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 3

Company	Age 21 Non-smoker						Age 40 Non-smoker					
	2016 Approved		2016 Proposed		2015 Approved		2016 Approved		2016 Proposed		2015 Approved	
First Priority Life Ins Co	\$	225.09	\$	229.74	\$	188.32	\$	287.67	\$	293.61	\$	240.67
Geisinger Quality Options	\$	243.42	\$	321.33	\$	205.76	\$	311.09	\$	410.66	\$	262.96

INDIVIDUAL HMO 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 3

Company	Age 21 Non-smoker						Age 40 Non-smoker					
	2016 Approved		2016 Proposed		2015 Approved		2016 Approved		2016 Proposed		2015 Approved	
Aetna Health Inc.	\$	265.12	\$	265.12		N/A	\$	338.82	\$	338.82		N/A
Geisinger Health Plan	\$	228.71	\$	267.75	\$	185.78	\$	292.28	\$	342.18	\$	237.43