

**INDIVIDUAL PPO/EPO MARKET - ON EXCHANGE**  
**COMPARISON OF APPROVED & PROPOSED 2016 RATES VERSUS APPROVED 2015 RATES**  
**Lowest Rate Available in a Silver Metal Tier - Non-Smoker**  
**Rating Area 1**

Company	Age 21 Non-smoker				Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Approved		2016 Approved	2016 Proposed	2015 Approved
HHIC West	\$ 260.89	\$ 279.28	\$ 212.25		\$ 333.42	\$ 356.92	\$ 271.26
Highmark Inc. (West)	\$ 164.74	\$ 164.74	\$ 140.40		\$ 210.54	\$ 210.54	\$ 179.43
UPMC Health Options/Network	\$ 146.58	\$ 146.58	\$ 133.33		\$ 187.33	\$ 187.33	\$ 170.40

**INDIVIDUAL HMO MARKET - ON EXCHANGE**  
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Company	Age 21 Non-smoker				Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Approved		2016 Approved	2016 Proposed	2015 Approved
Aetna Health Inc.*	\$ 197.89	\$ 197.89	N/A		\$ 252.90	\$ 252.90	N/A
United Healthcare	\$ 157.37	\$ 157.30	\$ 156.60		\$ 201.11	\$ 201.03	\$ 200.13