PPO Silver HRA-</li> <li>25 \$2,400/50%</li> </ul>	O Gold HRA- PPO Silver	r HRA- EPO Silver HSA-0 0/50% \$3,000/80%
Plan ID (Standard Component ID): Exchange Plan?		31609PA015000 Yes	31609PA0150002 Yes	31609PA0150003 Yes	31609PA0150004 Yes	31609PA0150005 Yes	5 31609PA0150006 3 Yes	31609PA0150007 3 Yes	1609PA0150008 3160 Yes	609PA0150009 310 Yes	609PA0150010 31609 Yes	9PA0150011 3160 Yes	09PA0150012 31609F Yes	PA0150013 3160 Yes	9PA0150014 31609 Yes	9PA0150015 3160 Yes	09PA0150022 310 Yes	509PA0150023 310 Yes	609PA0150024 316 Yes	509PA0150025 3160 No	9PA0150026 31609 No	PA0150027 31609PA No N	150028 31609PA01 No	50029 31609PA0150 No	0030 31609PA015003 No	1 31609PA0150032 No	2 31609PA0150033 31 No	609PA0150034 316 No	09PA0150035 31609PA0 No No	0150036 31609PA01 D NO	0037 31609PA015003 No	8 31609PA0150039 No	31609PA0150046 31 Yes	609PA0150047 3160 No	09PA0150048 31609PA No N	0150049 31609PA0150 o No	0050 31609PA015001 Yes	7 31609PA0150018 310 Yes	09PA0150041 31609PA01 No No	150042 31609PA0170001 No
Historical Rate Increase - Calendar Year - 2 Historical Rate Increase - Calendar Year - 1 Historical Rate Increase - Calendar Year 0																						0.00%																		0.00%
Effective Date of Proposed Rates		1/1/2018	1/1/2018	1/1/2018	1/1/2018 11.41%	1/1/2018	1/1/2018 11.34%	1/1/2018	1/1/2018	1/1/2018	1/1/2018 1/ 11.28%	11.35%	1/1/2018 1/1 11.27%	1/2018 1 11.10%	1/1/2018 1	11.38%	1/1/2018	1/1/2018	1/1/2018	1/1/2018 1 10.85%	1/1/2018 1/	<u>/1/2018 1/1/2</u> 9.70%	018 1/1/201	1.26% 1/1/2018	1/1/2018 10% 4.27	1/1/2018 % 11.10%	1/1/2018 6 4.68%	1/1/2018	1/1/2018 1/1/2 11.04%	2018 1/1/202 10.81% 1	8 1/1/2018 .67% -100.00%	1/1/2018 6 11.10%	1/1/2018	1/1/2018 10.36%	1/1/2018 1/1/2	2018 1/1/2018 1.13% -0.	3 1/1/2018 .08% 0.00%	1/1/2018 % 0.00%	1/1/2018 1/1/201 0.00%	0.00% 0.00% 0.00%
Rate Change % (over prior filing) Cum'tive Rate Change % (over 12 mos prior) Proj'd Per Rate Change % (over Exper. Period)		11.129 30.919	11.13% 25.03%	10.03% 24.31%	11.41% 64.16%	1.61% 30.11%	6 11.34% 6 #DIV/0!	4.53% 12.64%	11.35% #DIV/0!	4.99% 10.16%	11.28% 34.54%	11.35% 76.79%	11.27% 12.20%	11.10% 0.75%	-100.00% -100.00%	11.38% 46.98%	16.11% 91.44%	-14.20% 14.60%	29.57% 46.60%	10.85% 17.54%	10.85% 21.41%	9.70% 17.19%	11.07% 16.07%	1.26%         11.           8.00%         22.	10% 4.27 75% 8.98	% 11.10% % 18.65%	6 4.68% 6 8.02%	10.94% 16.64%	11.04% 11.07%	10.81% 1 8.18%	.67% -100.009 .51% -100.009	6 11.10% 6 12.50%	0.17% 7.60%	10.36% 13.36%	-14.50% -9.03%	1.13%         -0.           8.85%         7.	.08% 0.00% .31% -100.00%	% 0.00% % -100.00%	0.00% -100.00% -10	0.00% 0.00% .00.00% #DIV/0!
Product Rate Increase % Section II: Components of Premium Increase (PM	PM Dollar Amou	Int above Current	Average Rate PMP	M)																		9.37%																		0.00%
Plan ID (Standard Component ID):	Total	31609PA015000	1	31609PA0150003	31609PA0150004	31609PA0150005	5 31609PA0150006 3	31609PA0150007	31609PA0150008 316	.609PA0150009 31	609PA0150010 31609	9PA0150011 3160	509PA0150012 31609	PA0150013 3160	09PA0150014 3160	9PA0150015 316	509PA0150022 310	609PA0150023 31	609PA0150024 316	609PA0150025 3160	99PA0150026 31609	9PA0150027 31609PA	0150028 31609PA01	50029 31609PA0150	0030 31609PA015003	31 31609PA0150032	2 31609PA0150033 31	.609PA0150034 316	09PA0150035 31609PA	0150036 31609PA01	0037 31609PA015003	8 31609PA0150039	31609PA0150046 31	609PA0150047 3160	09PA0150048 31609PA	0150049 31609PA0150	0050 31609PA015001	7 31609PA0150018 31	509PA0150041 31609PA01	J150042 31609PA0170001
Inpatient Outpatient	\$8.43 \$9.75	3 \$0.0 5 \$0.0	) \$0.00 ) \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00           \$0,00           \$0,00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$12.17 \$14.07	\$11.42 \$13.21	\$8.53 \$9.86	\$9.91 \$11.46	\$0.97 \$10 \$1.12 \$11	0.63 \$3.7 2.28 \$4.3	72 \$10.03 30 \$11.59	3 \$3.34 9 \$3.86	\$7.86 \$9.09	\$8.69 \$10.04	\$5.77 \$6.67	\$6.14 -\$100.2 \$7.10 -\$115.9	8 \$9.81 1 \$11.33	\$0.00 \$0.00	\$8.85 \$10.22	-\$11.42 -\$13.20	\$0.76 -\$ \$0.88 -\$	\$0.06 \$0.0 \$0.07 \$0.0	0 \$0.00 0 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00
Professional Prescription Drug Other	\$11.64 \$10.41 \$0.35	4 \$0.0 1 \$0.0	0 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00           \$0.00           \$0.00           \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$16.81 \$15.04 \$0.51	\$15.77 \$14.11 \$0.48	\$11.77 \$10.53 \$0.36	\$13.69 \$12.25 \$0.41	\$1.34         \$14           \$1.20         \$13           \$0.04         \$6	4.67     \$5.1       3.13     \$4.5       0.44     \$0.1	.3 \$13.85 59 \$12.39	5 \$4.62 9 \$4.13 2 \$0.14	\$10.85 \$9.71 \$0.33	\$11.99 \$10.73 \$0.36	\$7.96 \$7.13 \$0.24	58.48 -\$138.4 \$7.58 -\$123.8 \$0.26 -\$4.1	5 \$13.54 6 \$12.11 8 \$0.41	\$0.00 \$0.00 \$0.00	\$12.21 \$10.93 \$0.37	-\$15.77 -\$14.10 -\$0.48	\$1.05 -\$ \$0.94 -\$ \$0.03 \$	50.08         \$0.0           50.08         \$0.0           \$0.08         \$0.0	0 \$0.00 0 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00         \$0.00           \$0.00         \$0.00           \$0.00         \$0.00
Capitation	\$0.36 \$0.36	\$0.0 5 \$0.0 5 \$0.0	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.51 \$11.06	\$0.48 \$10.38	\$0.36 \$7.75	\$0.42 \$9.01	\$0.04 \$0 \$0.88 \$	0.45 \$0.1 9.65 \$3.3	\$0.42           16         \$0.42           38         \$9.11	2 \$0.14 1 \$3.04	\$0.33 \$7.14	\$0.37 \$7.89	\$0.24 \$5.24	\$0.26 -\$4.2 \$5.58 -\$91.1	2 \$0.41 1 \$8.91	\$0.00 \$0.00 \$0.00	\$0.37	-\$0.48 -\$10.37	\$0.03 \$ \$0.69 -\$	\$0.00 \$0.00 \$0.06 \$0.0	00 \$0.00 00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00         \$0.00           \$0.00         \$0.00           \$0.00         \$0.00
Administration Taxes & Fees Risk & Profit Charge	\$1.05 \$3.00	5 \$0.0 0 \$0.0	\$0.00           \$0.00           \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00           \$0.00           \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$1.52 \$4.33	\$1.43 \$4.06	\$1.06 \$3.03	\$1.24 \$3.52	\$0.12 \$3 \$0.34 \$3	1.33         \$0.4           3.78         \$1.3	16         \$1.25           32         \$3.56	5 \$0.42 6 \$1.19	\$0.98 \$2.79	\$1.08 \$3.09	\$0.72 \$2.05	\$0.77 -\$12.5 \$2.18 -\$35.6	2 \$1.22 3 \$3.48	\$0.00 \$0.00	\$1.10 \$3.14	-\$1.43 -\$4.06	\$0.10 -\$ \$0.27 -\$	\$0.01         \$0.0           \$0.02         \$0.0	0 \$0.00 0 \$0.00	\$0.00 \$0.00	\$0.00         \$0.00           \$0.00         \$0.00
Total Rate Increase Member Cost Share Increase	\$52.64 \$5.00	+ \$0.0 \$0.0	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$76.01 \$1.42	\$/1.34 \$1.33	\$53.24 \$3.38	\$0.15 \$	\$6.05 \$60 \$19.27 \$0	b.3b         \$23.2           0.00         \$29.4	\$62.64 12 \$0.00	4 \$20.88 0 \$22.67	\$49.08 \$0.00	\$54.25 \$0.26	\$36.02 \$ \$1.14	38.34 -\$626.1 \$0.82 \$0.0	/ \$61.23 0 \$0.00	\$0.00 \$0.00	\$55.23 \$0.94	-\$/1.30 \$55.26	\$4.76 -\$ \$17.54 \$	50.00 \$0.00 50.00 \$0.00	0 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00         \$0.00           \$0.00         \$0.00
Average Current Rate PMPM Projected Member Months	\$552.67	7 \$631.2	\$628.22	\$521.10	\$448.14	\$564.12	2 \$512.84	\$506.48	\$0.00	\$450.32	\$401.98	\$0.00	\$340.50	\$291.47	\$718.41	\$0.00	\$351.92	\$672.04	\$392.48	\$700.60	\$657.46	\$548.95	\$559.10	81.32 \$59	7.60 \$543.5	52 \$564.14	4 \$445.70	\$448.81	\$491.41 46.740	\$333.09 \$3	59.37 \$626.1	7 \$551.45	\$0.00	\$532.99	\$491.74	\$422.35 \$48	\$1.93 \$471.5	0 \$342.92	\$450.92 \$ <sup>4</sup>	\$450.46 \$0.00
Projected Member Months	899,988	3	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	122,448	173,964	159,624	24,588 2	21,192 17,	,952 85,70	33,696	6 3,024	10,800	46,740	67,488 6	1,032 88	8 12,348	0	23,016	8,232	17,436 9	9,804	0 0	0	0 12
Section III: Experience Period Information																																								
	Total	31609PA015000	31609PA0150002	31609PA0150003	31609PA0150004	31609PA0150005	5 31609PA0150006 3	31609PA0150007	31609PA0150008 316	.609PA0150009 31	.609PA0150010 31609	9PA0150011 3160	509PA0150012 31609	PA0150013 3160	09PA0150014 3160	99PA0150015 316	509PA0150022 316	609PA0150023 31	609PA0150024 316	609PA0150025 3160	09PA0150026 31609	9PA0150027 31609PA	0150028 31609PA01	50029 31609PA0150	0030 31609PA015003	31 31609PA0150032	2 31609PA0150033 31	.609PA0150034 316	09PA0150035 31609PA	0150036 31609PA01	0037 31609PA015003	8 31609PA0150039	31609PA0150046 31	609PA0150047 3160	09PA0150048 31609PA	0150049 31609PA0150	0050 31609PA015001	7 31609PA0150018 31	509PA0150041 31609PA01	0150042 31609PA0170001
Plan ID (Standard Component ID):         Plan Adjusted Index Rate         Member Months	\$531.91 890,929	L \$596.9 24	\$597.64 1,010	\$490.59 1,111	\$376.38 316	\$375.67 143	7 \$0.00 3 0	\$495.17 536	\$0.00 0	\$422.87 316	\$351.31 256	\$296.50 50	\$316.93 422	\$377.67 87	\$529.47 18	\$404.36 2	\$322.56 44	\$367.26 128	\$384.19 442	\$664.87 138,685	\$615.48 174,708	\$520.37 151,221	\$532.33 \$4 27,612 2	152.55 \$548 22,752 25,	,075 07,50	\$1         \$544.70           08         37,992	0 \$431.24 2 2,542	\$405.22 9,755	\$471.96 51,513	\$328.69 \$3 49,733 6	47.46 \$535.7 4,540 1,36	2 \$528.26 2 13,218	\$487.18 24	\$519.39 9,607	\$462.67 3,356	\$405.41 \$48 7,496 4	38.50 \$431.5 1,038 6	8         \$273.43           3         66	\$437.89 \$4 1,255	461.86         \$0.00           1,084         0
Total Premium (TP)	\$473,891,513	3 \$145,06 99,139	\$603,619	\$545,047	\$118,937	\$53,721	1 \$0	\$265,412	\$0	\$133,628	\$89,935	\$14,825	\$133,743	\$32,857	\$9,530	\$809	\$14,192	\$47,009	\$169,812	\$92,208,045 \$	\$107,528,977	\$78,691,234 \$14	698,717 \$10,29	96,397 \$14,204,	,071 \$44,685,36	57 \$20,694,139	9 \$1,096,208	\$3,952,893	\$24,312,259 \$16,	,346,858 \$22,42	4,962 \$729,64	6 \$6,982,503	\$ \$11,692	\$4,989,751	\$1,552,711 \$3	,038,926 \$1,972	2,577 \$27,19 13% 99.13%	0 \$18,046	\$549,546 \$50	500,654 \$0
state mandated benefits portion of TP that are other than EHB	0.00%		0.00%	0.00%	0.00%	0.00%	6 0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00% 0.0	00% 0.00	% 0.00%	6 <u>99.13%</u> 6 0.00%	0.00%	0.00%	0.00%	.00% 0.00%	6 <u>33.13%</u> 6 0.00%	0.00%	0.00%	0.00%	0.00% 0.	.00% 0.00%	% 0.00%	0.00%	0.00% 0.00%
Conter benefits portion of TP Total Allowed Claims (TAC)	0.87% \$472,230,205	, 0.077	0.0770	0.87% \$260,665	0.87% \$48,303	0.87% \$14,815	6 0.87% 5 \$0	0.87% \$227,567	0.87% \$0	0.87% \$238,020	0.87% \$36,005	0.87% \$22,798	0.87% \$87,691	0.87% \$10,191	0.87% \$1,133	0.87% \$11	0.87% \$204,477	0.87% \$13,375	0.87% \$57,780	0.87% \$93,718,522 \$	0.87% \$101,434,794 \$	0.87% \$71,149,722 \$14	0.87% ( 121,382 \$8,43	0.87% 0.8 37,963 \$15,484,	87% 0.87 <sup>4</sup> ,846 \$48,163,70	% 0.87% 0 \$23,542,564	6 0.87% 4 \$697,702	0.87% \$4,237,458	0.87% \$22,428,160 \$18,	0.87% 233,099 \$27,83	.87% 0.87% 2,844 \$721,26	6 0.87% 7 \$7,809,876	0.87% \$133,061	0.87% \$5,358,499	0.87% \$1,231,531 \$2	0.87% 0. ,759,064 \$2,162	.87% 0.87% 2,668 \$3,57	% 0.87% 0 \$43,600	0.8770	0.87% 0.87% 279,826 \$0
EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are	99.13%	99.139	99.13%	99.13%	99.13%	99.13%	6 99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13%	99.13% 99	9.13% 99.3	13% 99.13	% 99.13%	6 99.13%	99.13%	99.13%	99.13% 9	.13% 99.13%	6 99.13%	99.13%	99.13%	99.13%	99.13% 99.	.13% 99.13%	% 99.13%	99.13% 9	99.13% 99.13%
other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's	0.00%	5 0.00% 5 0.87%	0.00% 0.87%	0.00%	0.00%	0.00%	6 0.00% 6 0.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00% 0.0 0.87% 0.8	00% 0.00 <sup>0</sup> 87% 0.87 <sup>0</sup>	% 0.00% % 0.87%	6 0.00% 6 0.87%	0.00%	0.00%	0.00%	.00% 0.00% .87% 0.87%	6 0.00% 6 0.87%	0.00%	0.00%	0.00%	0.00% 0. 0.87% 0.	.00% 0.00% .87% 0.87%	% 0.00% % 0.87%	0.00%	0.00% 0.00% 0.87% 0.87%
Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on	\$73,996,314	\$12,30	\$40,396	\$43,633	\$12,874	\$3,513	3 \$0	\$62,060	\$0	\$45,413	\$20,428	\$5,167	\$60,721	\$7,286	\$987	\$0	-\$23,479	\$2,764	\$10,585	\$6,017,273	\$8,528,288	\$9,826,040 \$2	597,246 \$2,10	00,346 \$2,271,	,928 \$9,427,22	25 \$3,592,958	8 \$284,003	\$1,488,549	\$6,247,386 \$7,	,186,007 \$9,82	9,915 \$110,96	6 \$1,393,274	\$3,592	\$858,884	\$252,365	\$721,999 \$639	9,900 \$2,57	/9 \$9,308	\$145,822 \$1	155,803 \$0
<ul> <li>behalf of insured person, in dollars</li> <li>Portion of above payable by HHS on behalf of</li> </ul>	\$0																		_																		_			
insured person, as % Total Incurred claims, payable with issuer funds	0.00% \$398,233,891	5 0.00% L \$286,94	0.00% 5 \$293,744	0.00% \$217,032	0.00% \$35,429	0.00% \$11,302	6 #DIV/0! 2 \$0	0.00% \$165,507	#DIV/0! \$0	0.00% \$192,607	0.00% \$15,577	0.00% \$17,631	0.00% \$26,970	0.00% \$2,906	0.00% # \$146	#DIV/0! \$11	0.00% \$227,956	0.00% \$10,611	0.00% \$47,195	\$87,701,250	\$92,906,506	\$61,323,682 \$11	524,136 \$6,33	37,617 \$13,212,	,918 \$38,736,47	74 \$19,949,606	6 \$413,699	\$2,748,908	\$16,180,774 \$11,	,047,091 \$18,00	2,929 \$610,30	1 \$6,416,602	0.00% \$129,468	\$4,499,615	\$979,165 \$2	,037,065 \$1,522	0.00% 2,768 \$99	% 0.00% 11 \$34,292	\$242,443 \$1	\$0
Net Amt of Rein Net Amt of Risk Adj	\$0.00 \$26,264,586.92	2 -\$14,392.4	) \$0.00 \$ -\$94,817.35	\$0.00 -\$114,982.01	\$0.00 -\$43,214.47	\$0.00 -\$4,458.18	2 \$0.00 3 \$0.00	\$0.00 \$52,528.23	\$0.00 \$0.00	\$0.00 -\$62,959.72	\$0.00 \$87,226.82	\$0.00 \$785.04	\$0.00 -\$55,642.74 -	\$0.00 \$11,697.41	\$0.00 -\$1,798.83	\$0.00 -\$317.76	\$0.00 -\$8,076.47	\$0.00 -\$8,410.74	\$0.00 -\$29,043.34 \$	\$0.00 \$10,226,618.47 \$	\$0.00 7,460,309.26 -\$2	\$0.00 2,209,194.53 -\$12	\$0.00 ),395.72 -\$268,3	\$0.00 \$0 328.52 \$1,367,049	0.00 \$0.0 9.85 \$5,951,376.3	00 \$0.00 \$8 \$3,252,487.19	0 \$0.00 9 -\$180,954.65	\$0.00 \$291,956.89	\$0.00 \$1,072,850.79 -\$1,884	\$0.00 4,919.86 -\$1,147,9	\$0.00 \$0.0 11.14 \$8,052.6	0 \$0.00 6 \$819,057.20	\$0.00 \$770.18	\$0.00 \$1,343,614.65	\$0.00 \$107,696.57 \$24	\$0.00 \$ 0,552.29 \$129,58	\$0.00 \$0.00 \$2.47 -\$10,717.6	0 \$0.00 0 -\$4,336.79	\$0.00 \$123,557.96 \$5,0	\$0.00 \$0.00 ,084.28 \$0.00
Incurred Claims PMPM Allowed Claims PMPM	\$446.99	) \$1,180.8 \$1,231.5	\$290.84 \$330.83	\$195.35 \$234.62	\$112.12 \$152.86	\$79.03 \$103.60	3 #DIV/0! D #DIV/0!	\$308.78 \$424.56	#DIV/0! #DIV/0!	\$609.52 \$753.23	\$60.85 \$140.65	\$352.62 \$455.96	\$63.91 \$207.80	\$33.40 \$117.14	\$8.10 \$62.95	\$5.41 \$5.41	\$5,180.81 \$4,647,20	\$82.90 \$104.49	\$106.78 \$130.72	\$632.38 \$675.77	\$531.78 \$580.60	\$405.52 \$470.50	\$417.36 \$2 \$511.42 \$3	278.55 \$510 870.87 \$598	0.64 \$443.6 8.45 \$551.6	58 \$525.10 55 \$619.67	0 \$162.75 7 \$274.47	\$281.79 \$434.39	\$314.11 \$435.39	\$222.13 \$2 \$366.62 \$4	78.94 \$448.0	9 \$485.44	\$5,394.52	\$468.37	\$291.77 \$366.96	\$271.75 \$37 \$368.07 \$53	77.11 \$15.7 35.58 \$56.6	2 \$519.58 6 \$660.61	\$193.18 \$	\$114.41 #DIV/0! \$258.14 #DIV/0! \$255.90 #DIV/0!
EHB portion of Allowed Claims, PMPM	\$525.43	\$1,220.7	\$327.95	\$232.58	\$151.53	\$102.70	D #DIV/0!	\$420.87	#DIV/0!	\$746.67	\$139.42	\$451.99	\$205.99	\$116.12	\$62.40	\$5.36	\$4,606.77	\$103.58	\$129.59	\$669.89	\$575.54	\$466.41	\$506.97 \$3	367.64 \$593	3.24 \$546.8	35 \$614.28	8 \$272.08	\$430.61	\$431.60	\$363.43 \$4	27.50 \$524.9	6 \$585.71	\$5,495.97	\$552.92	\$363.77	\$364.87 \$53	30.92 \$56.1	7 \$654.86	\$306.68	255.90 #DIV/0!
Section IV: Projected (12 months following effective	date)																																							
Plan ID (Standard Component ID): Plan Adjusted Index Rate	Total \$606.33	31609PA015000 3 \$781.5	31609PA0150002	31609PA0150003 \$609.85	31609PA0150004 \$617.87	31609PA0150005 \$488.77	5 31609PA0150006 3 7\$673.81	31609PA0150007 3	1609PA0150008 316	609PA0150009 31 \$465.82	609PA0150010 31609 \$472.64	9PA0150011 3160 \$524.19	509PA0150012 31609 \$355.58	PA0150013 3160 \$380.50	09PA0150014 3160 \$0.00	9PA0150015 316 \$594.31	509PA0150022 310 \$617.50	609PA0150023 31 \$420.87	609PA0150024 316 \$563.22	609PA0150025 3160 \$781.51	9PA0150026 31609 \$747.24	9PA0150027 31609PA \$609.85	0150028 31609PA01 \$617.87 \$4	50029 31609PA0150 188.77 \$673	0030 31609PA015003 3.81 \$557.7	31 31609PA0150032 76 \$646.31	2 31609PA0150033 31 1\$465.82	.609PA0150034 316 \$472.64	09PA0150035 31609PA	0150036 31609PA01 \$355.58 \$3	0037 31609PA015003 80.50 \$0.0	8 31609PA0150039 0\$594.31	31609PA0150046 31	609PA0150047 3160 \$588.78	09PA0150048 31609PA \$420.87	0150049 31609PA0150 \$441.29 \$52	0050 31609PA015001 24.19\$0.0	7 31609PA0150018 31 0\$0.00	509PA0150041 31609PA01 \$0.00	150042 31609PA0170001 \$0.00 \$436.34
Member Months Total Premium (TP)	899,988 \$545,687,736	-	- ) \$0	- \$0	- \$0	- \$0	- ) \$0	- \$0	- \$0	- \$0	- \$0	- \$0	- \$0	- \$0	- \$0	- \$0	- \$0	- \$0	- \$0	122,448 \$95,694,336	173,964 \$129,992,859	159,624 \$97,346,696 \$15	24,588 2: 192,188 \$10,35	1,192 17,9 58,014 \$12,096,	952 85,704 ,237 \$47,802,26	4 33,696 53 \$21,778,062	3,024           2         \$1,408,640	10,800 \$5,104,512	46,740 \$24,500,641 \$23,	67,488 65 997,383 \$23,22	,032 888 2,676 \$	12,348 0 \$7,338,540	- \$0	23,016 \$13,551,360	8,232 \$3,464,602 \$7	17,436 9, ,694,332 \$5,139	804 - 9,159 \$	- :0 \$0	- \$0	- 12 \$0 \$5,236
EHB Percent of TP, [see instructions]	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	6 99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06% 99	9.06% 99.0	06% 99.06	% 99.06%	6 99.06%	99.06%	99.06%	99.06% 9	.06% 99.06%	6 99.06%	99.06%	99.06%	99.06%	99.06% 99.	.06% 99.06%	% 99.06%	99.06% 9	99.06% 99.06%
state mandated benefits portion of TP that are other than EHB Other benefits portion of TP	0.00%	0.00% 0.94%	0.00%	0.00%	0.00% 0.94%	0.00%	6 0.00% 6 0.94%	0.00%	0.00% 0.94%	0.00%	0.00%	0.00%	0.00% 0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00% 0.94%	0.00%	0.00% 0.94%	0.00% 0.94%	0.00%	0.00% 0.0	00% 0.00 <sup>°</sup> 94% 0.94 <sup>°</sup>	% 0.00% % 0.94%	6 0.00% 6 0.94%	0.00% 0.94%	0.00%	0.00%	.00% 0.00% .94% 0.94%	6 0.00% 6 0.94%	0.00%	0.00%	0.00%	0.00% 0. 0.94% 0.	.00% 0.00% .94% 0.94%	% 0.00% % 0.94%	0.00% 0.94%	0.00% 0.00% 0.94% 0.94%
Total Allowed Claims (TAC)	\$496,375,910		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,487,023 \$	\$107,479,844 \$	\$85,316,156 \$14	207,899 \$10,59	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,868 \$44,434,08	\$20,243,570	0 \$1,309,394	, , , , , , , , , , , , , , , , , , ,	\$24,722,123 \$29,	,682,094 \$28,72	φ	0 \$6,821,463	\$0	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	+++++++++++++++++++++++++++++++++++++++	,763,797 \$5,185	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$0	\$0	\$0 \$5,573
EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are			99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06% 99	9.06% 99.0	06% 99.06	% <u>99.06%</u>	6 99.06%	99.06%	99.06%	99.06% 9	.06% 99.06%	6 99.06%	99.06%	99.06%	99.06%	99.06% 99.	.06% 99.06%	% <u>99.06%</u>	99.06% 9	99.06% 99.06%
other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's	0.00%	0.007	0.00%	0.00%	0.00%	0.00%	0.00% 0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.94%	0.00% 0.0	00% 0.00 94% 0.94	% 0.00% % 0.94%	0.00%           6         0.94%	0.00%	0.94%	0.00%	.00% 0.00% .94% 0.94%	© 0.00% 6 0.94%	0.00%	0.94%	0.94%	0.00% 0. 0.94% 0.	.00% 0.00% .94% 0.94%	% 0.00% % 0.94%	0.00%	0.00% 0.00%
obligation Portion of above payable by HHS's funds on	\$67,491,066	5 \$I	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,454,015	\$5,515,433	\$8,810,678 \$2	269,744 \$2,42	29,167 \$585,	,817 \$6,828,51	\$3,138,101	1 \$198,697	\$1,126,622	\$5,433,439 \$10,	,679,533 \$10,35	5,306 \$	0 \$1,052,407	\$0	\$2,019,109	\$760,102 \$1	,692,349 \$1,139	9,697 \$	io \$0	\$0	\$0 \$1,336
behalf of insured person, in dollars Portion of above payable by HHS on behalf of	\$C																																							
insured person, as % Total Incurred claims, payable with issuer funds	0.00% \$428,884,844	5 #DIV/0! 1 \$1	#DIV/0!	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0!	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! # \$0	#DIV/0! \$0	#DIV/0! #[ \$0	DIV/0! # \$0	#DIV/0! # \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	#DIV/0! \$0	\$75,033,007 \$	\$101,964,411 \$	\$76,505,479 \$11	938,155 \$8,16	51,852 \$9,497,	,051 \$37,605,57	74 \$17,105,468	8 \$1,110,697	\$4,024,004	\$19,288,684 \$19,	,002,561 \$18,36	7,169 \$	0 \$5,769,056	#DIV/0!	\$10,654,282	\$2,735,790 \$6	,071,448 \$4,045	#DIV/0! 5,919 \$	#DIV/0!	\$0	\$0 \$4,237
Net Amt of Rein Net Amt of Risk Adj	\$0 \$4,562,939	) \$1 }\$1	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	) \$0 )\$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$620,811	\$0 \$881,997	\$0 \$809,294	\$0 124,661 \$10	\$0 )7,443\$91,	\$0 \$ ,017 \$434,51	50 \$0 .9 \$170,839	0 \$0 9\$15,332	\$0 \$54,756	\$0 \$236,972 \$	\$0 \$342,164 \$30	\$0 \$ 9,432 \$4,50	0 \$0 2 \$62,604	\$0 \$0	\$0 \$116,691	\$0 \$41,736	\$0 \$88,401 \$49	\$0 \$1 9,706 \$1	0 \$0 0 \$0	\$0 \$0	\$0 \$0 \$0 \$61
Incurred Claims PMPM		5 #DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!					#DIV/0! #	#DIV/0!	#DIV/0! #[	DIV/0! #	#DIV/0! #	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$612.77	\$586.12	\$479.29	\$485.53 \$3	885.14 \$529	9.02 \$438.7	78 \$507.64	4 \$367.29	\$372.59	\$412.68	\$281.57 \$3	00.94 \$0.0	0 \$467.21	#DIV/0!	\$462.91	\$332.34	\$348.21 \$41	2.68 #DIV/0!	#DIV/0!	#DIV/0! #DIV/0	/0! \$353.09
Allowed Claims PMPM EHB portion of Allowed Claims, PMPM	\$551.54 \$546.35	4 #DIV/0! 5 #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0! # #DIV/0! #	יוטי#/0! #DIV/0!	#DIV/0! #[ #DIV/0! #[	יט/אוק אוס/אוק אוס/אוק	#DIV/0! # #DIV/0! #	#DIV/0! #DIV/0!	יט/עוט# #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	\$640.98 \$634.96	\$612.02	۶534.48 \$529.46	\$572.41 \$4 \$572.41 \$4	\$56: ا95.07 \$55: ا	518.4           6.38         \$513.5	\$600.77           59         \$595.12	/ \$433.00 2 \$428.93	\$472.43	\$523.96	\$439.81         \$4           \$435.68         \$4	\$0.0         \$0.0           66.21         \$0.0	u \$552.43 0 \$547.24	#DIV/0! #DIV/0!	\$550.63 \$545.46	\$420.68	\$445.27         \$52           \$441.09         \$52	23.95 #DIV/0! 23.96 #DIV/0!	#DIV/0! #DIV/0!	#DIV/0!         #DIV/0           #DIV/0!         #DIV/0           #DIV/0!         #DIV/0	/0! \$464.44 /0! \$460.08

Product/Plan Level Calculations																															
Section I: General Product and Plan Information Product	n 															Personal Choice P	O Small Group														
Product ID: Metal:	Platin	um Platinum	Gold Gold	J Silver	Platinum	Gold Gold	d Gold	Silver	Silver Bron	nze Bronze	Platinum	Gold	Gold Silve	r Silver	Platinum Plat	31609P/ tinum Gold	Gold	Silver Platinu	n Gold	Gold Go	old Silver	Silver	Bronze Bronze	Platinum	Gold	ilver Gold	Silver	Silver Silv	ver Gold	Silver Gold	Gold
AV Metal Value AV Pricing Value	0.896 0.935	0.883 0.4 0.928 0.4	.806 0.806 .875 0.820		0.895 0.794 0.920 0.825		0.808 0.825	0.683         0.69           0.760         0.76	97     0.620       60     0.620	0.612 0.620	0.882 C 0.770 C	0.8030.8020.8250.860	2 0.699 0 0.760	0.720 0.970	0.8960.8830.9350.928	0.806 0.875	0.806 0.71 0.820 0.75	7         0.895           0         0.920	0.794 0.825	0.7760.8080.8250.825	0.691 0.760	0.702 0.6 0.760 0.6	508         0.602           520         0.620	0.882 0. 0.920 0.	0.8130.7070.8250.760	0.802 0.820	0.699 0.760	0.7200.7070.7600.760	0.787 0 0.000 0	0.720 0.787 0.000 0.000	0.720 0.000
Plan Category Plan Type:	Terminated PPO	Terminated Term PPO PI	ninated Terminated PPO PPO	Terminated Ter PPO	erminated Termina PPO PPC	iated Terminated O PPO	Terminated Ter PPO	erminated Termina PPO PPC	nated Terminated O PPO	Terminated PPO	Terminated Term PPO I	minated Termina PPO PPO	ated Terminated	Terminated Re PPO	newing Renewir PPO PPO	ng Renewing PPO	Renewing Renew PPO PPC	ving Renewing D PPO	Renewing Re PPO	enewing Renewing PPO PPO	Renewing F PPO	Renewing Rene PPO PI	ewing Renewing PO PPO	Terminated Ren PPO P	newing Terminato PPO PPO	ed Renewing PPO	Renewing Re PPO	PPO PPO PPO	Terminated Terr PPO	minated Terminated PPO PPO	J Termina PPC
Plan Name	PPO Platinur Preferred	n PPO Platinum PPO Preferred Pref	D Gold PPO Gold Classic ferred \$1,000	c PPO Silver PPO Classic H \$3,000/\$30/\$60/ \$1,6	PO Platinum         Personal C           HSA-50         PPO Gold           \$1,600/100%         25 \$2,400	al Choice Personal Choice old HSA- PPO Gold HSA-0 00/90% \$1,900/100%	Personal Choice Personal PPO Gold HSA-	onal Choice Personal Silver HSA- PPO Silver	Choice Personal Choi er HSA-0 PPO Bronze HS	ice Personal Choice    SA- PPO Bronze HSA- % 0 \$6,550/100%	PPO Platinum Persor HRA-50 PPO G	nal Choice PPO Gold ( Gold HRA- \$2,00	ClassicPPO Silver00Classic \$3,300	PPO Silver PPO Secure Pr	Platinum PPO Platin eferred Preferre	num PPO Gold P ed Preferred	PO Gold Classic PPO Si \$1,000 Classic \$	lver PPO Platinum 3,000 HSA-50	Personal Choice Personal PPO Gold HSA-	onal Choice Personal Choi Gold HSA-0 PPO Gold HSA	ce Personal Choice Per A- PPO Silver HSA-0 PPO	rsonal Choice Persona O Silver HSA-0 PPO Bro	al Choice Personal Choice PPO Bronze HSA- 20/50% 0 \$6,650/100%	PPO Platinum Person HRA-50 PPO G	hal Choice Personal Ch Gold HRA- PPO Silver H	oice PPO Gold Classic SA-0 \$2,000 (	PPO Silver PP Classic \$4,750 Secu	PO Silver Personal Choi ure \$4,250 PPO Silver HSA	ce Personal Choice Persor A-0 PPO Gold HRA- PPO Si	nal Choice Personal Choice ilver HRA- PPO Gold HRA-	ice Personal ( RA- PPO Silve
Plan ID (Standard Component ID):	\$10/\$20/\$15 31609PA0150	0 \$20/\$40/\$150 \$35/\$7 001 31609PA0150002 31609PA	0/\$600 \$15/\$30/80% \$ A0150003 31609PA0150004	\$3,000/\$30/\$60/ \$1,6 4 31609PA0150005 3160	.,600/100% 25 \$2,400 309PA0150006 31609PA0	0/90% \$1,900/100% 0150007 31609PA0150008	50 \$2,650/60% 25 \$ 8 31609PA0150009 31609	\$2,400/50% \$2,400/ 9PA0150010 31609PA0	/90% 0 \$4,000/50% 0150011 31609PA01500	%         0 \$6,550/100%           012         31609PA0150013         31	\$1,500/100% 25 \$2,1 1609PA0150014 31609P	200/100% \$40/\$80/2 PA0150015 31609PA01	100%\$40/\$80/100%15002231609PA015002	\$4,250/\$30/\$60/ \$10, 3 31609PA0150024 31609	\$20/\$150 \$20/\$40/\$ PA0150025 31609PA015	\$150 \$35/\$70/\$600 50026 31609PA0150027 3	\$15/\$30/80% \$30/\$60 1609PA0150028 31609PA0	/70% \$1,600/100% 150029 31609PA015003	25 \$2,400/90% \$1,9 0 31609PA0150031 31609	,900/100% 50 \$2,650/609 99A0150032 31609PA01500	%         \$2,100/70%         \$           033         31609PA0150034         316	\$2,700/90% 0 \$5,20 509PA0150035 31609PA	00/50% 0 \$6,650/100% A0150036 31609PA0150037	\$1,500/100% 25 \$2,9 31609PA0150038 31609P	900/100% \$3,200/10 PA0150039 31609PA015	0%\$40/\$80/100%\$004631609PA015004731	\$50/\$100/90% \$30/ 1609PA0150048 31609	/\$60/\$600 \$3,200/100% PPA0150049 31609PA01500	6         50 \$2,200/70%         25 \$2,           050         31609PA0150017         31609P	2,400/50% 50 \$2,200/70% PA0150018 31609PA0150041	1%         25 \$2,400           J041         31609PA0
Plan ID (Standard Component ID): Exchange Plan? Historical Rate Increase - Calendar Year - 2	Yes	Yes Y	es Yes	Yes	Yes Yes	s Yes	Yes	Yes Yes	s Yes	Yes	Yes	Yes Yes	Yes	Yes	No No	<u>No</u>	No No 6	No	No	No No	No	No N	lo No	No	No Yes	No	No	No No	Yes	Yes No	No
Historical Rate Increase - Calendar Year - 1 Historical Rate Increase - Calendar Year 0																0.00 9.41	6														
Effective Date of Proposed Rates Rate Change % (over prior filing)	1/1/2018	1/1/2018 1/1/ 2% 11.13%	2018         1/1/2018           10.03%         11.41%	1/1/2018 1 1.61%	<u>1/1/2018</u> 1/1/20 11.34%	.018 1/1/2018 4.53% 11.35%	1/1/2018 1 6 4.99%	1/1/2018 1/1/20 11.28%	2018         1/1/2018           11.35%         11.21	1/1/2018 27% 11.10%	1/1/2018 1/1 -100.00%	1/2018         1/1/20           11.38%         1	1/1/2018           16.11%         -14.20%	1/1/2018 1 % 29.57%	1/2018         1/1/201           10.85%         10	18         1/1/2018           0.85%         9.70%	<u>1/1/2018</u> <u>1/1/20</u> 11.07%	018 1/1/2018 1.26% 11.10	1/1/2018 1, % 4.27%	1/1/2018 1/1/2018 11.10% 4.6	1/1/2018 8% 10.94%	1/1/2018 1/1/ 11.04%	2018 1/1/2018 10.81% 10.67%	1/1/2018 1/1 -100.00%	1/2018 1/1/201 11.10% C	3 <u>1/1/2018</u> .17% 10.36%	1/1/2018 1, -14.50%	/1/2018 1/1/2018 1.13% -0.0	1/1/2018 1/2 8% 0.00%	1/2018 1/1/2018 0.00% 0.00%	.00%
Cum'tive Rate Change % (over 12 mos prior) Proj'd Per Rate Change % (over Exper. Period)	11.1 30.9	2%     11.13%       1%     25.03%	10.03%11.41%24.31%64.16%	1.61% 30.11%	11.34% #DIV/0!	4.53% 11.35% 12.64% #DIV/0!	6 4.99% !! 10.16%	11.28% 34.54%	11.35%11.276.79%12.20	11.10%           0%         0.75%	-100.00% -100.00%	11.38% 1 46.98% 9	16.11%         -14.20%           91.44%         14.60%	%         29.57%           %         46.60%	10.85%         10           17.54%         21	0.85%9.70%1.41%17.19%	11.07% 16.07%	1.26%11.108.00%22.75	%     4.27%       %     8.98%	11.10%4.618.65%8.0	8%         10.94%           2%         16.64%	11.04% 11.07%	10.81%10.67%8.18%9.51%	-100.00% -100.00%	11.10% 0 12.50% 7	.17% 10.36% .60% 13.36%	-14.50% -9.03%	1.13%         -0.0           8.85%         7.3	8% 0.00% 1% -100.00%	0.00% 0.00% -100.00% -100.00%	<mark>)0% /</mark> 00% -1
Product Rate Increase %																9.37	6														
Section II: Components of Premium Increase (PI	MPM Dollar Amount above Curre	nt Average Rate PMPM)																													
Plan ID (Standard Component ID): Inpatient	Total         31609PA01500           \$8.43         \$0	001 31609PA0150002 31609P/ .00 \$0.00	40150003 31609PA0150004 3 \$0.00 \$0.00	31609PA0150005 31609 \$0.00	J9PA0150006         31609PA07           \$0.00         \$	J150007         31609PA0150008           \$0.00         \$0.00	8 31609PA0150009 3160 0 \$0.00	09PA0150010 31609PA0 \$0.00	0150011 31609PA01500 \$0.00 \$0.	012 31609PA0150013 3 0.00 \$0.00	\$1609PA0150014 31609F \$0.00	PA0150015 31609PA01 \$0.00	150022 31609PA015002 \$0.00 \$0.0	3 31609PA0150024 3160 0 \$0.00	PA0150025 31609PA01 \$12.17 \$	50026 31609PA0150027 3 511.42 \$8.53	1609PA0150028 31609PA0 \$9.91	150029 31609PA015003 \$0.97 \$10.6	30         31609PA0150031         31609           53         \$3.72	09PA0150032 31609PA01500 \$10.03 \$3	333         31609PA0150034         316           .34         \$7.86	509PA0150035 31609PA \$8.69	A0150036 31609PA0150037 \$5.77 \$6.14	31609PA0150038 31609P -\$100.28	PA0150039 31609PA015 \$9.81	0046 31609PA0150047 3: 50.00 \$8.85	31609PA0150048 31609 -\$11.42	9PA0150049 31609PA01500 \$0.76 -\$0	050         31609PA0150017         31609F           .06         \$0.00	PA0150018 31609PA0150041 \$0.00 \$0.00	041 31609PA0
Outpatient Professional	\$9.75 \$0 \$11.64 \$0	.00 \$0.00 .00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00	0 \$0.00 0 \$0.00	\$0.00 \$0.00	\$0.00 \$0. \$0.00 \$0.	0.00 \$0.00 0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.0 \$0.00 \$0.0	0 \$0.00 0 \$0.00	\$14.07 \$ \$16.81 \$	\$13.21         \$9.86           \$15.77         \$11.77	\$11.46 \$13.69	\$1.12 \$12.2 \$1.34 \$14.6	28 \$4.30 57 \$5.13	\$11.59 \$3 \$13.85 \$4	.86 \$9.09 .62 \$10.85	\$10.04 \$11.99	\$6.67 \$7.10 \$7.96 \$8.48	-\$115.91 -\$138.45	\$11.33 \$13.54	\$0.00         \$10.22           \$0.00         \$12.21	-\$13.20 -\$15.77	\$0.88 -\$0 \$1.05 -\$0	.07 \$0.00 .08 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	).00 (0.00
Prescription Drug Other	\$10.41 \$0 \$0.35 \$0	.00 \$0.00 .00 \$0.00	\$0.00         \$0.00           \$0.00         \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	0 \$0.00 0 \$0.00	\$0.00 \$0.00	\$0.00 \$0. \$0.00 \$0.	0.00 \$0.00 0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00         \$0.0           \$0.00         \$0.0           \$0.00         \$0.0	0 \$0.00 0 \$0.00	\$15.04 \$ \$0.51	\$14.11         \$10.53           \$0.48         \$0.36	\$12.25 \$0.41	\$1.20 \$13.1 \$0.04 \$0.4	13 \$4.59 14 \$0.15	\$12.39 \$0.42 \$0.42	.13 \$9.71 .14 \$0.33	\$10.73 \$0.36	\$7.13 \$0.24 \$0.26	-\$123.86	\$12.11 \$0.41	\$0.00 \$10.93 \$0.00 \$0.37	-\$14.10 -\$0.48	\$0.94 -\$0 \$0.03 \$0	.08 \$0.00 .00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	0.00
Capitation Administration	\$0.36 \$0	.00 \$0.00 .00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00	\$0.00	\$0.00 \$0.00 \$0.00 \$0.00	0 \$0.00 0 \$0.00	\$0.00	\$0.00 \$0. \$0.00 \$0.	0.00 \$0.00 0.00 \$0.00	\$0.00	\$0.00	\$0.00 \$0.0 \$0.00 \$0.0	0 \$0.00 0 \$0.00	\$0.51 \$11.06 \$1 52	\$0.48 \$0.36 \$10.38 \$7.75	\$0.42	\$0.04 \$0.2 \$0.88 \$9.6	\$0.16           55         \$3.38           62         \$40.16	\$0.42 \$0 \$9.11 \$3	.14 \$0.33 .04 \$7.14	\$0.37 \$7.89	\$0.24 \$5.24 \$5.58	-\$4.22	\$0.41	\$0.00 \$0.37 \$0.00 \$8.04	-\$0.48 -\$10.37	\$0.03 \$0 \$0.69 -\$0	.00 \$0.00 .06 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	0.00
Taxes & Fees Risk & Profit Charge	\$1.05 \$0 \$3.00 \$0	.00 \$0.00 .00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00	\$0.00	\$0.00 \$0.00 \$0.00 \$0.00	0 \$0.00 0 \$0.00	\$0.00	\$0.00 \$0. \$0.00 \$0.	0.00 \$0.00 0.00 \$0.00	\$0.00	\$0.00	\$0.00 \$0.0 \$0.00 \$0.0	0 \$0.00 0 \$0.00	\$1.52 \$4.33	\$1.43 \$4.06 \$3.03	\$1.24	\$0.12 \$1.3 \$0.34 \$3.7	33         \$0.46           78         \$1.32           06         \$22.24	\$1.25 \$0 \$3.56 \$1	.42 \$0.98 .19 \$2.79	\$1.08	\$0.72 \$2.05 \$2.18	-\$12.52	\$1.22	\$0.00         \$1.10           \$0.00         \$3.14	-\$1.43	\$0.10 -\$0 \$0.27 -\$0	.01 \$0.00 .02 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	0.00
Total Rate Increase Member Cost Share Increase	\$52.64 \$0 \$5.00 \$0	.00 \$0.00	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00 \$0.00	0 \$0.00 0 \$0.00	\$0.00	\$0.00 \$0. \$0.00 \$0.	0.00 \$0.00 \$0.00	\$0.00	\$0.00	\$0.00 \$0.0 \$0.00 \$0.0	0 \$0.00 0 \$0.00	\$1.42	\$1.33 \$3.38	\$0.15	\$6.05 \$60.3 \$19.27 \$0.0	30     \$23.21       00     \$29.42	\$0.00 \$22	.67 \$0.00	\$0.26	\$38.34 \$1.14 \$0.82	\$0.00	\$0.00	\$0.00 \$55.23 \$0.00 \$0.94	\$55.26	\$4.76 \$17.54 \$17	.00 \$0.00	\$0.00 \$0.00	0.00
Average Current Rate PMPM	\$552.67 \$631	23 \$628.22	\$521 10 \$448 14	4 \$564 12	\$512.84	\$506.48 \$0.00	n \$450 32	\$401.98	<u>\$0.00</u> \$340	\$291.47	\$718.41	\$0.00 \$	\$351 92 \$672 0	4 \$392.48	\$700 60 \$6	557 46 \$548 95	\$559.10	\$481 32 \$597 6	50 \$543.52	\$564 14 \$445	70 \$448.81	\$491 41	\$333.09 \$359.37	\$626.17	\$551 <i>4</i> 5	\$0.00 \$532.99	\$491 74	\$422 35 \$481	93 \$471 50	\$342.92 \$450.92	50.92
Projected Member Months	899,988	0 0	0 0		0	0 0	0 0	0	0	0 0	0	0	0	0 0	122,448 17	73,964 159,624	24,588	21,192 17,95	52         85,704	33,696 3,0	024 10,800	46,740	67,488 61,032	888	12,348	0 23,016	8,232	17,436 9,8	304 0	0 (	0
Section III: Experience Period Information																															
Plan ID (Standard Component ID):	Total 31609PA0150	001 31609PA0150002 31609P	A0150003 31609PA0150004	31609PA0150005 3160 <sup>r</sup>	09PA0150006 31609PAC \$0.00	.0150007 31609PA0150008 \$495.17 \$0.00	8 31609PA0150009 3160	09PA0150010 31609PA0	0150011 31609PA01500	012 31609PA0150013 3	31609PA0150014 31609F	PA0150015 31609PA02	150022 31609PA015002	3 31609PA0150024 3160	PA0150025 31609PA01	50026 31609PA0150027 3	1609PA0150028 31609PA0	0150029 31609PA015003	30 31609PA0150031 31609 35 \$511.81	09PA0150032 31609PA01500 \$544.70 \$431	033 31609PA0150034 316	509PA0150035 31609PA	A0150036 31609PA0150037	31609PA0150038 31609P	PA0150039 31609PA015	0046 31609PA0150047 3	31609PA0150048 31609 \$462.67	9PA0150049 31609PA01500 \$405.41 \$488	050 31609PA0150017 31609F	PA0150018 31609PA0150041	0041 31609PA0
Member Months Total Premium (TP)	890,929 \$473,891,513 \$145,0	243 1,010	1,111         316           \$545,047         \$118,937	143 7 \$52 721		536 0 \$265,412 \$(	0 316	256	50 4 \$14 825 \$122 7	422 87	18	2	44 12	8 442 9 \$169 812	138,685 17 92 208 045 \$107 52	74,708 151,221	27,612	22,752 25,87 296 397 \$14 204 07	75 87,308 71 \$44,685,367	37,992 2,5 \$20,694,139 \$1,096,2	542 9,755	51,513 \$24,312,259 \$16	49,733 64,540 5 346 858 \$22 424 962	1,362	13,218 \$6,982,503 \$1	24 9,607 1.692 \$4.989.751	3,356	7,496 4,0 \$3,038,926 \$1,972	038 63	66 1,255 \$18,046 \$549,546	1,255
EHB Percent of TP. [see instructions]	99.13% 99.1	3% 99 13%	99 13% 99 13%	4 99 13%	99.13%	99 13% 99 13%	6 99.13%	99.13%	99.13% 99.1	3% 99.13%	99.13%	99 13%	QQ 12% QQ 12	6 99 13%	99 13%	9 13% 99 13%	99 13%	99 13% 99 13	<u> </u>	99 13% 99 1	\$3,352,033	99 13%	99 13% 99 13%	99 13%	90, <u>502, 505</u> 90, 13% 90	13% 99 13%	99 13%	99.13% 99.1	3% 99.13%	99.13% 99.13%	.13%
state mandated benefits portion of TP that are other than EHB	0.00% 0.0	0% 0.00%	0.00% 0.00%	6 0.00%	0.00%	0.00% 0.00%	6 0.00%	0.00%	0.00% 0.00	0% 0.00%	0.00%	0.00%	0.00% 0.009	6 0.00%	0.00%	0.00% 0.00%	0.00%	0.00% 0.00	% 0.00%	0.00% 0.0	0% 0.00%	0.00%	0.00% 0.00%	0.00%	0.00%	00% 0.00%	0.00%	0.00% 0.0	0% 0.00%	0.00% 0.00%	00%
Other benefits portion of TP Total Allowed Claims (TAC)	0.87% 0.8 \$472,230,205 \$299,	7% 0.87%	0.87%         0.87%           \$260,665         \$48,303	0.87%	0.87%	0.87% 0.87%	6 0.87% 0 \$238,020	0.87%	0.87% 0.8 \$22,798 \$87,6	37%         0.87%           691         \$10,191	0.87%	0.87%	0.87% 0.87% 0.4 477 \$13 37	6 0.87% 5 \$57,780	0.87% ( 93 718 522 \$101 43	0.87% 0.87% 34 794 \$71 149 722	0.87% \$14 121 382 \$8	0.87% 0.87 437 963 \$15 484 84	% 0.87%	0.87% 0.8	7%         0.87%           702         \$4,237,458	0.87%	0.87% 0.87% 3.233.099 \$27.832.844	0.87%	0.87% C	.87% 0.87% 3.061 \$5.358.499	0.87%	0.87% 0.8 \$2,759,064 \$2,162,6	7%         0.87%           568         \$3.570	0.87% 0.87% \$43,600 \$388,264	.87%
EHB Percent of TAC. [see instructions]	99.13% 99.1		99 13% 99 13%	6 99 13%	99.13%	99.13% 99.13%		+,	99.13% 99.13	3% 99.13%	99.13%	99.13%	99.13% 99.13%	% 99.13%	99.13% 99	9.13% 99.13%	99.13%	99.13% 99.13	% 99.13%	99.13% 99.1		99.13%	99.13% 99.13%	T	¢7,000,070 ¢10	13% 99 13%	99 13%	99 13% 99 1	3% 99.13%	99.13% 99.13%	
state mandated benefits portion of TAC that are to other than EHB	e 0.00% 0.0	0% 0.00%	0.00% 0.00%	6 0.00%		0.00% 0.00%	6 0.00%		0.00% 0.00	0% 0.00%	0.00%	0.00%	0.00% 0.00%		0.00%	0.00% 0.00%	0.00%	0.00% 0.00	% 0.00%	0.00% 0.0		0.00%	0.00% 0.00%	0.00%	0.00%	.00% 0.00%	0.00%	0.00% 0.0	0% 0.00%	0.00% 0.00%	.00%
Other benefits portion of TAC Allowed Claims which are not the issuer's	0.87% 0.8	7% 0.87%	0.87% 0.87%	0.87%	0.87%	0.87% 0.87%	6 0.87%	0.87%	0.87% 0.8	0.87%	0.87%	0.87%	0.87% 0.87%	6 0.87%	0.87% (	0.87% 0.87%	0.87%	0.87% 0.87	% 0.87%	0.87% 0.8	7% 0.87%	0.87%	0.87% 0.87%	0.87%	0.87% 0	.87% 0.87%	0.87%	0.87% 0.8	7% 0.87%	0.87% 0.87%	37%
e obligation: Portion of above payable by HHS's funds on	\$73,996,314 \$12,3	309 \$40,396	\$43,633 \$12,874	\$3,513	\$0 \$	\$62,060 \$0	0 \$45,413	\$20,428	\$5,167 \$60,7	721 \$7,286	\$987	\$0 -\$	\$23,479 \$2,76	4 \$10,585	\$6,017,273 \$8,52	28,288 \$9,826,040	\$2,597,246 \$2,5	100,346 \$2,271,92	28 \$9,427,225	\$3,592,958 \$284,0	003 \$1,488,549	\$6,247,386 \$7	7,186,007 \$9,829,915	\$110,966 \$	\$1,393,274 \$	3,592 \$858,884	\$252,365	\$721,999 \$639,9	900 \$2,579	\$9,308 \$145,822	5,822 \$
<ul> <li>behalf of insured person, in dollars</li> <li>Portion of above payable by HHS on behalf or insured person, as %</li> </ul>	\$0 of	0% 0.00%	0.00%		#DIV(/01	0.00% #DIV/0!	0.00%	0.00%	0.00%		0.00% #5	2017/01	0.00%	/ 0.00%												00%			0.00%	0.00%	
insured person, as % Total Incurred claims, payable with issuer funds	s \$398,233,891 \$286,9	0% 0.00% 945 \$293,744	<u>\$217,032</u> \$35,429	\$11,302	<u>\$0</u>	<u>\$165,507</u> \$0	0 \$192,607	\$15,577 \$	\$17,631 \$26,9	970 \$2,906	\$146	\$11 \$2	227,956 \$10,61	1 \$47,195	87,701,250 \$92,90	06,506 \$61,323,682	\$11,524,136 \$6,3	337,617 \$13,212,91	.8 \$38,736,474	\$19,949,606 \$413,6	599 \$2,748,908	\$16,180,774 \$13	1,047,091 \$18,002,929	\$610,301 \$	\$6,416,602 \$12	9,468 \$4,499,615	\$979,165	\$2,037,065 \$1,522,7	768 \$991	\$34,292 \$242,443	,443 \$
Net Amt of Rein Net Amt of Risk Adj	\$0.00 \$0 \$26,264,586.92 -\$14,392	.00 \$0.00 .43 -\$94.817.35 -\$1	\$0.00 \$0.00 (14.982.01 -\$43.214.47	\$0.00 7 -\$4.458.18	\$0.00 \$0.00 \$57	\$0.00 \$0.00 52.528.23 \$0.00	0 \$0.00 0 -\$62.959.72	\$0.00 \$87.226.82	\$0.00 \$0. \$785.04 -\$55.642.	0.00 \$0.00 2.74 -\$11.697.41	\$0.00 -\$1.798.83	\$0.00 -\$317.76 -\$8.	\$0.00 \$0.0 .076.47 -\$8.410.7	0 \$0.00 4 -\$29.043.34 \$10	\$0.00 226.618.47 \$7.460.3	\$0.00 \$0.00 309.26 -\$2.209.194.53	\$0.00 -\$120.395.72 -\$268	\$0.00 \$0.0	00 \$0.00 35 \$5.951.376.38 \$3	\$0.00 \$0 3.252.487.19 -\$180.954	.00 \$0.00 .65 \$291.956.89	\$0.00 \$1.072.850.79 -\$1.88	\$0.00 \$0.00 \$4.919.86 -\$1.147.911.14	\$0.00 \$8.052.66 \$8	\$0.00 \$ 819.057.20 \$7	\$0.00 \$0.00 70.18 \$1.343.614.65	\$0.00 \$107.696.57	\$0.00 \$0 \$240.552.29 \$129.582	.00 \$0.00 .47 -\$10.717.60	\$0.00 \$0.00 -\$4.336.79 \$123.557.96	J.00
	\$446.99 \$1,180	.84 \$290.84	\$195.35 \$112.12	2 \$79.03	#DIV/0!	\$308.78 #DIV/0!	\$609.52	\$60.85	\$352.62 \$63.	.91 \$33.40	\$8.10	\$5.41 \$5,	,180.81 \$82.9	0 \$106.78	\$632.38 \$5	531.78 \$405.52	\$417.36	\$278.55 \$510.6	54 \$443.68	\$525.10 \$162	.75 \$281.79	\$314.11	\$222.13 \$278.94	\$448.09	\$485.44 \$5,3	94.52 \$468.37	\$291.77	\$271.75 \$377	.11 \$15.72	\$519.58 \$193.18	3.18
Incurred Claims PMPM Allowed Claims PMPM EHB portion of Allowed Claims, PMPM	\$530.04 \$1,231 \$525.43 \$1,220	.50 \$330.83 .78 \$327.95	\$234.62 \$232.58 \$151.53	6 \$103.60 # 3 \$102.70 #	#DIV/0! \$ #DIV/0!	\$424.56 #DIV/0! \$420.87 #DIV/0!	\$753.23 \$746.67	\$140.65 \$139.42	\$455.96 \$207. \$451.99 \$205.	X.80         \$117.14           5.99         \$116.12	\$62.95 \$62.40	\$5.41 \$4, \$5.36 \$4,	,647.20 \$104.4 ,606.77 \$103.5	9 \$130.72 8 \$129.59	\$675.77 \$5 \$669.89 \$5	580.60         \$470.50           575.54         \$466.41	\$511.42 \$506.97	\$370.87 \$598.4 \$367.64 \$593.2	45 \$551.65 24 \$546.85	\$619.67 \$274 \$614.28 \$272	.47 \$434.39 .08 \$430.61	\$435.39 \$431.60	\$366.62 \$431.25 \$363.43 \$427.50	\$529.56 \$524.96	\$590.85 \$5,54 \$585.71 \$5,4	14.20 \$557.77 95.97 \$552.92	\$366.96 \$363.77	\$368.07 \$535 \$364.87 \$530	.58 \$56.66 .92 \$56.17	\$660.61 \$309.37 \$654.86 \$306.68	93.18 09.37 06.68
Section IV: Projected (12 months following effectiv	ve date)																														
Plan ID (Standard Component ID): Plan Adjusted Index Rate	Total         31609PA01500           \$606.33         \$781	001 31609PA0150002 31609PA .51 \$747.24	40150003         31609PA0150004         3           \$609.85         \$617.87	31609PA0150005 31609 \$488.77	J9PA0150006         31609PA0           \$673.81	J150007         31609PA0150008           \$557.76         \$646.31	8 31609PA0150009 3160 1 \$465.82	09PA0150010 31609PA0 \$472.64 \$	0150011 31609PA01500 \$524.19 \$355.	012 31609PA0150013 3 5.58 \$380.50	\$1609PA0150014 31609F \$0.00	PA0150015 31609PA03 \$594.31 \$	150022         31609PA015002           \$617.50         \$420.8	3 31609PA0150024 31609 7 \$563.22	PA0150025 31609PA01 \$781.51 \$7	50026 31609PA0150027 3 747.24 \$609.85	1609PA0150028 31609PA0 \$617.87	0150029 31609PA015003 \$488.77 \$673.8	30         31609PA0150031         31609           31         \$557.76	09PA0150032 31609PA01500 \$646.31 \$465	333         31609PA0150034         316           .82         \$472.64	509PA0150035 31609PA \$524.19	A0150036         31609PA0150037           \$355.58         \$380.50	31609PA0150038 31609P \$0.00	PA0150039 31609PA015 \$594.31 \$5	0046         31609PA0150047         31           24.19         \$588.78	\$1609PA0150048 31609 \$420.87	PPA0150049         31609PA01500           \$441.29         \$524	31609PA0150017         31609P           .19         \$0.00	PA0150018 31609PA0150041 \$0.00 \$0.00	041 31609PA
Member Months Total Premium (TP)	899,988 - \$545,687,736	- \$0 \$0	 \$0 \$0	- \$0	- \$0	 \$0 \$0	- 0 \$0	- \$0	 \$0	- \$0 \$0	- \$0	- \$0	 \$0 \$	- 0 \$0	122,448 173 95,694,336 \$129,99	3,964         159,624           92,859         \$97,346,696	24,588 \$15,192,188 \$10,3	21,192         17,952           358,014         \$12,096,23	2 85,704 37 \$47,802,263	33,696         3,0           \$21,778,062         \$1,408,6	24         10,800           540         \$5,104,512	46,740 \$24,500,641 \$23	67,488         61,032           3,997,383         \$23,222,676	888 \$0 \$	12,348 \$7,338,540	- 23,016 \$0 \$13,551,360	8,232 \$3,464,602	17,436 9,80 \$7,694,332 \$5,139,2	04 - 159 \$0	 \$0 \$0	\$0
EHB Percent of TP, [see instructions]	99.06% 99.0	6% 99.06%	99.06% 99.06%	99.06%	99.06%	99.06% 99.06%	6 99.06%	99.06%	99.06% 99.06	99.06%	99.06%	99.06%	99.06% 99.06%	% 99.06%	99.06% 99	9.06% 99.06%	99.06%	99.06% 99.06	% 99.06%	99.06% 99.0	6% 99.06%	99.06%	99.06% 99.06%	99.06%	99.06% 99	.06% 99.06%	99.06%	99.06% 99.0	6% 99.06%	99.06% 99.06%	.06%
state mandated benefits portion of TP that are other than EHB	0.00% 0.0	0% 0.00%	0.00% 0.00%	0.00%	0.00%	0.00% 0.00%	6 0.00%	0.00%	0.00% 0.00	0% 0.00%	0.00%	0.00%	0.00% 0.009	6 0.00%	0.00%	0.00% 0.00%	0.00%	0.00% 0.00	% 0.00%	0.00% 0.0	0% 0.00%	0.00%	0.00% 0.00%	0.00%	0.00% 0	.00% 0.00%	0.00%	0.00% 0.0	0% 0.00%	0.00% 0.00%	.00%
Other benefits portion of TP     Total Allowed Claims (TAC)	0.94% 0.9 \$496,375,910	4% 0.94% \$0 \$0	0.94% 0.94% \$0 \$0	0.94%	0.94% \$0	0.94% 0.94% \$0 \$0	6 0.94% 0 \$0	0.94% \$0	0.94% 0.94 \$0	4%         0.94%           \$0         \$0	0.94% \$0	0.94% \$0	0.94% 0.94% \$0 \$	%         0.94%           0         \$0	0.94% ( 78,487,023 \$107,47	0.94% 0.94% 79,844 \$85,316,156	0.94% \$14,207,899 \$10,5	0.94% 0.94 591,019 \$10,082,86	%         0.94%           58         \$44,434,088	0.94% 0.9 \$20,243,570 \$1,309,3	4% 0.94% 394 \$5,150,625	0.94% \$24,722,123 \$29	0.94% 0.94% 9,682,094 \$28,723,475	0.94%	0.94% C \$6,821,463	.94% 0.94% \$0 \$12,673,391	0.94% \$3,495,892	0.94% 0.9 \$7,763,797 \$5,185,6	4% 0.94% 516 \$0	0.94% 0.94% \$0 \$0	94% \$0
EHB Percent of TAC, [see instructions]	99.06% 99.0	6% 99.06%	99.06% 99.06%	99.06%	99.06%	99.06% 99.06%	6 99.06%	99.06%	99.06% 99.06	99.06%	99.06%	99.06%	99.06% 99.06%	% 99.06%	99.06% 99	9.06% 99.06%	99.06%	99.06% 99.06	% 99.06%	99.06% 99.0	6% 99.06%	99.06%	99.06% 99.06%	99.06%	99.06% 99	.06% 99.06%	99.06%	99.06% 99.0	6% 99.06%	99.06% 99.06%	.06%
state mandated benefits portion of TAC that are other than EHB	e 0.00% 0.0	0% 0.00%	0.00% 0.00%	s 0.00%	0.00%	0.00% 0.00%	6 0.00%	0.00%	0.00% 0.00	0% 0.00%	0.00%	0.00%	0.00% 0.00%	% 0.00%	0.00%	0.00% 0.00%	0.00%	0.00% 0.00	% 0.00%	0.00% 0.0	0% 0.00%	0.00%	0.00% 0.00%	0.00%	0.00% 0	.00% 0.00%	0.00%	0.00% 0.0	0% 0.00%	0.00% 0.00%	.00%
Other benefits portion of TAC Allowed Claims which are not the issuer's	0.94% 0.9	4% 0.94%	0.94%	0.94%	0.94%	0.94%	6 0.94%	0.94%	0.94% 0.94	0.94%	0.94%	0.94%	0.94% 0.94%	% 0.94%	0.94%	0.94% 0.94%	0.94%	0.94% 0.94	% 0.94%	0.94% 0.9	4% 0.94%	0.94%	0.94% 0.94%	0.94%	0.94% 0	.94% 0.94%	0.94%	0.94% 0.9	4% 0.94%	0.94% 0.94%	34%
obligation Portion of above payable by HHS's funds on	\$67,491,066	\$0 \$0	\$0 \$0	\$0	\$0	\$0 \$0	0 \$0	\$0	\$0	\$0 \$0	\$0	\$0	\$0 \$	0 \$0	\$3,454,015 \$5,51	\$8,810,678	\$2,269,744 \$2,4	429,167 \$585,81	.7 \$6,828,515	\$3,138,101 \$198,6	597 \$1,126,622	\$5,433,439 \$10	0,679,533 \$10,356,306	\$0 \$	\$1,052,407	\$0 \$2,019,109	\$760,102	\$1,692,349 \$1,139,6	597    \$0	\$0 \$0	\$0
behalf of insured person, in dollars Portion of above payable by HHS on behalf o																															
insured person, as % Total Incurred claims, payable with issuer funds	0.00% #DIV/0!	#DIV/0! #DI \$0 \$0	\$0 #DIV/0!	#DIV/0! #	#DIV/0! #DIV/ \$0	V/0! #DIV/0! \$0 \$0	#DIV/0! #	#DIV/0! #DIV/ \$0	//0! #DIV/0! \$0	#DIV/0! \$0 \$0	#DIV/0! #E \$0	DIV/0! #DIV/ \$0	/0! #DIV/0! \$0 \$	#DIV/0! 0 \$0	75,033,007 \$101,96	54,411 \$76,505,479	\$11,938,155 \$8,1	161,852 \$9,497,05	51 \$37,605,574	\$17,105,468 \$1,110.6	597 \$4,024,004	\$19,288,684 \$19	9,002,561 \$18,367,169	\$0	#DIV/0 \$5,769,056	\$0 \$10,654,282	\$2,735,790	\$6,071,448 \$4,045,9	#DIV/0! #E	DIV/0!\$0\$0	\$0
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### **URRT Part II – Consumer Friendly Justification**

#### Scope and Range of the Rate Increase:

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Small Group ACA compliant products, effective from January 1, 2018. The proposed revisions to each plan are shown on the second page of this exhibit.

About 75,000 members will be affected.

#### **Financial Experience of the Product:**

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80%.

#### **Changes in Medical Service Costs:**

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

We are projecting that claims will increase by 7.2% in 2018. Nearly half of the change in health care service costs is driven by changes to health care provider fees.

#### **Changes in Benefits:**

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

#### **Administrative Costs:**

The premium rates presented in this filing include a 2% contribution to reserves. Furthermore, the Affordable Care Act (ACA) imposes taxes and other levies.

### **URRT Part II – Consumer Friendly Justification**

HIOS Plan ID	Plan Name	2018 % Change
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	10.8%
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	10.9%
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	9.7%
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	11.1%
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	1.3%
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	11.1%
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	4.3%
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	11.1%
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	4.7%
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	10.9%
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	11.0%
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	10.8%
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	10.7%
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	11.1%
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	10.4%
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	-14.5%
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	1.1%
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	-0.1%
31609PA0150001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	Terminated
31609PA0150002	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	Terminated
31609PA0150003	Personal Choice PPO Gold Preferred \$35/\$70/\$600	Terminated
31609PA0150004	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	Terminated
31609PA0150005	Personal Choice PPO Silver Classic \$3,000/\$30/\$60/70%	Terminated
31609PA0150006	Personal Choice PPO Platinum HSA-50 \$1,600/100%	Terminated
31609PA0150007	Personal Choice PPO Gold HSA-25 \$2,400/90%	Terminated
31609PA0150008	Personal Choice PPO Gold HSA-0 \$1,900/100%	Terminated
31609PA0150009	Personal Choice PPO Gold HSA-50 \$2,650/60%	Terminated
31609PA0150010	Personal Choice PPO Silver HSA-25 \$2,400/50%	Terminated
31609PA0150011	Personal Choice PPO Silver HSA-0 \$2,400/90%	Terminated
31609PA0150012	Personal Choice PPO Bronze HSA-0 \$4,000/50%	Terminated
31609PA0150013	Personal Choice PPO Bronze HSA-0 \$6,550/100%	Terminated
31609PA0150014	Personal Choice PPO Platinum HRA-50 \$1,500/100%	Terminated
31609PA0150015	Personal Choice PPO Gold HRA-25 \$2,200/100%	Terminated
31609PA0150022	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	Terminated
31609PA0150023	Personal Choice PPO Silver Classic \$3,300 \$40/\$80/100%	Terminated
31609PA0150024	Personal Choice PPO Silver Secure \$4,250/\$30/\$60/\$600	Terminated
31609PA0150038	Personal Choice PPO Platinum HRA-50 \$1,500/100%	Terminated
31609PA0150046	Personal Choice PPO Silver HSA-0 \$3,200/100%	Terminated
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	New

#### **GENERAL OVERVIEW**

#### PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by QCC Insurance Company, Inc. in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

#### **GENERAL INFORMATION**

#### **COMPANY IDENTIFYING INFORMATION**

Company Legal Name:	QCC Insurance Company, Inc. ("QCC")
State:	Pennsylvania
HIOS Issuer ID (5-digit)	: 31609
Market:	Small Group
Effective Date(s):	1/1/2018-3/31/2018, 4/1/2018 – 6/30/2018, 7/1/2018 – 9/30/2018,
	10/1/2018 – 12/31/2018

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

#### COMPANY CONTACT INFORMATION

Primary Contact Name: Primary Contact Telephone Number: Primary Contact Email Address:



#### PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2016 to calendar year 2018 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, anticipated revenue or payments due to market-wide risk adjustment, and the discontinuance of net reinsurance payments from the Federal Transitional Reinsurance Program.

The weighted average increase across QCC plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 9.41%. The minimum increase is -14.5% and the maximum increase is 11.1%.

### WORKSHEET 1: DATA COLLECTION TEMPLATE

#### SECTION I: EXPERIENCE PERIOD PREMIUM AND CLAIMS

#### PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2016 and paid through January 2017. Earned premiums and member months are for January through December 2016. The data are for all direct-written small group business of QCC in the Commonwealth of Pennsylvania.

#### PREMIUMS (NET OF MLR REBATE) IN EXPERIENCE PERIOD

Earned Premiums (net of MLR Rebate) in Experience Period are developed by summing the earned premium reported in the company's internal data warehouse and adjusting for MLR rebates, if any, for the period. Although 2016 federal MLR rebate calculations are not final as of the writing of this memorandum, no federal MLR rebates are expected for calendar year 2016, so no adjustment to earned premium for MLR rebates is needed.

The calculation for federal minimum loss ratio rebates is based on 2014, 2015, and 2016 experience of earned premium, incurred claims, quality improvement expenses, and taxes. The three years of experience is blended for all segments.

#### ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

#### Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2016 through December 2016 and paid through January 2017 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR) adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2016 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2016 period. But they are not adjusted for IBNR.

#### **Allowed Claims**

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

#### **IBNR Development**

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q - 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2016 paid through January 2017.

#### **Experience Period Index Rate**

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

#### SECTION II: ALLOWED CLAIMS, PMPM BASIS

#### **BENEFIT CATEGORIES**

Utilization and Unit Cost data for allowed claims in the experience period are provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service. The utilization and unit cost data are provided for the following categories: Inpatient Hospital admits, Outpatient Hospital visits, Professional visits, Other Medical visits, Capitation per member per month (PMPM), and Prescription Drug scripts.

Experience Period capitation is reported as a per member per month (PMPM) value. In order to complete the URRT, the Utilization per 1,000 statistics for capitated services only is reported as 1,000 so that the appropriate capitation PMPM is reported.

#### **PROJECTION FACTORS**

The estimated incurred claims experience on an allowed basis for January 2016 through December 2016 is projected to the future rating period by several factors. Factors were calculated from the combined experience of QCC and KHPE.

#### **Changes in Population Risk Morbidity**

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

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#### **Changes in Other Factors**

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

#### **Trend Factors**

#### a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

#### b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

#### **CREDIBILITY MANUAL RATE DEVELOPMENT**

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

#### SECTION III: PROJECTED EXPERIENCE

#### PAID TO ALLOWED RATIO

The Projected Allowed Experience Claims PMPM shown in Worksheet 1 represents projected allowed claims experience PMPM for the projected portfolio of plans. The Paid to Allowed Average Factor in

Projection Period adjusts the allowed down to Projected Incurred Claims before ACA reinsurance and risk adjustment for the population anticipated to be covered in the projection period. The Projected Incurred Claims before ACA reinsurance and risk adjustment represents the net amount of incurred insurer claim liability expected in the projection period, net of member cost sharing and cost sharing paid by HHS on behalf of low-income members. It reflects the average benefit level anticipated during the projection period. The ratio was calculated using incurred (before ACA reinsurance and risk adjustment) and allowed PMPMs from worksheet two of the URRT.

#### **RISK ADJUSTMENT AND REINSURANCE**

#### **Projected Risk Adjustment PMPM**

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for KHPE and QCC are combined, the result is consistent with the projection made in our submission. We also consider preliminary 2016 risk transfer results.

#### **NON-BENEFIT EXPENSES AND PROFIT & RISK**

#### Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

#### Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

#### **Taxes and Fees**

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A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

#### PROJECTED LOSS RATIO

The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

#### SINGLE RISK POOL

The single risk pool reflects all covered lives for every small group non-grandfathered product and plan combination for QCC in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

#### **INDEX RATE**

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for QCC Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2018. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

#### MARKET ADJUSTED INDEX RATE

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

#### PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

#### CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined small group risk pool population is 36. The Average Age factor is the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

#### WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

#### **AV METAL VALUES**

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

#### **AV PRICING VALUES**

The AV Pricing Value represents the cumulative effect of adjustments made by plan to move from the Market Adjusted Index Rate to the Plan Adjusted Index Rate.

#### MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to introduction of guarantee issue requirements, the individual mandate, and the introduction of a Basic Health Program.

#### **TERMINATED PLANS**

The following plans are being terminated. (Removed from the exchange, their Off-exchange variant has been kept)

HIOS ID	Plan Name
31609PA0150001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150
31609PA0150002	Personal Choice PPO Platinum Preferred \$20/\$40/\$150
31609PA0150003	Personal Choice PPO Gold Preferred \$35/\$70/\$600
31609PA0150004	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%
31609PA0150005	Personal Choice PPO Silver Classic \$2,500 \$30/\$60/80%
31609PA0150006	Personal Choice PPO Platinum HSA-50 \$1,600/100%
31609PA0150007	Personal Choice PPO Gold HSA-25 \$2,400/100%
31609PA0150008	Personal Choice PPO Gold HSA-0 \$1,900/100%
31609PA0150009	Personal Choice PPO Gold HSA-50 \$2,650/70%

31609PA0150010	Personal Choice PPO Silver HSA-0 \$2,100/70%
31609PA0150011	Personal Choice PPO Silver HSA-0 \$2,700/90%
31609PA0150012	Personal Choice PPO Bronze HSA-0 \$5,200/50%
31609PA0150013	Personal Choice PPO Bronze HSA-0 \$6,550/100%
31609PA0150022	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%
31609PA0150024	Personal Choice PPO Silver Secure \$3,000 \$30/\$60/\$600
31609PA0150023	Personal Choice PPO Silver Classic \$3,300 \$40/\$80/100%
31609PA0150046	Personal Choice PPO Silver HSA-0 \$3,200/100%
These plans are being t	erminated in 2018 and will not be offered either On- or Off-Exchange:

31609PA0150014	Personal Choice PPO Platinum HRA-50 \$1,850/100%
31609PA0150015	Personal Choice PPO Gold HRA-25\$2,900/100%
31609PA0150038	Personal Choice PPO Platinum HRA-50 \$1,850/100%
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%

#### WARNING ALERTS

There are no warning alerts in URRT part 1.

#### **ACTUARIAL CERTIFICATION**

I, **Mathematical**, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium rate increases, for certification of qualified health plans for Federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

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

- The projected index rate is:
  - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.102);
  - -Developed in compliance with applicable Actuarial Standards of Practice;
  - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
  - -Neither excessive nor deficient.
- 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.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

May 19, 2017

#### PENNSYLVANIA ACTUARIAL MEMORANDUM

#### PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by QCC Insurance Co., Inc. in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

#### 1. BASIC INFORMATION AND DATA

#### A. COMPANY INFORMATION

Company Legal Name:	QCC Insurance Co., Inc. ("QCC")
State:	Pennsylvania
NAIC #:	93688
Market:	Small Group
Marketplace:	Off Exchange
Effective Date(s):	1/1/2018 - 3/31/2018, 4/1/2018 - 6/30/2018, 7/1/2018 - 9/30/2018,
	10/1/2018 – 12/31/2018
Average Rate Change:	9.41%
Range of Rate Changes:	-14.5% - +11.1%
Products:	PPO
Rating Areas:	Rating Area 8
Metal Levels:	Platinum, Gold, Silver, Bronze
Current Members:	74,788
Current Policyholders:	36,198
Number of 2018 Plans:	19
HIOS Issuer ID (5-digit):	31609

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 31609.

#### **COMPANY CONTACT INFORMATION**

Primary Contact Name: Primary Contact Telephone Number: Primary Contact Email Address: INAC-131005785



PA Actuarial Memorandum May 19, 2017

#### B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2015	8.50%	INAC- 129626740
October 1, 2015	-0.30%	INAC- 130111048
January 1, 2016	6.51%	INAC- 129939280
January 1, 2017	5.00%	INAC- 130539936
July 1, 2017	2.00%	INAC- 130959332

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes.

#### C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 9.41%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2016 to calendar year 2018 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 6.9%. The change shown in Cell V45 of Worksheet 1 of URRT Part I is 16.12%. The change shown in Cell V46 of Worksheet 1 of URRT Part I is 7.76%.

#### D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2017, and Projected Rating Period Member-months by ages.

#### E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

#### F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2016

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and paid through January 2017. Earned premiums and member months are for January through December 2016. The data are for all direct-written Small group business of QCC in the Commonwealth of Pennsylvania, including out-of-network claims written by QCC but paid by QCC for POS plans. No private reinsurance was applicable.

#### **Projected Risk Adjustment PMPM**

Non-EHB benefits are illustrated separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for QCC and Independence Blue Cross (QCC) are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2016 risk transfer results.

The risk adjustment included in the URRT matches the risk adjustment that was included in the URRT from the annual QHP filing.

#### G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

#### H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

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#### I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2014 through 2016 for the product line.

#### a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

#### b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

#### J. TERMINATED PLANS

The following plans are being terminated during 2018. We will continue to offer the Off-Exchange variant:

HIOS ID	Plan Name
31609PA0150001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150
31609PA0150002	Personal Choice PPO Platinum Preferred \$20/\$40/\$150
31609PA0150003	Personal Choice PPO Gold Preferred \$35/\$70/\$600
31609PA0150004	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%
31609PA0150005	Personal Choice PPO Silver Classic \$2,500 \$30/\$60/80%
31609PA0150006	Personal Choice PPO Platinum HSA-50 \$1,600/100%
31609PA0150007	Personal Choice PPO Gold HSA-25 \$2,400/100%
31609PA0150008	Personal Choice PPO Gold HSA-0 \$1,900/100%
31609PA0150009	Personal Choice PPO Gold HSA-50 \$2,650/70%
31609PA0150010	Personal Choice PPO Silver HSA-0 \$2,100/70%
31609PA0150011	Personal Choice PPO Silver HSA-0 \$2,700/90%
31609PA0150012	Personal Choice PPO Bronze HSA-0 \$5,200/50%
31609PA0150013	Personal Choice PPO Bronze HSA-0 \$6,550/100%
31609PA0150022	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%
31609PA0150024	Personal Choice PPO Silver Secure \$3,000 \$30/\$60/\$600
31609PA0150023	Personal Choice PPO Silver Classic \$3,300 \$40/\$80/100%
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31609PA0150046 Personal Choice PPO Silver HSA-0 \$3,200/100%

These plans are being terminated in 2018 and will not be offered either On- or Off-Exchange:

31609PA0150014	Personal Choice PPO Platinum HRA-50 \$1,850/100%
31609PA0150015	Personal Choice PPO Gold HRA-25\$2,900/100%
31609PA0150038	Personal Choice PPO Platinum HRA-50 \$1,850/100%
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%

#### 2. RATE DEVELOPMENT AND CHANGE

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

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate.

#### **Changes in Population Risk Morbidity**

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

#### **Changes in Other Factors**

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

#### **B. RETENTION ITEMS**

Table 6 illustrates the retention items, expressed as percentages of premium. Administrative expenses are calculated and applied on a PMPM basis. When expressed as a percentage of premium, these will vary by premium size. Consistent with conversations with our State regulator, no Pricing load was

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applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed.

Administrative Expenses		14.55%
General and Claims	6.68%	
Agent/Broker Fees and Commissions	7.40%	
Quality Improvement Initiatives	0.47%	
Taxes and Fees		5.69%
PCORI Fees	0.04%	
PA Premium Tax	2.00%	
Federal Income Tax	1.51%	
Health Insurance Providers Fee	2.15%	
Profit/Contingency		2.00%
Total Retention		22.24%

#### C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2017 filing. The changes in the factors reflect small differences from the projected populations in 2017 and 2018.

#### D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 was taken from the 2017 URRT with the exceptions of Risk Adjustment and Reinsurance which were revised to project company-specific values.

#### 3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2018 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

#### 4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

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Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

#### 5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2017 filing.

#### 6. ACTUARIAL CERTIFICATION

I, **Constitution**, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium rate increases, for certification of qualified health plans for Federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

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

- The projected index rate is:
  - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
  - -Developed in compliance with applicable Actuarial Standards of Practice;
  - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
  - -Neither excessive nor deficient.
- 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.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least

one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Rate Filing Justification.

May 19, 2017

# PA Rate Template Part I Data Relevant to the Rate Filing

## Table 0. Identifying Information

Carrier Name:	QCC Insurance Company, Inc.	
Product(s):	PPO	
Market Segment:	Small Group	
Rate Effective Date:	1/1/2018	to
Base Period Start Date	1/1/2016	to
Date of Most Recent Membership	2/1/2017	

Table 1. Number of Members

	Members	Member-months		
Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period		
36	36			
890,929	74,998	899		
200,621	16,277	19		
101,293	8,412	10		
58,122	5,164	6		
58,545	5,226			
57,858	5,129			
61,408	5,072			
79,479	6,395			
87,820	7,259			
91,971	7,623			
64,741	5,542			
29,071	2,899			
-	36         36         890,929         200,621         101,293         101,293         58,122         58,545         57,858         61,408         79,479         87,820         91,971         64,741         29,071	Experience Period         (as of 02-01-2017)           36         36           37         36           38         36           38         36           38         36           38         36           39         36           39         36           39         36           39         36           36         37 <tr< td=""></tr<>		

\*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

## 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
\$ 473,891,513.01	\$ 388,564,577.90	\$ 398,233,891.47	890,929	\$ 83,665,627.36	\$ 472,230,205.26	\$-	\$ (9,024,931.89)	\$ 3,905,552.59	\$ -		\$ -
<b>Experience Period Total Allowed E</b>	HB Claims + EHB Capitation PMPM	(net of prescription drug rebates)									\$ 524.30
Loss Ratio											82.95%

\*Express Prescription Drug Rebates as a negative number

### Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	3.60%	4.00%	0.00%	7.74%	20.57%
Outpatient Hospital	2.80%	4.00%	0.00%	6.91%	24.15%
Professional	1.50%	4.00%	0.00%	5.56%	29.58%
Other Medical	1.50%	4.00%	0.00%	5.56%	0.00%
Capitation				1.30%	0.98%
Prescription Drugs	4.50%	4.50%	0.00%	9.20%	24.72%
Total Annual Trend				7.19%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.149	

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

### Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPN
Jan-14	\$	26,987,700.93	1.0000	\$ 26,987,700.93	147,243	\$ 183.29				\$
Feb-14	\$	23,456,163.04	1.0000	\$ 23,456,163.04	141,504	\$ 165.76				\$
Mar-14	\$	26,961,075.44	1.0000	\$ 26,961,075.44	135,347	\$ 199.20				\$
Apr-14	<u>\$</u>	26,892,132.93	1.0000	\$ 26,892,132.93	120,937	\$ 222.36				\$
May-14	<u>\$</u>	28,291,585.85	1.0000	\$ 28,291,585.85	115,003	-				\$
Jun-14	<u>\$</u>	27,378,404.87	1.0000	\$ 27,378,404.87	107,637					\$
Jul-14	<u>\$</u>	29,740,000.38	1.0000	\$ 29,740,000.38	101,208	·				\$
Aug-14	<u>\$</u>	28,074,087.73	1.0000	\$ 28,074,087.73	95,954	•				\$
Sep-14	Ş	29,487,795.70	1.0000	\$ 29,487,795.70	90,079	•				\$
Oct-14	\$	31,871,006.88	1.0000	\$ 31,871,006.88	85,356	•				Ş
Nov-14	\$	29,522,177.34	1.0000	\$ 29,522,177.34	79,826	•				\$
Dec-14	\$ 375,426,284.00 \$	32,863,054.39	1.0000	\$ 32,863,054.39	71,459	-	\$ 63,692,369.00			Ş
Jan-15	\$	32,309,094.13	1.0000	\$ 32,309,094.13	70,883	•				Ş
Feb-15	<u>\$</u>	30,811,430.03	1.0000		70,886	•				Ş
Mar-15	\$	34,386,983.59	1.0000	· · · ·	71,302	-				Ş
Apr-15	\$	32,814,106.30	1.0000	· · · ·	71,301					Ş
May-15	\$	33,116,024.58	1.0000		71,540	-				Ş
Jun-15	\$	34,454,919.93	1.0000	• • • •	71,588	•				Ş
Jul-15	\$	34,287,028.85	1.0000	\$ 34,287,028.85	72,000					Ş
Aug-15	\$	33,017,075.37	1.0000	· · · · ·	72,128	-				Ş
Sep-15	<u> </u>	34,153,937.57	1.0000	\$ 34,153,937.57	72,522	•				Ş
Oct-15	\$	36,701,611.69	1.0000	\$ 36,701,611.69	73,026					Ş
Nov-15	\$	34,484,307.80	1.0000	\$ 34,484,307.80	73,230	•				Ş
Dec-15	\$ 428,296,353.00 \$		1.0000				\$ 48,475,084.00			\$ \$
Jan-16	<u>Ş</u>	32,000,720.85	0.9993		73,879					ې د
Feb-16	\$	32,637,316.10	0.9989		73,973					ې د
Mar-16	\$	35,531,891.71	0.9984		74,232					\$ 
Apr-16	2 2	32,316,261.52 34,387,491.29	0.9976		74,257	-				ې ۲
May-16	<u>&gt;</u>	34,387,491.29	0.9959		74,106 73,897					Ş ¢
Jun-16 Jul-16	<u>&gt;</u>	34,146,373.68	0.9940 0.9907		73,897	-				ې د
		31,794,329.99	0.9907		73,800 74,091					ç ç
Aug-16	<u>&gt;</u>	32,663,753.59	0.9848	· · · ·	74,091	•				ې د
Sep-16 Oct-16	<u>&gt;</u>	32,989,619.74	0.9786		73,952					ç ç
000-16		35,375,309.58	0.9825		74,324	•				¢
N0V-18 Dec-16	\$ 473,891,513.01 \$		0.8596		74,623		\$ 83,665,627.36			ې د
ompletion Factor as a percent	473,091,010,01	22,021,220,61	0.0390	י גען	/5,/95	۶ D10.23	<del>ک</del> 35,005,027.50			<u>۲</u>

12/31/2018 12/31/2016

Carrier Name:	QCC Insurance Company, Inc.
Product(s):	РРО
Market Segment:	Small Group
Rate Effective Date:	1/1/2018

### Table 2b. Manual Experience Period Claims and Premiums

Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)	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 Reinsuran	ce Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)												\$	-
	<b>Experience Period Total Allowed EH</b>	B Claims + EHB Capitation PMPN	A (net of prescription drug rebates)		-	· · · · · · · · · · · · · · · · · · ·				-		\$	-
Loss Ratio	Loss Ratio												0.00%

\*Express Prescription Drug Rebates as a negative number

### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	
* Express Cost, Utilization, Induced Utilization and Weight as p	ercentages				

\* Express Cost, Utilization, Induced \*\* Should = URRT Trend

### Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!

# PA Rate Template Part II Rate Development and Change

Carrier Name: Product(s):

Market Segment:

Rate Effective Date:

QCC Insurance Company, Inc. PPO

Small Group

1/1/2018

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	\$ 524.30	\$ -	- Actual Experience PMPM should be consistent with the Index Rate f	or Experience Period on URRT					
Two year trend projection Factor	1.149	1.000							
Unadjusted Projected Allowed EHB Claims PMPM	\$ 602.45	\$-		For Informational Purposes only - No input required.					
Single Risk Pool Adjustment Factors									
Change in Morbidity	1.000	1.000	<- See URRT Instructions	Blended Base Period Unadjusted Claims before Normalization		\$ 524.30	<- Index Rate of Experien	ce Period on URRT	
Change in Other	0.908	1.000		Blended Earned Premium		\$ 473,891,513.01			
Change in Demographics	0.975	1.000	<- See URRT Instructions	Blended Loss Ratio		82.95%			
Change in Network	1.000	1.000	<- See URRT Instructions						
Change in Benefits	0.931	1.000	<- See URRT Instructions						
Change in Other	1.000	1.000	<- See URRT Instructions						
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 546.81	s -							
Credibidility Factors	100%	0%	<- See Instructions						
Blended Projected EHB Claims PMPM			<- Projected Index Rate						
Development of the Market-Adjusted Index Rate and Total Allowed Claims									
Adjusted Projected Allowed EHB Claims PMPM	\$ 546.81	<- Index Rate for Projecti	on Period on URRT - Individual or First Quarter Small Group	Table 5A. Small Group Projected Index Rate with	th Quarterly Trend				
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 558.46	<- Index Rate for Projecti	on Period on URRT - Small Group						
Projected Paid to Allowed Ratio		<- Paid to Allowed Avera	ge Factor in Projection Period on URRT	Effective Date	1/1/2018	4/1/2018	7/1/2018		otal Single Risk Pool
Projected Paid EHB Claims PMPM	\$ 491.45			# of Member Months Renewing in Quarter	358,524	202,680	137,424	201,348	899,976
Market-wide Adjustments	<u>é</u>			Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 546.81	\$ 546.81	\$ 546.81 \$	546.81 \$	5 546.81
Projected Risk Adjustment PMPM Projected Raid Exchange Lloer Foos PMPM	\$ 5.07 ¢			Months of Trend Annual Trend	- 7.19%	3 7.19%	5 7.19%	9 7.19%	
Projected Paid Exchange User Fees PMPM	<del>, , , , , , , , , , , , , , , , , , , </del>			Single Risk Pool Projected Allowed Claims	\$ 546.81	\$ 556.39		576.06	558.46
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 486.38			Quarterly Trend Factor	100.0%	101.8%	103.5%	105.3%	102.1%
	+			2018 Trend Factors by Quarter	0.979135424	0.996289819		1.031505507	/
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 552.70	<- Market-Adjusted Index	x Rate						
Projected Allowed Non-EHB Claims PMPM	\$ 4.73								
Market-Adjusted Projected Paid Total Claims PMPM	\$ 490.54								
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 557.43								
		J							

### Table 6. Retention

<u>etention Items</u> - Express in percentages	
dministrative Expenses	14.55%
General and Claims	6.68%
Agent/Broker Fees and Commissions	7.40%
Quality Improvement Initiatives	0.47%
axes and Fees	5.69%
PCORI Fees (Enter \$ amount here: \$2.36)	0.04%
Pa Premium Tax (if applicable)	2.00%
Federal Income Tax	1.51%
Health Insurance Providers Fee	<mark>2.15%</mark>
rofit/Contingency (after tax)	2.00%
atal Datastian	 22.240/
otal Retention	22.24%
rojected Required Revenue PMPM	\$ 630.84

### Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	380.1261406	415.890576	\$35.76	9.4%
B. Base period allowed claims before normalization	\$ 522.00	\$ 524.30	\$2.30	1%
C. Normalization factor component of change	\$ (162.01)	-169.797744	-\$7.79	-\$0.02
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 359.99	\$ 354.50	\$ (5.49)	-1%
D2. URRT Trend	\$ 10.75	\$ 52.84	\$ 42.10	11%
D3. URRT Morbidity	\$ 13.35		\$ (13.35)	-4%
D4. URRT Other	\$ 23.04	\$ (37.62)	\$ (60.66)	-16%
D5. Normalized URRT RA/RI on an allowed basis	68.27402409	3.893386223	\$ (64.38)	-17%
D6. Normalized Exchange User Fee on an allowed basis	\$ 0.74	\$ -	\$ (0.74)	0%
D7. Subtotal - Sum(D1:D6)	\$ 476.15	\$ 373.62	\$ (102.53)	-27%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	0	\$ -	0%
E2. Pricing AV	\$ (75.75)	\$ (62.47)	\$ 13.28	3%
E3. Benefit Richness	\$ (15.68)	\$ -	\$ 15.68	4%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1:E4)	\$ (91.43)	\$ (62.47)	\$ 28.96	8%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 38.32	\$ 60.51	\$ 22.20	6%
F2. Taxes and Fees	\$ 20.30	\$ 23.66	\$ 3.37	1%
F3. Profit and/or Contingency	\$ 7.60	\$ 8.32	\$ 0.72	0%
F4. Subtotal - Sum(F1:F3)	\$ 66.22	\$ 92.49	\$ 26.28	7%
G. Change in Miscellaneous Items			\$-	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 450.94	\$ 403.64	\$ (47.29)	-12%

### Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2017	2018
Average Age Factor	1.492	1.460
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.011	1.013
Average Benefit Richness (induced demand)	0.961	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 673.59	\$ 557.43
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 464.53	\$ 376.90

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

		2017	2018	
Paid-to-Allowed		0.880	0.880	
JRRT Trend (Total Applied Trend Factor)		1.030	1.149	<- URRT W1, 5
JRRT Morbidity		1.036		<- URRT W1, S
JRRT "Other"		<mark>1.060</mark>		<- URRT W1, 9
Risk Adjustment	Ś	87.11	\$ 5.07	<- URRT W1, 5
Exchange User Fee	Ś			<- URRT W1, 9
Capitation	\$	1.58	+	<- URRT W1, 9
Vetwork		1.000	1.000	
Pricing AV		0.841		
Benefit Richness		0.961	1.000	
Catastrophic Eligibility		1.000		
Administrative Expenses		10.08%	14.55%	
Taxes and Fees		5.34%		
Profit and/or Contingency		2.00%	2.00%	

Single Pool Gross Premium Avg. Rate, PMPM on URRT

# PA Rate Template Part III Table 10. Plan Rates

																	Age Calibratior	Factor	1.460
Carrier Name:		QCC Insurance Compar	ny, Inc.														Geographic Cal	ibration Factor	<b>1.000</b>
Product(s):		PPO															Aggregate Calib	oration Factor	1.460
Market Segmen	it:	Small Group																	,
Rate Effective D	Date:	1/1/201	8																
Base Period Sta		1/1/201																	
	ecent Membership	2/1/201																	
Market Adjusted	•	\$ 552.70											4	5 CFR Part 156.8	3 (d) (2) Allowab	le Factors			
		¢ 000													- (-) (-)				
				Existing, Modified,															
				New, Discontinued &															
				Mapped,	1/1/18 Plan HIOS Plan	1				Pricing AV	Benefit								
	HIOS Plan ID	Plan Type		Discontinued & Not	ID (If 1/1/17 Plan		Metallic Tier	Standard AV,	Exchange	(company-	Richness	Benefits in			Tobacco			Taxes & Fees (not	
	(Standard	(HMO, POS, PPO, EPO,	Plan	Mapped (E,M,N,DM,	Discontinued &		Actuarial	Approach (1),	On/Off or	determined	(induced	addition to	Provider	Catastrophic	Surcharge			including Exchange	Profit or
Plan Number	Component)	Indemnity, Other)	Marketing Name	DNM) for 2018	Mapped)	<b>Metallic Tier</b>	Value	Approach (2)	Off	AV)	demand)	EHB	Network	Eligibility	Adjustment	Pure Premium	Admin Costs	fees)	Contingency
Totals							0.791			0.833	1.000	1.000	1.000	1.000	1.013	\$ 472.16	14.6%	5.7%	2.0%
				1															
			Personal Choice PPO Platinum													4.00 <b>- -</b> 0			
Plan 1	31609PA0150001	РРО	Preferred \$10/\$20/\$150	DM	31609PA0150025	Platinum	0.896	Approach 1	ON/OFF	0.935	1.161	L 1.000	1.000	1.000	1.013	\$607.70	14.6%	5.7%	2.0%
			Personal Choice PPO Platinum																
Plan 2	31609PA0150002	PPO	Preferred \$20/\$40/\$150	DM	31609PA0150026	Platinum	0.883	Approach 1	ON/OFF	0.928	1.119	9 1.000	1.000	1.000	1.013	\$581.05	14.6%	5.7%	2.0%
			Personal Choice PPO Gold Preferred																
Plan 3	31609PA0150003	РРО	\$35/\$70/\$600	DM	31609PA0150027	Gold	0.806	Approach 1	ON/OFF	0.875	0.968	3 1.000	1.000	1.000	1.013	\$474.22	14.6%	5.7%	2.0%
			Personal Choice PPO Gold Classic																
Plan 4	31609PA0150004	РРО	\$1,000 \$15/\$30/80%	DM	31609PA0150028	Gold	0.806	Approach 2	ON/OFF	0.820	1.046	5 1.000	1.000	1.000	1.013	\$480.46	14.6%	5.7%	2.0%
	24 6000 4 04 50005		Personal Choice PPO Silver Classic		24 600 54 64 500 20	C'1	0.747			0 750	0.005	1.000	1 000	1 000	1.010	4000.07		5 70/	2.000
Plan 5	31609PA0150005	РРО	\$3,000/\$30/\$60/70%	DM	31609PA0150029	Silver	0./1/	Approach 2	ON/OFF	0.750	0.905	5 1.000	1.000	1.000	1.013	\$380.07	14.6%	5.7%	2.0%
	24 600 0 4 5 0 0 6		Personal Choice PPO Platinum HSA-50		24 600 0 4 6 6 6 2 0		0.005			0.020	1.017	1.000	1 000	1 000	1.012	6500 OF	11.00	5 70/	2.0%
Plan 6	31609PA0150006	РРО	\$1,600/100%	DM	31609PA0150030	Platinum	0.895	Standard AV	ON/OFF	0.920	1.017	7 1.000	1.000	1.000	1.013	\$523.95	14.6%	5.7%	2.0%
Dian 7	24 000 0 01 0007	550	Personal Choice PPO Gold HSA-25	DM	24 600 04 600 24	Cald	0.704			0.025	0.020	1.000	1 000	1 000	1.012	6400 <b>7</b> 4	14.00	F 70/	2.0%
Plan 7	31609PA0150007	РРО	\$2,400/90%	DM	31609PA0150031	Gold	0.794 :	Standard AV	ON/OFF	0.825	0.939	9 1.000	1.000	1.000	1.013	\$433.71	14.6%	5.7%	2.0%
Dian 9	21600040150008	РРО	Personal Choice PPO Gold HSA-0 \$1,900/100%	DM	31609PA0150032	Gold	0.776	Standard AV	ON/OFF	0.825	1 0 9 9	1 000	1 000	1 000	1.013	\$502.57	14.6%	F 70/	2.0%
Plan 8	31609PA0150008		Personal Choice PPO Gold HSA-50		31609PA0150032	Gold	0.776	Stanuaru Av	UN/UFF	0.825	1.088	3 1.000	1.000	1.000	1.013	\$502.57	14.0%	5.7%	2.0%
Plan 9	31609PA0150009	РРО	\$2,650/60%	DM	31609PA0150033	Gold	0 000	Standard AV	ON/OFF	0.825	0.784	1.000	1.000	1.000	1.013	\$362.22	14.6%	5.7%	2.0%
Fidil 9	51009PA0150009		Personal Choice PPO Silver HSA-25		51009PA0150055	Gold	0.808	Stanuaru Av		0.825	0.784	+ 1.000	1.000	1.000	1.015	\$302.22	14.0%	5.7%	2.0%
Plan 10	21600040150010	РРО	\$2,400/50%	DM	31609PA0150034	Silver	0 692 9	Standard AV	ON/OFF	0.760	0.864	1 000	1 000	1.000	1.013	\$367.52	14.6%	E 70/	2.0%
	31609PA0150010		Personal Choice PPO Silver HSA-0		51009PA0150034	Silver	0.083			0.780	0.864	1.000	1.000	1.000	1.013	3307.52	14.6%	5.7%	2.0%
Dian 11	21600040150011		\$2,400/90%	DM	21600040150025	Cilver	0.607	Standard AV	ON/OFF	0.760	0.059	1 000	1.000	1 000	1 012	¢407.61	14.69/	F 70/	2.0%
Plan 11	31609PA0150011	PPO	Personal Choice PPO Bronze HSA-0	DM	31609PA0150035	Silver	0.697	Standard AV		0.760	0.958	3 1.000	1.000	1.000	1.013	\$407.61	14.6%	5.7%	2.0%
Plan 12	31609PA0150012	РРО	\$4,000/50%	DM	31609PA0150036	Propze	0.62	Standard AV	ON/OFF	0.620	0.797	1 000	1.000	1 000	1.013	\$276.50	14.00	E 70/	2.0%
	51009PA0150012				51009PA0150030	Bronze	0.62	Standard AV		0.620	0.797	7 1.000	1.000	1.000	1.013	\$276.50	14.6%	5.7%	2.0%
Plan 12	21600040150012	РРО	Personal Choice PPO Bronze HSA-0 \$6,550/100%	DM	21600040150027	Bronze	0.612	Standard AV	ON/OFF	0.620	0.953	1.000	1.000	1.000	1.012	620F 07	14.00	F 70/	2.0%
Plan 13	31609PA0150013			DM	31609PA0150037	Bronze	0.612	Standard AV	ON/OFF	0.620	0.852	2 1.000	1.000	1.000	1.013	\$295.87	14.6%	5.7%	2.0%
Plop 14	21600040150014	DPO	Personal Choice PPO Platinum HRA-50			Diatinum	0.002	Standard AV		0.770	0.000	1.000	1.000	1.000	1.012	ć0.00	14.00	E 70/	2.000
Plan 14	31609PA0150014	PPO	\$1,500/100%	DNM		Platinum	0.882	Standard AV	ON/OFF	0.770	0.000	0 1.000	1.000	1.000	1.013	\$0.00	14.6%	5.7%	2.0%
Dian 45	21600040150015		Personal Choice PPO Gold HRA-25	DM	21600040150020	Cold	0.000	Standard A) (		0.025	1.000	1.000	1.000	1.000	1.042	6462.44	11.00	E 70/	2.004
Plan 15	31609PA0150015	PPO	\$2,200/100%	DM	31609PA0150039	Gold	0.803	Standard AV	ON/OFF	0.825	1.000	0 1.000	1.000	1.000	1.013	\$462.14	14.6%	5.7%	<mark>. 2.0%</mark>

Calibration	
Age Calibration Factor	1.460
Geographic Calibration Factor	1.000
Aggregate Calibration Factor	1.460

#### Total Covered Lives @ 02-01-2017 74.99

Total Covered Lives Mapped into 2018 Plans @ 02-01- 2017	Total Policyholders @ 02-01-2017
74,788	36,198
25	24
98	59
110	70
42	18
4	4
2	2
32	19
-	-
23	11
38	27
-	-
36	27
20	8
-	2

.y	Total Covered Lives Mapped into 2018 Plans @ 02-01- 2017	Total Policyholders @ 02-01-2017	2017 alibrated Plan djusted Index Rate PMPM	2018 Calibrat Plan Adjuste Index Rate PMPM	d	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	
	74,788	36,198	\$ 380.13	\$ 415.8	89	9.41%		
<mark>0%</mark>	25	24	\$ 481.73	\$ 535.2	28	11.1%	0.0%	
0%	98	59	\$ 460.56	\$ 511.8	81	11.1%	0.1%	
0%	110	70	\$ 379.62	\$ 417.	70	10.0%	0.1%	
<mark>0%</mark>	42	18	\$ 379.86	\$ 423.2	20	11.4%	0.1%	
<mark>0%</mark>	4	4	\$ 329.46	\$ 334.	77	1.6%	0.0%	
<mark>0%</mark>	2	2	\$ 414.49	\$ 461.	51	11.3%	0.0%	
<mark>)%</mark>	32	19	\$ 365.48	\$ 382.0	03	4.5%	0.0%	
<mark>)%</mark>	-	-	\$ 397.54	\$ 442.0	58	11.4%	0.0%	
<mark>)%</mark>	23	11	\$ 303.88	\$ 319.0	06	5.0%	0.0%	
<mark>)%</mark>	38	27	\$ 290.90	\$ 323."	72	11.3%	0.1%	
<mark>)%</mark>	_	-	\$ 322.45		03	11.3%	0.0%	
%	36	27	\$ 218.88	\$ 243.	55	11.3%	0.0%	
%	20	8	\$ 234.58		51	11.1%	0.0%	
%	_	2	\$ 414.49	\$-		-100.0%	0.0%	
<mark>)%</mark>	-	_	\$ 365.48		06	11.4%	0.0%	

oposed Rate Change ompared to Prior 12 months	% of Total Covered Lives
9.41%	
11.1%	0.0%
11.1%	0.1%
10.0%	0.1%
11.4%	0.1%
1.6%	0.0%
11.3%	0.0%
4.5%	0.0%
11.4%	0.0%
5.0%	0.0%
11.3%	0.1%
11.3%	0.0%
11.3%	0.0%
11.1%	0.0%
-100.0%	0.0%
11 4%	0.0%

02-01-2017 Number of Covered Lives by Rating Area										
1	2	3	4	5	6	7	8	9	Total	2018 Continued/ Discontined Plans Indicator
-	-	-	-	-	-	-	74,998	-	74,998	
							25		25	1
							98		98	1
							110		110	1
							42		42	1
							4		4	1
							2		2	1
							32		32	1
							-		-	-
							23		23	-
							38		38	1
							-		-	1
							36		36	1
							20		20	1
							2		2	0
							-		-	1

### PA Rate Template Part IV B - Small Group Annual Table 11. Plan Premium Development for 21-Year-Old Non-Tobac

Carrier Name:	
Product(s):	
Market Segment:	
Rate Effective Date:	

QCC Insurance Company, Inc. PPO Small Group 1/1/2018

			Discontinued,
			New, Modified,
			Existing
	HIOS Plan ID (Standard	1/1/17 Plan	(D,N,M,E) for
Plan Number	Component)	Marketing Name	2018

Totals	These cells auto-fill using the data ent			
Plan 1	31609PA0150001	Personal Choice PPO Plat	DM	
Plan 2	31609PA0150002	Personal Choice PPO Plat	DM	
Plan 3	31609PA0150003	Personal Choice PPO Gold	DM	
Plan 4	31609PA0150004	Personal Choice PPO Gold	DM	
Plan 5	31609PA0150005	Personal Choice PPO Silve	DM	
Plan 6	31609PA0150006	Personal Choice PPO Plat	DM	
Plan 7	31609PA0150007	Personal Choice PPO Gold	DM	
Plan 8	31609PA0150008	Personal Choice PPO Gold	DM	
Plan 9	31609PA0150009	Personal Choice PPO Gold	DM	
Plan 10	31609PA0150010	Personal Choice PPO Silve	DM	
Plan 11	31609PA0150011	Personal Choice PPO Silve	DM	
Plan 12	31609PA0150012	Personal Choice PPO Bror	DM	
Plan 13	31609PA0150013	Personal Choice PPO Bror	DM	
Plan 14	31609PA0150014	Personal Choice PPO Plat	DNM	
Plan 15	31609PA0150015	Personal Choice PPO Gold	DM	
Plan 16	31609PA0150022	Personal Choice PPO Gold	DM	
Plan 17	31609PA0150023	Personal Choice PPO Silve	DM	
Plan 18	31609PA0150024	Personal Choice PPO Silve	DM	
Plan 19	31609PA0150025	Personal Choice PPO Plat	E	
Plan 20	31609PA0150026	Personal Choice PPO Plat	E	
Plan 21	31609PA0150027	Personal Choice PPO Gold	E	
Plan 22	31609PA0150028	Personal Choice PPO Gold	E	
Plan 23	31609PA0150029	Personal Choice PPO Silve	E	
Plan 24	31609PA0150030	Personal Choice PPO Plat	E	
Plan 25	31609PA0150031	Personal Choice PPO Gold	E	
Plan 26	31609PA0150032	Personal Choice PPO Gold	E	
Plan 27	31609PA0150033	Personal Choice PPO Gold	E	

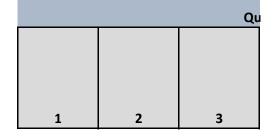
Plan 28	31609PA0150034	Personal Choice PPO Silve	E
Plan 29	31609PA0150035	Personal Choice PPO Silve	E
Plan 30	31609PA0150036	Personal Choice PPO Bror	E
Plan 31	31609PA0150037	Personal Choice PPO Bror	E
Plan 32	31609PA0150038	Personal Choice PPO Plat	DNM
Plan 33	31609PA0150039	Personal Choice PPO Gold	E
Plan 34	31609PA0150046	Personal Choice PPO Silve	
Plan 35	31609PA0150047	Personal Choice PPO Gold	E
Plan 36	31609PA0150048	Personal Choice PPO Silve	E
Plan 37			
	31609PA0150049	Personal Choice PPO Silve	
Plan 38	31609PA0150050	Personal Choice PPO Silve	E
Plan 39	31609PA0150017	Personal Choice PPO Gold	
Plan 40	31609PA0150018	Personal Choice PPO Silve	
Plan 41	31609PA0150041	Personal Choice PPO Gold	DNM
Plan 42	31609PA0150042	Personal Choice PPO Silve	DNM
Plan 43	31609PA0170001	Personal Choice EPO Silve	Ν
Plan 44	0	0	0
Plan 45	0	0	0
Plan 46	0	0	0
Plan 47	0	0	0
Plan 48	0	0	0
Plan 49	0	0	0
Plan 50	0	0	0
Plan 51	0	0	0
Plan 52	0	0	0
Plan 53	0	0	0
Plan 54	0	0	0
Plan 55	0	0	0
Plan 56	0	0	0
Plan 57	0	0	0
Plan 58	0	0	0
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Plan 69	0	0	0
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Plan 93	0	0	0
Plan 94	0	0	0
Plan 95	0	0	0
Plan 96	0	0	0
Plan 97	0	0	0
Plan 98	0	0	0
Plan 99	0	0	0
Plan 100	0	0	0

1/1/18 Plan		
HIOS PLAN ID		Exchange
(If 1/1/17 Plan		On/Off or
Discontinued)	<b>Metallic Tier</b>	Off

#### ered in Table 10.

Platinum	ON/OFF
Platinum	ON/OFF
Gold	ON/OFF
Gold	ON/OFF
Silver	ON/OFF
Platinum	ON/OFF
Gold	ON/OFF
Gold	ON/OFF
Gold	ON/OFF
Silver	ON/OFF
Silver	ON/OFF
Bronze	ON/OFF
Bronze	ON/OFF
Platinum	ON/OFF
Gold	ON/OFF
Gold	ON/OFF
Silver	ON/OFF
Silver	ON/OFF
Platinum	OFF
Platinum	OFF
Gold	OFF
Gold	OFF
Silver	OFF
Platinum	OFF
Gold	OFF
Gold	OFF
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	Platinum Gold Gold Silver Platinum Gold Gold Gold Silver Bronze Bronze Platinum Gold Gold Silver Platinum Platinum Gold Gold Silver Platinum Gold Gold Silver Platinum



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O Platinum OFF	
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# PA Rate Quarterly Template Part V Consumer Factors

	Projection Period Age and Tobacco Factors										
Age	Age	Tobacco		Age	Age	Tobacco					
Band	Factor	Factor		Band	Factor	Factor					
0-14	0.765			40	1.278	1.225					
15	0.833			41	1.302	1.225					
16	0.859			42	1.325	1.225					
17	0.885			43	1.357	1.225					
18	0.913	1.000		44	1.397	1.225					
19	0.941	1.000		45	1.444	1.225					
20	0.970	1.000		46	1.500	1.225					
21	1.000	1.125		47	1.563	1.225					
22	1.000	1.125		48	1.635	1.225					
23	1.000	1.125		49	1.706	1.225					
24	1.000	1.125		50	1.786	1.375					
25	1.004	1.125		51	1.865	1.375					
26	1.024	1.125		52	1.952	1.375					
27	1.048	1.125		53	2.040	1.375					
28	1.087	1.125		54	2.135	1.375					
29	1.119	1.125		55	2.230	1.375					
30	1.135	1.175		56	2.333	1.375					
31	1.159	1.175		57	2.437	1.375					
32	1.183	1.175		58	2.548	1.375					
33	1.198	1.175		59	2.603	1.375					
34	1.214	1.175		60	2.714	1.375					
35	1.222	1.175		61	2.810	1.375					
36	1.230	1.175		62	2.873	1.375					
37	1.238	1.175		63	2.952	1.375					
38	1.246	1.175		64+	3.000	1.375					
39	1.262	1.175									

\*PA follows the federal default age curve.

Carrier Name:	QCC Insurance Company, Inc.	
Product(s):	РРО	
Market Segment:	Small Group	
Rate Effective Date:	1/1/2018	

## Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000
Rating Area 9			

### Table 14. Network Factors

	Projecion Period Network Factors			
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
РРО	Rating Area 8	1.000	1	

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name:	QCC Insurance Company
Market:	Small Group
Product:	РРО
Effective Date of Rates:	January 1, 2018

38

39

40

41

42

43

44

\$666.96

\$675.53

\$684.09

\$696.94

\$709.25

\$726.38

\$747.79

\$783.68

\$793.74

\$838.01

\$853.75

\$868.83

\$889.81

\$916.04

\$637.71

\$645.90

\$654.09

\$666.37

\$678.15

\$694.52

\$715.00

18

Ending date of Rates:

HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=> 31609PA0150025 31609PA0150026 31609PA0150027 31609PA0150028 31609PA0150029 Plan Marketing Name => Personal Choice PPO Platinum Preferred \$10/\$20/\$150 Personal Choice PPO Platinum Preferred \$20/\$40/\$150 Personal Choice PPO Gold Preferred \$35/\$70/\$600 Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80% Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70% 16884.WR-I Rev. 1.16 Form # => Rating Area => 8 8 8 8 8 Personal Choice Network Personal Choice Network Network => Personal Choice Network Personal Choice Network Personal Choice Network Metal => Platinum Platinum Gold Gold Silver Deductible => \$0 **\$0 \$0** \$1,000 \$3,000 0% Coinsurance => 0% 0% 20% 30% Copays => \$10/\$20 \$20/\$40 \$35/\$70 \$15 no ded/\$30 no ded \$30 no ded/\$60 no ded OOP Maximum => \$3,500 \$3,000 \$7,350 \$5,500 \$7,350 Pediatric Dental (Yes/No) => Yes Yes Yes Yes Yes Non-Tobacco Tobacco Non-Tobacco Tobacco Non-Tobacco Tobacco Non-Tobacco Tobacco Non-Tobacco Tobacco Age Band 0-14 \$409.49 \$409.49 \$391.53 \$391.53 \$319.54 \$319.54 \$323.75 \$323.75 \$256.10 \$256.10 \$352.53 15 \$445.89 \$445.89 \$426.34 \$426.34 \$347.95 \$347.95 \$352.53 \$278.87 \$278.87 \$459.81 \$459.81 \$439.64 \$439.64 \$358.81 \$358.81 \$363.53 \$363.53 \$287.57 \$287.57 16 17 \$473.73 \$473.73 \$452.95 \$452.95 \$369.67 \$369.67 \$374.53 \$374.53 \$296.28 \$296.28 18 \$488.71 \$488.71 \$467.28 \$467.28 \$381.36 \$381.36 \$386.38 \$386.38 \$305.65 \$305.65 \$481.61 19 \$503.70 \$503.70 \$481.61 \$398.23 \$398.23 \$393.06 \$393.06 \$315.02 \$315.02 20 \$519.22 \$519.22 \$496.45 \$496.45 \$405.17 \$405.17 \$410.50 \$410.50 \$324.73 \$324.73 21 \$535.28 \$602.19 \$511.81 \$575.78 \$417.70 \$469.91 \$423.20 \$476.10 \$334.77 \$376.62 22 \$535.28 \$602.19 \$511.81 \$575.78 \$417.70 \$469.91 \$423.20 \$476.10 \$334.77 \$376.62 23 \$535.28 \$602.19 \$511.81 \$575.78 \$417.70 \$469.91 \$423.20 \$476.10 \$334.77 \$376.62 24 \$535.28 \$602.19 \$511.81 \$575.78 \$417.70 \$469.91 \$423.20 \$476.10 \$334.77 \$376.62 \$513.86 25 \$537.42 \$604.60 \$578.09 \$419.37 \$471.79 \$424.89 \$478.00 \$336.11 \$378.13 26 \$548.13 \$616.65 \$524.09 \$589.60 \$427.73 \$481.19 \$433.36 \$487.53 \$342.81 \$385.66 27 \$560.98 \$536.37 \$603.42 \$437.75 \$492.47 \$443.51 \$498.95 \$350.84 \$631.10 \$394.70 \$654.58 \$556.34 \$625.88 \$510.80 \$460.02 \$517.52 28 \$581.85 \$454.04 \$363.90 \$409.39 \$598.98 \$673.85 \$572.71 \$473.56 \$532.76 29 \$644.30 \$467.41 \$525.83 \$374.61 \$421.44 30 \$607.55 \$713.87 \$580.90 \$682.56 \$474.09 \$557.06 \$480.33 \$564.39 \$379.97 \$446.46 \$728.96 \$593.19 \$490.49 \$576.32 31 \$620.39 \$696.99 \$484.12 \$568.84 \$388.00 \$455.90 \$744.06 \$605.47 \$588.26 32 \$633.24 \$711.43 \$494.14 \$580.62 \$500.65 \$396.04 \$465.35 \$587.98 \$595.72 33 \$641.27 \$753.49 \$613.15 \$720.45 \$500.41 \$506.99 \$401.06 \$471.25 34 \$649.83 \$763.55 \$621.33 \$730.07 \$507.09 \$595.83 \$513.77 \$603.67 \$406.42 \$477.54 35 \$768.59 \$625.43 \$517.15 \$607.65 \$480.69 \$654.12 \$734.88 \$510.43 \$599.76 \$409.09 36 \$658.40 \$773.62 \$629.52 \$739.69 \$513.77 \$603.68 \$520.54 \$611.63 \$411.77 \$483.83 37 \$662.68 \$778.65 \$633.62 \$744.50 \$517.12 \$607.61 \$523.92 \$615.61 \$414.45 \$486.98

March 31, 2018

	<i>\(\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	\$510.01	<i>\$1</i> ±0.00	<i>\$675.67</i>	<i>ç</i> 565.55	Ŷ711.02	φ <b>υ</b> υ1.Ε1	<i>ç, 2</i> 20	<i>ϕ</i> 107.00	<i>\$372.31</i>
45	\$772.95	\$946.86	\$739.05	\$905.34	\$603.16	\$738.87	\$611.10	\$748.60	\$483.41	\$592.18
46	\$802.92	\$983.58	\$767.71	\$940.45	\$626.55	\$767.53	\$634.80	\$777.63	\$502.16	\$615.15
47	\$836.65	\$1,024.89	\$799.96	\$979.95	\$652.87	\$799.76	\$661.46	\$810.29	\$523.25	\$640.98
48	\$875.19	\$1,072.10	\$836.81	\$1,025.09	\$682.94	\$836.61	\$691.93	\$847.62	\$547.36	\$670.51
49	\$913.19	\$1,118.66	\$873.14	\$1,069.60	\$712.60	\$872.93	\$721.98	\$884.43	\$571.13	\$699.63
50	\$956.02	\$1,314.52	\$914.09	\$1,256.87	\$746.02	\$1,025.77	\$755.84	\$1,039.27	\$597.91	\$822.12
51	\$998.30	\$1,372.67	\$954.52	\$1,312.47	\$779.01	\$1,071.14	\$789.27	\$1,085.24	\$624.35	\$858.49
52	\$1,044.87	\$1,436.70	\$999.05	\$1,373.69	\$815.35	\$1,121.11	\$826.09	\$1,135.87	\$653.48	\$898.54
53	\$1,091.98	\$1,501.47	\$1,044.09	\$1,435.62	\$852.11	\$1,171.65	\$863.33	\$1,187.08	\$682.94	\$939.04
54	\$1,142.83	\$1,571.39	\$1,092.71	\$1,502.48	\$891.79	\$1,226.22	\$903.53	\$1,242.36	\$714.74	\$982.77
55	\$1,193.68	\$1,641.31	\$1,141.33	\$1,569.33	\$931.48	\$1,280.78	\$943.74	\$1,297.64	\$746.55	\$1,026.50
56	\$1,248.81	\$1,717.12	\$1,194.05	\$1,641.82	\$974.50	\$1,339.94	\$987.33	\$1,357.57	\$781.03	\$1,073.92
57	\$1,304.48	\$1,793.67	\$1,247.28	\$1,715.00	\$1,017.94	\$1,399.67	\$1,031.34	\$1,418.09	\$815.85	\$1,121.79
58	\$1,363.90	\$1,875.36	\$1,304.09	\$1,793.12	\$1,064.31	\$1,463.42	\$1,078.31	\$1,482.68	\$853.01	\$1,172.88
59	\$1,393.34	\$1,915.84	\$1,332.24	\$1,831.82	\$1,087.28	\$1,495.01	\$1,101.59	\$1,514.69	\$871.42	\$1,198.20
60	\$1,452.76	\$1,997.54	\$1,389.05	\$1,909.94	\$1,133.64	\$1,558.76	\$1,148.57	\$1,579.28	\$908.58	\$1,249.30
61	\$1,504.14	\$2,068.20	\$1,438.18	\$1,977.50	\$1,173.74	\$1,613.90	\$1,189.19	\$1,635.14	\$940.72	\$1,293.49
62	\$1,537.87	\$2,114.57	\$1,470.42	\$2,021.83	\$1,200.06	\$1,650.08	\$1,215.85	\$1,671.80	\$961.81	\$1,322.49
63	\$1,580.15	\$2,172.71	\$1,510.86	\$2,077.43	\$1,233.06	\$1,695.45	\$1,249.29	\$1,717.77	\$988.25	\$1,358.85
64+	\$1,605.84	\$2,208.04	\$1,535.42	\$2,111.21	\$1,253.10	\$1,723.02	\$1,269.60	\$1,745.70	\$1,004.31	\$1,380.95

\$520.46

\$527.14

\$533.82

\$543.85

\$553.46

\$566.82

\$583.53

\$611.54

\$619.39

\$653.93

\$666.21

\$677.98

\$694.36

\$714.82

\$527.31

\$534.08

\$540.85

\$551.01

\$560.74

\$574.28

\$591.21

\$619.59

\$627.54

\$662.54

\$674.98

\$686.91

\$703.50

\$724.23

\$417.13

\$422.49

\$427.84

\$435.88

\$443.58

\$454.29

\$467.68

\$490.13

\$496.42

\$524.11

\$533.95

\$543.38

\$556.50

\$572.91

\$749.31

\$758.93

\$801.26

\$816.31

\$830.73

\$850.79

\$875.87

12/24/2014

Company Name Market RATES FOR AGE 2	QCC Insurance Company Small Group 1, NON-TOBACCO USER, BY RATING AREA AND COUNTY				RATING AR	EA 1						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF								
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF								
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF								
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF								
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF								
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF								
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF								
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF								
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF								
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF								
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF								
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF								
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF								
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF								
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF								
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF								
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF								
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF								
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF								

**RATING AREA 3 RATING AREA 4** RATING AREA 2

**RATING AREA 5 RATING AREA 6** Elk Cameron Potter Bradford Carbon Clinton Lackawanna Luzerne Lycoming Monroe Pike Sullivan Monroe Pike Sullivan Susquehanna Tioga Wayne Wyoming Allegheny Armstrong Beaver Butler Fayette Greene Indiana Lawrence Washington Northampton Northampton Schuylkill

			RATING A	REA 7			RATING AF	REA 8			RATING AREA 9							
ylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
							\$535.28	\$535.28	\$535.28	\$535.28	\$535.28							
							\$511.81	\$511.81	\$511.81	\$511.81	\$511.81							
							\$417.70	\$417.70	\$417.70	\$417.70	\$417.70							
							\$423.20	\$423.20	\$423.20	\$423.20	\$423.20							
							\$334.77	\$334.77	\$334.77	\$334.77	\$334.77							
							\$461.51	\$461.51	\$461.51	\$461.51	\$461.51							
							\$382.03	\$382.03	\$382.03	\$382.03	\$382.03							
							\$442.68	\$442.68	\$442.68	\$442.68	\$442.68							
							\$319.06	\$319.06	\$319.06	\$319.06	\$319.06							
							\$323.72	\$323.72	\$323.72	\$323.72	\$323.72							
							\$359.03	\$359.03	\$359.03	\$359.03	\$359.03							
							\$243.55	\$243.55	\$243.55	\$243.55	\$243.55							
							\$260.61	\$260.61	\$260.61	\$260.61	\$260.61							
							\$407.06	\$407.06	\$407.06	\$407.06	\$407.06							
							\$403.28	\$403.28	\$403.28	\$403.28	\$403.28							
							\$288.26	\$288.26	\$288.26	\$288.26	\$288.26							
							\$302.25	\$302.25	\$302.25	\$302.25	\$302.25							
							\$359.03	\$359.03	\$359.03	\$359.03	\$359.03							
							\$298.86	\$298.86	\$298.86	\$298.86	\$298.86							

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name:	QCC Insurance Company
Market:	Small Group
Product:	РРО
Effective Date of Rates:	April 1, 2018

Ending date of Rates:

June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	31609PA0150		31609PA0		31609PA01		31609PA0		31609PA0150	
Plan Marketing Name =>	Personal Choice PPO Platinum Pro		Personal Choice PPO Platinum		Personal Choice PPO Gold P		Personal Choice PPO Gold Cla		Personal Choice PPO Silver Classic	
Form # =>	16884.WR-I Rev	. 1.16	16884.WR-I	Rev. 1.16	16884.WR-I F	Rev. 1.16	16884.WR-I	Rev. 1.16	16884.WR-I Rev	2. 1.16
Rating Area =>	8		8		8		8		8	
Network =>	Personal Choice N	etwork	Personal Choic		Personal Choic		Personal Choic		Personal Choice N	letwork
Metal =>	Platinum		Platinu		Gold		Gold	~	Silver	
Deductible => Coinsurance =>	\$0 0%		\$0 0%		\$0 0%		\$1,00		\$3,000 30%	
	\$10/\$20		\$20/\$		\$35/\$7	70	20% \$15 no ded/\$		\$30 no ded/\$60	no dod
Copays => OOP Maximum =>	\$3,500		\$3,00		\$33/\$/ \$7,35		\$15 no ded/\$ \$5,50		\$30 110 ded/ \$80 1 \$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	0	Yes		Y,550 Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$416.02	\$416.02	\$397.78	\$397.78	\$324.64	\$324.64	\$328.91	\$328.91	\$260.19	\$260.19
15	\$453.00	\$453.00	\$433.13	\$433.13	\$353.49	\$353.49	\$358.15	\$358.15	\$283.31	\$283.31
16	\$467.14	\$467.14	\$446.65	\$446.65	\$364.53	\$364.53	\$369.33	\$369.33	\$292.16	\$292.16
17	\$481.28	\$481.28	\$460.17	\$460.17	\$375.56	\$375.56	\$380.50	\$380.50	\$301.00	\$301.00
18	\$496.51	\$496.51	\$474.73	\$474.73	\$387.44	\$387.44	\$392.54	\$392.54	\$310.52	\$310.52
19	\$511.73	\$511.73	\$489.29	\$489.29	\$399.33	\$399.33	\$404.58	\$404.58	\$320.05	\$320.05
20	\$527.50	\$527.50	\$504.37	\$504.37	\$411.63	\$411.63	\$417.05	\$417.05	\$329.91	\$329.91
21	\$543.82	\$611.80	\$519.97	\$584.97	\$424.36	\$477.41	\$429.95	\$483.69	\$340.11	\$382.63
22	\$543.82	\$611.80	\$519.97	\$584.97	\$424.36	\$477.41	\$429.95	\$483.69	\$340.11	\$382.63
23	\$543.82	\$611.80	\$519.97	\$584.97	\$424.36	\$477.41	\$429.95	\$483.69	\$340.11	\$382.63
24	\$543.82	\$611.80	\$519.97	\$584.97	\$424.36	\$477.41	\$429.95	\$483.69	\$340.11	\$382.63
25	\$545.99	\$614.24	\$522.05	\$587.31	\$426.06	\$479.32	\$431.67	\$485.63	\$341.47	\$384.16
26	\$556.87	\$626.48	\$532.45	\$599.00	\$434.55	\$488.87	\$440.27	\$495.30	\$348.28	\$391.81
27	\$569.92	\$641.16	\$544.93	\$613.04	\$444.73	\$500.32	\$450.59	\$506.91	\$356.44	\$400.99
28	\$591.13	\$665.02	\$565.21	\$635.86	\$461.28	\$518.94	\$467.35	\$525.77	\$369.70	\$415.92
29	\$608.53	\$684.60	\$581.85	\$654.58	\$474.86	\$534.22	\$481.11	\$541.25	\$380.59	\$428.16
30	\$617.23	\$725.25	\$590.17	\$693.44	\$481.65	\$565.94	\$487.99	\$573.39	\$386.03	\$453.58
31	\$630.29	\$740.59	\$602.64	\$708.11	\$491.84	\$577.91	\$498.31	\$585.51	\$394.19	\$463.17
32	\$643.34	\$755.92	\$615.12	\$722.77	\$502.02	\$589.87	\$508.63	\$597.64	\$402.35	\$472.77
33	\$651.49	\$765.51	\$622.92	\$731.93	\$508.39	\$597.35	\$515.08	\$605.22	\$407.46	\$478.76
34	\$660.20	\$775.73	\$631.24	\$741.71	\$515.18	\$605.33	\$521.96	\$613.30	\$412.90	\$485.15
35	\$664.55	\$780.84	\$635.40	\$746.60	\$518.57	\$609.32	\$525.40	\$617.34	\$415.62	\$488.35
36	\$668.90	\$785.95	\$639.56	\$751.49	\$521.97	\$613.31	\$528.84	\$621.38	\$418.34	\$491.55
37	\$673.25	\$791.07	\$643.72	\$756.37	\$525.36	\$617.30	\$532.28	\$625.42	\$421.06	\$494.75
38	\$677.60	\$796.18	\$647.88	\$761.26	\$528.76	\$621.29	\$535.72	\$629.47	\$423.78	\$497.94
39	\$686.30	\$806.40	\$656.20	\$771.04	\$535.55	\$629.27	\$542.60	\$637.55	\$429.22	\$504.34
40	\$695.00	\$851.37	\$664.52	\$814.04	\$542.34	\$664.36	\$549.47	\$673.11	\$434.66	\$532.46
41	\$708.05	\$867.36	\$677.00	\$829.33	\$552.52	\$676.84	\$559.79	\$685.75	\$442.83	\$542.46
42	\$720.56	\$882.69	\$688.96	\$843.98	\$562.28	\$688.79	\$569.68	\$697.86	\$450.65	\$552.05
43	\$737.96	\$904.00	\$705.60	\$864.36	\$575.86	\$705.43	\$583.44	\$714.71	\$461.53	\$565.38
44	\$759.71	\$930.65	\$726.40	\$889.84	\$592.83	\$726.22	\$600.64	\$735.78	\$475.14	\$582.04
45	\$785.27	\$961.96	\$750.84	\$919.77	\$612.78	\$750.66	\$620.85	\$760.54	\$491.12	\$601.63
46	\$815.73	\$999.27	\$779.95	\$955.44	\$636.54	\$779.77	\$644.92	\$790.03	\$510.17	\$624.96
47	\$849.99	\$1,041.24	\$812.71	\$995.57	\$663.28	\$812.52	\$672.01	\$823.21	\$531.60	\$651.21
48	\$889.14	\$1,089.20	\$850.15	\$1,041.43	\$693.83	\$849.95	\$702.97	\$861.13	\$556.08	\$681.20
49	\$927.75	\$1,136.50	\$887.07	\$1,086.66	\$723.96	\$886.85	\$733.49	\$898.53	\$580.23	\$710.79
50	\$971.26	\$1,335.48	\$928.67	\$1,276.91	\$757.91	\$1,042.13	\$767.89	\$1,055.85	\$607.44	\$835.23
51	\$1,014.22	\$1,394.55	\$969.74	\$1,333.40	\$791.44	\$1,088.23	\$801.85	\$1,102.55	\$634.31	\$872.18
52	\$1,061.53	\$1,459.61	\$1,014.98	\$1,395.60	\$828.36	\$1,138.99	\$839.26	\$1,153.98	\$663.90	\$912.80
53	\$1,109.39	\$1,525.41	\$1,060.74	\$1,458.51	\$865.70	\$1,190.34	\$877.10	\$1,206.01	\$693.83	\$954.02
54	\$1,161.05	\$1,596.45	\$1,110.13	\$1,526.43	\$906.01	\$1,245.77	\$917.94	\$1,262.17	\$726.14	\$998.44
55	\$1,212.72	\$1,667.48	\$1,159.53	\$1,594.36	\$946.33	\$1,301.20	\$958.79	\$1,318.33	\$758.45	\$1,042.8
56	\$1,268.73	\$1,744.50	\$1,213.09	\$1,668.00	\$990.04	\$1,361.30	\$1,003.07	\$1,379.22	\$793.48	\$1,091.0
57	\$1,325.29	\$1,822.27	\$1,267.17	\$1,742.35	\$1,034.17	\$1,421.99	\$1,047.79	\$1,440.70	\$828.86	\$1,139.6
58	\$1,385.65	\$1,905.27	\$1,324.88	\$1,821.71	\$1,081.28	\$1,486.76	\$1,095.51	\$1,506.33	\$866.61	\$1,191.5
59	\$1,415.56	\$1,946.39	\$1,353.48	\$1,861.04	\$1,104.62	\$1,518.85	\$1,119.16	\$1,538.84	\$885.31	\$1,217.3
60	\$1,475.92	\$2,029.39	\$1,411.20	\$1,940.40	\$1,151.72	\$1,583.62	\$1,166.88	\$1,604.46	\$923.07	\$1,269.2
61	\$1,528.13	\$2,101.18	\$1,461.11	\$2,009.03	\$1,192.46	\$1,639.63	\$1,208.16	\$1,661.21	\$955.72	\$1,314.1
62	\$1,562.39	\$2,148.29	\$1,493.87	\$2,054.07	\$1,219.19	\$1,676.39	\$1,235.24	\$1,698.46	\$977.14	\$1,343.57
63	\$1,605.35	\$2,207.36	\$1,534.95	\$2,110.56	\$1,252.72	\$1,722.49	\$1,269.21	\$1,745.16	\$1,004.01	\$1,380.52
64+	\$1,631.46	\$2,243.25	\$1,559.91	\$2,144.87	\$1,273.08	\$1,750.50	\$1,289.85	\$1,773.54	\$1,020.33	\$1,402.97

12/24/2014

Company Name Market RATES FOR AGE 2	QCC Insurance Company Small Group 1, NON-TOBACCO USER, BY RATING AREA AND COUNTY				RATING AR	EA 1						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF								
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF								
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF								
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF								
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF								
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF								
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF								
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF								
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF								
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF								
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF								
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF								
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF								
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF								
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF								
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF								
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF								
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF								
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF								

**RATING AREA 3 RATING AREA 4** RATING AREA 2

**RATING AREA 5 RATING AREA 6** Elk Cameron Potter Bradford Carbon Clinton Lackawanna Luzerne Lycoming Monroe Pike Sullivan Monroe Pike Sullivan Susquehanna Tioga Wayne Wyoming Allegheny Armstrong Beaver Butler Fayette Greene Indiana Lawrence Washington Northampton Northampton Schuylkill

			RATING A	REA 7			RATING AF	REA 8				RATING AREA	9					
ylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
							\$543.82	\$543.82	\$543.82	\$543.82	\$543.82							
							\$519.97	\$519.97	\$519.97	\$519.97	\$519.97							
							\$424.36	\$424.36	\$424.36	\$424.36	\$424.36							
							\$429.95	\$429.95	\$429.95	\$429.95	\$429.95							
							\$340.11	\$340.11	\$340.11	\$340.11	\$340.11							
							\$468.87	\$468.87	\$468.87	\$468.87	\$468.87							
							\$388.12	\$388.12	\$388.12	\$388.12	\$388.12							
							\$449.74	\$449.74	\$449.74	\$449.74	\$449.74							
							\$324.14	\$324.14	\$324.14	\$324.14	\$324.14							
							\$328.89	\$328.89	\$328.89	\$328.89	\$328.89							
							\$364.76	\$364.76	\$364.76	\$364.76	\$364.76							
							\$247.43	\$247.43	\$247.43	\$247.43	\$247.43							
							\$264.77	\$264.77	\$264.77	\$264.77	\$264.77							
							\$413.55	\$413.55	\$413.55	\$413.55	\$413.55							
							\$409.71	\$409.71	\$409.71	\$409.71	\$409.71							
							\$292.86	\$292.86	\$292.86	\$292.86	\$292.86							
							\$307.07	\$307.07	\$307.07	\$307.07	\$307.07							
							\$364.76	\$364.76	\$364.76	\$364.76	\$364.76							
							\$303.63	\$303.63	\$303.63	\$303.63	\$303.63							

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name:	QCC Insurance Company
Market:	Small Group
Product:	РРО
Effective Date of Rates:	July 1,

July 1, 2018

Ending date of Rates: September 30, 2018

HIOS Plan ID (On Exchange)=>											
HIOS Plan ID (Off Exchange)=>	31609PA0	150025	31609PA0150	026	31609PA	0150027	31609PA01	50028	31609PA01	50029	
Plan Marketing Name =>	Personal Choice PPO Platinum	n Preferred \$10/\$20/\$150	Personal Choice PPO Platinum Pr	eferred \$20/\$40/\$150	Personal Choice PPO Gold	Preferred \$35/\$70/\$600	Personal Choice PPO Gold Class	sic\$1,000 \$15/\$30/80%	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%		
Form # =>	16884.WR-I	16884.WR-I Rev. 1.16 16884.WR-I Rev. 1.16			16884.WR-	l Rev. 1.16	16884.WR-I R	ev. 1.16	16884.WR-I Rev. 1.16		
Rating Area =>	8		8	8			8		8		
Network =>	Personal Choic	ce Network	Personal Choice N	letwork	Personal Cho	ice Network	Personal Choice	e Network	Personal Choice Network		
Metal =>	Platinu		Platinum			ld	Gold		Silver		
Deductible =>	\$0		\$0		\$(		\$1,000	)	\$3,00		
Coinsurance =>	0%		0%		09		20%		30%		
Copays =>	\$10/\$		\$20/\$40		\$35/		\$15 no ded/\$3		\$30 no ded/\$		
OOP Maximum =>	\$3,50		\$3,000		\$7,3		\$5,50	)	\$7,35		
Pediatric Dental (Yes/No) => Age Band	Yes Non-Tobacco	Tobacco	Yes Non-Tobacco	Tobacco	Ye Non-Tobacco	robacco	Yes Non-Tobacco	Tobacco	Yes Non-Tobacco	Tobacco	
0-14	\$422.66	\$422.66	\$404.12	\$404.12	\$329.81	\$329.81	\$334.16	\$334.16	\$264.34	\$264.34	
15	\$460.22	\$460.22	\$440.04	\$440.04	\$359.13	\$359.13	\$363.86	\$363.86	\$287.83	\$287.83	
16	\$474.59	\$474.59	\$453.78	\$453.78	\$370.34	\$370.34	\$375.22	\$375.22	\$296.82	\$296.82	
17	\$488.95	\$488.95	\$467.51	\$467.51	\$381.55	\$381.55	\$386.57	\$386.57	\$305.80	\$305.80	
18	\$504.42	\$504.42	\$482.30	\$482.30	\$393.62	\$393.62	\$398.80	\$398.80	\$315.47	\$315.47	
19	\$519.89	\$519.89	\$497.09	\$497.09	\$405.69	\$405.69	\$411.03	\$411.03	\$325.15	\$325.15	
20	\$535.92	\$535.92	\$512.41	\$512.41	\$418.20	\$418.20	\$423.70	\$423.70	\$335.17	\$335.17	
20	\$552.49	\$621.55	\$528.26	\$594.29	\$431.13	\$485.02	\$436.81	\$491.41	\$345.54	\$388.73	
22	\$552.49	\$621.55	\$528.26	\$594.29	\$431.13	\$485.02	\$436.81	\$491.41	\$345.54	\$388.73	
23	\$552.49	\$621.55	\$528.26	\$594.29	\$431.13	\$485.02	\$436.81	\$491.41	\$345.54	\$388.73	
24	\$552.49	\$621.55	\$528.26	\$594.29	\$431.13	\$485.02	\$436.81	\$491.41	\$345.54	\$388.73	
25	\$554.70	\$624.04	\$530.37	\$596.67	\$432.85	\$486.96	\$438.55	\$493.37	\$346.92	\$390.28	
26	\$565.75	\$636.47	\$540.94	\$608.56	\$441.48	\$496.66	\$447.29	\$503.20	\$353.83	\$398.06	
27	\$579.01	\$651.39	\$553.62	\$622.82	\$451.82	\$508.30	\$457.77	\$514.99	\$362.12	\$407.39	
28	\$600.56	\$675.63	\$574.22	\$646.00	\$468.64	\$527.22	\$474.81	\$534.16	\$375.60	\$422.55	
29	\$618.24	\$695.52	\$591.12	\$665.01	\$482.43	\$542.74	\$488.78	\$549.88	\$386.66	\$434.99	
30	\$627.08	\$736.82	\$599.58	\$704.50	\$489.33	\$574.97	\$495.77	\$582.53	\$392.18	\$460.82	
31	\$640.34	\$752.40	\$612.25	\$719.40	\$499.68	\$587.12	\$506.26	\$594.85	\$400.48	\$470.56	
32	\$653.60	\$767.98	\$624.93	\$734.30	\$510.03	\$599.28	\$516.74	\$607.17	\$408.77	\$480.30	
33	\$661.88	\$777.71	\$632.86	\$743.61	\$516.49	\$606.88	\$523.29	\$614.87	\$413.95	\$486.39	
34	\$670.72	\$788.10	\$641.31	\$753.54	\$523.39	\$614.99	\$530.28	\$623.08	\$419.48	\$492.89	
35	\$675.14	\$793.29	\$645.54	\$758.50	\$526.84	\$619.04	\$533.78	\$627.19	\$422.25	\$496.14	
36	\$679.56	\$798.49	\$649.76	\$763.47	\$530.29	\$623.09	\$537.27	\$631.29	\$425.01	\$499.39	
37	\$683.98	\$803.68	\$653.99	\$768.44	\$533.74	\$627.14	\$540.76	\$635.40	\$427.77	\$502.63	
38	\$688.40	\$808.87	\$658.21	\$773.40	\$537.19	\$631.20	\$544.26	\$639.50	\$430.54	\$505.88	
39	\$697.24	\$819.26	\$666.67	\$783.33	\$544.09	\$639.30	\$551.25	\$647.72	\$436.07	\$512.38	
40	\$706.08	\$864.95	\$675.12	\$827.02	\$550.98	\$674.96	\$558.24	\$683.84	\$441.60	\$540.95	
41	\$719.34	\$881.19	\$687.80	\$842.55	\$561.33	\$687.63	\$568.72	\$696.68	\$449.89	\$551.11	
42	\$732.05	\$896.76	\$699.95	\$857.43	\$571.25	\$699.78	\$578.77	\$708.99	\$457.84	\$560.85	
43	\$749.73	\$918.42	\$716.85	\$878.14	\$585.04	\$716.68	\$592.74	\$726.11	\$468.89	\$574.39	
44	\$771.83	\$945.49	\$737.98	\$904.03	\$602.29	\$737.80	\$610.22	\$747.52	\$482.71	\$591.33	
45	\$797.80	\$977.30	\$762.81	\$934.44	\$622.55	\$762.63	\$630.75	\$772.66	\$498.95	\$611.22	
46	\$828.74	\$1,015.20	\$792.39	\$970.68	\$646.70	\$792.20	\$655.21	\$802.63	\$518.31	\$634.92	
4/	\$863.54	\$1,057.84	\$825.67	\$1,011.45	\$673.86	\$825.47	\$682.73	\$836.34	\$540.07	\$661.59	
48	\$903.32	\$1,106.57	\$863.71	\$1,058.04	\$704.90	\$863.50	\$714.18	\$874.87 \$012.86	\$564.95	\$692.07 \$722.12	
49	\$942.55 \$986.75	\$1,154.62 \$1,256.78	\$901.21 \$943.47	\$1,103.99 \$1,297.28	\$735.51 \$770.00	\$901.00	\$745.19	\$912.86	\$589.49	\$722.12	
50 51	\$986.75	\$1,356.78 \$1,416.79	\$943.47 \$985.21	\$1,354.66	\$770.00 \$804.06	\$1,058.75 \$1,105.58	\$780.13 \$814.64	\$1,072.68 \$1,120.13	\$617.13 \$644.43	\$848.55 \$886.09	
51 52	\$1,030.39	\$1,416.79 \$1,482.88	\$985.21 \$1,031.17	\$1,354.66	\$804.06 \$841.57	\$1,105.58	\$814.64	\$1,120.13 \$1,172.38	\$674.49	\$886.05 \$927.42	
52	\$1,078.48	\$1,482.88 \$1,549.74	\$1,077.65	\$1,417.85	\$879.51	\$1,137.15	\$891.08	\$1,172.38	\$704.89	\$969.23	
54	\$1,127.08	\$1,621.91	\$1,127.84	\$1,550.78	\$920.46	\$1,265.64	\$932.58	\$1,223.24	\$704.89	\$969.23	
55	\$1,232.05	\$1,694.07	\$1,178.02	\$1,619.78	\$961.42	\$1,321.95	\$974.08	\$1,282.30	\$770.55	\$1,059.50	
56	\$1,288.96	\$1,772.32	\$1,232.43	\$1,694.60	\$1,005.83	\$1,383.01	\$1,019.07	\$1,359.35	\$806.14	\$1,108.44	
57	\$1,346.42	\$1,772.32	\$1,287.37	\$1,770.14	\$1,050.66	\$1,444.66	\$1,019.07	\$1,463.68	\$842.07	\$1,108.44	
58	\$1,340.42	\$1,935.65	\$1,346.01	\$1,850.76	\$1,098.52	\$1,510.46	\$1,004.49	\$1,403.08	\$880.43	\$1,210.59	
59	\$1,438.13	\$1,933.03	\$1,375.06	\$1,890.71	\$1,098.32	\$1,543.07	\$1,112.58	\$1,563.38	\$899.43	\$1,236.72	
60	\$1,499.46	\$2,061.76	\$1,433.70	\$1,971.34	\$1,170.09	\$1,608.87	\$1,137.00	\$1,630.05	\$937.79	\$1,289.46	
61	\$1,552.50	\$2,134.69	\$1,484.41	\$2,041.07	\$1,211.48	\$1,665.78	\$1,227.42	\$1,687.71	\$970.96	\$1,335.07	
62	\$1,587.31	\$2,182.54	\$1,517.69	\$2,086.83	\$1,238.64	\$1,703.13	\$1,254.94	\$1,725.54	\$992.73	\$1,365.00	
63	\$1,630.95	\$2,242.56	\$1,559.43	\$2,144.21	\$1,272.70	\$1,749.96	\$1,289.45	\$1,772.99	\$1,020.02	\$1,402.53	
64+	\$1,657.47	\$2,279.02	\$1,584.78	\$2,179.08	\$1,293.39	\$1,778.41	\$1,310.42	\$1,801.82	\$1,036.61	\$1,425.34	
- · ·	<i>+2,00,,</i>	<i>+2,2,3,02</i>	+ -,00 0	+_,2,0.00	+ _,	<i> </i>	+ -,	+ 1,001.02	+ 1,000.01	<i>+2</i> , 2010	

RATE PAGES

12/24/2014

Company Name Market RATES FOR AGE 2	QCC Insurance Company Small Group 1, NON-TOBACCO USER, BY RATING AREA AND COUNTY				RATING AR	EA 1						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF	,							
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF								
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF								
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF								
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF								
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF								
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF								
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF								
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF								
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF								
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF								
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF								
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF								
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF								
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF								
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF								
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF								
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF								
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF								

**RATING AREA 3 RATING AREA 4** RATING AREA 2

**RATING AREA 5 RATING AREA 6** Elk Cameron Potter Bradford Carbon Clinton Lackawanna Luzerne Lycoming Monroe Pike Sullivan Monroe Pike Sullivan Susquehanna Tioga Wayne Wyoming Allegheny Armstrong Beaver Butler Fayette Greene Indiana Lawrence Washington Northampton Northampton Schuylkill

	RATING A	REA 7			RATING AR	REA 8				RATING AREA	9					
ylkill Snyder Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
					\$552.49	\$552.49	\$552.49	\$552.49	\$552.49							
					\$528.26	\$528.26	\$528.26	\$528.26	\$528.26							
					\$431.13	\$431.13	\$431.13	\$431.13	\$431.13							
					\$436.81	\$436.81	\$436.81	\$436.81	\$436.81							
					\$345.54	\$345.54	\$345.54	\$345.54	\$345.54							
					\$476.35	\$476.35	\$476.35	\$476.35	\$476.35							
					\$394.31	\$394.31	\$394.31	\$394.31	\$394.31							
					\$456.91	\$456.91	\$456.91	\$456.91	\$456.91							
					\$329.31	\$329.31	\$329.31	\$329.31	\$329.31							
					\$334.13	\$334.13	\$334.13	\$334.13	\$334.13							
					\$370.58	\$370.58	\$370.58	\$370.58	\$370.58							
					\$251.38	\$251.38	\$251.38	\$251.38	\$251.38							
					\$268.99	\$268.99	\$268.99	\$268.99	\$268.99							
					\$420.15	\$420.15	\$420.15	\$420.15	\$420.15							
					\$416.24	\$416.24	\$416.24	\$416.24	\$416.24							
					\$297.53	\$297.53	\$297.53	\$297.53	\$297.53							
					\$311.97	\$311.97	\$311.97	\$311.97	\$311.97							
					\$370.58	\$370.58	\$370.58	\$370.58	\$370.58							
					\$308.47	\$308.47	\$308.47	\$308.47	\$308.47							

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name:	QCC Insurance Company						
Market: Product:	Small Group PPO						
Effective Date of Rates:	October	1, 2018	En	ding date of Rates:	December	<sup>,</sup> 31, 2018	
		·				·	
HIOS Plan ID (On Exchange)=>	24.0000	450005	24 6000 4 04	F0000	24 600 54	0450007	24 6 2 2 2
HIOS Plan ID (Off Exchange)=>	31609PA(		31609PA01		31609PA		31609PA
Plan Marketing Name =>	Personal Choice PPO Platinu		Personal Choice PPO Platinum		Personal Choice PPO Gold		Personal Choice PPO Gold C
Form # =>	16884.WR-I	Rev. 1.16	16884.WR-I R	(ev. 1.16	16884.WR-	I Rev. 1.16	16884.WR-
Rating Area =>	8 Demonstal Char	a Network	8 Demonsul Chasia	- Ni strussula	8 Demonstal Cha	i	2 Demonstal Cha
Network =>	Personal Cho		Personal Choice		Personal Cho		Personal Chc
Metal => Deductible =>	Platir \$0		Platinu	m	Go \$(		Gc
Coinsurance =>			\$0\$0\$0		ېنې 09		\$1,1 20
	\$10/		\$20/\$4	10	\$35/		20 \$15 no ded/
Copays => OOP Maximum =>			\$20/\$4		\$33/ \$7,3		\$15 110 ded/ \$5,!
Pediatric Dental (Yes/No) =>		\$3,500 Yes					<u>پې پې پ</u>
Age Band	Non-Tobacco	Tobacco	Yes Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0-14	\$429.40	\$429.40	\$410.56	\$410.56	\$335.07	\$335.07	\$339.48
15	\$467.56	\$467.56	\$447.06	\$447.06	\$364.86	\$364.86	\$369.66
16	\$482.16	\$482.16	\$461.01	\$461.01	\$376.25	\$376.25	\$381.20
17	\$496.75	\$496.75	\$474.97	\$474.97	\$387.63	\$387.63	\$392.74
18	\$512.47	\$512.47	\$489.99	\$489.99	\$399.90	\$399.90	\$405.16
19	\$528.18	\$528.18	\$505.02	\$505.02	\$412.16	\$412.16	\$417.59
20	\$544.46	\$544.46	\$520.58	\$520.58	\$424.86	\$424.86	\$430.46
21	\$561.30	\$631.46	\$536.68	\$603.77	\$438.00	\$492.76	\$443.77
22	\$561.30	\$631.46	\$536.68	\$603.77	\$438.00	\$492.76	\$443.77
23	\$561.30	\$631.46	\$536.68	\$603.77	\$438.00	\$492.76	\$443.77
24	\$561.30	\$631.46	\$536.68	\$603.77	\$438.00	\$492.76	\$443.77
25	\$563.55	\$633.99	\$538.83	\$606.19	\$439.76	\$494.73	\$445.55
26	\$574.77	\$646.62	\$549.57	\$618.26	\$448.52	\$504.58	\$454.42
27	\$588.24	\$661.77	\$562.45	\$632.75	\$459.03	\$516.41	\$465.07
28	\$610.13	\$686.40	\$583.38	\$656.30	\$476.11	\$535.63	\$482.38
29	\$628.10	\$706.61	\$600.55	\$675.62	\$490.13	\$551.39	\$496.58
30	\$637.08	\$748.56	\$609.14	\$715.74	\$497.14	\$584.13	\$503.68
31	\$650.55	\$764.39	\$622.02	\$730.87	\$507.65	\$596.49	\$514.33
32	\$664.02	\$780.22	\$634.90	\$746.01	\$518.16	\$608.84	\$524.98
33	\$672.44	\$790.12	\$642.95	\$755.46	\$524.73	\$616.56	\$531.64
34	\$681.42	\$800.67	\$651.54	\$765.55	\$531.74	\$624.79	\$538.74
35	\$685.91	\$805.94	\$655.83	\$770.60	\$535.24	\$628.91	\$542.29
36	\$690.40	\$811.22	\$660.12	\$775.64	\$538.75	\$633.03	\$545.84
37	\$694.89	\$816.50	\$664.42	\$780.69	\$542.25	\$637.14	\$549.39
38	\$699.38	\$821.77	\$668.71	\$785.73	\$545.75	\$641.26	\$552.94
39	\$708.36	\$832.32	\$677.30	\$795.82	\$552.76	\$649.50	\$560.04
40	\$717.34	\$878.74	\$685.88	\$840.21	\$559.77	\$685.72	\$567.14
41	\$730.81	\$895.25	\$698.76	\$855.99	\$570.28	\$698.60	\$577.79
42	\$743.72	\$911.06	\$711.11	\$871.11	\$580.36	\$710.94	\$588.00
43	\$761.69	\$933.06	\$728.28	\$892.14	\$594.37	\$728.11	\$602.20
44	\$784.14	\$960.57	\$749.75	\$918.44	\$611.89	\$749.57	\$619.95
45	\$810.52	\$992.88	\$774.97	\$949.34	\$632.48	\$774.79	\$640.80
46	\$841.95	\$1,031.39	\$805.03	\$986.16	\$657.01	\$804.83	\$665.66
47	\$877.31	\$1,074.71	\$838.84	\$1,027.58	\$684.60	\$838.64	\$693.61
48	\$917.73	\$1,124.22	\$877.48	\$1,074.91	\$716.14	\$877.27	\$725.56
49	\$957.58	\$1,173.03	\$915.58	\$1,121.59	\$747.24	\$915.36	\$757.07

		. ,					
49	\$957.58	\$1,173.03	\$915.58	\$1,121.59	\$747.24	\$915.36	\$757.07
50	\$1,002.48	\$1,378.41	\$958.52	\$1,317.96	\$782.28	\$1,075.63	\$792.57
51	\$1,046.83	\$1,439.39	\$1,000.92	\$1,376.26	\$816.88	\$1,123.21	\$827.63
52	\$1,095.66	\$1,506.53	\$1,047.61	\$1,440.46	\$854.99	\$1,175.61	\$866.24
53	\$1,145.05	\$1,574.45	\$1,094.84	\$1,505.40	\$893.53	\$1,228.60	\$905.29
54	\$1,198.38	\$1,647.77	\$1,145.82	\$1,575.51	\$935.14	\$1,285.82	\$947.45
55	\$1,251.70	\$1,721.09	\$1,196.81	\$1,645.61	\$976.75	\$1,343.03	\$989.61
56	\$1,309.51	\$1,800.58	\$1,252.09	\$1,721.62	\$1,021.87	\$1,405.07	\$1,035.32
57	\$1,367.89	\$1,880.85	\$1,307.90	\$1,798.36	\$1,067.42	\$1,467.70	\$1,081.47
58	\$1,430.19	\$1,966.52	\$1,367.47	\$1,880.28	\$1,116.04	\$1,534.55	\$1,130.73
59	\$1,461.07	\$2,008.97	\$1,396.99	\$1,920.86	\$1,140.13	\$1,567.67	\$1,155.13
60	\$1,523.37	\$2,094.63	\$1,456.56	\$2,002.77	\$1,188.75	\$1,634.53	\$1,204.39
61	\$1,577.26	\$2,168.73	\$1,508.08	\$2,073.62	\$1,230.79	\$1,692.34	\$1,247.00
62	\$1,612.62	\$2,217.35	\$1,541.90	\$2,120.11	\$1,258.39	\$1,730.28	\$1,274.95
63	\$1,656.96	\$2,278.32	\$1,584.29	\$2,178.40	\$1,292.99	\$1,777.86	\$1,310.01
64+	\$1,683.90	\$2,315.37	\$1,610.04	\$2,213.83	\$1,314.00	\$1,806.77	\$1,331.31

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	0150028	31609PA	0150029	31609PA	A0150030	31609PA	0150031
Plan Marketing Name =>	lassic\$1,000 \$15/\$30/80%	Personal Choice PPO Silver			inum HSA-50 \$1,600/100%	Personal Choice PPO Go	
Form # =>	I Rev. 1.16	16884.WR-			-I Rev. 1.16	16884.WR	
Rating Area =>	В	8	3		8	8	3
Network =>	pice Network	Personal Cho	oice Network	Personal Ch	oice Network	Personal Cho	pice Network
Metal =>	old	Silv			inum	Go	
Deductible =>	000	\$3,	000		,600	\$2,	
Coinsurance =>	%	30			)%	10	
Copays =>	(\$30 no ded	\$30 no ded/	/\$60 no ded	\$0 aft	ter ded	10% af	ter ded
OOP Maximum =>	500	\$7,3		•	,650	\$6,	650
Pediatric Dental (Yes/No) =>	es	Ye		Ŷ	/es	Y	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$339.48	\$268.55	\$268.55	\$370.22	\$370.22	\$306.46	\$306.46
15	\$369.66	\$292.42	\$292.42	\$403.13	\$403.13	\$333.70	\$333.70
16	\$381.20	\$301.55	\$301.55	\$415.71	\$415.71	\$344.11	\$344.11
17	\$392.74	\$310.68	\$310.68	\$428.29	\$428.29	\$354.53	\$354.53
18	\$405.16	\$320.51	\$320.51	\$441.84	\$441.84	\$365.74	\$365.74
19	\$417.59	\$330.33	\$330.33	\$455.39	\$455.39	\$376.96	\$376.96
20	\$430.46	\$340.52	\$340.52	\$469.43	\$469.43	\$388.58	\$388.58
21	\$499.24	\$351.05	\$394.93	\$483.95	\$544.44	\$400.60	\$450.67
22	\$499.24	\$351.05	\$394.93	\$483.95	\$544.44	\$400.60	\$450.67
23	\$499.24	\$351.05	\$394.93	\$483.95	\$544.44	\$400.60	\$450.67
24	\$499.24	\$351.05	\$394.93	\$483.95	\$544.44	\$400.60	\$450.67
25	\$501.24	\$352.45	\$396.51	\$485.88	\$546.62	\$402.20	\$452.47
26	\$511.22	\$359.47	\$404.41	\$495.56	\$557.51	\$410.21	\$461.49
27	\$523.21	\$367.90	\$413.88	\$507.18	\$570.57	\$419.83	\$472.30
28	\$542.68	\$381.59	\$429.29	\$526.05	\$591.81	\$435.45	\$489.88
29	\$558.65	\$392.82	\$441.92	\$541.54	\$609.23	\$448.27	\$504.30
30	\$591.82	\$398.44	\$468.16	\$549.28	\$645.40	\$454.68	\$534.25
31	\$604.34	\$406.86	\$478.06	\$560.89		\$464.29	\$545.54
32	\$616.85	\$415.29	\$487.96	\$572.51	\$672.70	\$473.91	\$556.84
33	\$624.67	\$420.55	\$494.15	\$579.77	\$681.23	\$479.91	\$563.90
34	\$633.02	\$426.17	\$500.75	\$587.51	\$690.32	\$486.32	\$571.43
35	\$637.19	\$428.98	\$504.05	\$591.38	\$694.87	\$489.53	\$575.20
36	\$641.36	\$431.79	\$507.35	\$595.25		\$492.73	\$578.96
37	\$645.53	\$434.60	\$510.65	\$599.13	\$703.97	\$495.94	\$582.73
38	\$649.70	\$437.40	\$513.95	\$603.00	\$708.52	\$499.14	\$586.49
39	\$658.05	\$443.02	\$520.55	\$610.74	\$717.62	\$505.55	\$594.02
40	\$694.74	\$448.64	\$549.58	\$618.48	\$757.64	\$511.96	\$627.15
41	\$707.79	\$457.06	\$559.90	\$630.10	\$771.87	\$521.58	\$638.93
42	\$720.29	\$465.14	\$569.79	\$641.23		\$530.79	\$650.22
43	\$737.69	\$476.37	\$583.55	\$656.71	\$804.48	\$543.61	\$665.92
44	\$759.44	\$490.41	\$600.76	\$676.07	\$828.19	\$559.63	\$685.55
45	\$784.99	\$506.91	\$620.97	\$698.82	\$856.05	\$578.46	\$708.61
46	\$815.43	\$526.57	\$645.05	\$725.92	\$889.25	\$600.89	\$736.10
47	\$849.68	\$548.69 \$572.06	\$672.14 \$702.10	\$756.41 \$701.25		\$626.13 \$654.08	\$767.01
48	\$888.82	\$573.96	\$703.10 \$722.64	\$791.25	\$969.28	\$654.98 \$682.42	\$802.34
49	\$927.41 \$1.080.70	\$598.89 \$626.07	\$733.64	\$825.61	\$1,011.37	\$683.42 \$715.47	\$837.19
50	\$1,089.79 \$1,127.00	\$626.97 \$654.70	\$862.08	\$864.33	\$1,188.45	\$715.47 \$747.11	\$983.76
51	\$1,137.99 \$1,101.08	\$654.70 \$685.24	\$900.22	\$902.56	\$1,241.02	\$747.11 \$781.06	\$1,027.28
52	\$1,191.08 \$1,244.78	\$685.24 \$716.14	\$942.21 \$984.69	\$944.66 \$987.25	\$1,298.91 \$1,357.47	\$781.96 \$817.22	\$1,075.20 \$1,123.67
53 54	\$1,244.78 \$1,302.74	\$716.14 \$749.48	\$984.69 \$1,030.54	\$987.25 \$1,033.22	\$1,357.47 \$1,420.68	\$817.22 \$855.27	\$1,123.67 \$1,176.00
	\$1,302.74 \$1,360.71	\$749.48 \$782.83	\$1,030.54 \$1,076.40	\$1,033.22	\$1,420.68	\$855.27 \$893.33	\$1,176.00 \$1,228.33
55 56	\$1,360.71	\$782.83 \$818.99	\$1,076.40 \$1,126.11	\$1,079.20		\$893.33 \$934.59	\$1,228.33 \$1,285.06
50	\$1,423.56	\$818.99	\$1,126.11 \$1,176.31	\$1,129.05	\$1,552.44 \$1,621.64	\$934.59 \$976.25	\$1,285.06 \$1,342.35
	\$1,487.02 \$1,554.75	\$855.50 \$894.47	\$1,176.31 \$1,229.89	\$1,179.38 \$1,233.09	\$1,621.64 \$1,695.51	\$976.25 \$1,020.72	\$1,342.35 \$1,403.49
58 59	\$1,554.75 \$1,588.31	\$894.47 \$913.77	\$1,229.89 \$1,256.44	\$1,233.09 \$1,259.71	\$1,695.51 \$1,732.10	\$1,020.72	\$1,403.49 \$1,433.78
60	\$1,588.31	\$913.77 \$952.74	\$1,256.44 \$1,310.02	\$1,259.71 \$1,313.43	\$1,732.10	\$1,042.75	\$1,433.78 \$1,494.93
61	\$1,656.04 \$1,714.62	\$952.74 \$986.44	\$1,310.02	\$1,313.43 \$1,359.89	\$1,805.97 \$1,869.85	\$1,087.22 \$1,125.68	\$1,494.93 \$1,547.80
62	\$1,753.06	\$980.44 \$1,008.56	\$1,356.36	\$1,359.89	\$1,809.85	\$1,125.88 \$1,150.91	\$1,582.51
63	\$1,753.06	\$1,008.56	\$1,388.77 \$1,424.90	\$1,390.38		\$1,150.91 \$1,182.56	\$1,582.51 \$1,626.02
64+	\$1,801.26	\$1,030.29	\$1,424.90	\$1,428.61 \$1,451.84		\$1,182.56 \$1,201.79	\$1,652.46
	φ <sub>1</sub> ,050.55	γ±,000.14	ŢŢ, <del>ŢŢ</del> 0.07	,+,+,∪1.04	0.20 <i>.</i> 20	Υ <u>1,201.7</u> 3	Υ±,002.40
	1				I		

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	31609PA	0150032	31609PA	0150033	31609PA	0150034	31609PA
Plan Marketing Name =>	Personal Choice PPO Go	ld HSA-0 \$1,900/100%	Personal Choice PPO Go	old HSA-50 \$2,650/60%	Personal Choice PPO Si	lver HSA-0 \$2,100/70%	Personal Choice PPO Si
Form # =>	16884.WR-	l Rev. 1.16	16884.WR-	l Rev. 1.16	16884.WR-	-I Rev. 1.16	16884.WR
Rating Area =>	8		٤	3	٤	<b>,</b>	2
Network =>	Personal Cho		Personal Cho		Personal Cho		Personal Cho
Metal =>	Go		Go		Silv		Sil
Deductible =>	\$1,9		\$2,0			100	\$2,
Coinsurance =>	0% \$0 afte		40 40% aft		30 30% aft		10 10% af
Copays => OOP Maximum =>	\$6,6		40% all \$6,			650	10% al
Pediatric Dental (Yes/No) =>	Ye					es	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0-14	\$355.11	\$355.11	\$255.94	\$255.94	\$259.69	\$259.69	\$288.01
15	\$386.67	\$386.67	\$278.69	\$278.69	\$282.77	\$282.77	\$313.61
16	\$398.74	\$398.74	\$287.39	\$287.39	\$291.60	\$291.60	\$323.40
17	\$410.81	\$410.81	\$296.09	\$296.09	\$300.42	\$300.42	\$333.19
18	\$423.81	\$423.81	\$305.46	\$305.46	\$309.93	\$309.93	\$343.73
19	\$436.81	\$436.81	\$314.83	\$314.83	\$319.43	\$319.43	\$354.27
20	\$450.27 \$464.20	\$450.27 \$522.22	\$324.53 \$334.56	\$324.53	\$329.28	\$329.28	\$365.19 \$376.49
21 22	\$464.20 \$464.20	\$522.22 \$522.22	\$334.56 \$334.56	\$376.39 \$376.39	\$339.46 \$339.46	\$381.89 \$381.89	\$376.49
22	\$464.20	\$522.22	\$334.56	\$376.39	\$339.40	\$381.89	\$376.49
23	\$464.20	\$522.22	\$334.56	\$376.39	\$339.46	\$381.89	\$376.49
25	\$466.05	\$524.31	\$335.90	\$377.89	\$340.82	\$383.42	\$377.99
26	\$475.34	\$534.75	\$342.59	\$385.42	\$347.61	\$391.06	\$385.52
27	\$486.48	\$547.29	\$350.62	\$394.45	\$355.75	\$400.22	\$394.56
28	\$504.58	\$567.65	\$363.67	\$409.13	\$368.99	\$415.12	\$409.24
29	\$519.43	\$584.36	\$374.38	\$421.18	\$379.85	\$427.34	\$421.29
30	\$526.86	\$619.06	\$379.73	\$446.18	\$385.29	\$452.71	\$427.31
31	\$538.00	\$632.15	\$387.76	\$455.62	\$393.43	\$462.28	\$436.35
32	\$549.14	\$645.24	\$395.79	\$465.05	\$401.58	\$471.86	\$445.38
33	\$556.11	\$653.42	\$400.81	\$470.95	\$406.67	\$477.84	\$451.03
34	\$563.53	\$662.15	\$406.16	\$477.24	\$412.10	\$484.22	\$457.05
35	\$567.25 \$570.96	\$666.51 \$670.88	\$408.84 \$411.51	\$480.38 \$483.53	\$414.82 \$417.53	\$487.41 \$490.60	\$460.07 \$463.08
36 37	\$574.67	\$675.24	\$411.51	\$486.67	\$417.55	\$490.80	\$465.08
38	\$578.39	\$679.60	\$416.87	\$489.82	\$422.97	\$496.99	\$469.10
39	\$585.81	\$688.33	\$422.22	\$496.11	\$428.40	\$503.37	\$475.12
40	\$593.24	\$726.72	, \$427.57	\$523.78	\$433.83	\$531.44	\$481.15
41	\$604.38	\$740.37	\$435.60	\$533.61	\$441.98	\$541.42	\$490.18
42	\$615.06	\$753.45	\$443.30	\$543.04	\$449.78	\$550.98	\$498.84
43	\$629.91	\$771.64	\$454.00	\$556.16	\$460.65	\$564.29	\$510.89
44	\$648.48	\$794.39	\$467.39	\$572.55	\$474.22	\$580.93	\$525.95
45	\$670.30	\$821.11	\$483.11	\$591.81	\$490.18	\$600.47	\$543.65
46	\$696.29	\$852.96	\$501.85	\$614.76	\$509.19	\$623.76	\$564.73
47	\$725.54	\$888.78 \$020.72	\$522.92 \$547.01	\$640.58 \$670.00	\$530.57 \$555.02	\$649.95 \$670.80	\$588.45 \$615 55
48 49	\$758.96 \$791.92	\$929.72 \$970.10	\$547.01 \$570.77	\$670.09 \$699.19	\$555.02 \$579.12	\$679.89 \$709.42	\$615.55 \$642.28
49 50	\$791.92 \$829.05	\$970.10 \$1,139.95	\$570.77 \$597.53	\$821.61	\$606.27	\$709.42 \$833.63	\$672.40
51	\$865.72	\$1,139.35	\$623.96	\$857.95	\$633.09	\$853.05	\$702.15
52	\$906.11	\$1,245.90	\$653.07	\$897.97	\$662.62	\$911.11	\$734.90
53	\$946.96	\$1,302.07	\$682.51	\$938.45	\$692.50	\$952.18	\$768.03
54	\$991.06	\$1,362.70	\$714.30	\$982.16	\$724.75	\$996.53	\$803.80
55	\$1,035.16	\$1,423.34	\$746.08	\$1,025.86	\$756.99	\$1,040.87	\$839.56
56	\$1,082.97	\$1,489.08	\$780.54	\$1,073.24	\$791.96	\$1,088.94	\$878.34
57	\$1,131.24	\$1,555.46	\$815.33	\$1,121.09	\$827.26	\$1,137.49	\$917.50
58	\$1,182.77	\$1,626.31	\$852.47	\$1,172.15	\$864.94	\$1,189.30	\$959.29
59	\$1,208.30	\$1,661.41	\$870.87	\$1,197.45	\$883.61	\$1,214.97	\$979.99
60 61	\$1,259.83	\$1,732.26	\$908.01	\$1,248.51	\$921.29 ¢052.88	\$1,266.78	\$1,021.78
61	\$1,304.39	\$1,793.53 \$1,822.74	\$940.13 \$061.20	\$1,292.67	\$953.88 \$075.27	\$1,311.59	\$1,057.92
62	\$1,333.63	\$1,833.74	\$961.20 \$987.64	\$1,321.66	\$975.27	\$1,340.99 \$1,277.87	\$1,081.64
63 64+	\$1,370.30 \$1,392.59	\$1,884.17 \$1,914.80	\$987.64 \$1,003.68	\$1,358.00 \$1,380.08	\$1,002.08 \$1,018.38	\$1,377.87 \$1,400.27	\$1,111.39 \$1,129.46
U+1	τ,372.37	4.0Uجريد <i>ې</i>	φ±,003.06	00.00 <sub>,1</sub> ç	γ1,010.30	ې 1,400.27	Υ <b>1,12</b> 7.40
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IDDP entit (DIF Transport         IDD200         IDD2000         IDD200         IDD2000 <th>HIOS Plan ID (On Exchange)=&gt;</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	HIOS Plan ID (On Exchange)=>							
Immery Impact of the stand one of t		0150035	31609PA	0150036	31609PA	0150037	31609PA	0150039
Immery Impact of the stand one of t		ver HSA-0 \$2,700/90%						
Ibing Are->         I         I         I         I         I           Network         Network         Network         Network         Network         Column           Network         Network         Network         Network         Column         Column           Object         Network         Network         Network         Column         Column           Object         Software         Software         Software         Software         Software           Object         Software         Software         Software         Software         Software         Software           Object         Software         Software         Software         Software         Software         Software         Software           Object         Software         Software         Software         Software         Software         Software         Software           15         Software								
Hear all of the stand basePresal 0		8						
		bice Network	Personal Cho	ice Network	Personal Cho	oice Network	Personal Cho	ice Network
Deductibe ≫         №         55,00         05,00         05,00         05,00         05,00           Constances         Kr del         566 dthr ded         50,00         50,00         50,00           Mole         Kr del         50,00         Kr del         50,00         50,00           Mole         Varianti Marcia         Varianti Marcia         Varianti Marcia         50,00         Tolexce         Non-Tolexce         Tolexce								
Object of the second								
Oppuge >>         irred         50% attr det         93 attr det         94 attr det <th< td=""><td>Coinsurance =&gt;</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Coinsurance =>							
000 Maximum ™         50         56.00         56.00         76.00         76.00           001x01 Extell(rely0) > t         0         Non 166cco         Tobacco         Non 166cco         Tobacco         Non 766cco         Non 766c			50% aft	er ded			Ś0 afte	er ded
Pediatric bend (%:fig.1)         Totaxcs         Nov Taxcs         Nov Taxcs         Nov Taxcs         Nov Taxcs         Nov Taxcs           0.14         078.01         \$195.57         \$195.57         \$195.57         \$177.10         \$107.05         \$107.					•			
Age bard         Tokacov         Tokacov         Tokacov         Source to         Sourc								
15         53.13.6.1         52.27.4         52.27.4         52.27.6         53.85.86         53.85.86           17         53.83.10         52.76.0         57.40.0         57.41.8         57.41.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8 </th <th></th> <th>Tobacco</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>		Tobacco						
15         53.13.6.1         52.27.4         52.27.4         52.27.6         53.85.86         53.85.86           17         53.83.10         52.76.0         57.40.0         57.41.8         57.41.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8         57.47.8         57.84.8 </td <td>0-14</td> <td>\$288.01</td> <td>\$195.37</td> <td>\$195.37</td> <td>\$209.06</td> <td>\$209.06</td> <td>\$326.54</td> <td>\$326.54</td>	0-14	\$288.01	\$195.37	\$195.37	\$209.06	\$209.06	\$326.54	\$326.54
16         5323.00         521.03         521.03         522.07         538.66         538.66           17         533.37         523.37         523.37         523.17         537.76           18         534.37         523.37         523.37         523.18         525.16         538.67         538.77           19         536.37         520.37         527.17         538.98         538.98         518.67           21         533.53         527.53         527.71         538.98         518.98         518.99           21         573.53         525.53         527.71         538.67         574.28         594.02           23         574.33         527.53         527.71         538.67         574.28         594.02           24         574.53         525.53         527.71         538.67         574.28         594.02           25         542.54         525.54         527.71         538.67         574.85         594.02           26         543.54         537.91         538.64         537.91         538.64         537.93           27         548.48         544.74         539.01         538.64         537.93         538.64         537.93 <t< td=""><td>15</td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$355.56</td></t<>	15							\$355.56
17         533.3         528.02         524.03	16	\$323.40	\$219.38	\$219.38	\$234.75	\$234.75	\$366.66	
19         S36.72         S40.32         S40.32         S57.16         S37.16         S40.16           12         S42.35         S23.33         S23.73         S27.32         S30.74         S42.65         S44.04           12         S42.35         S23.33         S27.73         S30.74         S42.65         S46.05         S460.25           13         S42.35         S23.34         S27.73         S30.74         S46.65         S460.25           14         S42.35         S23.54         S27.74         S30.74         S46.65         S460.25           15         S42.55         S23.54         S27.76         S30.74         S40.55         S460.25           15         S42.55         S23.54         S27.66         S31.123         S30.76         S30.17         S463.85         S51.95         S30.17	17	\$333.19			\$241.85	\$241.85	\$377.76	\$377.76
19         S36.72         S40.32         S40.32         S57.16         S37.16         S40.16           12         S42.35         S23.33         S23.73         S27.32         S30.74         S42.65         S44.04           12         S42.35         S23.33         S27.73         S30.74         S42.65         S46.05         S460.25           13         S42.35         S23.34         S27.73         S30.74         S46.65         S460.25           14         S42.35         S23.54         S27.74         S30.74         S46.65         S460.25           15         S42.55         S23.54         S27.76         S30.74         S40.55         S460.25           15         S42.55         S23.54         S27.66         S31.123         S30.76         S30.17         S463.85         S51.95         S30.17	18	\$343.73	\$233.17	\$233.17	\$249.51	\$249.51	\$389.71	\$389.71
10         3467.19         547.77         557.72         377.88         576.88         541.40           12         542.85         527.31         527.32         537.44         536.85         536.86           12         542.85         527.33         527.31         527.38         537.44         536.85         538.82           14         542.85         53.83         527.31         527.38         530.74         536.85         538.82           15         542.84         538.44         528.45         538.82         538.82         538.82         538.82           16         544.43         528.45         538.81         538.80         538.82         538.83         538.82         538.83         538.84         538.83         538.83 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$401.66</td>								\$401.66
1         643.35         3973.3         5773.28         3070.44         548.05         5480.20           23         542.35         5253.30         5227.31         5273.28         300.44         548.02         5480.20           24         543.35         5253.30         5273.31         5273.28         300.44         548.65         5480.20           25         543.57         525.53         5273.31         5273.28         5300.44         548.65         5480.20           25         543.57         525.54         5274.30         577.84         530.64         532.20         548.13         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         548.21         558.21 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$414.04</td>								\$414.04
22         \$493.55         \$595.39         \$587.31         \$577.38         \$307.44         \$496.65         \$880.70           24         \$423.55         \$555.39         \$587.31         \$577.38         \$307.44         \$456.55         \$588.70           25         \$453.51         \$525.41         \$258.41         \$288.70         \$314.82         \$497.85         \$588.70           26         \$458.31         \$561.52         \$259.40         \$378.76         \$314.82         \$497.85         \$588.71           26         \$458.31         \$507.64         \$301.31         \$378.66         \$334.45         \$447.85         \$588.72           28         \$470.36         \$577.05         \$311.31         \$308.65         \$344.45         \$443.86         \$573.45           30         \$502.07         \$288.67         \$311.31         \$308.46         \$373.87         \$544.66         \$573.45           31         \$503.37         \$300.15         \$314.64         \$307.38         \$373.87         \$544.66         \$578.45         \$588.77           32         \$503.37         \$300.55         \$314.64         \$307.38         \$378.48         \$501.46         \$588.77           33         \$513.46         \$337.55         \$3								\$480.20
23         9423.55         5253.39         5287.21         5272.20         5307.44         9406.65         5400.20           24         9423.25         5253.39         3287.41         5272.20         5307.44         9408.65         5480.20           25         943.51         1256.41         5284.40         527.43         5308.67         5408.55         5481.21           27         9544.38         3207.60         6313.10         1578.40         5314.19         5447.34         5507.54           37         9546.33         527.60         6313.10         578.40         5314.19         5447.34         5507.58           38         950.09         5288.66         5310.59         5304.19         5344.03         5477.64         5507.23           31         9512.71         2538.59         5336.49         5312.73         5349.49         5349.49         5349.49         5349.49         5369.40         5327.29         5309.47         5308.42         5309.47         5308.42         5309.47         5309.42         5309.40         5327.39         5309.46         5333.45         5309.40         5327.39         5309.46         5333.45         5309.46         5314.31         5806.20         5309.46         5309.46 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$480.20</td></td<>								\$480.20
24         9423 55         9253 33         9267.31         9272.25         937.44         9406.65         9480.25           25         9233 7.1         9236.64         9240.10         9270.84         9318.67         9313.73         9503.27           26         933 7.1         9236.54         9201.01         9228.86         9322.20         944.35         9503.22           27         9343.85         927.05         9313.11         9397.06         9344.31         946.39         9513.73           28         9640.39         927.87         9313.11         9397.06         9344.45         9464.47         9564.23           30         9507.09         9288.67         9334.96         9323.29         9334.45         9484.47         9564.23           31         9517.27         930.55         931.01         934.45         9314.21         9560.24         9363.24         9314.21         9364.45         9364.24         9360.24         9364.24         9360.24         9364.24         9360.24         9364.24         9360.24         9364.24         9360.24         9364.24         9364.24         9360.24         9364.24         9360.24         9364.24         9360.24         9364.24         9366.24         9366.27         9								\$480.20
25         9423 24         9326.41         9228.45         9274.32         9336.87         9428.55         9320.72           77         5443.88         5377.64         5301.10         5786.40         532.20         5443.74         6501.20           72         5443.88         5377.60         5312.13         5270.00         5334.19         544.73         6502.20           20         577.20         5288.58         5310.50         5336.80         5344.03         5477.66         5323.53           31         5512.71         5288.58         5314.79         532.23         5378.67         5508.50         5338.91         5378.63         5388.92         5388.52         5388.92         5387.87         550.65         538.93         551.31         5606.20         551.33         550.20         550.61         551.34         5606.20         551.61         550.62         550.60         553.89         533.89         533.89         533.89         550.23         550.61         550.20         550.61         550.20         550.61         550.20         550.61         550.20         550.61         550.20         550.61         550.20         550.61         550.20         550.61         550.20         550.61         550.20         550.61 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$480.20</td>								\$480.20
26         433.71         322.132         327.40         327.84         543.70         543.70           27         544.38         527.76         531.21         526.60         532.20         544.34         550.21           28         546.03         527.76         531.21         529.76         531.41         545.98         552.19           30         550.20         528.78         531.01         530.70         536.44         586.72           31         551.71         549.49         531.71         537.93         550.96         553.33           32         553.32         530.02         538.49         537.76         538.02         551.93           34         553.70         531.04         538.41         538.71         538.94         552.52         552.62         556.83           34         553.70         531.04         538.41         538.32         539.95         552.62         556.83         5	25							
289403.99277.003312.31297.06334.19940.89921.2929947.35526.78330.013305.90534.45544.47559.27309500.095289.80330.773316.73532.24554.45544.47559.2731532.20535.23330.212354.94537.30537.35537.35553.12558.1232552.32530.212354.94537.30538.22557.36559.33559.39557.36559.33345337.04531.04538.405338.405338.45559.39557.16550.27345337.04531.13338.10538.82557.10552.29552.2936554.71531.21537.30538.44552.49552.2937555.27572.20337.87344.84450.10553.88562.49385551.27572.20337.87344.84450.10553.86562.4940584.41538.89541.42337.04547.78558.67560.8042561.08533.88541.42337.04547.78555.67560.2844564.49536.4533.88541.42337.04547.43555.67560.8045566.97536.77536.76537.75569.28577.55560.8044564.49536.76533.87537.44557.43577.50577.5550566.97536.77<		\$433.71			\$279.84			\$491.73
289460.399277.60337.319276.65353.41.91948.089271.93309302.009289.66330.539310.175364.45548.479593.73309302.009289.66330.539310.175364.45548.479593.73315323.215253.325302.122535.499373.335379.676594.949593.83329539.395309.455335.499373.335338.686511.369500.85349337.949331.675383.425339.499521.619500.85349337.949331.613333.635329.249520.91369344.05931.61338.139331.615388.429521.6136944.05931.61338.13938.415304.66952.0237931.613373.80934.01940.0109531.85954.93389551.919318.713373.80934.03940.0109531.85956.93389551.919318.713378.70934.84940.0109531.85956.93409580.41932.83939.22939.25956.80956.93957.95956.80419504.049338.51944.52937.04958.95959.55959.85429511.089338.73934.84944.52959.53959.85439564.549338.74934.94954.25959.85959.8544954.29938.77938.72	27	\$443.88		\$301.10			\$447.34	
29547.85528.58532.00530.075344.03547.04557.3731551.71529.59530.07530.07534.43554.445569.2731551.71529.59533.49537.37537.46534.49559.2532557.32530.57533.49537.37538.48551.13550.8533557.95533.04533.40533.37538.48551.13550.8533554.05531.04530.04533.35532.33551.13550.85540.55540.58531.61533.61538.34539.23552.50561.8955540.58531.61533.61530.35539.23552.50567.6357555.19538.11537.30534.31559.51567.63552.50567.6359555.19538.41530.23539.31540.51553.65558.6940559.41536.23536.71536.51568.62544.93559.57558.6941560.53536.77536.77536.57559.69559.75559.6942560.54536.77536.77536.57559.69559.75559.6943560.55536.77536.77536.57559.69559.75559.6944560.57536.77536.77536.57559.69559.75559.6945560.57536.77536.77536.65579.69559.57559.69 <t< td=""><td>28</td><td>\$460.39</td><td>\$277.60</td><td>\$312.31</td><td>\$297.06</td><td></td><td>\$463.98</td><td>\$521.98</td></t<>	28	\$460.39	\$277.60	\$312.31	\$297.06		\$463.98	\$521.98
90         5502.09         5288.89         534.77         536.47         536.47         5584.29           32         553.32         5302.12         5393.49         5323.29         5373.87         5504.06         5593.33           34         553.04         5303.04         5373.04         5338.48         5511.45         5500.66           34         553.04         5310.04         536.04         5338.43         5338.45         5518.19         5508.82           36         5540.55         5313.04         536.01         5338.42         5393.29         551.19         556.50         551.28           37         551.75         5314.12         5313.04         5338.21         5397.53         532.04         6502.49           38         5551.19         5316.17         5316.27         5328.44         5602.33         5565.76         5608.20           39         5558.74         532.51         5388.48         540.53         5565.76         5608.23           41         560.44         5332.51         541.43         5389.41         5565.76         5602.28           43         5651.29         5366.7         544.33         5381.41         560.57         5602.28           44<			\$285.78		\$305.80			\$537.35
11         S31,271         S295.99         S34,79         S31,673         S372,46         S494-72         S581,29           32         S523,32         S302,12         S334,39         S372,37         S580,468         S511,36         S560,85           33         S529,96         S305,95         S334,90         S331,75         S380,428         S511,36         S560,85           34         S540,38         S312,06         S333,45         S382,39         S322,46         S526,02         S516,108           36         S544,12         S314,13         S360,10         S338,44         S340,35         S526,02         S516,27         S526,02         S516,27         S526,02         S516,27         S526,02         S516,27         S526,02         S544,93         S540,45         S540,48         S542,92         S547,45         S568,27	30		\$289.86					\$569.25
33         552.90         330.55         333.43         \$327.39         \$38.4.68         \$511.40         50008.88           34         5537.04         5310.04         3364.30         5333.35         5302.39         \$511.40         5608.88           35         5540.12         5314.13         3366.00         5333.43         5302.39         \$521.01         5616.90           36         5547.16         5316.17         3731.00         5338.42         5392.34         5322.44         5602.91           37         5547.66         5316.17         3731.00         5348.48         5602.35         5526.27         5328.44         5602.44         5668.80           40         5588.47         5325.37         5338.34         5358.57         5566.80           41         560.44         5332.35         5407.33         5336.77         5562.83         557.57         5562.83           42         561.108         5338.45         544.33         5307.47         546.57         5557.67         5562.83           43         561.429         5366.77         5447.35         5361.75         5562.83         577.23         5750.55         5562.83           44         5644.29         5366.77         5447.35<								\$581.29
33         552.90         330.55         333.43         \$327.39         \$38.4.68         \$511.40         50008.88           34         5537.04         5310.04         3364.30         5333.35         5302.39         \$511.40         5608.88           35         5540.12         5314.13         3366.00         5333.43         5302.39         \$521.01         5616.90           36         5547.16         5316.17         3731.00         5338.42         5392.34         5322.44         5602.91           37         5547.66         5316.17         3731.00         5348.48         5602.35         5526.27         5328.44         5602.44         5668.80           40         5588.47         5325.37         5338.34         5358.57         5566.80           41         560.44         5332.35         5407.33         5336.77         5562.83         557.57         5562.83           42         561.108         5338.45         544.33         5307.47         546.57         5557.67         5562.83           43         561.429         5366.77         5447.35         5361.75         5562.83         577.23         5750.55         5562.83           44         5644.29         5366.77         5447.35<	32						\$504.96	
44553.0.40531.0.61533.0.76\$388.0.21\$51.0.61\$600.0035554.0.51\$54.0.51\$31.0.61\$33.0.51\$333.0.51\$334.0.61\$52.0.0136554.1.61\$31.0.11\$336.0.10\$338.0.12\$338.0.21\$338.0.12\$530.0.1237\$547.765\$331.6.17\$373.0.01\$338.0.21\$540.0.10\$531.8.61\$620.4.9339\$558.1.91\$332.0.21\$373.0.01\$540.0.10\$531.8.61\$660.2.4.9339\$558.0.21\$322.2.01\$378.0.21\$440.5.21\$450.5.21\$556.5.7\$660.8.2.541\$600.0.48\$332.5.1\$470.7.31\$353.6.81\$435.87\$555.7.5\$650.8.2.642\$601.0.48\$332.5.1\$441.52\$350.8.1\$451.51\$565.5.7\$650.8.2.643\$601.29\$356.77\$437.05\$381.71\$467.67\$566.57\$560.8.244\$646.29\$556.77\$381.68\$481.75\$384.61\$482.81\$516.73\$770.43745\$661.97\$383.08\$44.52\$390.41\$545.25\$570.23\$570.24\$575.0546\$661.97\$383.08\$44.52\$531.21\$467.67\$580.41\$580.45\$587.72\$585.75\$690.75\$580.75\$690.75\$570.05\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98\$510.98								
35         S54.058         S312.08         S336.70         S333.85         S32.39         S57.161         S61.690           36         S54.162         S314.13         S39.10         S336.14         S394.05         S56.82         S616.90           37         S54.65         S316.17         S371.50         S338.32         S397.33         S528.4         S56.27           38         S558.27         S322.30         S373.70         S44.88         S40.23         S58.86         S562.25           40         S589.41         S32.28         S399.82         S335.81         S457.53         S568.26           41         S60.04         S332.81         S407.3         S353.81         S555.7         S680.80           42         S61.08         S338.39         S414.52         S362.01         S443.57         S565.7         S680.80           43         S62.54         S365.77         S437.05         S314.77         S470.55         S582.70         S709.56           44         S66.97         S363.78         S424.53         S370.44         S64.67.37         S709.56           45         S66.97         S363.78         S424.53         S470.43         S564.67.16         S707.95								
36 $5544.12$ $531.43$ $336.10$ $336.14$ $538.43$ $539.45$ $552.02$ $561.690$ $37$ $5547.6$ $531.61$ $331.61$ $533.83$ $539.55$ $558.62.7$ $522.62$ $537.8.7$ $534.63$ $5400.10$ $533.85$ $562.493$ $39$ $5558.27$ $522.20$ $537.8.7$ $534.25$ $5402.35$ $5462.25$ $542.25$ $542.25$ $542.25$ $542.25$ $542.25$ $5462.25$ $5462.25$ $5462.25$ $5462.25$ $5462.25$ $555.62$ $5568.27$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5650.25$ $5750.55$ $5650.25$ $5750.55$ <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
37S547.65S116.17S371.50S338.22S397.33S528.44S620.9138S551.19S132.20S173.70S344.81S400.10S318.68S622.9540S589.41S322.51S477.30S344.81S405.23S545.51S668.2541S604.41S325.12S477.33S555.13S545.51S668.2542S611.08S338.39S414.52S350.10S434.37S565.57S690.2843S655.44S366.57S431.55S665.97S707.95S707.9544S644.29S366.77S437.05S381.77S467.67S596.31S770.4745S665.97S386.77S437.05S381.77S60.25S502.15S60.57S779.2345S665.97S388.07S431.75S394.62S502.15S60.51S779.23S779.5546S601.79S388.08S441.75S394.62S502.15S60.51S779.23S779.5547S720.85S399.17S488.08S427.14S523.24S667.16S817.2748S766.50S41.75S51.51S446.22S71.12S728.20S82.0250S965.45S457.51S466.22S71.12S728.20S82.0251S965.45S457.51S466.24S70.79S74.55S1.048.2352S10.04S50.99S73.65S707.97S73.65S707.97S1.048.0354S965.45S57.49S583.45S602.25S1.9								
38         S551.19         S312.21         S373.00         S340.51         400.00         S531.85         S624.93           39         S558.27         S322.30         S378.07         S344.88         S405.23         S538.67         S568.27           40         S589.41         S322.51         S407.33         S355.81         S435.87         S555.67         S658.28           41         S600.48         S332.32         S407.33         S355.81         S435.57         S555.67         S658.28           43         S625.84         S346.56         S444.53         S370.84         S445.28         S579.23         S790.23           43         S625.84         S346.57         S437.05         S391.77         S467.67         S596.13         S770.47           43         S651.79         S388.76         S437.55         S394.62         S502.15         S640.27         S755.05           46         S691.79         S388.76         S451.51         S446.81         S547.35         S640.27         S787.35           47         S756.05         S491.55         S749.23         S667.11         S762.05         S649.27           46         S691.79         S388.76         S533.72         S466.22         S57								
99         5558.27         332.20         3378.70         S44.88         S405.23         S538.61         6632.95           40         5569.41         5369.41         5326.38         5399.82         S349.25         S427.83         S555.75         S660.80           41         5600.44         S332.31         S435.81         S438.37         S555.75         S660.80           42         S561.08         S338.39         S414.52         S362.10         S434.35         S555.75         S662.83           44         S642.9         S366.77         S437.05         S381.77         S467.67         S556.31         S730.47           45         S661.97         S386.78         S417.55         S384.17         S467.67         S569.13         S730.47           46         S691.17         S388.68         S441.75         S384.61         S564.31         S740.33         S740.43           47         S720.85         S399.17         S488.88         S427.14         S523.24         S667.16         S882.05           48         S740.05         S417.55         S531.72         S567.12         S760.79         S10.48.66           51         S466.12         S673.42         S571.12         S780.37         S1.	38	\$551.19	\$318.21		\$340.51	\$400.10		\$624.93
40\$\$89.41\$326.38\$339.25\$349.25\$477.83\$545.51\$668.2041\$600.48\$332.51\$407.33\$355.81\$435.87\$555.75\$668.2042\$610.18\$332.51\$407.33\$355.11\$435.87\$555.75\$662.8343\$625.84\$346.56\$424.53\$370.84\$454.28\$579.23\$770.4744\$642.9\$366.77\$447.05\$394.62\$483.41\$616.37\$755.0545\$665.97\$368.78\$451.75\$394.62\$483.41\$616.37\$755.0546\$601.79\$383.08\$492.71\$499.92\$502.15\$660.27\$778.3747\$702.55\$399.17\$488.98\$477.14\$523.42\$667.10\$788.3048\$774.05\$417.56\$511.51\$446.81\$547.35\$697.90\$854.9249\$786.80\$447.56\$513.51\$446.81\$547.35\$697.90\$854.9250\$924.55\$456.21\$627.16\$488.08\$611.11\$762.35\$1.048.2351\$965.45\$476.30\$665.46\$531.46\$697.90\$71.93\$1.945.6552\$1.056.04\$520.99\$716.36\$557.49\$602.25\$911.22\$1.945.6555\$1.154.40\$550.57\$665.94\$602.25\$991.32\$1.948.93\$1.949.4556\$1.152.02\$557.45\$667.95\$577.45\$595.82\$1.947.31\$1.967.55\$591.12\$1.928.25 <t< td=""><td></td><td>\$558.27</td><td>\$322.30</td><td></td><td>\$344.88</td><td>\$405.23</td><td></td><td>\$632.95</td></t<>		\$558.27	\$322.30		\$344.88	\$405.23		\$632.95
41 $6600.48$ $5332.51$ $607.33$ $5355.86$ $5435.87$ $5555.76$ $6600.80$ 42 $5611.08$ $5338.39$ $5414.52$ $5362.10$ $5443.57$ $5565.76$ $5602.33$ 42 $5652.84$ $5346.56$ $5242.53$ $5302.04$ $5443.57$ $5565.76$ $5596.31$ $579.92$ 44 $5665.97$ $5356.77$ $5370.75$ $5467.67$ $5596.31$ $579.23$ $579.57.57$ 45 $5665.97$ $5368.78$ $5451.75$ $549.47$ $5525.26$ $579.23$ $575.05$ 46 $5691.79$ $5368.78$ $5457.75$ $549.499.92$ $5525.26$ $587.67$ $578.33$ 47 $5720.85$ $5399.17$ $5488.88$ $5427.14$ $5523.24$ $5667.46$ $587.72$ 48 $5754.05$ $5497.05$ $5451.51$ $5446.81$ $5557.45$ $5697.90$ $588.492$ 49 $5786.80$ $5435.12$ $567.16$ $570.19$ $570.25$ $510.482.25$ 50 $5924.55$ $5476.52$ $574.97$ $5596.67$ $570.79$ $570.67$ 51 $5965.55$ $5476.52$ $574.97$ $5595.46$ $583.44$ $5761.55$ $5870.77$ $51.094.66$ 52 $51,010.49$ $5595.26$ $574.97$ $5583.45$ $5870.75$ $51.094.67$ $51.094.67$ 53 $51,050.64$ $5592.94$ $5792.95$ $5951.87$ $51.094.67$ $51.094.67$ $51.094.67$ $51.094.67$ 54 $51.052.27$ $5595.27$ $5749.72$ $5583.45$ $5877.44$ $5$	40	\$589.41	\$326.38	\$399.82	\$349.25	\$427.83	\$545.51	\$668.25
43\$625.84\$346.56\$424.53\$370.84\$454.28\$579.23\$799.2644\$644.29\$336.77\$437.05\$381.77\$467.67\$596.31\$730.4745\$665.97\$338.08\$469.27\$394.62\$488.41\$616.37\$757.0546\$591.79\$338.08\$469.27\$409.92\$502.15\$640.27\$784.3347\$720.85\$399.17\$888.98\$427.14\$543.24\$667.16\$817.2748\$757.05\$417.56\$511.51\$446.51\$543.24\$667.96\$824.9249\$786.80\$435.69\$533.72\$466.22\$571.12\$728.20\$829.2550\$924.55\$456.12\$650.49\$506.77\$700.79\$740.03\$1,048.0851\$924.55\$456.12\$658.46\$533.44\$733.49\$833.21\$1,145.6653\$1,00.49\$509.51\$576.49\$760.55\$810.25\$1,094.6054\$1,10.52\$569.51\$576.49\$500.55\$951.87\$1,31.9255\$1,154.07\$569.51\$783.08\$609.42\$837.95\$951.87\$1,308.2156\$1,207.72\$595.82\$749.77\$569.59\$951.87\$1,400.4157\$1,207.25\$549.51\$783.08\$609.42\$837.95\$951.87\$1,308.2156\$1,207.72\$595.82\$749.77\$569.99\$951.57\$1,400.41\$1,495.4657\$1,207.72\$595.82\$697.76\$951.87 <td>41</td> <td>\$600.48</td> <td>\$332.51</td> <td>\$407.33</td> <td>\$355.81</td> <td>\$435.87</td> <td>\$555.76</td> <td>\$680.80</td>	41	\$600.48	\$332.51	\$407.33	\$355.81	\$435.87	\$555.76	\$680.80
44\$644.29\$356.77\$437.05\$381.77\$467.67\$596.31\$790.4745\$665.97\$588.78\$451.75\$394.62\$483.41\$616.37\$775.0546\$6591.79\$383.08\$469.27\$409.92\$502.15\$640.27\$778.43347\$720.85\$399.17\$488.98\$427.14\$523.24\$667.16\$817.2748\$754.05\$417.56\$511.15\$446.81\$547.35\$697.90\$884.9249\$786.05\$435.69\$533.72\$466.22\$571.15\$728.20\$882.0550\$592.455\$456.12\$627.16\$488.08\$671.11\$776.25\$1,048.2351\$965.45\$476.30\$665.491\$509.67\$770.79\$796.07\$1,094.6052\$1,010.49\$498.51\$665.491\$509.67\$773.49\$796.07\$1,197.3154\$1,056.04\$520.99\$716.36\$557.49\$736.49\$833.21\$1,405.6055\$1,154.00\$509.51\$783.02\$587.45\$890.25\$991.32\$1,308.0256\$1,154.01\$509.51\$783.02\$587.49\$567.76\$877.57\$1,197.3156\$1,154.02\$595.42\$789.02\$587.45\$890.25\$991.87\$1,308.0256\$1,157.74\$595.82\$687.57\$665.59\$991.57\$1,087.03\$1,408.3157\$1,154.01\$509.57\$665.59\$695.57\$665.59\$991.57\$1,087.65\$1,408.31<	42	\$611.08	\$338.39	\$414.52	\$362.10	\$443.57	\$565.57	\$692.83
44\$644.29\$356.77\$437.05\$381.77\$467.67\$596.31\$790.4745\$665.97\$368.78\$451.75\$394.62\$483.41\$616.37\$775.0546\$691.79\$383.08\$449.27\$609.92\$552.42\$616.7\$778.43347\$720.85\$399.17\$488.98\$427.14\$523.24\$667.16\$817.2748\$754.05\$417.56\$511.51\$446.81\$547.35\$607.90\$889.0550\$924.55\$456.12\$627.16\$486.08\$671.11\$762.35\$1,048.2351\$965.45\$476.30\$654.91\$509.67\$700.79\$796.07\$1,044.6052\$1,010.49\$498.51\$665.491\$509.67\$773.49\$796.07\$1,094.6053\$1,056.04\$520.99\$716.36\$557.49\$766.55\$870.77\$1,197.3154\$1,056.04\$520.99\$716.36\$697.50\$800.25\$911.32\$1,308.0556\$1,110.22\$595.82\$749.72\$583.45\$802.25\$911.32\$1,308.0556\$1,154.09\$595.82\$637.56\$807.55\$951.87\$1,308.0556\$1,154.09\$595.82\$667.75\$666.52\$957.41\$1,007.25\$1,403.1657\$1,267.45\$595.84\$607.77\$91.43\$1,409.45\$1,409.45\$1,409.4556\$1,154.05\$595.84\$607.75\$666.52\$957.41\$1,007.45\$1,403.1657\$595.84 <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$454.28</td> <td></td> <td>\$709.56</td>						\$454.28		\$709.56
45\$665.97\$368.78\$451.75\$394.62\$483.41\$616.37\$755.0546\$691.79\$389.07\$348.98\$469.27\$409.92\$502.15\$640.27\$784.3347\$720.85\$399.17\$488.98\$472.14\$523.24\$667.16\$784.3348\$754.05\$417.56\$511.51\$446.81\$547.35\$697.90\$854.9249\$786.80\$435.61\$533.72\$466.22\$571.11\$772.02\$892.0550\$954.55\$476.30\$654.91\$509.67\$700.79\$796.07\$1,048.2351\$965.45\$476.30\$654.91\$509.67\$700.79\$796.07\$1,094.6052\$1,010.49\$498.51\$685.46\$533.44\$733.49\$833.21\$1,145.6653\$1,015.62\$545.52\$749.72\$583.45\$802.55\$911.32\$1,253.0654\$1,105.22\$545.25\$749.72\$583.45\$802.55\$911.32\$1,233.0655\$1,154.40\$565.91\$783.08\$609.42\$837.95\$951.87\$1,308.2555\$1,154.40\$566.57\$789.75\$665.99\$915.73\$1,040.23\$1,430.3158\$1,261.56\$622.38\$855.77\$665.92\$978.11\$1,040.23\$1,430.3158\$1,261.56\$622.38\$855.77\$665.92\$978.11\$1,040.23\$1,430.3158\$1,261.56\$622.38\$855.77\$665.92\$978.11\$1,040.23\$1,430.31 <td>44</td> <td>\$644.29</td> <td>\$356.77</td> <td></td> <td>\$381.77</td> <td>\$467.67</td> <td>\$596.31</td> <td></td>	44	\$644.29	\$356.77		\$381.77	\$467.67	\$596.31	
46\$691.79\$383.08\$469.27\$409.92\$502.15\$640.27\$784.3347\$720.85\$399.17\$488.98\$427.14\$523.24\$667.16\$817.2748\$756.05\$417.56\$511.51\$446.81\$543.35\$697.90\$849.2049\$786.80\$435.66\$533.72\$466.22\$571.12\$728.20\$892.0550\$924.55\$456.12\$677.16\$488.08\$671.11\$762.35\$1,048.2351\$969.50\$496.51\$654.91\$509.67\$770.79\$796.07\$1,094.6052\$1,010.49\$498.51\$685.46\$533.44\$733.49\$833.21\$1,145.6653\$1,050.44\$520.99\$716.36\$557.49\$766.55\$870.77\$1,197.3154\$1,050.22\$545.25\$749.72\$589.45\$802.25\$951.87\$1,230.6256\$1,105.22\$545.25\$749.72\$589.45\$802.25\$951.87\$1,230.6256\$1,207.72\$545.25\$749.72\$589.45\$802.25\$951.87\$1,230.6257\$1,105.22\$545.25\$749.72\$589.45\$802.25\$951.87\$1,308.2556\$1,207.72\$559.51\$783.08\$669.79\$819.25\$61.33\$1,430.3158\$1,207.72\$559.52\$697.51\$669.99\$915.73\$1,002.3\$1,430.3158\$1,314.91\$664.77\$914.06\$711.35\$978.14\$1,40.23\$1,490.4559 <t< td=""><td>45</td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$755.05</td></t<>	45							\$755.05
47\$720.85\$399.17\$488.98\$427.14\$523.24\$667.16\$617.2748\$754.05\$417.56\$511.51\$446.81\$547.35\$697.90\$854.9249\$778.60\$435.69\$533.72\$466.22\$571.12\$728.20\$892.0550\$524.55\$436.12\$627.61\$446.81\$700.79\$778.00\$1048.2351\$965.45\$476.30\$654.91\$509.67\$700.79\$796.07\$1,094.6052\$1,010.49\$498.51\$685.46\$533.44\$733.49\$833.21\$1,145.6653\$1,056.04\$250.99\$716.36\$557.49\$766.55\$911.32\$1,253.0654\$1,052.2\$545.25\$749.72\$583.52\$911.32\$1,253.0655\$1,154.00\$559.82\$749.72\$583.55\$951.87\$1,308.8256\$1,257.7\$1,261.56\$559.82\$819.25\$669.42\$837.95\$951.87\$1,308.8257\$1,261.56\$559.82\$819.25\$669.32\$957.44\$1,007.65\$1,40.43\$1,409.4558\$1,154.40\$569.31\$585.77\$669.32\$978.14\$1,007.65\$1,40.83\$1,40.9358\$1,310.02\$569.32\$893.12\$669.32\$978.14\$1,018.2\$1,430.3159\$1,347.49\$660.77\$914.06\$711.35\$978.11\$1,110.8\$1,527.7460\$1,347.49\$669.71\$914.06\$711.35\$978.11\$1,199.45\$1,592.89	46	\$691.79	\$383.08		\$409.92	\$502.15		\$784.33
48\$754.05\$417.56\$511.51\$446.81\$547.35\$697.90\$854.9249\$786.80\$435.69\$533.72\$466.22\$571.12\$778.20\$892.0550\$924.55\$456.12\$627.16\$486.2\$571.12\$778.20\$892.0551\$965.45\$476.30\$665.41\$509.67\$700.79\$796.07\$1,094.8252\$1,010.49\$498.51\$665.49\$533.44\$733.49\$833.21\$1,195.6653\$1,056.04\$590.99\$716.36\$557.49\$766.55\$870.77\$1,197.3154\$1,05.22\$545.25\$749.72\$583.62\$802.25\$911.32\$1,293.0655\$1,154.04\$569.51\$783.08\$609.42\$837.95\$951.87\$1,308.8256\$1,207.72\$595.82\$749.72\$665.99\$915.73\$1,040.23\$1,308.8257\$1,154.66\$5795.82\$887.75\$665.99\$915.73\$1,040.23\$1,308.8258\$1,207.72\$595.82\$687.75\$665.99\$915.73\$1,040.23\$1,495.4659\$1,347.49\$660.77\$910.66\$975.44\$1,087.61\$1,495.4659\$1,347.49\$660.77\$910.65\$978.14\$1,087.61\$1,495.4659\$1,347.49\$660.77\$910.65\$978.44\$1,091.82\$1,495.4659\$1,347.49\$660.77\$910.65\$978.45\$1,158.46\$1,592.8961\$1,404.95\$693.12\$593.04 <td>47</td> <td>\$720.85</td> <td>\$399.17</td> <td></td> <td>\$427.14</td> <td>\$523.24</td> <td>\$667.16</td> <td>\$817.27</td>	47	\$720.85	\$399.17		\$427.14	\$523.24	\$667.16	\$817.27
50\$924.55\$456.12\$627.16\$488.08\$671.11\$762.35\$1,048.2351\$965.45\$476.30\$654.91\$509.67\$700.79\$796.07\$1,094.6052\$1,010.49\$498.51\$685.46\$533.44\$733.49\$833.21\$1,145.6653\$1,056.04\$520.99\$716.36\$557.49\$766.25\$870.77\$1,197.3154\$1,105.22\$545.25\$749.72\$583.45\$602.25\$911.32\$1,230.8255\$1,154.40\$569.51\$749.72\$583.45\$602.25\$911.32\$1,230.8256\$1,154.40\$569.51\$749.72\$583.45\$602.25\$911.32\$1,230.8256\$1,154.40\$569.51\$749.72\$583.45\$602.25\$951.87\$1,308.8256\$1,154.40\$569.51\$749.72\$583.45\$609.22\$897.85\$951.87\$1,308.8257\$1,261.56\$622.38\$855.77\$665.99\$915.73\$1,040.23\$1,430.3158\$1,139.02\$650.72\$898.75\$666.59\$915.73\$1,040.23\$1,495.4659\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,110.8\$1,495.4659\$1,347.49\$664.77\$953.04\$774.18\$1,095.85\$1,199.44\$1,495.4659\$1,487.26\$717.64\$986.75\$767.92\$1,058.85\$1,199.45\$1,686.7161\$1,487.26\$717.64\$986.75\$767.92\$1,059.85\$1,26.	48	\$754.05			\$446.81	\$547.35		\$854.92
51\$965.45\$476.30\$654.91\$509.67\$700.79\$796.07\$1,094.6052\$1,010.49\$498.51\$685.46\$533.44\$733.49\$833.21\$1,145.6653\$1,056.04\$520.99\$716.36\$557.49\$766.55\$870.77\$1,197.3154\$1,105.22\$545.25\$749.72\$583.45\$802.25\$911.32\$1,253.0655\$1,154.40\$569.51\$749.72\$583.45\$802.25\$911.32\$1,253.0656\$1,154.40\$569.51\$749.72\$583.45\$807.57\$951.87\$1,253.0656\$1,207.72\$595.82\$783.08\$607.25\$876.65\$995.84\$1,308.2256\$1,207.72\$595.82\$681.925\$6837.55\$876.65\$995.84\$1,308.2257\$1,261.56\$622.38\$783.08\$665.99\$915.73\$1,040.23\$1,308.2258\$1,319.02\$650.72\$895.77\$665.99\$915.73\$1,040.23\$1,430.3158\$1,319.02\$665.72\$696.32\$975.14\$1,040.23\$1,495.4659\$1,347.49\$664.77\$981.40\$741.68\$1,079.50\$1,111.08\$1,527.4960\$1,494.54\$693.12\$953.04\$741.63\$976.19\$1,158.46\$1,529.4961\$1,495.65\$771.64\$986.75\$767.62\$1,055.89\$1,190.49\$1,686.2162\$1,487.26\$733.72\$1,088.77\$767.62\$1,079.55\$1,220.33\$1,686.21 </td <td>49</td> <td>\$786.80</td> <td>\$435.69</td> <td>\$533.72</td> <td>\$466.22</td> <td>\$571.12</td> <td>\$728.20</td> <td>\$892.05</td>	49	\$786.80	\$435.69	\$533.72	\$466.22	\$571.12	\$728.20	\$892.05
51\$965.45\$476.30\$654.91\$509.67\$700.79\$796.07\$1,094.0052\$1,010.49\$498.51\$685.46\$533.44\$733.49\$833.21\$1,145.6653\$1,056.04\$520.99\$716.36\$557.49\$766.55\$870.77\$1,197.3154\$1,105.22\$554.25\$749.72\$583.45\$802.25\$911.32\$1,230.6255\$1,154.40\$569.51\$783.02\$837.95\$951.37\$1,230.6256\$1,207.72\$595.82\$789.25\$637.56\$876.65\$995.84\$1,360.2757\$1,261.56\$622.38\$855.77\$665.99\$915.73\$1,040.23\$1,430.3158\$1,39.02\$660.72\$894.75\$666.59\$915.73\$1,040.23\$1,430.3159\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,110.8\$1,527.460\$1,404.55\$693.12\$953.04\$767.92\$1,058.29\$1,199.44\$1,649.2961\$1,434.65\$717.64\$986.75\$767.92\$1,058.29\$1,199.44\$1,649.2962\$1,487.26\$733.72\$1,008.87\$767.92\$1,099.56\$1,226.33\$1,686.2163\$1,528.16\$733.79\$1,036.61\$806.72\$1,099.56\$1,226.33\$1,686.2164\$1,487.26\$733.72\$1,008.87\$767.92\$1,099.56\$1,226.33\$1,686.2163\$1,528.16\$733.70\$1,036.61\$806.72\$1,099.56\$1,260.05	50	\$924.55	\$456.12	\$627.16	\$488.08	\$671.11	\$762.35	\$1,048.23
53\$1,056.04\$520.99\$716.36\$557.49\$766.55\$870.77\$1,197.3154\$1,105.22\$545.25\$749.72\$583.45\$802.25\$911.32\$1,253.0655\$1,154.00\$569.51\$783.08\$609.42\$837.95\$951.87\$1,308.8256\$1,207.72\$595.82\$819.25\$637.56\$876.65\$995.84\$1,309.2757\$1,261.56\$622.38\$855.77\$665.99\$915.73\$1,040.23\$1,430.3158\$1,319.02\$650.72\$894.75\$666.32\$975.44\$1,040.23\$1,430.3158\$1,314.09\$660.72\$894.75\$666.32\$975.44\$1,087.61\$1,430.3159\$1,347.49\$660.72\$914.06\$711.35\$978.11\$1,118.46\$1,452.7460\$1,404.95\$693.12\$953.04\$741.68\$1,019.82\$1,118.46\$1,528.9961\$1,454.65\$717.64\$886.75\$767.92\$1,055.89\$1,19.44\$1,649.2362\$1,487.66\$713.72\$1,088.67\$767.92\$1,055.89\$1,19.44\$1,649.2363\$1,528.16\$733.72\$1,088.67\$767.92\$1,095.55\$1,260.55\$1,686.2163\$1,528.16\$733.72\$1,088.67\$767.92\$1,095.55\$1,260.55\$1,260.55\$1,260.5563\$1,528.16\$733.72\$1,088.67\$866.72\$1,092.55\$1,260.55\$1,260.55\$1,260.5563\$1,528.16\$733.72\$1,036.	51	\$965.45	\$476.30	\$654.91	\$509.67	\$700.79	\$796.07	\$1,094.60
54\$1,105.22\$545.25\$749.72\$583.45\$802.25\$911.32\$1,253.0655\$1,154.40\$569.51\$783.08\$609.42\$837.95\$951.87\$1,308.8256\$1,207.72\$595.82\$819.25\$637.56\$876.65\$995.84\$1,309.2757\$1,261.56\$622.38\$855.77\$665.99\$915.73\$1,040.23\$1,430.3158\$1,319.02\$650.72\$894.75\$666.32\$975.44\$1,040.23\$1,430.3159\$1,319.02\$650.72\$894.75\$666.32\$975.44\$1,087.61\$1,495.4659\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,108\$1,495.4660\$1,404.95\$693.12\$953.04\$741.68\$1,019.82\$1,158.46\$1,592.8961\$1,454.65\$717.64\$986.75\$767.92\$1,055.89\$1,199.44\$1,649.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,079.56\$1,226.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	52	\$1,010.49	\$498.51	\$685.46	\$533.44	\$733.49	\$833.21	\$1,145.66
55\$1,154.40\$569.51\$783.08\$609.42\$837.95\$951.87\$1,308.8256\$1,207.72\$595.82\$819.25\$637.56\$876.65\$995.84\$1,369.2757\$1,261.56\$622.38\$855.77\$665.99\$915.73\$1,040.23\$1,430.3158\$1,319.02\$650.72\$894.75\$666.32\$957.44\$1,087.61\$1,495.4659\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,111.08\$1,527.7460\$1,404.95\$664.77\$914.06\$711.35\$978.11\$1,111.08\$1,527.7461\$1,404.95\$669.32\$953.04\$741.68\$1,019.82\$1,158.46\$1,528.9861\$1,404.95\$693.12\$986.75\$767.92\$1,055.89\$1,199.44\$1,649.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,09.56\$1,226.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	53	\$1,056.04	\$520.99	\$716.36	\$557.49	\$766.55	\$870.77	\$1,197.31
56\$1,207.72\$595.82\$819.25\$637.56\$876.65\$995.84\$1,369.2757\$1,261.56\$622.38\$855.77\$665.99\$915.73\$1,040.23\$1,430.3158\$1,319.02\$650.72\$894.75\$666.32\$957.44\$1,087.61\$1,495.4659\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,11.08\$1,227.460\$1,404.95\$693.12\$953.04\$741.68\$1,019.82\$1,158.46\$1,528.961\$1,454.65\$717.64\$986.75\$767.92\$1,055.89\$1,199.44\$1,69.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,09.25\$1,26.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	54	\$1,105.22	\$545.25	\$749.72	\$583.45	\$802.25	\$911.32	\$1,253.06
57\$1,261.56\$622.38\$855.77\$665.99\$915.73\$1,040.23\$1,40.3158\$1,319.02\$650.72\$894.75\$696.32\$957.44\$1,087.61\$1,495.4659\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,111.08\$1,527.7460\$1,404.95\$693.12\$953.04\$741.68\$1,019.82\$1,1158.46\$1,592.8961\$1,454.65\$717.64\$986.75\$767.92\$1,055.89\$1,199.44\$1,649.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,079.56\$1,260.35\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	55	\$1,154.40	\$569.51	\$783.08	\$609.42	\$837.95	\$951.87	\$1,308.82
58\$1,319.02\$650.72\$894.75\$696.32\$957.44\$1,087.61\$1,087.6159\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,111.08\$1,157.460\$1,404.95\$693.12\$953.04\$741.68\$1,019.82\$1,158.46\$1,592.8961\$1,454.65\$717.64\$986.75\$767.92\$1,055.89\$1,199.44\$1,649.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,079.56\$1,226.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	56	\$1,207.72	\$595.82	\$819.25	\$637.56	\$876.65	\$995.84	\$1,369.27
59\$1,347.49\$664.77\$914.06\$711.35\$978.11\$1,11.08\$1,527.7460\$1,404.95\$693.12\$953.04\$741.68\$1,019.82\$1,158.46\$1,592.8961\$1,454.65\$717.64\$986.75\$767.92\$1,055.89\$1,199.44\$1,649.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,079.56\$1,226.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	57	\$1,261.56	\$622.38	\$855.77	\$665.99	\$915.73	\$1,040.23	\$1,430.31
60\$1,404.95\$693.12\$953.04\$741.68\$1,019.82\$1,158.46\$1,592.8961\$1,454.65\$717.64\$986.75\$767.92\$1,055.89\$1,199.44\$1,649.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,079.56\$1,226.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	58	\$1,319.02	\$650.72	\$894.75	\$696.32	\$957.44	\$1,087.61	\$1,495.46
61\$1,454.65\$717.64\$986.75\$767.92\$1,055.89\$1,199.44\$1,649.2362\$1,487.26\$733.72\$1,008.87\$785.14\$1,079.56\$1,226.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	59	\$1,347.49	\$664.77	\$914.06	\$711.35	\$978.11	\$1,111.08	\$1,527.74
62\$1,487.26\$733.72\$1,008.87\$785.14\$1,079.56\$1,226.33\$1,686.2163\$1,528.16\$753.90\$1,036.61\$806.72\$1,109.25\$1,260.05\$1,732.57	60	\$1,404.95	\$693.12	\$953.04	\$741.68	\$1,019.82	\$1,158.46	\$1,592.89
63         \$1,528.16         \$753.90         \$1,036.61         \$806.72         \$1,109.25         \$1,260.05         \$1,732.57	61	\$1,454.65	\$717.64	\$986.75	\$767.92	\$1,055.89	\$1,199.44	\$1,649.23
	62	\$1,487.26	\$733.72	\$1,008.87	\$785.14	\$1,079.56	\$1,226.33	\$1,686.21
	63	\$1,528.16	\$753.90	\$1,036.61	\$806.72	\$1,109.25	\$1,260.05	\$1,732.57
	64+				\$819.84			\$1,760.75

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	31609PA0	0150047	31609PA	0150048	31609PA	0150049	31609PA
Plan Marketing Name =>	Personal Choice PPO Gold Cla	ssic \$2,000 \$40/\$80/100%	Personal Choice PPO Silver C		Personal Choice PPO Silver S		Personal Choice PPO Sil
Form # =>	16884.WR-I		16884.WR-		16884.WR-		16884.WR
Rating Area =>	8		8	3	8		ł
Network =>	Personal Choi	ice Network	Personal Cho	oice Network	Personal Cho	ice Network	Personal Cho
Metal =>	Gol	ld	Silv	<i>v</i> er	Silv	er	Silv
Deductible =>	\$2,0	00	\$4,	750	\$4,2	.50	\$3,
Coinsurance =>	0%	6	10	%	0%	6	0'
Copays =>	\$40 no ded/s	\$80 no ded	\$50 no ded/	\$100 no ded	\$30 no ded/	\$60 no ded	\$0 aft
OOP Maximum =>	\$4,0	00	\$7,:	350	\$7,3	50	\$6,
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0-14	\$323.50	\$323.50	\$231.24	\$231.24	\$242.46	\$242.46	\$288.01
15	\$352.26	\$352.26	\$251.80	\$251.80	\$264.01	\$264.01	\$313.61
16	\$363.25	\$363.25	\$259.66	\$259.66	\$272.25	\$272.25	\$323.40
17	\$374.25	\$374.25	\$267.51	\$267.51	\$280.49	\$280.49	\$333.19
18	\$386.09	\$386.09	\$275.98	\$275.98	\$289.37	\$289.37	\$343.73
19	\$397.93	\$397.93	\$284.44	\$284.44	\$298.24	\$298.24	\$354.27
20	\$410.19	\$410.19	\$293.21	\$293.21	\$307.43	\$307.43	\$365.19
21	\$422.88	\$475.74	\$302.28	\$340.06	\$316.94	\$356.56	\$376.49
22	\$422.88	\$475.74	\$302.28	\$340.06	\$316.94	\$356.56	\$376.49
23	\$422.88	\$475.74	\$302.28	\$340.06	\$316.94	\$356.56	\$376.49
24	\$422.88	\$475.74	\$302.28	\$340.06	\$316.94	\$356.56	\$376.49
25	\$424.57	\$477.64	\$303.49 \$200.52	\$341.42	\$318.21	\$357.99	\$377.99 \$385 53
26	\$433.03	\$487.16	\$309.53	\$348.22	\$324.55	\$365.12	\$385.52
27	\$443.18	\$498.57	\$316.79	\$356.38	\$332.15	\$373.67	\$394.56
28	\$459.67	\$517.13 \$522.25	\$328.57 \$328.55	\$369.65	\$344.52	\$387.58	\$409.24
29 30	\$473.20 \$479.97	\$532.35	\$338.25 \$343.08	\$380.53	\$354.66 \$359.73	\$398.99 \$422.68	\$421.29 \$427.31
31	\$490.12	\$563.96 \$575.89	\$350.34	\$403.12 \$411.65	\$367.33	\$422.08	\$436.35
31	\$500.26	\$587.81	\$357.59	\$411.05	\$374.94	\$431.02	\$445.38
32	\$506.61	\$595.26	\$362.13	\$425.50	\$379.70	\$446.14	\$451.03
33	\$513.37	\$603.21	\$366.96	\$431.18	\$384.77	\$452.10	\$457.05
35	\$516.76	\$607.19	\$369.38	\$434.02	\$387.30	\$455.08	\$460.07
36	\$520.14	\$611.16	\$371.80	\$436.86	\$389.84	\$458.06	\$463.08
37	\$523.52	\$615.14	\$374.22	\$439.71	\$392.37	\$461.04	\$466.09
38	\$526.91	\$619.11	\$376.64	\$442.55	\$394.91	\$464.02	\$469.10
39	\$533.67	\$627.06	\$381.47	\$448.23	\$399.98	\$469.98	\$475.12
40	\$540.44	\$662.04	\$386.31	\$473.23	\$405.05	\$496.19	\$481.15
41	\$550.59	\$674.47	\$393.56	\$482.12	\$412.66	\$505.51	\$490.18
42	\$560.31	\$686.38	\$400.52	\$490.63	\$419.95	\$514.44	\$498.84
43	\$573.84	\$702.96	\$410.19	\$502.48	\$430.09	\$526.86	\$510.89
44	\$590.76	\$723.68	\$422.28	\$517.29	\$442.77	\$542.39	\$525.95
45	\$610.64	\$748.03	\$436.49	\$534.70	\$457.66	\$560.64	\$543.65
46	\$634.32	\$777.04	\$453.41	\$555.43	\$475.41	\$582.38	\$564.73
47	\$660.96	\$809.67	\$472.46	\$578.76	\$495.38	\$606.84	\$588.45
48	\$691.40	\$846.97	\$494.22	\$605.42	\$518.20	\$634.79	\$615.55
49	\$721.43	\$883.75	\$515.68	\$631.71	\$540.70	\$662.36	\$642.28
50	\$755.26	\$1,038.48	\$539.87	\$742.32	\$566.06	\$778.33	\$672.40
51	\$788.67	\$1,084.42	\$563.75	\$775.15	\$591.10	\$812.76	\$702.15
52	\$825.46	\$1,135.00	\$590.04	\$811.31	\$618.67	\$850.67	\$734.90
53	\$862.67	\$1,186.17	\$616.64	\$847.89	\$646.56	\$889.02	\$768.03
54	\$902.84	\$1,241.41	\$645.36	\$887.37	\$676.67	\$930.42	\$803.80 \$820 FC
55	\$943.02	\$1,296.65	\$674.08 \$705.21	\$926.85	\$706.78	\$971.82	\$839.56
56	\$986.57	\$1,356.54	\$705.21 \$726.65	\$969.66	\$739.42	\$1,016.71	\$878.34
57	\$1,030.55 \$1,077.49	\$1,417.01 \$1,481.55	\$736.65 \$770.20	\$1,012.89 \$1,059.03	\$772.39 \$807.57	\$1,062.03 \$1,110.40	\$917.50 \$959.29
58 59	\$1,100.75	\$1,481.55 \$1,513.53	\$770.20	\$1,059.03	\$807.57 \$825.00	\$1,110.40 \$1,134.37	\$959.29 \$979.99
60	\$1,100.75	\$1,513.53 \$1,578.07	\$780.83 \$820.38	\$1,081.88	\$825.00	\$1,134.37 \$1,182.75	\$979.99 \$1,021.78
61	\$1,147.69	\$1,633.89	\$820.38 \$849.40	\$1,128.02	\$890.18	\$1,182.75 \$1,224.58	\$1,021.78 \$1,057.92
62	\$1,188.29	\$1,653.89	\$868.44 \$868.44	\$1,197.92	\$90.01	\$1,224.58	\$1,081.64
63	\$1,214.93	\$1,716.46	\$892.32	\$1,226.94	\$935.61	\$1,232.04	\$1,111.39
64+	\$1,248.55	\$1,744.37	\$906.83	\$1,246.89	\$950.82	\$1,307.38	\$1,129.46
	<i>q</i> 1/200.00	φ <u>+</u> ), ι ι.Ο,	\$500.00	φ± <i>j</i> 2 10.05	<i>\$330.02</i>	<i>ç</i> <sub>1</sub> ,507.50	<i><i>q</i> -<i>j</i> - <i>Z j</i> + <i>Z Z j</i> + <i>Z j</i> + <i>Z Z j</i> + <i>Z Z j</i> + <i>Z j</i> + <i>Z Z j</i> + <i>Z Z j</i> + <i>Z Z j</i> + <i>Z Z Z j</i> + <i>Z Z Z j</i> + <i>Z Z Z Z Z Z Z Z Z Z</i></i>
	I				I		

HIOS Plan ID (On Exchange)=>			
HIOS Plan ID (Off Exchange)=>	0150050	31609PA	0170001
Plan Marketing Name =>	ver HSA-0 \$3,200/100%	Personal Choice EPO Si	lver HSA-0 \$3,000/80%
Form # =>	I Rev. 1.16	16884.WR-	l Rev. 1.16
Rating Area =>	8	8	3
Network =>	pice Network	Personal Cho	bice Network
Metal =>	ver	Silv	/er
Deductible =>	200	\$3,0	000
Coinsurance =>	%	20	%
Copays =>	er ded	20% after ded	20% after ded
OOP Maximum =>	650	\$6,	650
Pediatric Dental (Yes/No) =>	es	Ye	
Age Band	Tobacco	Non-Tobacco	Tobacco
0-14	\$288.01	\$239.74	\$239.74
15	\$313.61	\$261.05	\$261.05
16	\$323.40	\$269.20	\$269.20
17	\$333.19	\$277.35	\$277.35
18	\$343.73	\$286.12	\$286.12
19	\$354.27	\$294.90	\$294.90
20	\$365.19	\$303.99	\$303.99
21	\$423.55	\$313.39	\$352.56
22	\$423.55	\$313.39	\$352.56
23	\$423.55	\$313.39	\$352.56
24	\$423.55	\$313.39	\$352.56
25	\$425.24	\$314.64	\$353.97
26	\$433.71	\$320.91	\$361.02
27	\$443.88	\$328.43	\$369.49
28	\$460.39	\$340.65	\$383.24
29	\$473.95 \$502.00	\$350.68	\$394.52
30 31	\$502.09 \$512.71	\$355.70 \$363.22	\$417.94 \$426.78
32	\$523.32	\$370.74	\$420.78
33	\$529.96	\$375.44	\$435.02
33	\$525.90	\$375.44	\$447.03
35	\$540.58	\$382.96	\$449.98
36	\$544.12	\$385.47	\$452.93
37	\$547.65	\$387.98	\$455.87
38	\$551.19	\$390.48	\$458.82
39	\$558.27	\$395.50	\$464.71
40	\$589.41	\$400.51	\$490.63
41	\$600.48	\$408.03	\$499.84
42	\$611.08	\$415.24	\$508.67
43	\$625.84	\$425.27	\$520.95
44	\$644.29	\$437.80	\$536.31
45	\$665.97	\$452.53	\$554.35
46	\$691.79	\$470.08	\$575.85
47	\$720.85	\$489.83	\$600.04
48	\$754.05	\$512.39	\$627.68
49	\$786.80	\$534.64	\$654.94
50	\$924.55	\$559.71	\$769.60
51	\$965.45	\$584.47	\$803.65
52	\$1,010.49	\$611.73	\$841.14
53	\$1,056.04	\$639.31	\$879.06
54	\$1,105.22	\$669.09	\$919.99
55	\$1,154.40	\$698.86	\$960.93
56	\$1,207.72	\$731.14	\$1,005.31
57	\$1,261.56	\$763.73	\$1,050.13
58	\$1,319.02	\$798.51	\$1,097.96
59	\$1,347.49	\$815.75	\$1,121.66
60	\$1,404.95	\$850.54	\$1,169.49
61	\$1,454.65	\$880.62	\$1,210.86
62	\$1,487.26	\$900.37	\$1,238.00
63	\$1,528.16	\$925.12	\$1,272.05
64+	\$1,553.00	\$940.17	\$1,292.73

Company Name Market RATES FOR AGE 2	QCC Insurance Company Small Group 1, NON-TOBACCO USER, BY RATING AREA AND COUNTY				RATING AR	EA 1						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	OFF								
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	OFF								
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	OFF								
31609PA0150028	Personal Choice PPO Gold Classic \$1,000 \$15/\$30/80%	PPO	Gold	OFF								
31609PA0150029	Personal Choice PPO Silver Classic \$3,000 \$30/\$60/70%	PPO	Silver	OFF								
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	OFF								
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	OFF								
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	OFF								
31609PA0150033	Personal Choice PPO Gold HSA-50 \$2,650/60%	PPO	Gold	OFF								
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	OFF								
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	OFF								
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	OFF								
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,650/100%	PPO	Bronze	OFF								
31609PA0150039	Personal Choice PPO Gold HRA-25 \$2,900/100%	PPO	Gold	OFF								
31609PA0150047	Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	PPO	Gold	OFF								
31609PA0150048	Personal Choice PPO Silver Classic \$4,750 \$50/\$100/90%	PPO	Silver	OFF								
31609PA0150049	Personal Choice PPO Silver Secure \$4,250 \$30/\$60/\$600	PPO	Silver	OFF								
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	OFF								
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	OFF								

**RATING AREA 3 RATING AREA 4** RATING AREA 2

**RATING AREA 5 RATING AREA 6** Elk Cameron Potter Bradford Carbon Clinton Lackawanna Luzerne Lycoming Monroe Pike Sullivan Monroe Pike Sullivan Susquehanna Tioga Wayne Wyoming Allegheny Armstrong Beaver Butler Fayette Greene Indiana Lawrence Washington Northampton Northampton Schuylkill

			RATING A	REA 7			RATING AF	REA 8				RATING AREA	9					
ylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
							\$561.30	\$561.30	\$561.30	\$561.30	\$561.30							
							\$536.68	\$536.68	\$536.68	\$536.68	\$536.68							
							\$438.00	\$438.00	\$438.00	\$438.00	\$438.00							
							\$443.77	\$443.77	\$443.77	\$443.77	\$443.77							
							\$351.05	\$351.05	\$351.05	\$351.05	\$351.05							
							\$483.95	\$483.95	\$483.95	\$483.95	\$483.95							
							\$400.60	\$400.60	\$400.60	\$400.60	\$400.60							
							\$464.20	\$464.20	\$464.20	\$464.20	\$464.20							
							\$334.56	\$334.56	\$334.56	\$334.56	\$334.56							
							\$339.46	\$339.46	\$339.46	\$339.46	\$339.46							
							\$376.49	\$376.49	\$376.49	\$376.49	\$376.49							
							\$255.39	\$255.39	\$255.39	\$255.39	\$255.39							
							\$273.28	\$273.28	\$273.28	\$273.28	\$273.28							
							\$426.85	\$426.85	\$426.85	\$426.85	\$426.85							
							\$422.88	\$422.88	\$422.88	\$422.88	\$422.88							
							\$302.28	\$302.28	\$302.28	\$302.28	\$302.28							
							\$316.94	\$316.94	\$316.94	\$316.94	\$316.94							
							\$376.49	\$376.49	\$376.49	\$376.49	\$376.49							
							\$313.39	\$313.39	\$313.39	\$313.39	\$313.39							

2018 Rates Table Template v7.1	All fields with an asterisk (*) are requ	ired. To validate press Validate button or	Ctrl + Shift + I. To finalize, press Finali	ze button or Ctrl + Shift + F.	
	If you are in a community rating state,	select Family-Tier Rates under Rating N	lethod and fill in all columns.		
	If you are not in a community rating st	tate, select Age-Based Rates under Ratin	g Method and provide an Individual Ra	te for every age band.	
	If Tobacco is Tobacco User/Non-Toba	acco User, you must give a rate for Tobac	co Use and Non-Tobacco Use.		
	To add a new sheet, press the Add Si	heet button, or Ctrl + Shift + H. All plans r	nust have the same dates on a sheet.		
HIOS Issuer ID	* 31609	-			
Federal TIN	* 23-2184623				
Rate Effective Date	* 1/1/2018				
Rate Expiration Date					
•	* Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	Required: Select the Rating Area ID	<b>Required:</b> 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 enrolle on a plan
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	408.27	408.2
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	15		408.2
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	15		444.5
1609PA0070002	-	Tobacco User/Non-Tobacco User	17	436.43	436.2
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	17	472.31	472.
1609PA0070002	-	Tobacco User/Non-Tobacco User			487.2
	Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19		
1609PA0070002	Rating Area 8		20	517.67	517.0
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	21	533.68	600.3
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	22		600.3
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	23	533.68	600.3
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	24	533.68	600.3
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	25		
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	26	546.49	614.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	27	559.30	629.2
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	28	580.11	652.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	29	597.19	671.8
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	30	605.73	711.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	31	618.54	726.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	32	631.35	741.8
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	33	639.35	751.2
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	34	647.89	761.2
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	35	652.16	766.2
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	36		771.3
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	37	660.70	776.3
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	38		781.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	39		791.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	40	682.05	835.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	40	694.86	851.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	41		866.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	42	707.13	887.
1609PA0070002	-	Tobacco User/Non-Tobacco User	43	745.56	913.
	Rating Area 8	Tobacco User/Non-Tobacco User			
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45		944.
1609PA0070002	Rating Area 8		46		980.0
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	47	834.15	1021.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	48		1068.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	49		1115.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	50	953.16	1310.
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	51	995.32	1368.
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	52	1041.75	1432.
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1088.71	1496.
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1139.41	1566.
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1190.11	1636.
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1245.08	1711.
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1300.59	1788
609PA0070002	•	Tobacco User/Non-Tobacco User	58	1359.83	1869
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1389.18	f
609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1448.42	1991
1609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1499.65	
	-	Tobacco User/Non-Tobacco User	62		2108
1609PA0070002	Rating Area 8	TODACCO USERNOD-TODACCO USER		1.1.1.1.77	
1609PA0070002 1609PA0070002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User	63	1575.43	

31609PA0070003	Rating Area 8		User/Non-Tobacco		0-14	
31609PA0070003	Rating Area 8		User/Non-Tobacco		15	
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		16 17	
31609PA0070003	Rating Area 8		User/Non-Tobacco		18	
31609PA0070003	Rating Area 8		User/Non-Tobacco		19	
31609PA0070003	Rating Area 8	Tobacco	User/Non-Tobacco	User	20	
31609PA0070003	Rating Area 8		User/Non-Tobacco		21	
31609PA0070003 31609PA0070003	Rating Area 8		User/Non-Tobacco		22	
31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		23	
31609PA0070003	Rating Area 8		User/Non-Tobacco		25	
31609PA0070003	Rating Area 8		User/Non-Tobacco		26	
31609PA0070003	Rating Area 8		User/Non-Tobacco		27	
31609PA0070003	Rating Area 8		User/Non-Tobacco		28	
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		29	
31609PA0070003	Rating Area 8		User/Non-Tobacco		31	
31609PA0070003	Rating Area 8		User/Non-Tobacco		32	
31609PA0070003	Rating Area 8		User/Non-Tobacco		33	
31609PA0070003	Rating Area 8		User/Non-Tobacco		34	
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		35	
31609PA0070003	Rating Area 8		User/Non-Tobacco		37	
31609PA0070003	Rating Area 8		User/Non-Tobacco		38	
31609PA0070003	Rating Area 8		User/Non-Tobacco		39	
31609PA0070003	Rating Area 8		User/Non-Tobacco		40	
31609PA0070003 31609PA0070003	Rating Area 8		User/Non-Tobacco		41	
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		42	
31609PA0070003	Rating Area 8		User/Non-Tobacco		44	
31609PA0070003	Rating Area 8	Tobacco	User/Non-Tobacco	User	45	
31609PA0070003	Rating Area 8		User/Non-Tobacco		46	
31609PA0070003 31609PA0070003	Rating Area 8		User/Non-Tobacco		47	
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		48	
31609PA0070003	Rating Area 8		User/Non-Tobacco		50	
31609PA0070003	Rating Area 8	Tobacco	User/Non-Tobacco	User	51	
31609PA0070003	Rating Area 8		User/Non-Tobacco		52	
31609PA0070003	Rating Area 8		User/Non-Tobacco		53	
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		54	
31609PA0070003	Rating Area 8		User/Non-Tobacco		56	
31609PA0070003	Rating Area 8		User/Non-Tobacco		57	
31609PA0070003	Rating Area 8		User/Non-Tobacco		58	
31609PA0070003	Rating Area 8		User/Non-Tobacco		59	
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8		User/Non-Tobacco		60	
31609PA0070003	Rating Area 8		User/Non-Tobacco		62	
31609PA0070003	Rating Area 8		User/Non-Tobacco		63	
31609PA0070003	Rating Area 8	1	User/Non-Tobacco		64 and over	•
31609PA0070004	Rating Area 8	1	User/Non-Tobacco		0-14	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		15	
31609PA0070004	Rating Area 8		User/Non-Tobacco		17	
31609PA0070004	Rating Area 8	Tobacco	User/Non-Tobacco	User	18	
31609PA0070004	Rating Area 8		User/Non-Tobacco		19	
31609PA0070004	Rating Area 8		User/Non-Tobacco		20	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		21	
31609PA0070004	Rating Area 8		User/Non-Tobacco		23	
31609PA0070004	Rating Area 8	Tobacco	User/Non-Tobacco	User	24	
31609PA0070004	Rating Area 8		User/Non-Tobacco		25	
31609PA0070004	Rating Area 8		User/Non-Tobacco		26	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		27	
31609PA0070004	Rating Area 8		User/Non-Tobacco		29	
31609PA0070004	Rating Area 8	Tobacco	User/Non-Tobacco	User	30	)
31609PA0070004	Rating Area 8		User/Non-Tobacco		31	
31609PA0070004 31600PA0070004	Rating Area 8		User/Non-Tobacco		32	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		33	
31609PA0070004	Rating Area 8		User/Non-Tobacco		35	
31609PA0070004	Rating Area 8		User/Non-Tobacco		36	;
31609PA0070004	Rating Area 8		User/Non-Tobacco		37	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		38	
31609PA0070004 31609PA0070004	Rating Area 8		User/Non-Tobacco		40	
31609PA0070004	Rating Area 8	Tobacco	User/Non-Tobacco	User	41	
31609PA0070004	Rating Area 8		User/Non-Tobacco		42	
31609PA0070004 31609PA0070004	Rating Area 8		User/Non-Tobacco		43	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		44	
31609PA0070004	Rating Area 8		User/Non-Tobacco		46	
31609PA0070004	Rating Area 8		User/Non-Tobacco		47	
31609PA0070004	Rating Area 8		User/Non-Tobacco		48	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		49	
31609PA0070004 31609PA0070004	Rating Area 8		User/Non-Tobacco		51	
31609PA0070004	Rating Area 8		User/Non-Tobacco		52	
31609PA0070004	Rating Area 8		User/Non-Tobacco		53	
31609PA0070004	Rating Area 8		User/Non-Tobacco		54	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		55	
31609PA0070004 31609PA0070004	Rating Area 8		User/Non-Tobacco		57	
31609PA0070004	Rating Area 8		User/Non-Tobacco		58	
31609PA0070004	Rating Area 8		User/Non-Tobacco		59	
31609PA0070004	Rating Area 8		User/Non-Tobacco		60	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8		User/Non-Tobacco		61	
31609PA0070004 31609PA0070004	Rating Area 8		User/Non-Tobacco		63	
	J					4
31609PA0070004	Rating Area 8	Tobacco	User/Non-Tobacco	User	64 and over	

<u>312.54</u> 340.32	312.54 340.32
350.94	350.94
361.56 373.00	361.56
373.00	373.00
396.29	396.29
408.55	459.61
408.55 408.55	459.61 459.61
408.55	459.61
410.18	461.45
	470.64 481.68
444.09	499.60
457.16	514.31
463.70 473.50	544.85
483.31	567.89
489.44	575.09
495.97 499.24	582.77
502.51	590.45
505.78	594.29
509.05 515.58	598.13 605.81
522.12	639.60
531.93	651.61
541.32 554.40	663.12 679.14
570.74	699.15
589.94	722.68
<u>612.82</u> 638.56	750.70
667.97	818.27
696.98	853.80
729.66 761.94	1003.29
797.48	1096.54
833.43	1145.97
<u> </u>	1199.34 1252.70
953.14	1310.56
995.63	1368.98
<u> </u>	1431.34
1108.79	1524.59
1148.01	1578.52
<u> </u>	1613.91 1658.29
1200.00	1685.25
244.44	244.44
266.17 274.48	266.17 274.48
282.78	282.78
291.73 	291.73
309.95	309.95
319.53	359.47
319.53 319.53	359.47 359.47
319.53	359.47
320.81	360.91
<u> </u>	368.10 376.73
347.33	390.75
357.56	402.25
362.67	426.13
370.34 378.01	435.15
382.80	449.79
387.91	455.80
390.47	458.80
393.02	464.81
395.58	
395.58 398.14	467.81
395.58	467.81 473.82
395.58 398.14 403.25 408.36 416.03	467.81 473.82 500.24 509.64
395.58 398.14 403.25 408.36 416.03 423.38	467.81 473.82 500.24 509.64 518.64
395.58 398.14 403.25 408.36 416.03 423.38 433.60	467.81 473.82 500.24 509.64 518.64 531.16
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22
395.58 398.14 403.25 408.36 416.03 423.38 423.38 433.60 446.38 461.40 479.30	467.81 473.82 500.24 509.64 518.64 531.16 546.82 565.22 587.14
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40	467.81
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43	467.81 473.82 500.24 509.64 518.64 531.16 546.82 565.22 587.14 611.80
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68	467.81 473.82 500.24 509.64 518.64 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68 595.93	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68	467.81 473.82 500.24 509.64 518.64 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 522.43 545.12 570.68 595.93 623.72 651.84 682.20	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69 819.40 857.62 896.28
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68 595.93 623.72 651.84 682.20 712.55	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69 819.40 857.62 896.28 938.02
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 522.43 545.12 570.68 595.93 623.72 651.84 682.20	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69 819.40 857.62 896.28
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68 595.93 623.72 651.84 682.20 712.55 745.47 778.70 814.17	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69 819.40 857.62 896.28 938.02 979.76 1025.02
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68 595.93 623.72 651.84 682.20 712.55 745.47 778.70 814.17 831.74	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69 819.40 857.62 896.28 938.02 979.76 1025.02 1070.71 1119.48
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68 595.93 623.72 651.84 682.20 712.55 745.47 778.70 814.17	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69 819.40 857.62 896.28 938.02 979.76 1025.02
395.58 398.14 403.25 408.36 416.03 423.38 433.60 446.38 461.40 479.30 499.43 522.43 545.12 570.68 595.93 623.72 651.84 682.20 712.55 745.47 778.70 814.17 831.74 831.74	467.81 473.82 500.24 509.64 518.64 531.16 531.16 546.82 565.22 587.14 611.80 639.98 667.77 784.69 819.40 857.62 896.28 938.02 979.76 1025.02 1070.71 1119.48

216000000000				
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		0-14
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		15 16
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		17
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User	18
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		19
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		20
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		21
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		23
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		24
31609PA0160001 31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		25 26
31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco		20
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		28
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		29
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		<u> </u>
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		32
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		33
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		34
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		35 36
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		37
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		38
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		39
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		40
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		41
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		43
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		44
31609PA0160001 31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		45 46
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco		46
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		48
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		49
31609PA0160001 31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		<u> </u>
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco		51
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		53
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		54
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		55
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		56 57
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		58
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		59
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		60
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		<u>61</u> 62
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		63
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco		and over
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco		0-14
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco		15
			lear	
	-	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		<u>16</u> 17
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	10 17 18
31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser	17 18 19
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User	17 18 19 20
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User	17 18 19 20 21
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User	17 18 19 20
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26 27 28 29
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26 27 28 29 30
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26 27 28 29 30
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36
31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45</td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45
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31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46</td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48         49
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31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48         49         50         51</td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48         49         50         51
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31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48         49         50         51         52         53         54</td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48         49         50         51         52         53         54
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31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         49         50         51         52         53         54         55         56</td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         49         50         51         52         53         54         55         56
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31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         49         50         51         52         53         54         55         56         57         58         59</td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         49         50         51         52         53         54         55         56         57         58         59
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31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         49         50         51         52         53         54         55         56         57         58         59         60         61</td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         49         50         51         52         53         54         55         56         57         58         59         60         61
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser </td <td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48         49         50         51         52         53         54         55         56         57         58         59         60   </td>	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48         49         50         51         52         53         54         55         56         57         58         59         60
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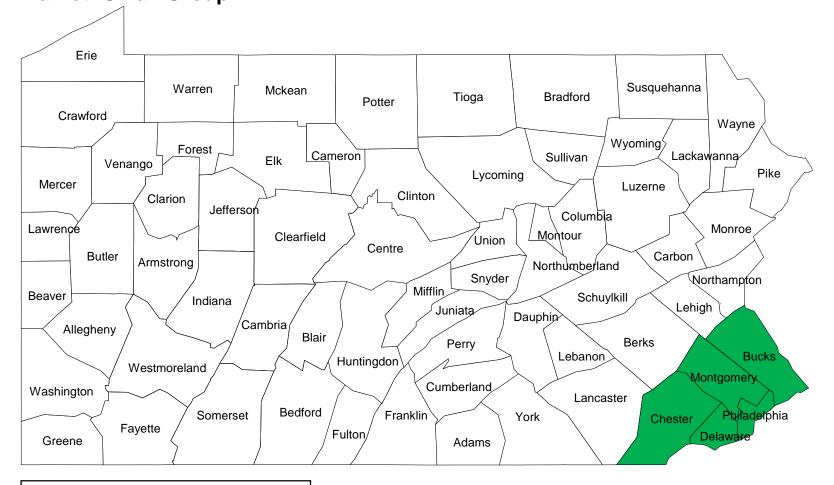
202.40	202.40
 220.39 227.27	220.39 227.27
234.15	234.15
 241.56 248.96	241.56 248.96
 256.64	256.64
264.57	297.65
 264.57 264.57	297.65 297.65
 264.57	297.65
 265.63 270.92	298.84
277.27	311.93
 287.59	323.54
 296.06 300.29	<u> </u>
 306.64	360.30
 312.99 316.96	367.77
 321.19	377.40
323.31	379.89
 325.43 327.54	382.38
329.66	387.35
 333.89	392.32
 338.13 344.48	414.20
 350.56	429.44
 359.03 369.61	439.81 452.77
 382.05	452.77 468.01
 396.86	486.16
 413.53 432.58	506.57 529.91
 451.36	552.92
 472.53 493.43	649.73 678.47
 493.43 516.45	710.12
539.73	742.13
564.87 590.00	776.69
617.25	848.72
 644.77	886.56
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718.06	987.33
 743.45 760.12	1022.25
 781.02	1043.17
793.71	1091.37
 308.10 335.49	308.10 335.49
 345.96	345.96
 356.43 367.71	<u> </u>
 378.98	378.98
 390.66	390.66
 402.74 402.74	453.09
402.74	453.09
402.74 404.36	453.09
412.41	463.96
 422.08	474.84
 437.78 450.67	492.51
 457.11	537.11
 466.78	548.47
476.45 482.49	<u> </u>
 488.93	574.49
 492.15 495.38	578.28
 495.58	585.85
 501.82	589.64
 508.26 514.71	597.21 630.52
 524.37	642.36
 533.64 546.52	653.70 669.49
562.63	689.23
 581.56	712.41
 604.12 629.49	740.04
658.49	806.65
 687.08 719.30	841.67 
 751.12	1032.79
786.16	1080.97
 821.60 859.86	1129.70 1182.31
 898.12	1234.91
 939.60	1291.95
 981.49 1026.19	<u> </u>
1048.34	1441.47
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	1502.94 1556.10 1590.99 1634.74

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31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco Use		
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31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco Use	er 41	
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31609PA0160005	Rating Area 8	Tobacco User/Non-Tobacco Use		
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31609PA0160005	Rating Area 8	Tobacco User/Non-Tobacco Use	er 42	
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31609PA0160005	Rating Area 8	Tobacco User/Non-Tobacco Use		
3160000005	Pating Area 9	Tobacco Lloor/Non Tobacco Llo	C4 cred even	
31609PA0160005	Rating Area 8	Tobacco User/Non-Tobacco Use	er 64 and over	

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 594.40 612.95	594.40 612.95
631.50	631.50
 651.48	651.48
 671.46 692.15	671.46
 713.56	802.76
 713.56	802.76
713.56	802.76
 716.42	805.97
 730.69	822.02
747.81 775.64	841.29 872.60
798.47	898.28
 809.89	951.62
827.02 844.14	<u> </u>
854.85	1004.44
 866.26	1017.86
 871.97 877.68	1024.57 1031.27
883.39	1037.98
 889.10	1044.69
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945.47	1158.20
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1857.40	2553.92
1936.60 2005.11	2662.83 2757.02
2050.06	2818.83
2106.43	2896.34
 2140.68 223.35	2943.44 223.35
 243.20	243.20
250.79	250.79
 258.38 266.55	258.38 266.55
 274.73	274.73
283.20	283.20
 291.96 291.96	328.45
 291.96	328.45
291.96	328.45
 293.12	329.76
298.96 305.97	336.33
 317.36	357.02
 326.70	367.53
 331.37 338.38	<u> </u>
 345.38	405.82
 349.76	410.97
 354.43 356.77	416.46
 359.10	419.20
 361.44	424.69
 363.78 368.45	427.44
 373.12	457.07
 380.13	465.65
 386.84 396.18	473.88
 407.86	485.32
 421.58	516.44
437.93	536.47
	559.00
 456.33 477.35	JU <del>1</del> ./J
477.35 498.08	610.14
477.35 498.08 521.43	610.14 716.97
477.35 498.08	610.14 716.97 748.68 783.61
477.35 498.08 521.43 544.50	610.14 716.97 748.68 783.61
477.35 498.08 521.43 544.50 569.90 595.59 623.32	610.14 716.97 748.68 783.61 818.93 857.07
477.35 498.08 521.43 544.50 569.90 595.59 623.32 651.06	610.14 716.97 748.68 783.61 818.93 857.07 895.21
477.35 498.08 521.43 544.50 569.90 595.59 623.32	610.14 716.97 748.68 783.61 818.93 857.07 895.21 936.56
477.35 498.08 521.43 544.50 569.90 595.59 623.32 651.06 681.13 711.49 743.90	610.14 716.97 748.68 783.61 818.93 857.07 895.21 936.56 978.30 1022.86
477.35 498.08 521.43 544.50 569.90 595.59 623.32 651.06 681.13 711.49 743.90 759.96	610.14 716.97 748.68 783.61 818.93 857.07 895.21 936.56 978.30 1022.86 1044.94
477.35 498.08 521.43 544.50 569.90 595.59 623.32 651.06 681.13 711.49 743.90 759.96 792.37	610.14 716.97 748.68 783.61 818.93 857.07 895.21 936.56 978.30 1022.86 1044.94 1089.50
477.35 498.08 521.43 544.50 569.90 595.59 623.32 651.06 681.13 711.49 743.90 759.96	610.14 716.97 748.68

# 2017 Service Area

Issuer: QCC Insurance Company Market: Small Group



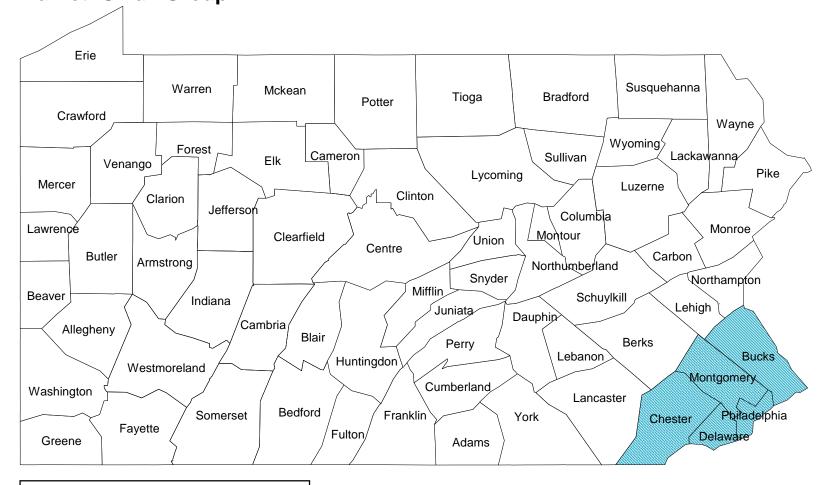
Key (modify as needed)

: 2017 on-exchange service area

: 2017 off-exchange only service area

# 2018 Service Area

Issuer: QCC Insurance Company Market: Small Group



**Key** (modify as needed)

: 2018 on-exchange service area

2018 off-exchange only service area

SERFF Tracking Number:	INAC-131005785
Filing Company:	QCC Insurance Company
<b>Company Tracking Number:</b>	QCC SMALL GROUP 1-1-2018
TOI:	H15G Group Health - Hospital/Surgical/Medical Expense
Product Name:	QCC Small Group PPO effective 1-1-2018
Project Name:	
Objection Letter Status:Data Request Sent	
Objection Letter Date:06/15/2017	
Respond By Date:	
Submitted Date:06/15/2017 01:58 PM Dear David Walker,	
Introduction:June 15, 2017	
David Walker	
QCC Insurance Company	
1901 Market Street	
Philadelphia, PA 19103	

RE: QCC Small Group PPO QHP Filing for 2018. Pennsylvania Insurance Department ID #: INAC-131005785

Dear David Walker:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

1. In Wksh 2 of the URRT, the AV Pricing Values should be equal to the total adjustment from the Market Adjusted Index Rate (MAIR) to the Plan Adjusted Index Rate (PAIR) for each plan (e.g. MAIR x AV Pricing

Value = PAIR). However, this does not appear to be the case. Please explain why this is not the case or correct the issue to follow the Part III URRT Instructions Section 4.7.2.

2. Please show a numerical development of the assumed annual trend used in projecting the experience period claims to the projected 2018 coverage year. Please include the trends based on historical experience for each benefit category for years 2014, 2015, 2016, and 2017 (year to date). We realize 2017 trends will be partially based on estimated claim costs.

3. Please explain and show support for the development of the 'Change in Demographics' factor and the 'Change in Benefits' factors shown in the file [Exhibit A\_Small Group.xlsx]. At a minimum, provide the numerical development of the 'Demo' factors and a detailed description of what is reflected in the 'SumOf2017\_Base\_Rate\_rel' values, as well as a description of how those values were developed.

4. Please provide numerical support for the age calibration factor of 1.460. In your support, please provide the projected 2018 distribution of membership by age.

5. We have the following questions regarding the benefit richness (induced demand) column in Table 10.

a. Please provide numerical support for the benefit richness (induced demand) factors shown in Table 10.

b. Please confirm and demonstrate in your support that health status was not taken into account when developing these factors.

c. Please specifically provide justification for the change in the benefit richness (induced demand) factor being proposed for plan 31609PA0150024.

d. Please explain why these values vary within a given metal if health status is not taken into account; specifically for Silver plans, where the factors range from 0.769 to 1.059, Gold plans where the factors range from 0.784 to 1.088, and Platinum plans where the factors range from 1.017 to 1.161.

Please provide the numerical development of the tobacco surcharge of 1.013 shown in column P of Table
 10.

7. Please provide the numerical development of the projected MLR calculation that shows compliance with the 80% minimum MLR.

8. Please provide the numerical development of the average paid to allowed factor of 0.880 as entered in the URRT Wksh 1 Section III.

9. Please show support and explain the methodology used to project the quarterly member months shown in Table 5A.

10. We have the following questions regarding the risk adjustment PMPM value:

a. Please provide the quantitative development of the projected risk adjustment PMPM receipt equal to \$5.07.

b. Please demonstrate quantitatively how the 0.86 factor which is to be applied to the statewide average premium in the 2018 risk adjustment calculation was taken into account in developing the projected risk adjustment receipt PMPM of \$5.07

c. Please provide the actual 2014 and 2015 risk adjustment PMPM payments/receipts.

The following are additional questions from the PID:

1. Please confirm that a risk adjustment user fee of \$0.14 PMPM was included in the "Projected Risk Adjustment PMPM" of \$5.07 shown in the Department's Table 5.

2. The 2017 administrative expenses PMPM were 61.66 = (0.10071)\*(612.25) from Table 6 while the 2018 administrative expenses PMPM are 91.79 = (0.1455)\*(630.84). Please explain why the administrative expenses on a PMPM basis went up 49% from 2017 to 2018.

3. The PCORI fee should be 2.47/12 = 0.2058 PMPM but the value of 0.04 in cell C54 of Table 6 shows that QCC is using  $(0.04)^{*}(630.84) = 0.25$  PMPM. Please revise the value in cell C54 to bring the PCORI fee within the range of 20 to 21 cents PMPM.

4. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated PMPM amount.

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

Conclusion: Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or email at jlaverty@pa.gov.

Sincerely,

James Laverty, ASA, MAAA Actuary Bureau of Accident & Health Insurance Conclusion:

conclusion

Sincerely,

Jim Laverty

## QCC SMALL GROUP

## JUNE 15 RESPONSES

 In Wksh 2 of the URRT, the AV Pricing Values should be equal to the total adjustment from the Market Adjusted Index Rate (MAIR) to the Plan Adjusted Index Rate (PAIR) for each plan (e.g. MAIR x AV Pricing Value = PAIR). However, this does not appear to be the case. Please explain why this is not the case or correct the issue to follow the Part III URRT Instructions Section 4.7.2.

Please see Table 10 of the PA Actuarial Memo Rate Exhibits for the numeric demonstration of the calculation of Plan adjusted index rate from Market Adjusted Index Rates. The Market Adjusted Index Rate is in cell C11 on the "III- Plan rates" tab. The Plan Adjusted Index Rates are in column AA of this tab.

This also impacts our response to question 13, since we set the Pricing AV in the URRT to the expected Paid to Allowed.

 Please show a numerical development of the assumed annual trend used in projecting the experience period claims to the projected 2018 coverage year. Please include the trends based on historical experience for each benefit category for years 2014, 2015, 2016, and 2017 (year to date). We realize 2017 trends will be partially based on estimated claim costs.

			Inpatient	Outpatient	Professional
2017	PPO	PA Small Group	4.1%	3.1%	1.3%
2018	PPO	PA Small Group	3.2%	3.1%	1.8%
2019	PPO	PA Small Group	3.2%	3.1%	1.8%

Please see below for information on the projected unit cost trends.

3. Please explain and show support for the development of the 'Change in Demographics' factor and the 'Change in Benefits' factors shown in the file [Exhibit A Small Group.xlsx]. At a minimum, provide the numerical development of the 'Demo' factors and a detailed description of what is reflected in the 'SumOf2017\_Base\_Rate\_rel' values, as well as a description of how those values were developed.

The change in demographics is based on the 2017 Federal age curve. Please see derivation below.

2017	QCC	Demo
0-20	20,167	0.635
21-29	9,904	1.018
30-39	10,230	1.198
40-49	11,558	1.457
50-59	14,839	2.187
60-63	5,416	2.818
64+	2,551	3.000

	74,665	1.44
2016	QCC	Demo
0-20	20,072	0.635
21-29	9,701	1.061
30-39	9,634	1.242
40-49	11,633	1.502
50-59	14,858	2.232
60-63	5,419	2.865
64+	2,613	3.000
	73,930	1.47

The change in benefit is being calculated using the 2017 21 year old rate by HIOS ID. (I.e. The base rate)

The 2017 21 year old rate by HIOS ID is weighted by 2016 enrollment and then compared to the 2017 21 year old rate by HIOS ID weighted by 2017 enrollment. The ratio of these two numbers is the benefit change. (Note: For this calculation each member is receiving the 21 year old rate, regardless of their age)

4. Please provide numerical support for the age calibration factor of 1.460. In your support, please provide the projected 2018 distribution of membership by age.

	2018 Expected Age distribution	2018 Demo Factors
0-20	28%	0.813
21-29	14%	1.028
30-39	14%	1.208
40-49	16%	1.468
50-59	20%	2.198
60-63	7%	2.829
64+	1%	3.000
Total	100%	1.460

Please see below. Note, as is appropriate, calibration uses the 2018 Federal age curve.

5. We have the following questions regarding the benefit richness (induced demand) column in Table 10.

- a. Please provide numerical support for the benefit richness (induced demand) factors shown in Table 10.
- b. Please confirm and demonstrate in your support that health status was not taken into account when developing these factors.
- c. Please specifically provide justification for the change in the benefit richness (induced demand) factor being proposed for plan 31609PA0150024.
- d. Please explain why these values vary within a given metal if health status is not taken into account; specifically for Silver plans, where the factors range from 0.769 to 1.059, Gold plans where the factors range from 0.784 to 1.088, and Platinum plans where the factors range from 1.017 to 1.161.

Our induced demand factors do not take into account health status. For 2018 we did not update the induced demand factors, rather we first solved for the induced demand factors that would generate the 2017 rates slope in 2018 before benefit changes.

We utilized this approach because we are trying to preserve the rate relationship we currently have in the market.

6. Please provide the numerical development of the tobacco surcharge of 1.013 shown in column P of Table 10.

Please see table below. The calculation uses the expected age distribution and expected % tobacco use by age, as well as our previously approved tobacco factors to determine the impact of tobacco rating.

	2018 Expected Age distribution	Expected % tobacco use	Approved Tobacco Factors
0-20	28%	7.00%	-
21-29	14%	7.00%	0.125
30-39	14%	7.00%	0.175
40-49	16%	7.00%	0.225
50-59	20%	7.00%	0.375
60-63	7%	7.00%	0.375
64+	1%	7.00%	0.375
Total	100%		1.3%

7. Please provide the numerical development of the projected MLR calculation that shows compliance with the 80% minimum MLR.

Projected Premium from table 6 = \$630.84

Projected Paid claims from table = \$491.45

Projected Risk adjustment = \$5.07

QI = 0.47%; Taxes and fees = 5.69% (From table 6)

MLR = (491.45 + (630.84 x 0.0047)) / (630.84 + 5.07 - (630.84 x 0.0569)) = 82.4% > 80% minimum

8. Please provide the numerical development of the average paid to allowed factor of 0.880 as entered in the URRT Wksh 1 Section III.

Please see column K of table 10 for the derivation of the aggregate paid to allowed.

9. Please show support and explain the methodology used to project the quarterly member months shown in Table 5A.

The quarterly member months in table 5A is based on the membership renewing by quarter. Specifically, we expect 524,796 of the 1,445,976 member months to be in groups that renew in the 1st quarter of 2018, etc.

#### 10. We have the following questions regarding the risk adjustment PMPM value:

a. Please provide the quantitative development of the projected risk adjustment PMPM receipt equal to \$5.07.

Please see below.

This is the risk adjustment calculation.

$$T_{i} = \left[\frac{PLRS_{i} \cdot IDF_{i} \cdot GCF_{i}}{\sum_{i}(s_{i} \cdot PLRS_{i} \cdot IDF_{i} \cdot GCF_{i})} - \frac{AV_{i} \cdot ARF_{i} \cdot IDF_{i} \cdot GCF_{i}}{\sum_{i}(s_{i} \cdot AV_{i} \cdot ARF_{i} \cdot IDF_{i} \cdot GCF_{i})}\right]\overline{P_{s}}$$

Where

PS = State average premium \* 0.86; PLRSt = plan i's plan liability risk score; AVi = plan i's metal level AV; ARFi = allowable rating factor; IDFi = plan i's induced demand factor; GCFi = plan i's geographic cost factor;

QCC										
				State Avg						
Issuer	Metal	BMMO	PLRS	Premium	ARF	GCF	IDF	AV	with Risk	w/o Risk
КНРЕ	Plat (1)	347,487	1.9734		1.3992	1.1115	1.1500	90%	2.5224	1.6097
КНРЕ	Gold (2)	338,623	1.2817		1.4170	1.1115	1.0800	80%	1.5385	1.3608
КНРЕ	Silver (3)	102,814	1.1197		1.4685	1.1115	1.0300	70%	1.2819	1.1768
КНРЕ	Bronze (4)	116,727	0.9025		1.5155	1.1115	1.0000	60%	1.0031	1.0107
Total		905,650	1.4798	\$538.18	1.4287	1.1115	1.0909	80%	1.7067	1.3623
Statewide Ave	erage		1.4140	\$538.18	1.4360	1.0000	1.0800	79%	1.5271	1.2314
									5.07	

5.07 = [[ 1.7067 / 1.5271 - 1.3623 / 1.2314 ] x 538.18 x 0.86] -0.14

(Per PID guidance, the 0.14 Risk adjustment user fee is included in the risk adjustment calculation)

b. Please demonstrate quantitatively how the 0.86 factor which is to be applied to the statewide average premium in the 2018 risk adjustment calculation was taken into account in developing the projected risk adjustment receipt PMPM of \$5.07

The 0.86 factor was taken into account by multiplying the expected statewide average premium by 0.86 when calculating the risk transfer amount. This is new for 2018.

$$\overline{P}_S = \left(\sum_i (s_i \cdot P_i)\right) * 0.86$$

c. Please provide the actual 2014 and 2015 risk adjustment PMPM payments/receipts.

The following are additional questions from the PID:

1. Please confirm that a risk adjustment user fee of \$0.14 PMPM was included in the "Projected Risk Adjustment PMPM" of \$5.07 shown in the Department's Table 5.

Confirmed, please see response to question 10 for the calculation.

 The 2017 administrative expenses PMPM were \$61.66 = (0.10071)\*(612.25) from Table 6 while the 2018 administrative expenses PMPM are \$91.79 = (0.1455)\*(630.84). Please explain why the administrative expenses on a PMPM basis went up 49% from 2017 to 2018.

We have updated the admin allocation in the Pricing to align with the financials.

3. The PCORI fee should be \$2.47/12 = \$0.2058 PMPM but the value of 0.04 in cell C54 of Table 6 shows that QCC is using (0.04)\*(\$630.84) = 0.25 PMPM. Please revise the value in cell C54 to bring the PCORI fee within the range of 20 to 21 cents PMPM.

We have updated to 0.03%.

4. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated PMPM amount.

We have reached out to our Sales department to get the current and 2018 broker agreements.

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

Thank you for bringing this to our attention. We will update the PA Plan Design Summary and Rate Tables and the Federal Rate template for the on exchange plans, (The off exchange plans are not included in the Federal Rate template.)

When the rate grids were created the 45 year old rate was used as the index (i.e. the one rounded to the nearest dollar) and all rates were calculated off of that using the federal age curve. This causes the 21 year old rate to be slightly different from Table 11.

We are updating our rate grids to index off the 21 year old rate from Table 11 instead.

SERFF Tracking Number:	INAC-131005785
Filing Company:	QCC Insurance Company
<b>Company Tracking Number:</b>	QCC SMALL GROUP 1-1-2018
TOI:	H15G Group Health - Hospital/Surgical/Medical Expense
Product Name:	QCC Small Group PPO effective 1-1-2018
Project Name:	
Objection Letter Status:Data Request Sent	
Objection Letter Date:07/06/2017	
Respond By Date:	
Submitted Date:07/06/2017 04:23 PM Dear David Walker,	
Introduction: July 6, 2017	
David Walker	
QCC Insurance Company	
1901 Market Street	
Philadelphia, PA 19103	

RE: QCC Small Group PPO QHP Filing for 2018. Pennsylvania Insurance Department ID #: INAC-131005785

Dear David Walker:

The Pennsylvania Insurance Department has received and conducted a review of your responses to our June 15th data request letter. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 14, 2017. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

Please provide the actual year-over-year trend rates which were observed over the time period of 2014 2016 based on the historical normalized single risk pool claims experience. To the extent the assumed

annual trend rate utilized in the development of the proposed 2018 rates is significantly different than recent trend levels which have been observed provide the specific reason(s) future trend rates are expected to be different than historical levels.

2. The following questions are related to the Change in Benefits adjustment per your response to Question3:

a. Please describe what the Change in Benefits adjustment is intended to account for in the development of the projected Index Rate.

b. It appears that the adjustment was developed by comparing the weighted average 21 year old 2017 premium rate by HIOS ID based on 2016 enrollment to that based on 2017 enrollment. Please confirm that this understanding is correct.

c. If so, given that this comparison would seem to reflect any changes in the average paid-to-allowed ratios between the 2016 and 2017 enrollment (e.g. a shift in membership to Silver plans, etc.) it is not clear why this adjustment is appropriate to apply in the projection of the 2018 Index Rate, which reflects allowed claims only. Please clarify.

Per your response to Question 5, it is our understanding that the induced demand factors for 2018 were solved for such that a similar pricing slope by plan would be used in 2018 as was used in 2017.
 a. Recognizing this, please describe in greater detail how the initial pricing slope filed for in 2017 was developed. In particular, please describe how the induced demand factors filed for in 2017 were developed.
 b. In original development of the induced demand factors (and corresponding slope of those factors) describe how it was ensured that health status was not taken into account.

4. The following questions are related to the Risk Adjustment payment PMPM calculation provided in response to Question 10:

a. Please provide additional detail regarding how the assumed statewide average PLRS, ARF, and AV values were determined.

b. Please reconcile the statewide average values used in the calculation provided to the statewide average values for these items which were recently released on 6/30/2017 by CMS in Appendix A of the Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year.

c. If significantly different, please explain why the differences are reasonable or specify how using the actual statewide average values for 2016 would change the risk adjustment transfer assumption.

d. Please demonstrate quantitatively how the statewide average premium amount equal to \$538.18 PMPM was developed.

e. Please provide the actual 2016 risk adjustment PMPM payment/receipt.

The following are additional questions or comments from the PID:

1. If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, then you must do so by July 14th. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

2. Please provide a PDF file for public review (Public Rate Filing PDF) in SERFF to show the updated rate request. The following updated supporting items must be included:

- Cover Letter
- Rate Change Request Summary (Attachment 1)
- Part 1 Unified Rate Review Template (URRT)
- Part II Consumer Friendly Justification
- Part III Federal Actuarial Memorandum (redacted)
- PA Actuarial Memorandum (redacted)
- PA Actuarial Memorandum Rate Exhibits
- PA Plan Design Summary and Rate Tables
- Federal Rates Templates
- Service Area Maps
- Correspondence Q&A's

Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and spreadsheets are internally consistent and that the Excel exhibit with formula corrections emailed to you on June 15, 2017 is used. The deadline for the revised PDF is COB July 18, 2017.

3. Please note that all revisions must be reflected in this resubmission. The Department shall not allow any changes to the rates after this submission.

Conclusion: Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the

Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or email at jlaverty@pa.gov.

Sincerely,

James Laverty, ASA, MAAA Actuary Bureau of Accident & Health Insurance

Conclusion: Sincerely, Jim Laverty

#### QCC SMALL GROUP

#### **JULY 6 RESPONSES**

1. Please provide the actual year-over-year trend rates which were observed over the time period of 2014-2016 based on the historical normalized single risk pool claims experience. To the extent the assumed annual trend rate utilized in the development of the proposed 2018 rates is significantly different than recent trend levels which have been observed provide the specific reason(s) future trend rates are expected to be different than historical levels.

Please see the tables below.

Unit Cost

	Inpatient	Outpatient	Professional	Capitation
2014 PPO PA Small Group	7.7%	4.3%	2.1%	
2015 PPO PA Small Group	5.8%	3.3%	1.6%	
2016 PPO PA Small Group	4.4%	2.6%	1.8%	

#### Utilization

	Inpatient	Outpatient	Professional	Capitation
2014 PPO PA Small Group	-13.7%	-13.8%	-14.4%	
2015 PPO PA Small Group	-8.0%	-4.3%	-3.8%	
2016 PPO PA Small Group	-1.6%	4.0%	2.7%	

2. The following questions are related to the Change in Benefits adjustment per your response to Question 3

a. Please describe what the Change in Benefits adjustment is intended to account for in the development of the projected Index Rate.

b. It appears that the adjustment was developed by comparing the weighted average 21 year old
2017 premium rate by HIOS ID based on 2016 enrollment to that based on 2017 enrollment.
Please confirm that this understanding is correct.

c. If so, given that this comparison would seem to reflect any changes in the average paid-toallowed ratios between the 2016 and 2017 enrollment (e.g. a shift in membership to Silver plans, etc.) it is not clear why this adjustment is appropriate to apply in the projection of the 2018 Index Rate, which reflects allowed claims only. Please clarify.

a. It accounts for the benefit items not accounted for in paid to allowed. (E.g. Growth in alternative networks in the experience period etc.)

b. That is the start of the calculation, we have also adjusted for the change in paid to allowed.c. An argument could be made for moving this adjustment into the utilization trend instead of carving it out as a separate factor. Note that it is not related to the paid to allowed.

3. Per your response to Question 9, it is our understanding that the induced demand factors for 2018 were solved for such that a similar pricing slope by plan would be used in 2018 as was used in 2017.

a. Recognizing this, please describe in greater detail how the initial pricing slope filed for in 2017 was developed. In particular, please describe how the induced demand factors filed for in 2017 were developed.

b. In original development of the induced demand factors (and corresponding slope of those factors) describe how it was ensured that health status was not taken into account.

This question is similar to the question we received on our 2017 filing that we responded to on July 22<sup>nd</sup> 2016 for the QCC Individual 2017 filing. Below is the response that we provided on July 22nd 2016.

"The attached exhibit shows our induced utilization calculation. We have deviated slightly from the format requested to demonstrate our calculations.

Included in this file are (1) an excel spreadsheet with formulas that shows the calculation of each Pricing AV and cost sharing factors for each plan.

(2) This file also demonstrates how our factors normalize to 1.000 as well as shows quantitatively that plan premiums are proportional to Plan AVs.

Note that this is based on information that was known at the time of the filing and does not reflect the updated risk transfer information that was received on June 30, 2016.

Our methodology incorporates the induced demand utilization factors from the risk adjustment model in the expected risk adjustment transfer payments. "

\*\*\* REDACTED \*\*\*

4. The following questions are related to the Risk Adjustment payment PMPM calculation provided in response to Question 14:

a. Please provide additional detail regarding how the assumed statewide average PLRS, ARF, and AV values were determined.

b. Please reconcile the statewide average values used in the calculation provided to the statewide average values for these items which were recently released on 6/30/2017 by CMS in Appendix A of the Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year.

c. If significantly different, please explain why the differences are reasonable or specify how using the actual statewide average values for 2016 would change the risk adjustment transfer assumption.

d. Please demonstrate quantitatively how the statewide average premium amount equal to \$38.18 PMPM was developed.

- a. They were calculated using the new methodology outlined in the 2018 Notice of Benefit and payment parameters. The changes affect the PLRS primarily. The major changes include that the PLRS will now include Pharmacy data in the calculation and coefficients were updated.
- Please see below for the statewide average factors for PA by year since 2014.
   As described in a. the PLRS is changing due to updates to the risk adjustment model in 2018. The ARF and AV are in line with historic values.

	Small Group				
				<u>Statewide</u>	
	<u>PLRS</u>	ARF	AV	avg Prem	
2014	1.458	1.449	0.811	\$	443.99
2015	1.535	1.436	0.801	\$	452.19
2016	1.514	1.438	0.794	\$	471.10
Expected 2018	1.414	1.436	0.794	\$	538.18

- c. ARF and AV are in line with historic values. If we were to do the calculation using 2016 AV and ARF. The resulting risk transfer PMPM would be 5.70 versus the 5.07 we have calculated using our expected 2018 ARF and AV.
- d. \$538.18 = \$471.10 x Average 2017 rate increase x Average 2018 rate increase = \$471.10 x 1.04 x 1.1 = \$538.
- e. The 2016 receivable was \$32,747,625.97, which is 36.76 PMPM.

In response to the PID's questions and comments, we will submit an updated Public Rate Filing PDF in SERFF by Tuesday, July 18.