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 6

Company	Age 21 Non-smoker				Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Approved		2016 Approved	2016 Proposed	2015 Approved
Capital Advantage Assurance Co	$ 262.97	$ 264.67	$ 270.49		$ 336.07	$ 338.25	$ 345.69
Geisinger Quality Options	$ 244.18	$ 322.24	$ 206.41		$ 312.06	$ 411.82	$ 263.79
HHIC West	$ 279.72	$ 299.44	$ 227.56		$ 357.48	$ 382.68	$ 290.82
HHIC Central	$ 284.38	$ 304.44	$ 227.56		$ 363.44	$ 389.07	$ 290.82
Highmark Inc. (West)	N/A*	$ 211.94	$ 172.60		N/A*	$ 270.86	$ 220.58
Highmark Select Resources	N/A**	$ 233.06	N/A		N/A**	$ 297.85	N/A
UPMC Health Options/Network	$ 173.36	$ 173.36	$ 158.27		$ 221.56	$ 221.55	$ 202.27

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 6

Company	Age 21 Non-smoker				Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Approved		2016 Approved	2016 Proposed	2015 Approved
Aetna Health Inc.	$ 236.36	$ 236.36	N/A		$ 302.07	$ 302.07	N/A
Geisinger Health Plan	$ 220.95	$ 279.23	$ 186.37		$ 282.36	$ 356.86	$ 238.17
Keystone Health Plan Central	$ 197.36	$ 198.72	$ 212.26		$ 252.22	$ 253.96	$ 271.27
United Healthcare	$ 227.90	$ 256.04	$ 254.28		$ 291.25	$ 327.22	$ 324.97

* Highmark Inc. offered plans in this rating area in 2015 and, in the initial 2016 rate filing with the Insurance Department, proposed to offer plans in this rating area in 2016 as well. After the intial rate filing with the Insurance Department, this company decided not to offer on-exchange coverage in this rating area in 2016.

** Highmark Select Resources is a new company that will offer plans for the first time in 2016. In the initial 2016 rate filing with the Insurance Department, this company proposed to offer plans in this rating area in 2016. After the intial rate filing with the Insurance Department, this company decided not to offer on-exchange coverage in this rating area in 2016.