

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 4

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

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Company	Age 21 Non-smoker				Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Actual		2016 Approved	2016 Proposed	2015 Actual
Aetna Health Inc.	\$ 208.77	\$ 208.77	N/A		\$ 266.81	\$ 266.81	N/A
United Healthcare	\$ 160.98	\$ 160.90	\$ 159.80		\$ 205.72	\$ 205.63	\$ 204.22