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 9

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	$ 260.34	$ 262.03	$ 275.13	$ 332.72	$ 334.87	$ 351.62
Geisinger Quality Options	$ 205.14	$ 331.65	$ 212.44	$ 262.17	$ 423.85	$ 271.49
HHIC Central	$ 278.91	$ 280.59	$ 223.19	$ 356.45	$ 358.59	$ 285.24
Highmark Select Resources	$ 231.95	$ 228.58	NA	$ 296.43	$ 292.13	NA

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 9

Company	Age 21 Non-smoker			Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Approved	2016 Approved	2016 Proposed	2015 Approved
Aetna Health Inc.	$ 211.74	$ 211.74	N/A	$ 270.61	$ 270.61	N/A
Geisinger Health Plan	$ 186.27	$ 218.07	$ 191.81	$ 238.04	$ 278.69	$ 245.13
Keystone Health Plan Central	$ 215.59	$ 217.04	$ 229.55	$ 275.52	$ 277.38	$ 293.36