

State: Pennsylvania **Filing Company:** Highmark
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: HIGHMARK Small Group 2016 ACA Rate Filing
Project Name/Number: /

Filing at a Glance

Company: Highmark
Product Name: HIGHMARK Small Group 2016 ACA Rate Filing
State: Pennsylvania
TOI: H16G Group Health - Major Medical
Sub-TOI: H16G.003A Small Group Only - PPO
Filing Type: Rate - Small Group Methodology Modification
Date Submitted: 05/14/2015
SERFF Tr Num: HGHM-130064391
SERFF Status: Assigned
State Tr Num: HGHM-130064391
State Status: Received Review in Progress
Co Tr Num: 1A-SG-HIGHMARK-2015

Implementation Date Requested: 01/01/2016
Author(s): Jeff Scheib, Scott Humpert, Justin DeCroo, Nanci Maguire, Jaclyn Cox, Eric Sepanski, David Allan, Kenneth Scott, Daniel Dininno, Ryan Slean
Reviewer(s): Jim Laverty (AH) (primary)

State Filing Description:

Proposed aggregate 15.5% increase on 2016 on & off exchange small group PPO rates in Western PA.
 Binder ID#: HGHM-PA16-125046294

State: Pennsylvania **Filing Company:** Highmark
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: HIGHMARK Small Group 2016 ACA Rate Filing
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General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 15.5%
Filing Status Changed: 05/14/2015	
State Status Changed: 05/14/2015	Deemer Date:
Created By: Justin DeCroo	Submitted By: Justin DeCroo
Corresponding Filing Tracking Number: HGHM-130078506, HGHM-130078533, HGHM-130078536, HGHM-130078539, HGHM-130078597	

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions: This filing contains products/plans to be sold on the Pennsylvania SHOP Exchange effective 01/01/2016.

Filing Description:
Highmark Small Group Rate Filing for 2016

Company and Contact

Filing Contact Information

Justin Decroo,	justin.decroo@highmark.com
120 Fifth Ave Place	412-544-5091 [Phone]
Pittsburgh, PA 15222	

Filing Company Information

Highmark	CoCode: 54771	State of Domicile:
120 Fifth Ave Place	Group Code: 812	Pennsylvania
Pittsburgh, PA 15222	Group Name:	Company Type:
(717) 302-3971 ext. [Phone]	FEIN Number: 23-1294723	State ID Number:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

HGHM-130064391

State Tracking #:

HGHM-130064391

Company Tracking #:

1A-SG-HIGHMARK-2015

State: Pennsylvania **Filing Company:** Highmark
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: HIGHMARK Small Group 2016 ACA Rate Filing
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Non-Confidential Documents
Comments:	Attached
Attachment(s):	Small Group Market Rate Filing HIGHMARK Cover Letter - 14May2015.pdf Part II -- PA HIGHMARK Small Group 2016 ACA - May2015.pdf 33709_01012016_SG_RedactedAM.pdf
Item Status:	
Status Date:	



May 14, 2015

Mr. Peter Camacci, Director
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation and Market Enforcement
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Inc. Filing # 1A-SG-HIGHMARK-2015
2016 Small Group Market ACA Rates

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2016 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Inc. should be redacted before release.

Dear Mr. Camacci:

This Filing includes the Highmark Inc. Small Group Market ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2016**.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark's business. Therefore, Highmark asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its information, other than final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law (“RTKL”), Highmark Inc. must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Inc. asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Inc. RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Inc. is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: jeffrey.scheib@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Scheib". The signature is fluid and cursive, with a large, stylized initial "J".

Jeffrey S. Scheib, ASA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Justin L. DeCroo
Tija Hilton-Phillips, Esq.
William R. Sarniak

Part II of the Preliminary Justification

Highmark Inc. – Small Group Market

Scope and Range:

Highmark Inc. is requesting an average rate increase of 15.5% ranging from 15.0% to 21.9% for its 2016 ACA qualifying small group products with effective dates from January 1, 2016 to December 31, 2016.

The extension of pre ACA transitional policies, as announced by HHS on March 5, 2014, allows most small groups to keep their existing non-ACA compliant plans through October 1, 2016 effective dates. Lower cost small groups are expected to remain outside the ACA single-risk pool in 2016 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Inc.'s Small Group Market reported a financial loss in 2014 for ACA qualifying small group products.

Change in Medical Service Costs:

While the 2014 base experience used in the 2016 rate development rose at a moderate 2.8% from the prior year, the projected population change is expected to add another 14.1% to the cost of medical care relative to the assumptions used in the 2015 rate filing. This includes the impact of the availability of the transitional policies mentioned above.

Change in Benefits:

Some plan designs required benefit changes to remain within the ACA law's metal level requirements of platinum, gold, silver, and bronze.

Administrative Costs and Anticipated Operating Results:

Relative to the 2015 rate filing, the total administrative costs are lower as a percent of premium. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

REDACTED Version

Highmark Inc.

Small Group Rate Filing

Effective January 1, 2016

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Inc.'s ("Highmark") small group block of business rate filing ("Filing"), for products with effective dates in calendar year 2016. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of Highmark's Filing. However, we recognize that this certification may become a public document. Highmark makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by Highmark that would result in the creation of any duty or liability under any theory of law by Highmark or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Small Group
- Effective Date: January 1, 2016

I.2 Company Contact Information:

- Primary Contact Name: Justin DeCroo, F.S.A., M.A.A.A.
- Primary Contact Telephone Number: 412-544-5091
- Primary Contact Email Address: Justin.DeCroo@Highmark.com

II. Proposed Rate Increase(s)

For all rate increases by plan please see the ‘Cum'tive Rate Change % (over 12 mos prior)’ found in Worksheet 2 Row 26 of the URRT. The proposed rate increases for each plan differ due to benefit changes made in the plan designs from 2015 to 2016. Many plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2016 effective dates. The plan changes were required so that the plans remained within the defined metal level AV requirements. The components of the rate increase by plan are shown in rows 33 to 41 of Worksheet 2 of the URRT.

The primary drivers of the rate increase are trend in the underlying experience, plus an increase in the projected population change (morbidity) for 2016 versus 2015 due to the availability of transitional policies in the small group market.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2014. We only include the non-grandfathered, insured members in Highmark’s 2014 book-of-business.

III.2 Premiums in Experience Period:

The premiums shown for the experience period were based on calendar 2014 actual revenues.

III.3 Allowed and Incurred Claims Incurred During the Experience Period:

- Historical Experience: To complete the URRT historical experience section we chose Highmark’s current experience for the small group block of business for the period January 1, 2014 through December 31, 2014.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for Highmark’s book-of-business.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from Highmark’s detailed claim-level historical data. We only include the non-grandfathered, insured members from Highmark’s 2014 book-of-business.

IV. Benefit Categories

Historical cost and utilization data were pulled from Highmark’s claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate the Highmark’s total claims into its components on the URRT.

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors).

V.2 Changes in Benefits

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected adjustments for EHBs such as Pediatric Dental and Vision, Autism, and Adult Vision benefits.
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

V.3 Changes in Demographics

We applied an adjustment for change in rating factor (age, tobacco load and area combined).

V.4 Trend Factors (cost/utilization)

The development of the CY 2016 rates reflects an assumption for trend.

VI. Credibility Manual Rate Development

VI.1 Source and Appropriateness of Experience Data Used

Highmark's small group experience is fully credible; no manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is for Highmark's non-grandfathered plans in 2014. It is large enough to be fully credible. Our results are based 100% on the experience rate.

VIII. Paid to Allowed Ratio

The paid to allowed ratio is a weighted average of the 2016 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

Using Highmark's 2014 claim diagnoses, we are able to project the average risk score and combined rating factors to estimate the risk adjustment. The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The small group market is not eligible for reinsurance recoveries. The Reinsurance Premium has been included.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs. This cost was developed based on its standard expense allocation methods.

X.2 Profit (or Contribution to Surplus) & Risk Margin:

The proposed rates include the risk or contribution to surplus margin.

X.3 Taxes and Fees:

The following fees were added: Patient Centered Outcomes Research Fee, Health Insurance Provider Fee, and Exchange User Fee.

XI. Projected Loss Ratio

The anticipated medical loss ratio is calculated consistently with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above the base experience used includes all of Highmark's small group non-grandfathered members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2016 under Highmark (including employer groups with 51 to 100 employees who elect ACA-compliant plans).

XIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for Highmark.

XIV. Market Adjusted Index Rate

The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment, reinsurance, and the exchange fee.

XV. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and retention.

XVI. Calibration

XVI.1 Age Curve Calibration (to average age, non-smoker, area with 1.0 geographic factor, January 1 effective date):

An age calibration is calculated using Highmark's average age factor of the projected population. Since no member will pay the rates at this age factor, we calibrated it by the closest age factor on the HHS age curve which also represents the nearest age for the age calibration.

XVI.2 Geographic Factor Calibration:

A geographic calibration is also calculated by dividing the Highmark geographic factor of the projected population into 1.

XVI.3 Quarterly Trend Factor Calibration:

The Plan Adjusted Index Rate represents the average rate renewing over the four quarters of 2016.

XVII. Consumer Adjusted Premium Rate Development

The plan adjusted index rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. Consumer adjusted premium rate is obtained by multiplying by the combined age, geographic, and quarterly renewal calibration factors for the calibrated age/non-smoker in a 1.0 geographical area. The standard HHS Age Curve along with the filed tobacco factors and geography factors can be used to calculate any rate found in the QHP rate template.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

XIX. AV Pricing Values

The AV Pricing Values are based on the allowable pricing modifiers. The utilization due to differences in cost sharing is based on the factors adopted by the risk adjustment methodology. No differences due to health status are in these adjustments.

XX. Membership Projections

Membership projections originate from the Highmark's forecast for 2016. These projections reflect expected changes in market share due to market competition.

XXI. Terminated Products

CMS issued a new Actuarial Value calculator for 2016 products, which resulted in several QHP products that were new in 2014 and 2015 to be valued outside of the regulated metal level bands. These products were thus terminated for 2016 and will be mapped to a corresponding QHP product of similar metal level and plan design in the URRT. In addition, Highmark will no longer be offering products in Service Zones D and E. As such, we are terminating all products in these service zones, and will not be mapping their experience in the URRT.

All other non-grandfathered products that may have had experience in the base period (2014) will be terminated prior to the effective date of this rate filing.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe Highmark's plans adequately. No differences are needed.

XXIII. Warning Alerts

The following differences between the plan-level projections in Worksheet 2 and the total projected amounts found in Worksheet 1 were noted. Explanations regarding these differences are as follows:

- Plan Adjusted Index Rate in Section III: Experience Period Information – This result does not total to the total experience premium from worksheet 1 due to differences in the distribution of ages, geography, and benefits between what is assumed in the index rate development and the actual experience.
- Total Premium in the Experience Period – The total premium in the experience period in worksheet 2 is a weighted average of the plan adjusted index rate. As above, this result does not total to the total experience premium from worksheet 1 due to differences in the distribution of ages, geography, and benefits between what is assumed in the index rate development and the actual experience.

- Total Incurred Claims in the Experience Period – The incurred claims in Worksheet 2 reflect the incurred claims after adjusting for the anticipated risk adjustment for 2014. The Worksheet 1 claims do not reflect this adjustment.
- Incurred Claims PMPM in the Experience Period – As mentioned above, the Worksheet 2 claims are adjusted for anticipated risk adjustment for 2014, while the Worksheet 1 claims are not so adjusted.
- Plan Adjusted Index Rate – The Plan Adjusted Index Rate in the projection period in worksheet 2 is a weighted average of quarterly premiums. The worksheet 1 gross premium is solely based off of the 1/1/2016 premium PMPM.
- Total Premium in the Projection Period – The total premium in the projection period in worksheet 2 is a weighted average of quarterly premiums. The worksheet 1 total gross premium is solely based off of the 1/1/2016 premium PMPM.

XXIV. Actuarial Certification

I, Justin L. DeCroc, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2016) for the small group combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in Highmark's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by Highmark to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: 

Title: Director, Actuarial Services

Date: 5/13/2015

June 30, 2015

Justin Decroo, FSA, MAAA
Highmark Inc.
120 5th Avenue Place
Pittsburgh, PA 15222

RE: Proposed 15.5% increase for 2016 on and off exchange small group PPO rates in Western PA (1A-SG-HIGHMARK-2015);
Pennsylvania Insurance Department ID #: HGHM-130064391

Dear Mr. Decroo:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 14 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

1. Please be advised that any time the URRT is changed in SERFF, the URRT in HIOS must also be updated. Please acknowledge your understanding of this requirement.
2. Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the 1.198 Population Risk Morbidity factor as found in Worksheet 1, Section II of the URRT.
3. Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the 0.9550 'Other' factor as found in Worksheet 1, Section II of the URRT.
4. What is the basis for the trend selection of 10% (6.8% cost and 3% utilization)? Please provide support.
5. Page 4 of the Part III Actuarial Memorandum indicates that the utilization portion of the trend rate is 3.0%, but the URRT indicates that it is 2.3%. Please explain the apparent discrepancy.
6. Page 5 of the Part III Actuarial Memorandum indicates that the paid-to-allowed ratio fell from 88.0% in the experience period to 85.7% in the projection period due to anticipated employer selection and anticipated benefit buy-downs. My calculations show the paid-to-allowed ratio went up from the experience period ($84.3\% = 310.07/367.74$) to the projection period (85.7%). Please explain the apparent discrepancy.

7. Please show the derivation of the Projected Member Months of 277,188. Please comment on the dramatic increase from 75,379 member months in the 2014 experience period.
8. Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the 91.6% medical loss ratio (MLR).
9. Please certify that you are in compliance with 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I, II, and III version 2/21/15).

Please be advised that there may be additional questions based on the responses to the above. Should you have any questions regarding this correspondence, please contact me at jlaverty@pa.gov or by telephone at (717) 787-2117.

Sincerely,

James Laverty ASA, MAAA
Actuarial Review Division
Bureau of Accident & Health Insurance

Highmark Inc.'s Response to Objection Letter Dated 06/30/2015

Project Name: Highmark Inc.'s 2016 Small Group Rate Filing

RE: Pennsylvania Insurance Department ID #: HGHM-130064391

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/30/2015

Respond By Date: 07/14/2015

Response Date: 07/14/2015

1. Please be advised that any time the URRT is changed in SERFF, the URRT in HIOS must also be updated. Please acknowledge your understanding of this requirement.

Response:

Highmark Inc. ("Highmark") acknowledges this requirement.

2. Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the [REDACTED] Population Risk Morbidity factor as found in Worksheet 1, Section II of the URRT.

Response:

The Population Risk Morbidity reflects an adjustment to the [REDACTED] claim costs expected in the ACA Small Group market [REDACTED]

[REDACTED]

[REDACTED]

3. Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the [REDACTED] 'Other' factor as found in Worksheet 1, Section II of the URRT.

Response:

The [redacted] 'Other' projection adjustment factor reflects the 1) EHB add-on cost [redacted]
[redacted] 2) the expected change in the population's
pricing factors, and 3) the network factor [redacted]

4. What is the basis for the trend selection [redacted]? Please provide support.

Response:

[redacted]
[redacted] the claim trend [redacted] reflects our best estimate [redacted].

[redacted]

5. Page 4 of the Part III Actuarial Memorandum indicates that the utilization portion of the trend rate is [redacted] but the URRT indicates that it is [redacted]. Please explain the apparent discrepancy.

Response:

[redacted]
[redacted] The URRT instructions indicate that the change in benefit richness adjustment be included in the utilization trend.

6. Page 5 of the Part III Actuarial Memorandum indicates that the paid-to-allowed ratio fell from [redacted] in the experience period to [redacted] in the projection period [redacted]. My calculations show the paid-to-allowed ratio went up from the experience period [redacted] to the projection period [redacted]. Please explain the apparent discrepancy.

Response:

The experience period paid-to-allowed ratio in the URRT is [REDACTED]. However, as mentioned in the Part III Actuarial Memorandum, Highmark considered [REDACTED], which would provide a better picture of the entire market in which Highmark is operating. This [REDACTED] experience had an [REDACTED] % paid-to-allowed ratio in the experience period.

7. Please show the derivation of the Projected Member Months [REDACTED]

Response:

[REDACTED]

[REDACTED] the projected member months for 2016 are as follows:

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

8. Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the [REDACTED] medical loss ratio (MLR).

Response:

[REDACTED] the [REDACTED] medical loss ratio (MLR) is calculated consistent with the federally prescribed MLR methodology. [REDACTED]



9. Please certify that you are in compliance with 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I, II, and III version 2/21/15).

Response:

Highmark, Inc. certifies that, to the best of its knowledge and understanding, this filing is in compliance with the 2016 Unified Rate Review Instructions as of 2/21/15.

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

| Premier Balance PPO |
|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 |

Plan ID (On Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Plan ID (Off Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Platinum	Platinum	Gold	Gold	Gold	Gold						
Plan Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	Premier Balance PPO \$500 A a Community Blue Flex Plan	Premier Balance PPO \$750 A a Community Blue Flex Plan						
Deductible =>	\$0	\$250	\$0	\$250	\$500	\$750						
Coinsurance =>	100%	100%	100%	100%	100%	100%						
Copays =>	\$10 PCP	\$10 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP						
OOP Maximum =>	\$1,600	\$1,300	\$6,850	\$5,000	\$3,400	\$3,400						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$217.97	\$217.97	\$214.65	\$214.65	\$184.61	\$184.61	\$188.86	\$188.86	\$186.18	\$186.18	\$183.50	\$183.50
21	\$343.26	\$343.26	\$338.03	\$338.03	\$290.73	\$290.73	\$297.41	\$297.41	\$293.19	\$293.19	\$288.97	\$288.97
22	\$343.26	\$343.26	\$338.03	\$338.03	\$290.73	\$290.73	\$297.41	\$297.41	\$293.19	\$293.19	\$288.97	\$288.97
23	\$343.26	\$343.26	\$338.03	\$338.03	\$290.73	\$290.73	\$297.41	\$297.41	\$293.19	\$293.19	\$288.97	\$288.97
24	\$343.26	\$343.26	\$338.03	\$338.03	\$290.73	\$290.73	\$297.41	\$297.41	\$293.19	\$293.19	\$288.97	\$288.97
25	\$344.64	\$344.64	\$339.38	\$339.38	\$291.89	\$291.89	\$298.60	\$298.60	\$294.36	\$294.36	\$290.13	\$290.13
26	\$351.50	\$351.50	\$346.14	\$346.14	\$297.71	\$297.71	\$304.55	\$304.55	\$300.23	\$300.23	\$295.91	\$295.91
27	\$359.74	\$359.74	\$354.25	\$354.25	\$304.68	\$304.68	\$311.69	\$311.69	\$307.27	\$307.27	\$302.84	\$302.84
28	\$373.13	\$373.13	\$367.43	\$367.43	\$316.02	\$316.02	\$323.29	\$323.29	\$318.70	\$318.70	\$314.11	\$314.11
29	\$384.11	\$384.11	\$378.25	\$378.25	\$325.33	\$325.33	\$332.80	\$332.80	\$328.08	\$328.08	\$323.36	\$323.36
30	\$389.60	\$389.60	\$383.66	\$383.66	\$329.98	\$329.98	\$337.56	\$337.56	\$332.77	\$332.77	\$327.98	\$327.98
31	\$397.84	\$397.84	\$391.77	\$391.77	\$336.95	\$336.95	\$344.70	\$344.70	\$339.81	\$339.81	\$334.92	\$334.92
32	\$406.08	\$406.08	\$399.88	\$399.88	\$343.93	\$343.93	\$351.84	\$351.84	\$346.85	\$346.85	\$341.85	\$341.85
33	\$411.23	\$411.23	\$404.95	\$404.95	\$348.29	\$348.29	\$356.30	\$356.30	\$351.24	\$351.24	\$346.19	\$346.19
34	\$416.72	\$416.72	\$410.36	\$410.36	\$352.94	\$352.94	\$361.06	\$361.06	\$355.94	\$355.94	\$350.81	\$350.81
35	\$419.47	\$419.47	\$413.07	\$413.07	\$355.27	\$355.27	\$363.44	\$363.44	\$358.28	\$358.28	\$353.12	\$353.12
36	\$422.21	\$422.21	\$415.77	\$415.77	\$357.60	\$357.60	\$365.82	\$365.82	\$360.63	\$360.63	\$355.44	\$355.44
37	\$424.96	\$424.96	\$418.48	\$418.48	\$359.92	\$359.92	\$368.20	\$368.20	\$362.97	\$362.97	\$357.75	\$357.75
38	\$427.71	\$427.71	\$421.18	\$421.18	\$362.25	\$362.25	\$370.57	\$370.57	\$365.32	\$365.32	\$360.06	\$360.06
39	\$433.20	\$433.20	\$426.59	\$426.59	\$366.90	\$366.90	\$375.33	\$375.33	\$370.01	\$370.01	\$364.68	\$364.68
40	\$438.69	\$438.69	\$432.00	\$432.00	\$371.55	\$371.55	\$380.09	\$380.09	\$374.70	\$374.70	\$369.31	\$369.31
41	\$446.93	\$446.93	\$440.11	\$440.11	\$378.53	\$378.53	\$387.23	\$387.23	\$381.74	\$381.74	\$376.24	\$376.24
42	\$454.82	\$454.82	\$447.88	\$447.88	\$385.22	\$385.22	\$394.07	\$394.07	\$388.48	\$388.48	\$382.89	\$382.89
43	\$465.81	\$465.81	\$458.70	\$458.70	\$394.52	\$394.52	\$403.59	\$403.59	\$397.86	\$397.86	\$392.14	\$392.14
44	\$479.54	\$479.54	\$472.22	\$472.22	\$406.15	\$406.15	\$415.48	\$415.48	\$409.59	\$409.59	\$403.69	\$403.69
45	\$495.67	\$495.67	\$488.11	\$488.11	\$419.81	\$419.81	\$429.46	\$429.46	\$423.37	\$423.37	\$417.28	\$417.28
46	\$514.90	\$514.90	\$507.04	\$507.04	\$436.09	\$436.09	\$446.12	\$446.12	\$439.79	\$439.79	\$433.46	\$433.46
47	\$536.52	\$536.52	\$528.33	\$528.33	\$454.41	\$454.41	\$464.85	\$464.85	\$458.26	\$458.26	\$451.66	\$451.66
48	\$561.24	\$561.24	\$552.67	\$552.67	\$475.34	\$475.34	\$486.27	\$486.27	\$479.37	\$479.37	\$472.47	\$472.47
49	\$585.61	\$585.61	\$576.67	\$576.67	\$495.98	\$495.98	\$507.38	\$507.38	\$500.19	\$500.19	\$492.99	\$492.99
50	\$613.07	\$613.07	\$603.71	\$603.71	\$519.24	\$519.24	\$531.18	\$531.18	\$523.64	\$523.64	\$516.11	\$516.11
51	\$640.19	\$640.19	\$630.42	\$630.42	\$542.21	\$542.21	\$554.67	\$554.67	\$546.80	\$546.80	\$538.93	\$538.93
52	\$670.05	\$670.05	\$659.83	\$659.83	\$567.50	\$567.50	\$580.55	\$580.55	\$572.31	\$572.31	\$564.07	\$564.07
53	\$700.26	\$700.26	\$689.57	\$689.57	\$593.09	\$593.09	\$606.72	\$606.72	\$598.11	\$598.11	\$589.50	\$589.50
54	\$732.87	\$732.87	\$721.68	\$721.68	\$620.71	\$620.71	\$634.97	\$634.97	\$625.97	\$625.97	\$616.96	\$616.96
55	\$765.48	\$765.48	\$753.80	\$753.80	\$648.32	\$648.32	\$663.23	\$663.23	\$653.82	\$653.82	\$644.41	\$644.41
56	\$800.83	\$800.83	\$788.61	\$788.61	\$678.27	\$678.27	\$693.86	\$693.86	\$684.02	\$684.02	\$674.17	\$674.17
57	\$836.53	\$836.53	\$823.77	\$823.77	\$708.51	\$708.51	\$724.79	\$724.79	\$714.51	\$714.51	\$704.23	\$704.23
58	\$874.64	\$874.64	\$861.29	\$861.29	\$740.78	\$740.78	\$757.81	\$757.81	\$747.05	\$747.05	\$736.30	\$736.30
59	\$893.52	\$893.52	\$879.88	\$879.88	\$756.77	\$756.77	\$774.16	\$774.16	\$763.18	\$763.18	\$752.20	\$752.20
60	\$931.62	\$931.62	\$917.40	\$917.40	\$789.04	\$789.04	\$807.18	\$807.18	\$795.72	\$795.72	\$784.27	\$784.27
61	\$964.57	\$964.57	\$949.85	\$949.85	\$816.95	\$816.95	\$835.73	\$835.73	\$823.87	\$823.87	\$812.01	\$812.01
62	\$986.20	\$986.20	\$971.15	\$971.15	\$835.26	\$835.26	\$854.46	\$854.46	\$842.34	\$842.34	\$830.22	\$830.22
63	\$1,013.31	\$1,013.31	\$997.85	\$997.85	\$858.23	\$858.23	\$877.96	\$877.96	\$865.50	\$865.50	\$853.05	\$853.05
64	\$1,029.78	\$1,029.78	\$1,014.08	\$1,014.08	\$872.19	\$872.19	\$892.23	\$892.23	\$879.57	\$879.57	\$866.91	\$866.91
65+	\$1,029.78	\$1,029.78	\$1,014.08	\$1,014.08	\$872.19	\$872.19	\$892.23	\$892.23	\$879.57	\$879.57	\$866.91	\$866.91

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Premier Balance PPO	Balance PPO				
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

Plan ID (On Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Plan ID (Off Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4										
Network =>	A	A	A	A	A	A						
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver						
Plan Name =>	Premier Balance PPO \$1000 A a Community Blue Flex Plan	Premier Balance PPO \$1250 A a Community Blue Flex Plan	Premier Balance PPO \$1500 A a Community Blue Flex Plan	Premier Balance PPO \$2000 A a Community Blue Flex Plan	Premier Balance PPO \$1400 A a Community Blue Flex Plan	Balance PPO \$1000 A a Community Blue Flex Plan						
Deductible =>	\$1,000	\$1,250	\$1,500	\$2,000	\$1,400	\$1,000						
Coinsurance =>	100%	100%	100%	100%	100%	90%						
Copays =>	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$40 PCP	\$40 PCP						
OOP Maximum =>	\$3,500	\$3,500	\$3,300	\$3,200	\$6,850	\$6,850						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$180.82	\$180.82	\$178.59	\$178.59	\$177.25	\$177.25	\$175.46	\$175.46	\$157.54	\$157.54	\$154.99	\$154.99
21	\$284.75	\$284.75	\$281.24	\$281.24	\$279.13	\$279.13	\$276.31	\$276.31	\$248.10	\$248.10	\$244.08	\$244.08
22	\$284.75	\$284.75	\$281.24	\$281.24	\$279.13	\$279.13	\$276.31	\$276.31	\$248.10	\$248.10	\$244.08	\$244.08
23	\$284.75	\$284.75	\$281.24	\$281.24	\$279.13	\$279.13	\$276.31	\$276.31	\$248.10	\$248.10	\$244.08	\$244.08
24	\$284.75	\$284.75	\$281.24	\$281.24	\$279.13	\$279.13	\$276.31	\$276.31	\$248.10	\$248.10	\$244.08	\$244.08
25	\$285.89	\$285.89	\$282.37	\$282.37	\$280.24	\$280.24	\$277.42	\$277.42	\$249.09	\$249.09	\$245.06	\$245.06
26	\$291.59	\$291.59	\$287.99	\$287.99	\$285.83	\$285.83	\$282.95	\$282.95	\$254.05	\$254.05	\$249.94	\$249.94
27	\$298.42	\$298.42	\$294.74	\$294.74	\$292.53	\$292.53	\$289.58	\$289.58	\$260.01	\$260.01	\$255.80	\$255.80
28	\$309.53	\$309.53	\$305.71	\$305.71	\$303.41	\$303.41	\$300.35	\$300.35	\$269.68	\$269.68	\$265.32	\$265.32
29	\$318.64	\$318.64	\$314.71	\$314.71	\$312.34	\$312.34	\$309.20	\$309.20	\$277.62	\$277.62	\$273.13	\$273.13
30	\$323.19	\$323.19	\$319.21	\$319.21	\$316.81	\$316.81	\$313.62	\$313.62	\$281.59	\$281.59	\$277.03	\$277.03
31	\$330.03	\$330.03	\$325.96	\$325.96	\$323.51	\$323.51	\$320.25	\$320.25	\$287.54	\$287.54	\$282.89	\$282.89
32	\$336.86	\$336.86	\$332.71	\$332.71	\$330.21	\$330.21	\$326.88	\$326.88	\$293.50	\$293.50	\$288.75	\$288.75
33	\$341.13	\$341.13	\$336.93	\$336.93	\$334.39	\$334.39	\$331.02	\$331.02	\$297.22	\$297.22	\$292.41	\$292.41
34	\$345.69	\$345.69	\$341.43	\$341.43	\$338.86	\$338.86	\$335.45	\$335.45	\$301.19	\$301.19	\$296.31	\$296.31
35	\$347.97	\$347.97	\$343.68	\$343.68	\$341.09	\$341.09	\$337.66	\$337.66	\$303.17	\$303.17	\$298.27	\$298.27
36	\$350.25	\$350.25	\$345.93	\$345.93	\$343.33	\$343.33	\$339.87	\$339.87	\$305.16	\$305.16	\$300.22	\$300.22
37	\$352.52	\$352.52	\$348.18	\$348.18	\$345.56	\$345.56	\$342.08	\$342.08	\$307.14	\$307.14	\$302.17	\$302.17
38	\$354.80	\$354.80	\$350.43	\$350.43	\$347.79	\$347.79	\$344.29	\$344.29	\$309.13	\$309.13	\$304.13	\$304.13
39	\$359.36	\$359.36	\$354.93	\$354.93	\$352.26	\$352.26	\$348.71	\$348.71	\$313.10	\$313.10	\$308.03	\$308.03
40	\$363.91	\$363.91	\$359.43	\$359.43	\$356.72	\$356.72	\$353.13	\$353.13	\$317.07	\$317.07	\$311.94	\$311.94
41	\$370.75	\$370.75	\$366.18	\$366.18	\$363.42	\$363.42	\$359.76	\$359.76	\$323.02	\$323.02	\$317.79	\$317.79
42	\$377.30	\$377.30	\$372.65	\$372.65	\$369.84	\$369.84	\$366.12	\$366.12	\$328.73	\$328.73	\$323.41	\$323.41
43	\$386.41	\$386.41	\$381.65	\$381.65	\$378.78	\$378.78	\$374.96	\$374.96	\$336.67	\$336.67	\$331.22	\$331.22
44	\$397.80	\$397.80	\$392.89	\$392.89	\$389.94	\$389.94	\$386.01	\$386.01	\$346.59	\$346.59	\$340.98	\$340.98
45	\$411.18	\$411.18	\$406.11	\$406.11	\$403.06	\$403.06	\$399.00	\$399.00	\$358.25	\$358.25	\$352.45	\$352.45
46	\$427.13	\$427.13	\$421.86	\$421.86	\$418.69	\$418.69	\$414.47	\$414.47	\$372.15	\$372.15	\$366.12	\$366.12
47	\$445.07	\$445.07	\$439.58	\$439.58	\$436.28	\$436.28	\$431.88	\$431.88	\$387.78	\$387.78	\$381.50	\$381.50
48	\$465.57	\$465.57	\$459.83	\$459.83	\$456.37	\$456.37	\$451.77	\$451.77	\$405.64	\$405.64	\$399.07	\$399.07
49	\$485.79	\$485.79	\$479.80	\$479.80	\$476.19	\$476.19	\$471.39	\$471.39	\$423.25	\$423.25	\$416.40	\$416.40
50	\$508.57	\$508.57	\$502.30	\$502.30	\$498.52	\$498.52	\$493.50	\$493.50	\$443.10	\$443.10	\$435.93	\$435.93
51	\$531.06	\$531.06	\$524.52	\$524.52	\$520.57	\$520.57	\$515.33	\$515.33	\$462.70	\$462.70	\$455.21	\$455.21
52	\$555.84	\$555.84	\$548.98	\$548.98	\$544.86	\$544.86	\$539.37	\$539.37	\$484.29	\$484.29	\$476.45	\$476.45
53	\$580.90	\$580.90	\$573.73	\$573.73	\$569.42	\$569.42	\$563.68	\$563.68	\$506.12	\$506.12	\$497.93	\$497.93
54	\$607.95	\$607.95	\$600.45	\$600.45	\$595.94	\$595.94	\$589.93	\$589.93	\$529.69	\$529.69	\$521.11	\$521.11
55	\$635.00	\$635.00	\$627.17	\$627.17	\$622.45	\$622.45	\$616.18	\$616.18	\$553.26	\$553.26	\$544.30	\$544.30
56	\$664.33	\$664.33	\$656.14	\$656.14	\$651.20	\$651.20	\$644.64	\$644.64	\$578.81	\$578.81	\$569.44	\$569.44
57	\$693.94	\$693.94	\$685.39	\$685.39	\$680.23	\$680.23	\$673.38	\$673.38	\$604.61	\$604.61	\$594.83	\$594.83
58	\$725.55	\$725.55	\$716.60	\$716.60	\$711.22	\$711.22	\$704.05	\$704.05	\$632.15	\$632.15	\$621.92	\$621.92
59	\$741.21	\$741.21	\$732.07	\$732.07	\$726.57	\$726.57	\$719.25	\$719.25	\$645.80	\$645.80	\$635.34	\$635.34
60	\$772.82	\$772.82	\$763.29	\$763.29	\$757.55	\$757.55	\$749.92	\$749.92	\$673.33	\$673.33	\$662.44	\$662.44
61	\$800.16	\$800.16	\$790.29	\$790.29	\$784.35	\$784.35	\$776.44	\$776.44	\$697.15	\$697.15	\$685.87	\$685.87
62	\$818.10	\$818.10	\$808.01	\$808.01	\$801.93	\$801.93	\$793.85	\$793.85	\$712.78	\$712.78	\$701.25	\$701.25
63	\$840.59	\$840.59	\$830.23	\$830.23	\$823.98	\$823.98	\$815.68	\$815.68	\$732.38	\$732.38	\$720.53	\$720.53
64	\$854.25	\$854.25	\$843.72	\$843.72	\$837.38	\$837.38	\$828.93	\$828.93	\$744.29	\$744.29	\$732.24	\$732.24
65+	\$854.25	\$854.25	\$843.72	\$843.72	\$837.38	\$837.38	\$828.93	\$828.93	\$744.29	\$744.29	\$732.24	\$732.24

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Balance PPO	Balance PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

Plan ID (On Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Plan ID (Off Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Silver	Silver	Gold	Silver	Silver	Bronze						
Plan Name =>	Balance PPO \$1750 A a Community Blue Flex Plan	Balance PPO \$2000 A a Community Blue Flex Plan	Health Savings PPO \$1500 a Community Blue Flex Plan	Health Savings PPO Embedded \$2600 a Community Blue Flex Plan	Health Savings PPO Embedded \$3000 a Community Blue Flex Plan	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan						
Deductible =>	\$1,750	\$2,000	\$1,500	\$2,600	\$3,000	\$5,500						
Coinsurance =>	90%	90%	100%	100%	100%	100%						
Copays =>	\$30 PCP	\$30 PCP	\$15 after deductible	100% after deductible	100% after deductible	100% after deductible						
OOP Maximum =>	\$6,600	\$6,600	\$3,200	\$6,400	\$6,450	\$6,450						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$153.08	\$153.08	\$151.59	\$151.59	\$171.44	\$171.44	\$163.72	\$163.72	\$160.10	\$160.10	\$129.39	\$129.39
21	\$241.06	\$241.06	\$238.72	\$238.72	\$269.99	\$269.99	\$257.83	\$257.83	\$252.13	\$252.13	\$203.77	\$203.77
22	\$241.06	\$241.06	\$238.72	\$238.72	\$269.99	\$269.99	\$257.83	\$257.83	\$252.13	\$252.13	\$203.77	\$203.77
23	\$241.06	\$241.06	\$238.72	\$238.72	\$269.99	\$269.99	\$257.83	\$257.83	\$252.13	\$252.13	\$203.77	\$203.77
24	\$241.06	\$241.06	\$238.72	\$238.72	\$269.99	\$269.99	\$257.83	\$257.83	\$252.13	\$252.13	\$203.77	\$203.77
25	\$242.03	\$242.03	\$239.67	\$239.67	\$271.07	\$271.07	\$258.86	\$258.86	\$253.14	\$253.14	\$204.58	\$204.58
26	\$246.85	\$246.85	\$244.45	\$244.45	\$276.47	\$276.47	\$264.01	\$264.01	\$258.18	\$258.18	\$208.66	\$208.66
27	\$252.64	\$252.64	\$250.18	\$250.18	\$282.95	\$282.95	\$270.20	\$270.20	\$264.23	\$264.23	\$213.55	\$213.55
28	\$262.04	\$262.04	\$259.49	\$259.49	\$293.48	\$293.48	\$280.26	\$280.26	\$274.07	\$274.07	\$221.50	\$221.50
29	\$269.75	\$269.75	\$267.12	\$267.12	\$302.12	\$302.12	\$288.51	\$288.51	\$282.14	\$282.14	\$228.02	\$228.02
30	\$273.61	\$273.61	\$270.94	\$270.94	\$306.44	\$306.44	\$292.63	\$292.63	\$286.17	\$286.17	\$231.28	\$231.28
31	\$279.39	\$279.39	\$276.67	\$276.67	\$312.92	\$312.92	\$298.82	\$298.82	\$292.22	\$292.22	\$236.17	\$236.17
32	\$285.18	\$285.18	\$282.40	\$282.40	\$319.40	\$319.40	\$305.01	\$305.01	\$298.27	\$298.27	\$241.06	\$241.06
33	\$288.80	\$288.80	\$285.98	\$285.98	\$323.45	\$323.45	\$308.88	\$308.88	\$302.05	\$302.05	\$244.11	\$244.11
34	\$292.65	\$292.65	\$289.80	\$289.80	\$327.77	\$327.77	\$313.00	\$313.00	\$306.09	\$306.09	\$247.37	\$247.37
35	\$294.58	\$294.58	\$291.71	\$291.71	\$329.93	\$329.93	\$315.06	\$315.06	\$308.11	\$308.11	\$249.00	\$249.00
36	\$296.51	\$296.51	\$293.62	\$293.62	\$332.09	\$332.09	\$317.13	\$317.13	\$310.12	\$310.12	\$250.63	\$250.63
37	\$298.44	\$298.44	\$295.53	\$295.53	\$334.25	\$334.25	\$319.19	\$319.19	\$312.14	\$312.14	\$252.26	\$252.26
38	\$300.37	\$300.37	\$297.44	\$297.44	\$336.41	\$336.41	\$321.25	\$321.25	\$314.16	\$314.16	\$253.89	\$253.89
39	\$304.22	\$304.22	\$301.26	\$301.26	\$340.73	\$340.73	\$325.38	\$325.38	\$318.19	\$318.19	\$257.16	\$257.16
40	\$308.08	\$308.08	\$305.08	\$305.08	\$345.05	\$345.05	\$329.50	\$329.50	\$322.22	\$322.22	\$260.42	\$260.42
41	\$313.87	\$313.87	\$310.81	\$310.81	\$351.53	\$351.53	\$335.69	\$335.69	\$328.28	\$328.28	\$265.31	\$265.31
42	\$319.41	\$319.41	\$316.30	\$316.30	\$357.74	\$357.74	\$341.62	\$341.62	\$334.08	\$334.08	\$269.99	\$269.99
43	\$327.12	\$327.12	\$323.94	\$323.94	\$366.38	\$366.38	\$349.87	\$349.87	\$342.14	\$342.14	\$276.51	\$276.51
44	\$336.77	\$336.77	\$333.49	\$333.49	\$377.18	\$377.18	\$360.18	\$360.18	\$352.23	\$352.23	\$284.66	\$284.66
45	\$348.10	\$348.10	\$344.71	\$344.71	\$389.87	\$389.87	\$372.30	\$372.30	\$364.08	\$364.08	\$294.24	\$294.24
46	\$361.60	\$361.60	\$358.08	\$358.08	\$404.98	\$404.98	\$386.74	\$386.74	\$378.20	\$378.20	\$305.65	\$305.65
47	\$376.78	\$376.78	\$373.11	\$373.11	\$421.99	\$421.99	\$402.98	\$402.98	\$394.08	\$394.08	\$318.49	\$318.49
48	\$394.14	\$394.14	\$390.30	\$390.30	\$441.43	\$441.43	\$421.55	\$421.55	\$412.24	\$412.24	\$333.16	\$333.16
49	\$411.26	\$411.26	\$407.25	\$407.25	\$460.60	\$460.60	\$439.85	\$439.85	\$430.14	\$430.14	\$347.63	\$347.63
50	\$430.54	\$430.54	\$426.35	\$426.35	\$482.20	\$482.20	\$460.48	\$460.48	\$450.31	\$450.31	\$363.93	\$363.93
51	\$449.59	\$449.59	\$445.21	\$445.21	\$503.53	\$503.53	\$480.85	\$480.85	\$470.23	\$470.23	\$380.03	\$380.03
52	\$470.56	\$470.56	\$465.98	\$465.98	\$527.02	\$527.02	\$503.28	\$503.28	\$492.16	\$492.16	\$397.75	\$397.75
53	\$491.77	\$491.77	\$486.98	\$486.98	\$550.78	\$550.78	\$525.97	\$525.97	\$514.35	\$514.35	\$415.69	\$415.69
54	\$514.67	\$514.67	\$509.66	\$509.66	\$576.43	\$576.43	\$550.46	\$550.46	\$538.30	\$538.30	\$435.04	\$435.04
55	\$537.57	\$537.57	\$532.34	\$532.34	\$602.08	\$602.08	\$574.95	\$574.95	\$562.25	\$562.25	\$454.40	\$454.40
56	\$562.40	\$562.40	\$556.93	\$556.93	\$629.89	\$629.89	\$601.51	\$601.51	\$588.22	\$588.22	\$475.39	\$475.39
57	\$587.47	\$587.47	\$581.75	\$581.75	\$657.97	\$657.97	\$628.32	\$628.32	\$614.45	\$614.45	\$496.58	\$496.58
58	\$614.23	\$614.23	\$608.25	\$608.25	\$687.93	\$687.93	\$656.94	\$656.94	\$642.43	\$642.43	\$519.20	\$519.20
59	\$627.49	\$627.49	\$621.38	\$621.38	\$702.78	\$702.78	\$671.12	\$671.12	\$656.30	\$656.30	\$530.41	\$530.41
60	\$654.25	\$654.25	\$647.88	\$647.88	\$732.75	\$732.75	\$699.74	\$699.74	\$684.29	\$684.29	\$553.03	\$553.03
61	\$677.39	\$677.39	\$670.79	\$670.79	\$758.67	\$758.67	\$724.49	\$724.49	\$708.49	\$708.49	\$572.59	\$572.59
62	\$692.58	\$692.58	\$685.83	\$685.83	\$775.68	\$775.68	\$740.73	\$740.73	\$724.38	\$724.38	\$585.43	\$585.43
63	\$711.62	\$711.62	\$704.69	\$704.69	\$797.01	\$797.01	\$761.10	\$761.10	\$744.29	\$744.29	\$601.52	\$601.52
64	\$723.18	\$723.18	\$716.15	\$716.15	\$809.97	\$809.97	\$773.48	\$773.48	\$756.39	\$756.39	\$611.30	\$611.30
65+	\$723.18	\$723.18	\$716.15	\$716.15	\$809.97	\$809.97	\$773.48	\$773.48	\$756.39	\$756.39	\$611.30	\$611.30

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Flex PPO	Comprehensive Care EPO	Comprehensive Care EPO
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

Plan ID (On Exchange)	33709PA0640005		33709PA0460012		33709PA0480001		33709PA0480003	
Plan ID (Off Exchange)	33709PA0640005		33709PA0460012		N/A		N/A	
Form #	HDHP-SM/WG-3		PPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3	
Rating Area =>	Area 1, 4		Area 1, 4		Area 1, 4		Area 1, 4	
Network =>	A		A		A		A	
Metal =>	Bronze		Gold		Gold		Silver	
Plan Name =>	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan		Flex PPO \$500 Total Health a Community Blue Plan		Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan	
Deductible =>	\$6,000		\$500		\$1,500		\$2,000	
Coinsurance =>	100%		100%		70%		70%	
Copays =>	100% after deductible		\$10 PCP		70% after deductible		70% after deductible	
OOP Maximum =>	\$6,450		\$4,000		\$2,200		\$4,700	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$127.53	\$127.53	\$185.98	\$185.98	\$173.90	\$173.90	\$146.48	\$146.48
21	\$200.84	\$200.84	\$292.88	\$292.88	\$273.85	\$273.85	\$230.68	\$230.68
22	\$200.84	\$200.84	\$292.88	\$292.88	\$273.85	\$273.85	\$230.68	\$230.68
23	\$200.84	\$200.84	\$292.88	\$292.88	\$273.85	\$273.85	\$230.68	\$230.68
24	\$200.84	\$200.84	\$292.88	\$292.88	\$273.85	\$273.85	\$230.68	\$230.68
25	\$201.64	\$201.64	\$294.05	\$294.05	\$274.95	\$274.95	\$231.60	\$231.60
26	\$205.66	\$205.66	\$299.91	\$299.91	\$280.42	\$280.42	\$236.21	\$236.21
27	\$210.48	\$210.48	\$306.94	\$306.94	\$287.00	\$287.00	\$241.75	\$241.75
28	\$218.31	\$218.31	\$318.36	\$318.36	\$297.68	\$297.68	\$250.74	\$250.74
29	\$224.74	\$224.74	\$327.73	\$327.73	\$306.44	\$306.44	\$258.13	\$258.13
30	\$227.95	\$227.95	\$332.42	\$332.42	\$310.82	\$310.82	\$261.82	\$261.82
31	\$232.77	\$232.77	\$339.45	\$339.45	\$317.39	\$317.39	\$267.35	\$267.35
32	\$237.59	\$237.59	\$346.48	\$346.48	\$323.97	\$323.97	\$272.89	\$272.89
33	\$240.60	\$240.60	\$350.87	\$350.87	\$328.07	\$328.07	\$276.35	\$276.35
34	\$243.82	\$243.82	\$355.56	\$355.56	\$332.45	\$332.45	\$280.04	\$280.04
35	\$245.42	\$245.42	\$357.90	\$357.90	\$334.65	\$334.65	\$281.89	\$281.89
36	\$247.03	\$247.03	\$360.24	\$360.24	\$336.84	\$336.84	\$283.73	\$283.73
37	\$248.64	\$248.64	\$362.59	\$362.59	\$339.03	\$339.03	\$285.58	\$285.58
38	\$250.24	\$250.24	\$364.93	\$364.93	\$341.22	\$341.22	\$287.42	\$287.42
39	\$253.46	\$253.46	\$369.62	\$369.62	\$345.60	\$345.60	\$291.11	\$291.11
40	\$256.67	\$256.67	\$374.30	\$374.30	\$349.98	\$349.98	\$294.80	\$294.80
41	\$261.49	\$261.49	\$381.33	\$381.33	\$355.55	\$355.55	\$300.34	\$300.34
42	\$266.11	\$266.11	\$388.07	\$388.07	\$362.85	\$362.85	\$305.65	\$305.65
43	\$272.54	\$272.54	\$397.44	\$397.44	\$371.61	\$371.61	\$313.03	\$313.03
44	\$280.57	\$280.57	\$409.16	\$409.16	\$382.57	\$382.57	\$322.25	\$322.25
45	\$290.01	\$290.01	\$422.92	\$422.92	\$395.44	\$395.44	\$333.10	\$333.10
46	\$301.26	\$301.26	\$439.32	\$439.32	\$410.78	\$410.78	\$346.01	\$346.01
47	\$313.91	\$313.91	\$457.77	\$457.77	\$428.03	\$428.03	\$360.55	\$360.55
48	\$328.37	\$328.37	\$478.86	\$478.86	\$447.75	\$447.75	\$377.15	\$377.15
49	\$342.63	\$342.63	\$499.66	\$499.66	\$467.19	\$467.19	\$393.53	\$393.53
50	\$358.70	\$358.70	\$523.09	\$523.09	\$489.10	\$489.10	\$411.99	\$411.99
51	\$374.56	\$374.56	\$546.22	\$546.22	\$510.73	\$510.73	\$430.21	\$430.21
52	\$392.04	\$392.04	\$571.71	\$571.71	\$534.56	\$534.56	\$450.28	\$450.28
53	\$409.71	\$409.71	\$597.48	\$597.48	\$558.65	\$558.65	\$470.58	\$470.58
54	\$428.79	\$428.79	\$625.30	\$625.30	\$584.67	\$584.67	\$492.49	\$492.49
55	\$447.87	\$447.87	\$653.13	\$653.13	\$610.69	\$610.69	\$514.41	\$514.41
56	\$468.56	\$468.56	\$683.29	\$683.29	\$638.89	\$638.89	\$538.17	\$538.17
57	\$489.44	\$489.44	\$713.75	\$713.75	\$667.37	\$667.37	\$562.16	\$562.16
58	\$511.74	\$511.74	\$746.26	\$746.26	\$697.77	\$697.77	\$587.76	\$587.76
59	\$522.78	\$522.78	\$762.37	\$762.37	\$712.83	\$712.83	\$600.45	\$600.45
60	\$545.08	\$545.08	\$794.88	\$794.88	\$743.23	\$743.23	\$626.05	\$626.05
61	\$564.36	\$564.36	\$823.00	\$823.00	\$769.52	\$769.52	\$648.20	\$648.20
62	\$577.01	\$577.01	\$841.45	\$841.45	\$786.77	\$786.77	\$662.73	\$662.73
63	\$592.88	\$592.88	\$864.59	\$864.59	\$808.41	\$808.41	\$680.95	\$680.95
64	\$602.52	\$602.52	\$878.64	\$878.64	\$821.55	\$821.55	\$692.03	\$692.03
65+	\$602.52	\$602.52	\$878.64	\$878.64	\$821.55	\$821.55	\$692.03	\$692.03

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Health Savings PPO	Flex PPO	Flex PPO
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

Plan ID (On Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Plan ID (Off Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Form #	HDHP-SM/WG-3		HDHP-SM/WG-3		FL/PPO-SM/WG-2		FL/PPO-SM/WG-2	
Rating Area =>	Area 1, 2, 5		Area 6		Area 2, 5		Area 6	
Network =>	B		B		H		H	
Metal =>	Bronze		Bronze		Gold		Gold	
Plan Name =>	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	
Deductible =>	\$5,500		\$5,500		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	0% after deductible		0% after deductible		\$10 PCP		\$10 PCP	
OOP Maximum =>	\$6,450		\$6,450		\$4,500		\$4,500	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$140.44	\$140.44	\$150.57	\$150.57	\$197.70	\$197.70	\$211.96	\$211.96
21	\$221.16	\$221.16	\$237.12	\$237.12	\$311.33	\$311.33	\$333.80	\$333.80
22	\$221.16	\$221.16	\$237.12	\$237.12	\$311.33	\$311.33	\$333.80	\$333.80
23	\$221.16	\$221.16	\$237.12	\$237.12	\$311.33	\$311.33	\$333.80	\$333.80
24	\$221.16	\$221.16	\$237.12	\$237.12	\$311.33	\$311.33	\$333.80	\$333.80
25	\$222.04	\$222.04	\$238.07	\$238.07	\$312.58	\$312.58	\$335.13	\$335.13
26	\$226.47	\$226.47	\$242.81	\$242.81	\$318.80	\$318.80	\$341.81	\$341.81
27	\$231.78	\$231.78	\$248.50	\$248.50	\$326.28	\$326.28	\$349.82	\$349.82
28	\$240.40	\$240.40	\$257.75	\$257.75	\$338.42	\$338.42	\$362.84	\$362.84
29	\$247.48	\$247.48	\$265.34	\$265.34	\$348.38	\$348.38	\$373.52	\$373.52
30	\$251.02	\$251.02	\$269.13	\$269.13	\$353.36	\$353.36	\$378.86	\$378.86
31	\$256.32	\$256.32	\$274.82	\$274.82	\$360.83	\$360.83	\$386.87	\$386.87
32	\$261.63	\$261.63	\$280.51	\$280.51	\$368.30	\$368.30	\$394.88	\$394.88
33	\$264.95	\$264.95	\$284.07	\$284.07	\$372.97	\$372.97	\$399.89	\$399.89
34	\$268.49	\$268.49	\$287.86	\$287.86	\$377.96	\$377.96	\$405.23	\$405.23
35	\$270.26	\$270.26	\$289.76	\$289.76	\$380.45	\$380.45	\$407.90	\$407.90
36	\$272.03	\$272.03	\$291.66	\$291.66	\$382.94	\$382.94	\$410.57	\$410.57
37	\$273.80	\$273.80	\$293.55	\$293.55	\$385.43	\$385.43	\$413.24	\$413.24
38	\$275.57	\$275.57	\$295.45	\$295.45	\$387.92	\$387.92	\$415.91	\$415.91
39	\$279.10	\$279.10	\$299.25	\$299.25	\$392.90	\$392.90	\$421.25	\$421.25
40	\$282.64	\$282.64	\$303.04	\$303.04	\$397.88	\$397.88	\$426.59	\$426.59
41	\$287.95	\$287.95	\$308.73	\$308.73	\$405.35	\$405.35	\$434.61	\$434.61
42	\$293.04	\$293.04	\$314.18	\$314.18	\$412.51	\$412.51	\$442.28	\$442.28
43	\$300.11	\$300.11	\$321.77	\$321.77	\$422.48	\$422.48	\$452.96	\$452.96
44	\$308.96	\$308.96	\$331.26	\$331.26	\$434.93	\$434.93	\$466.32	\$466.32
45	\$319.36	\$319.36	\$342.40	\$342.40	\$449.56	\$449.56	\$482.00	\$482.00
46	\$331.74	\$331.74	\$355.68	\$355.68	\$467.00	\$467.00	\$500.70	\$500.70
47	\$345.67	\$345.67	\$370.62	\$370.62	\$486.61	\$486.61	\$521.73	\$521.73
48	\$361.60	\$361.60	\$387.69	\$387.69	\$509.03	\$509.03	\$545.76	\$545.76
49	\$377.30	\$377.30	\$404.53	\$404.53	\$531.13	\$531.13	\$569.46	\$569.46
50	\$394.99	\$394.99	\$423.50	\$423.50	\$556.04	\$556.04	\$596.16	\$596.16
51	\$412.46	\$412.46	\$442.23	\$442.23	\$580.63	\$580.63	\$622.53	\$622.53
52	\$431.70	\$431.70	\$462.86	\$462.86	\$607.72	\$607.72	\$651.57	\$651.57
53	\$451.17	\$451.17	\$483.72	\$483.72	\$635.12	\$635.12	\$680.95	\$680.95
54	\$472.18	\$472.18	\$506.25	\$506.25	\$664.69	\$664.69	\$712.66	\$712.66
55	\$493.19	\$493.19	\$528.78	\$528.78	\$694.27	\$694.27	\$744.37	\$744.37
56	\$515.97	\$515.97	\$553.20	\$553.20	\$726.34	\$726.34	\$778.75	\$778.75
57	\$538.97	\$538.97	\$577.86	\$577.86	\$758.71	\$758.71	\$813.47	\$813.47
58	\$563.52	\$563.52	\$604.18	\$604.18	\$793.27	\$793.27	\$850.52	\$850.52
59	\$575.68	\$575.68	\$617.22	\$617.22	\$810.40	\$810.40	\$868.88	\$868.88
60	\$600.23	\$600.23	\$643.54	\$643.54	\$844.95	\$844.95	\$905.93	\$905.93
61	\$621.46	\$621.46	\$666.31	\$666.31	\$874.84	\$874.84	\$937.97	\$937.97
62	\$635.39	\$635.39	\$681.25	\$681.25	\$894.45	\$894.45	\$959.00	\$959.00
63	\$652.86	\$652.86	\$699.98	\$699.98	\$919.05	\$919.05	\$985.37	\$985.37
64	\$663.48	\$663.48	\$711.36	\$711.36	\$933.99	\$933.99	\$1,001.40	\$1,001.40
65+	\$663.48	\$663.48	\$711.36	\$711.36	\$933.99	\$933.99	\$1,001.40	\$1,001.40

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Flex PPO	Flex PPO	Flex PPO	Comprehensive Care EPO
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

Plan ID (On Exchange)	33709PA0460008	33709PA0460013	33709PA0460013	33709PA0480002				
Plan ID (Off Exchange)	33709PA0460008			N/A				
Form #	FL/PPO-SM/WG-2	PPO-SM/WG-3	PPO-SM/WG-3	EPO-SM/WG-3				
Rating Area =>	Area 1, 2, 4, 5	Area 1, 2, 5	Area 6	Area 1, 2, 5				
Network =>	G	B	B	B				
Metal =>	Gold	Gold	Gold	Gold				
Plan Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Comprehensive Care EPO \$1500 A Community Blue Plan				
Deductible =>	\$500	\$500	\$500	\$1,500				
Coinsurance =>	100%	100%	100%	70%				
Copays =>	\$10 PCP	\$10 PCP	\$10 PCP	70% after deductible				
OOP Maximum =>	\$4,500	\$4,000	\$4,000	\$2,200				
Dental (Yes/No) =>	Yes	Yes	Yes	Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$183.71	\$183.71	\$202.38	\$202.38	\$216.98	\$216.98	\$188.44	\$188.44
21	\$289.31	\$289.31	\$318.70	\$318.70	\$341.70	\$341.70	\$296.75	\$296.75
22	\$289.31	\$289.31	\$318.70	\$318.70	\$341.70	\$341.70	\$296.75	\$296.75
23	\$289.31	\$289.31	\$318.70	\$318.70	\$341.70	\$341.70	\$296.75	\$296.75
24	\$289.31	\$289.31	\$318.70	\$318.70	\$341.70	\$341.70	\$296.75	\$296.75
25	\$290.47	\$290.47	\$319.98	\$319.98	\$343.07	\$343.07	\$297.94	\$297.94
26	\$296.26	\$296.26	\$326.35	\$326.35	\$349.90	\$349.90	\$303.87	\$303.87
27	\$303.20	\$303.20	\$334.00	\$334.00	\$358.10	\$358.10	\$311.00	\$311.00
28	\$314.48	\$314.48	\$346.43	\$346.43	\$371.43	\$371.43	\$322.57	\$322.57
29	\$323.74	\$323.74	\$356.63	\$356.63	\$382.36	\$382.36	\$332.07	\$332.07
30	\$328.37	\$328.37	\$361.73	\$361.73	\$387.83	\$387.83	\$336.81	\$336.81
31	\$335.31	\$335.31	\$369.38	\$369.38	\$396.03	\$396.03	\$343.94	\$343.94
32	\$342.26	\$342.26	\$377.03	\$377.03	\$404.23	\$404.23	\$351.06	\$351.06
33	\$346.60	\$346.60	\$381.81	\$381.81	\$409.36	\$409.36	\$355.51	\$355.51
34	\$351.23	\$351.23	\$386.91	\$386.91	\$414.83	\$414.83	\$360.26	\$360.26
35	\$353.54	\$353.54	\$389.46	\$389.46	\$417.56	\$417.56	\$362.63	\$362.63
36	\$355.85	\$355.85	\$392.00	\$392.00	\$420.29	\$420.29	\$365.01	\$365.01
37	\$358.17	\$358.17	\$394.55	\$394.55	\$423.03	\$423.03	\$367.38	\$367.38
38	\$360.48	\$360.48	\$397.10	\$397.10	\$425.76	\$425.76	\$369.75	\$369.75
39	\$365.11	\$365.11	\$402.20	\$402.20	\$431.23	\$431.23	\$374.50	\$374.50
40	\$369.74	\$369.74	\$407.30	\$407.30	\$436.70	\$436.70	\$379.25	\$379.25
41	\$376.68	\$376.68	\$414.95	\$414.95	\$444.90	\$444.90	\$386.37	\$386.37
42	\$383.34	\$383.34	\$422.28	\$422.28	\$452.76	\$452.76	\$393.20	\$393.20
43	\$392.60	\$392.60	\$432.48	\$432.48	\$463.69	\$463.69	\$402.69	\$402.69
44	\$404.17	\$404.17	\$445.23	\$445.23	\$477.36	\$477.36	\$414.56	\$414.56
45	\$417.77	\$417.77	\$460.21	\$460.21	\$493.42	\$493.42	\$428.51	\$428.51
46	\$433.97	\$433.97	\$478.05	\$478.05	\$512.55	\$512.55	\$445.13	\$445.13
47	\$452.19	\$452.19	\$498.13	\$498.13	\$534.08	\$534.08	\$463.82	\$463.82
48	\$473.03	\$473.03	\$521.08	\$521.08	\$558.68	\$558.68	\$485.19	\$485.19
49	\$493.57	\$493.57	\$543.71	\$543.71	\$582.94	\$582.94	\$506.26	\$506.26
50	\$516.71	\$516.71	\$569.20	\$569.20	\$610.28	\$610.28	\$530.00	\$530.00
51	\$539.57	\$539.57	\$594.38	\$594.38	\$637.27	\$637.27	\$553.44	\$553.44
52	\$564.74	\$564.74	\$622.11	\$622.11	\$667.00	\$667.00	\$579.26	\$579.26
53	\$590.20	\$590.20	\$650.15	\$650.15	\$697.07	\$697.07	\$605.37	\$605.37
54	\$617.68	\$617.68	\$680.43	\$680.43	\$729.53	\$729.53	\$633.57	\$633.57
55	\$645.17	\$645.17	\$710.71	\$710.71	\$762.00	\$762.00	\$661.76	\$661.76
56	\$674.97	\$674.97	\$743.53	\$743.53	\$797.19	\$797.19	\$692.32	\$692.32
57	\$705.05	\$705.05	\$776.68	\$776.68	\$832.73	\$832.73	\$723.18	\$723.18
58	\$737.17	\$737.17	\$812.06	\$812.06	\$870.66	\$870.66	\$756.12	\$756.12
59	\$753.08	\$753.08	\$829.58	\$829.58	\$889.45	\$889.45	\$772.45	\$772.45
60	\$785.19	\$785.19	\$864.96	\$864.96	\$927.38	\$927.38	\$805.39	\$805.39
61	\$812.97	\$812.97	\$895.56	\$895.56	\$960.18	\$960.18	\$833.87	\$833.87
62	\$831.19	\$831.19	\$915.63	\$915.63	\$981.71	\$981.71	\$852.57	\$852.57
63	\$854.05	\$854.05	\$940.81	\$940.81	\$1,008.71	\$1,008.71	\$876.01	\$876.01
64	\$867.93	\$867.93	\$956.10	\$956.10	\$1,025.10	\$1,025.10	\$890.25	\$890.25
65+	\$867.93	\$867.93	\$956.10	\$956.10	\$1,025.10	\$1,025.10	\$890.25	\$890.25

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Comprehensive Care EPO	Comprehensive Care EPO	Comprehensive Care EPO	Premier Balance PPO
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

Plan ID (On Exchange)	33709PA0480002		33709PA0480004		33709PA0480004		33709PA0440014	
Plan ID (Off Exchange)	N/A		N/A		N/A		33709PA0440014	
Form #	EPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3		PPO-SM/WG-3	
Rating Area =>	Area 6		Area 1, 2, 5		Area 6		Area 1, 2, 5	
Network =>	B		B		B		B	
Metal =>	Gold		Silver		Silver		Gold	
Plan Name =>	Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan	
Deductible =>	\$1,500		\$2,000		\$2,000		\$250	
Coinsurance =>	70%		70%		70%		100%	
Copays =>	70% after deductible		70% after deductible		70% after deductible		\$20 PCP	
OOP Maximum =>	\$2,200		\$4,700		\$4,700		\$5,000	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$202.04	\$202.04	\$158.72	\$158.72	\$170.18	\$170.18	\$202.72	\$202.72
21	\$318.17	\$318.17	\$249.96	\$249.96	\$268.00	\$268.00	\$319.24	\$319.24
22	\$318.17	\$318.17	\$249.96	\$249.96	\$268.00	\$268.00	\$319.24	\$319.24
23	\$318.17	\$318.17	\$249.96	\$249.96	\$268.00	\$268.00	\$319.24	\$319.24
24	\$318.17	\$318.17	\$249.96	\$249.96	\$268.00	\$268.00	\$319.24	\$319.24
25	\$319.44	\$319.44	\$250.96	\$250.96	\$269.07	\$269.07	\$320.51	\$320.51
26	\$325.80	\$325.80	\$255.96	\$255.96	\$274.43	\$274.43	\$326.90	\$326.90
27	\$333.44	\$333.44	\$261.96	\$261.96	\$280.86	\$280.86	\$334.56	\$334.56
28	\$345.85	\$345.85	\$271.71	\$271.71	\$291.31	\$291.31	\$347.01	\$347.01
29	\$356.03	\$356.03	\$279.70	\$279.70	\$299.89	\$299.89	\$357.23	\$357.23
30	\$361.12	\$361.12	\$283.70	\$283.70	\$304.18	\$304.18	\$362.33	\$362.33
31	\$368.76	\$368.76	\$289.70	\$289.70	\$310.61	\$310.61	\$370.00	\$370.00
32	\$376.39	\$376.39	\$295.70	\$295.70	\$317.04	\$317.04	\$377.66	\$377.66
33	\$381.16	\$381.16	\$299.45	\$299.45	\$321.06	\$321.06	\$382.45	\$382.45
34	\$386.25	\$386.25	\$303.45	\$303.45	\$325.35	\$325.35	\$387.55	\$387.55
35	\$388.80	\$388.80	\$305.45	\$305.45	\$327.49	\$327.49	\$390.11	\$390.11
36	\$391.35	\$391.35	\$307.45	\$307.45	\$329.64	\$329.64	\$392.66	\$392.66
37	\$393.89	\$393.89	\$309.45	\$309.45	\$331.78	\$331.78	\$395.22	\$395.22
38	\$396.44	\$396.44	\$311.45	\$311.45	\$333.93	\$333.93	\$397.77	\$397.77
39	\$401.53	\$401.53	\$315.45	\$315.45	\$338.21	\$338.21	\$402.88	\$402.88
40	\$406.62	\$406.62	\$319.45	\$319.45	\$342.50	\$342.50	\$407.98	\$407.98
41	\$414.25	\$414.25	\$325.45	\$325.45	\$348.93	\$348.93	\$415.65	\$415.65
42	\$421.57	\$421.57	\$331.20	\$331.20	\$355.10	\$355.10	\$422.99	\$422.99
43	\$431.75	\$431.75	\$339.19	\$339.19	\$363.67	\$363.67	\$433.20	\$433.20
44	\$444.48	\$444.48	\$349.19	\$349.19	\$374.39	\$374.39	\$445.97	\$445.97
45	\$459.43	\$459.43	\$360.94	\$360.94	\$386.99	\$386.99	\$460.98	\$460.98
46	\$477.25	\$477.25	\$374.94	\$374.94	\$402.00	\$402.00	\$478.86	\$478.86
47	\$497.30	\$497.30	\$390.69	\$390.69	\$418.88	\$418.88	\$498.97	\$498.97
48	\$520.20	\$520.20	\$408.68	\$408.68	\$438.18	\$438.18	\$521.95	\$521.95
49	\$542.79	\$542.79	\$426.43	\$426.43	\$457.20	\$457.20	\$544.62	\$544.62
50	\$568.25	\$568.25	\$446.43	\$446.43	\$478.64	\$478.64	\$570.16	\$570.16
51	\$593.38	\$593.38	\$466.17	\$466.17	\$499.82	\$499.82	\$595.38	\$595.38
52	\$621.06	\$621.06	\$487.92	\$487.92	\$523.13	\$523.13	\$623.15	\$623.15
53	\$649.06	\$649.06	\$509.92	\$509.92	\$546.72	\$546.72	\$651.24	\$651.24
54	\$679.29	\$679.29	\$533.66	\$533.66	\$572.17	\$572.17	\$681.57	\$681.57
55	\$709.51	\$709.51	\$557.41	\$557.41	\$597.63	\$597.63	\$711.90	\$711.90
56	\$742.28	\$742.28	\$583.16	\$583.16	\$625.24	\$625.24	\$744.78	\$744.78
57	\$775.37	\$775.37	\$609.15	\$609.15	\$653.11	\$653.11	\$777.98	\$777.98
58	\$810.69	\$810.69	\$636.90	\$636.90	\$682.86	\$682.86	\$813.42	\$813.42
59	\$828.19	\$828.19	\$650.64	\$650.64	\$697.60	\$697.60	\$830.97	\$830.97
60	\$863.51	\$863.51	\$678.39	\$678.39	\$727.35	\$727.35	\$866.41	\$866.41
61	\$894.05	\$894.05	\$702.39	\$702.39	\$753.07	\$753.07	\$897.06	\$897.06
62	\$914.09	\$914.09	\$718.13	\$718.13	\$769.96	\$769.96	\$917.17	\$917.17
63	\$939.23	\$939.23	\$737.88	\$737.88	\$791.13	\$791.13	\$942.39	\$942.39
64	\$954.50	\$954.50	\$749.88	\$749.88	\$803.99	\$803.99	\$957.71	\$957.71
65+	\$954.50	\$954.50	\$749.88	\$749.88	\$803.99	\$803.99	\$957.71	\$957.71

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

| Premier Balance PPO |
|------------------------|------------------------|------------------------|------------------------|------------------------|
| 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 | 1/1/16, 2/1/16, 3/1/16 |

Plan ID (On Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Plan ID (Off Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3					
Rating Area =>	Area 6	Area 1, 2, 5	Area 6	Area 1, 2, 5	Area 6					
Network =>	B	B	B	B	B					
Metal =>	Gold	Gold	Gold	Silver	Silver					
Plan Name =>	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan					
Deductible =>	\$250	\$750	\$750	\$1,500	\$1,500					
Coinurance =>	100%	100%	100%	100%	100%					
Copays =>	\$20 PCP	\$30 PCP	\$30 PCP	\$45 PCP	\$45 PCP					
OOP Maximum =>	\$5,000	\$3,700	\$3,700	\$6,850	\$6,850					
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$217.34	\$217.34	\$196.42	\$196.42	\$210.59	\$210.59	\$166.57	\$166.57	\$178.59	\$178.59
21	\$342.27	\$342.27	\$309.32	\$309.32	\$331.65	\$331.65	\$262.31	\$262.31	\$281.24	\$281.24
22	\$342.27	\$342.27	\$309.32	\$309.32	\$331.65	\$331.65	\$262.31	\$262.31	\$281.24	\$281.24
23	\$342.27	\$342.27	\$309.32	\$309.32	\$331.65	\$331.65	\$262.31	\$262.31	\$281.24	\$281.24
24	\$342.27	\$342.27	\$309.32	\$309.32	\$331.65	\$331.65	\$262.31	\$262.31	\$281.24	\$281.24
25	\$343.64	\$343.64	\$310.56	\$310.56	\$332.97	\$332.97	\$263.36	\$263.36	\$282.36	\$282.36
26	\$350.49	\$350.49	\$316.75	\$316.75	\$339.61	\$339.61	\$268.60	\$268.60	\$287.99	\$287.99
27	\$358.70	\$358.70	\$324.17	\$324.17	\$347.56	\$347.56	\$274.90	\$274.90	\$294.74	\$294.74
28	\$372.05	\$372.05	\$336.23	\$336.23	\$360.50	\$360.50	\$285.13	\$285.13	\$305.70	\$305.70
29	\$383.01	\$383.01	\$346.13	\$346.13	\$371.11	\$371.11	\$293.52	\$293.52	\$314.70	\$314.70
30	\$388.48	\$388.48	\$351.08	\$351.08	\$376.42	\$376.42	\$297.72	\$297.72	\$319.20	\$319.20
31	\$396.70	\$396.70	\$358.51	\$358.51	\$384.38	\$384.38	\$304.01	\$304.01	\$325.95	\$325.95
32	\$404.91	\$404.91	\$365.93	\$365.93	\$392.34	\$392.34	\$310.31	\$310.31	\$332.70	\$332.70
33	\$410.04	\$410.04	\$370.57	\$370.57	\$397.31	\$397.31	\$314.24	\$314.24	\$336.92	\$336.92
34	\$415.52	\$415.52	\$375.52	\$375.52	\$402.62	\$402.62	\$318.44	\$318.44	\$341.42	\$341.42
35	\$418.26	\$418.26	\$377.99	\$377.99	\$405.27	\$405.27	\$320.54	\$320.54	\$343.67	\$343.67
36	\$421.00	\$421.00	\$380.47	\$380.47	\$407.92	\$407.92	\$322.64	\$322.64	\$345.92	\$345.92
37	\$423.74	\$423.74	\$382.94	\$382.94	\$410.58	\$410.58	\$324.74	\$324.74	\$348.17	\$348.17
38	\$426.47	\$426.47	\$385.42	\$385.42	\$413.23	\$413.23	\$326.84	\$326.84	\$350.42	\$350.42
39	\$431.95	\$431.95	\$390.37	\$390.37	\$418.54	\$418.54	\$331.03	\$331.03	\$354.92	\$354.92
40	\$437.43	\$437.43	\$395.32	\$395.32	\$423.84	\$423.84	\$335.23	\$335.23	\$359.42	\$359.42
41	\$445.64	\$445.64	\$402.74	\$402.74	\$431.80	\$431.80	\$341.52	\$341.52	\$366.17	\$366.17
42	\$453.51	\$453.51	\$409.85	\$409.85	\$439.43	\$439.43	\$347.56	\$347.56	\$372.64	\$372.64
43	\$464.47	\$464.47	\$419.75	\$419.75	\$450.04	\$450.04	\$355.95	\$355.95	\$381.64	\$381.64
44	\$478.16	\$478.16	\$432.12	\$432.12	\$463.31	\$463.31	\$366.44	\$366.44	\$392.89	\$392.89
45	\$494.24	\$494.24	\$446.66	\$446.66	\$478.90	\$478.90	\$378.77	\$378.77	\$406.11	\$406.11
46	\$513.41	\$513.41	\$463.98	\$463.98	\$497.47	\$497.47	\$393.46	\$393.46	\$421.86	\$421.86
47	\$534.97	\$534.97	\$483.47	\$483.47	\$518.36	\$518.36	\$409.99	\$409.99	\$439.57	\$439.57
48	\$559.62	\$559.62	\$505.74	\$505.74	\$542.24	\$542.24	\$428.87	\$428.87	\$459.82	\$459.82
49	\$583.92	\$583.92	\$527.71	\$527.71	\$565.79	\$565.79	\$447.50	\$447.50	\$479.79	\$479.79
50	\$611.30	\$611.30	\$552.45	\$552.45	\$592.32	\$592.32	\$468.48	\$468.48	\$502.29	\$502.29
51	\$638.34	\$638.34	\$576.89	\$576.89	\$618.52	\$618.52	\$489.20	\$489.20	\$524.51	\$524.51
52	\$668.12	\$668.12	\$603.80	\$603.80	\$647.37	\$647.37	\$512.02	\$512.02	\$548.97	\$548.97
53	\$698.24	\$698.24	\$631.02	\$631.02	\$676.56	\$676.56	\$535.11	\$535.11	\$573.72	\$573.72
54	\$730.76	\$730.76	\$660.41	\$660.41	\$708.06	\$708.06	\$560.03	\$560.03	\$600.44	\$600.44
55	\$763.27	\$763.27	\$689.79	\$689.79	\$739.57	\$739.57	\$584.95	\$584.95	\$627.16	\$627.16
56	\$798.53	\$798.53	\$721.65	\$721.65	\$773.73	\$773.73	\$611.96	\$611.96	\$656.13	\$656.13
57	\$834.12	\$834.12	\$753.82	\$753.82	\$808.22	\$808.22	\$639.24	\$639.24	\$685.37	\$685.37
58	\$872.12	\$872.12	\$788.16	\$788.16	\$845.03	\$845.03	\$668.36	\$668.36	\$716.59	\$716.59
59	\$890.94	\$890.94	\$805.17	\$805.17	\$863.27	\$863.27	\$682.79	\$682.79	\$732.06	\$732.06
60	\$928.93	\$928.93	\$839.50	\$839.50	\$900.09	\$900.09	\$711.90	\$711.90	\$763.28	\$763.28
61	\$961.79	\$961.79	\$869.20	\$869.20	\$931.92	\$931.92	\$737.08	\$737.08	\$790.28	\$790.28
62	\$983.35	\$983.35	\$888.69	\$888.69	\$952.82	\$952.82	\$753.61	\$753.61	\$807.99	\$807.99
63	\$1,010.39	\$1,010.39	\$913.12	\$913.12	\$979.02	\$979.02	\$774.33	\$774.33	\$830.21	\$830.21
64	\$1,026.81	\$1,026.81	\$927.96	\$927.96	\$994.94	\$994.94	\$786.92	\$786.92	\$843.71	\$843.71
65+	\$1,026.81	\$1,026.81	\$927.96	\$927.96	\$994.94	\$994.94	\$786.92	\$786.92	\$843.71	\$843.71

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Connect Blue EPO	Connect Blue EPO	Connect Blue EPO	Connect Blue EPO
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

HIOS Plan ID (On Exchange)	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005				
HIOS Plan ID (Off Exchange)	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005				
Form #	CONB/EPO-SM/WG	CONB/EPO-SM/WG	CONB/EPO-SM/WG	CONB/EPO-SM/WG				
Region =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4				
Service Zone =>	J	J	J	J				
Metal =>	Gold	Gold	Gold	Gold				
Plan Name =>	Connect Blue EPO \$100 a Community Blue Plan	Connect Blue EPO \$250 a Community Blue Plan	Connect Blue EPO \$500 a Community Blue Plan	Connect Blue EPO \$750 a Community Blue Plan				
Deductible =>	\$100	\$250	\$500	\$750				
Coinsurance =>	100%	100%	100%	100%				
Copays =>	\$20 PCP	\$0 PCP	\$0 PCP	\$0 PCP				
OOP Maximum =>	\$6,600	\$6,600	\$6,600	\$6,100				
Dentail (Yes/No) =>	Yes	Yes	Yes	Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$169.39	\$169.39	\$171.93	\$171.93	\$167.26	\$167.26	\$165.35	\$165.35
21	\$266.75	\$266.75	\$270.76	\$270.76	\$263.39	\$263.39	\$260.40	\$260.40
22	\$266.75	\$266.75	\$270.76	\$270.76	\$263.39	\$263.39	\$260.40	\$260.40
23	\$266.75	\$266.75	\$270.76	\$270.76	\$263.39	\$263.39	\$260.40	\$260.40
24	\$266.75	\$266.75	\$270.76	\$270.76	\$263.39	\$263.39	\$260.40	\$260.40
25	\$267.82	\$267.82	\$271.84	\$271.84	\$264.45	\$264.45	\$261.44	\$261.44
26	\$273.15	\$273.15	\$277.25	\$277.25	\$269.72	\$269.72	\$266.65	\$266.65
27	\$279.55	\$279.55	\$283.75	\$283.75	\$276.04	\$276.04	\$272.90	\$272.90
28	\$289.96	\$289.96	\$294.31	\$294.31	\$286.31	\$286.31	\$283.05	\$283.05
29	\$298.49	\$298.49	\$302.98	\$302.98	\$294.74	\$294.74	\$291.38	\$291.38
30	\$302.76	\$302.76	\$307.31	\$307.31	\$298.95	\$298.95	\$295.55	\$295.55
31	\$309.16	\$309.16	\$313.81	\$313.81	\$305.27	\$305.27	\$301.80	\$301.80
32	\$315.57	\$315.57	\$320.30	\$320.30	\$311.59	\$311.59	\$308.05	\$308.05
33	\$319.57	\$319.57	\$324.37	\$324.37	\$315.55	\$315.55	\$311.96	\$311.96
34	\$323.83	\$323.83	\$328.70	\$328.70	\$319.76	\$319.76	\$316.12	\$316.12
35	\$325.97	\$325.97	\$330.86	\$330.86	\$321.87	\$321.87	\$318.20	\$318.20
36	\$328.10	\$328.10	\$333.03	\$333.03	\$323.97	\$323.97	\$320.29	\$320.29
37	\$330.24	\$330.24	\$335.20	\$335.20	\$326.08	\$326.08	\$322.37	\$322.37
38	\$332.37	\$332.37	\$337.36	\$337.36	\$328.19	\$328.19	\$324.45	\$324.45
39	\$336.64	\$336.64	\$341.69	\$341.69	\$332.40	\$332.40	\$328.62	\$328.62
40	\$340.91	\$340.91	\$346.03	\$346.03	\$336.62	\$336.62	\$332.79	\$332.79
41	\$347.31	\$347.31	\$352.52	\$352.52	\$342.94	\$342.94	\$339.04	\$339.04
42	\$353.44	\$353.44	\$358.75	\$358.75	\$349.00	\$349.00	\$345.03	\$345.03
43	\$361.98	\$361.98	\$367.42	\$367.42	\$357.43	\$357.43	\$353.36	\$353.36
44	\$372.65	\$372.65	\$378.25	\$378.25	\$367.96	\$367.96	\$363.77	\$363.77
45	\$385.19	\$385.19	\$390.97	\$390.97	\$380.34	\$380.34	\$376.01	\$376.01
46	\$400.13	\$400.13	\$406.13	\$406.13	\$395.09	\$395.09	\$390.59	\$390.59
47	\$416.93	\$416.93	\$423.19	\$423.19	\$411.68	\$411.68	\$407.00	\$407.00
48	\$436.14	\$436.14	\$442.69	\$442.69	\$430.65	\$430.65	\$425.75	\$425.75
49	\$455.08	\$455.08	\$461.91	\$461.91	\$449.35	\$449.35	\$444.24	\$444.24
50	\$476.42	\$476.42	\$483.57	\$483.57	\$470.42	\$470.42	\$465.07	\$465.07
51	\$497.49	\$497.49	\$504.96	\$504.96	\$491.23	\$491.23	\$485.64	\$485.64
52	\$520.70	\$520.70	\$528.52	\$528.52	\$514.14	\$514.14	\$508.29	\$508.29
53	\$544.17	\$544.17	\$552.34	\$552.34	\$537.32	\$537.32	\$531.21	\$531.21
54	\$569.51	\$569.51	\$578.06	\$578.06	\$562.35	\$562.35	\$555.95	\$555.95
55	\$594.85	\$594.85	\$603.79	\$603.79	\$587.37	\$587.37	\$580.68	\$580.68
56	\$622.33	\$622.33	\$631.67	\$631.67	\$614.50	\$614.50	\$607.51	\$607.51
57	\$650.07	\$650.07	\$659.83	\$659.83	\$641.89	\$641.89	\$634.59	\$634.59
58	\$679.68	\$679.68	\$689.89	\$689.89	\$671.13	\$671.13	\$663.49	\$663.49
59	\$694.35	\$694.35	\$704.78	\$704.78	\$685.61	\$685.61	\$677.81	\$677.81
60	\$723.96	\$723.96	\$734.83	\$734.83	\$714.85	\$714.85	\$706.72	\$706.72
61	\$749.57	\$749.57	\$760.82	\$760.82	\$740.14	\$740.14	\$731.71	\$731.71
62	\$766.37	\$766.37	\$777.88	\$777.88	\$756.73	\$756.73	\$748.12	\$748.12
63	\$787.45	\$787.45	\$799.27	\$799.27	\$777.54	\$777.54	\$768.69	\$768.69
64	\$800.25	\$800.25	\$812.27	\$812.27	\$790.17	\$790.17	\$781.19	\$781.19
65+	\$800.25	\$800.25	\$812.27	\$812.27	\$790.17	\$790.17	\$781.19	\$781.19

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Connect Blue EPO	Connect Blue EPO
1/1/16, 2/1/16, 3/1/16	1/1/16, 2/1/16, 3/1/16

HIOS Plan ID (On Exchange)	33709PA0630006	33709PA0630007		
HIOS Plan ID (Off Exchange)	33709PA0630006	33709PA0630007		
Form #	CONB/EPO-SM/WG	CONB/EPO-SM/WG		
Region =>	Area 1, 4	Area 1, 4		
Service Zone =>	J	J		
Metal =>	Gold	Silver		
Plan Name =>	Connect Blue EPO \$900 a Community Blue Plan	Connect Blue EPO \$2500 a Community Blue Plan		
Deductible =>	\$900	\$2,500		
Coinsurance =>	100%	100%		
Copays =>	\$10 PCP	\$15 PCP		
OOP Maximum =>	\$5,100	\$6,600		
Dentail (Yes/No) =>	Yes	Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$164.50	\$164.50	\$143.12	\$143.12
21	\$259.06	\$259.06	\$225.38	\$225.38
22	\$259.06	\$259.06	\$225.38	\$225.38
23	\$259.06	\$259.06	\$225.38	\$225.38
24	\$259.06	\$259.06	\$225.38	\$225.38
25	\$260.09	\$260.09	\$226.28	\$226.28
26	\$265.28	\$265.28	\$230.79	\$230.79
27	\$271.49	\$271.49	\$236.20	\$236.20
28	\$281.60	\$281.60	\$244.99	\$244.99
29	\$289.89	\$289.89	\$252.20	\$252.20
30	\$294.03	\$294.03	\$255.81	\$255.81
31	\$300.25	\$300.25	\$261.21	\$261.21
32	\$306.47	\$306.47	\$266.62	\$266.62
33	\$310.35	\$310.35	\$270.00	\$270.00
34	\$314.50	\$314.50	\$273.61	\$273.61
35	\$316.57	\$316.57	\$275.41	\$275.41
36	\$318.64	\$318.64	\$277.22	\$277.22
37	\$320.71	\$320.71	\$279.02	\$279.02
38	\$322.79	\$322.79	\$280.82	\$280.82
39	\$326.93	\$326.93	\$284.43	\$284.43
40	\$331.08	\$331.08	\$288.04	\$288.04
41	\$337.29	\$337.29	\$293.44	\$293.44
42	\$343.25	\$343.25	\$298.63	\$298.63
43	\$351.54	\$351.54	\$305.84	\$305.84
44	\$361.90	\$361.90	\$314.86	\$314.86
45	\$374.08	\$374.08	\$325.45	\$325.45
46	\$388.59	\$388.59	\$338.07	\$338.07
47	\$404.91	\$404.91	\$352.27	\$352.27
48	\$423.56	\$423.56	\$368.50	\$368.50
49	\$441.95	\$441.95	\$384.50	\$384.50
50	\$462.68	\$462.68	\$402.53	\$402.53
51	\$483.14	\$483.14	\$420.33	\$420.33
52	\$505.68	\$505.68	\$439.94	\$439.94
53	\$528.48	\$528.48	\$459.77	\$459.77
54	\$553.09	\$553.09	\$481.19	\$481.19
55	\$577.70	\$577.70	\$502.60	\$502.60
56	\$604.38	\$604.38	\$525.81	\$525.81
57	\$631.32	\$631.32	\$549.25	\$549.25
58	\$660.08	\$660.08	\$574.27	\$574.27
59	\$674.33	\$674.33	\$586.66	\$586.66
60	\$703.08	\$703.08	\$611.68	\$611.68
61	\$727.95	\$727.95	\$633.32	\$633.32
62	\$744.27	\$744.27	\$647.52	\$647.52
63	\$764.74	\$764.74	\$665.32	\$665.32
64	\$777.17	\$777.17	\$676.14	\$676.14
65+	\$777.17	\$777.17	\$676.14	\$676.14

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Premier Balance PPO					
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

Plan ID (On Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Plan ID (Off Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Platinum	Platinum	Gold	Gold	Gold	Gold						
Plan Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	Premier Balance PPO \$500 A a Community Blue Flex Plan	Premier Balance PPO \$750 A a Community Blue Flex Plan						
Deductible =>	\$0	\$250	\$0	\$250	\$500	\$750						
Coinsurance =>	100%	100%	100%	100%	100%	100%						
Copays =>	\$10 PCP	\$10 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP						
OOP Maximum =>	\$1,600	\$1,300	\$6,850	\$5,000	\$3,400	\$3,400						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$223.23	\$223.23	\$219.82	\$219.82	\$189.07	\$189.07	\$193.41	\$193.41	\$190.67	\$190.67	\$187.92	\$187.92
21	\$351.55	\$351.55	\$346.17	\$346.17	\$297.74	\$297.74	\$304.59	\$304.59	\$300.27	\$300.27	\$295.94	\$295.94
22	\$351.55	\$351.55	\$346.17	\$346.17	\$297.74	\$297.74	\$304.59	\$304.59	\$300.27	\$300.27	\$295.94	\$295.94
23	\$351.55	\$351.55	\$346.17	\$346.17	\$297.74	\$297.74	\$304.59	\$304.59	\$300.27	\$300.27	\$295.94	\$295.94
24	\$351.55	\$351.55	\$346.17	\$346.17	\$297.74	\$297.74	\$304.59	\$304.59	\$300.27	\$300.27	\$295.94	\$295.94
25	\$352.95	\$352.95	\$347.56	\$347.56	\$298.93	\$298.93	\$305.81	\$305.81	\$301.47	\$301.47	\$297.12	\$297.12
26	\$359.98	\$359.98	\$354.48	\$354.48	\$304.89	\$304.89	\$311.90	\$311.90	\$307.48	\$307.48	\$303.04	\$303.04
27	\$368.42	\$368.42	\$362.79	\$362.79	\$312.03	\$312.03	\$319.21	\$319.21	\$314.69	\$314.69	\$310.14	\$310.14
28	\$382.13	\$382.13	\$376.29	\$376.29	\$323.65	\$323.65	\$331.09	\$331.09	\$326.40	\$326.40	\$321.68	\$321.68
29	\$393.38	\$393.38	\$387.37	\$387.37	\$333.17	\$333.17	\$340.84	\$340.84	\$336.01	\$336.01	\$331.15	\$331.15
30	\$399.01	\$399.01	\$392.91	\$392.91	\$337.94	\$337.94	\$345.71	\$345.71	\$340.81	\$340.81	\$335.89	\$335.89
31	\$407.44	\$407.44	\$401.22	\$401.22	\$345.08	\$345.08	\$353.02	\$353.02	\$348.02	\$348.02	\$342.99	\$342.99
32	\$415.88	\$415.88	\$409.52	\$409.52	\$352.23	\$352.23	\$360.33	\$360.33	\$355.22	\$355.22	\$350.09	\$350.09
33	\$421.15	\$421.15	\$414.72	\$414.72	\$356.69	\$356.69	\$364.90	\$364.90	\$359.73	\$359.73	\$354.53	\$354.53
34	\$426.78	\$426.78	\$420.25	\$420.25	\$361.46	\$361.46	\$369.77	\$369.77	\$364.53	\$364.53	\$359.27	\$359.27
35	\$429.59	\$429.59	\$423.02	\$423.02	\$363.84	\$363.84	\$372.21	\$372.21	\$366.93	\$366.93	\$361.64	\$361.64
36	\$432.40	\$432.40	\$425.79	\$425.79	\$366.22	\$366.22	\$374.65	\$374.65	\$369.34	\$369.34	\$364.00	\$364.00
37	\$435.22	\$435.22	\$428.56	\$428.56	\$368.60	\$368.60	\$377.08	\$377.08	\$371.74	\$371.74	\$366.37	\$366.37
38	\$438.03	\$438.03	\$431.33	\$431.33	\$370.99	\$370.99	\$379.52	\$379.52	\$374.14	\$374.14	\$368.74	\$368.74
39	\$443.65	\$443.65	\$436.87	\$436.87	\$375.75	\$375.75	\$384.39	\$384.39	\$378.94	\$378.94	\$373.47	\$373.47
40	\$449.28	\$449.28	\$442.41	\$442.41	\$380.51	\$380.51	\$389.27	\$389.27	\$383.75	\$383.75	\$378.21	\$378.21
41	\$457.71	\$457.71	\$450.72	\$450.72	\$387.66	\$387.66	\$396.58	\$396.58	\$390.96	\$390.96	\$385.31	\$385.31
42	\$465.80	\$465.80	\$458.68	\$458.68	\$394.51	\$394.51	\$403.58	\$403.58	\$397.86	\$397.86	\$392.12	\$392.12
43	\$477.05	\$477.05	\$469.76	\$469.76	\$404.04	\$404.04	\$413.33	\$413.33	\$407.47	\$407.47	\$401.59	\$401.59
44	\$491.11	\$491.11	\$483.60	\$483.60	\$415.94	\$415.94	\$425.51	\$425.51	\$419.48	\$419.48	\$413.42	\$413.42
45	\$507.63	\$507.63	\$499.87	\$499.87	\$429.94	\$429.94	\$439.83	\$439.83	\$433.59	\$433.59	\$427.33	\$427.33
46	\$527.32	\$527.32	\$519.26	\$519.26	\$446.61	\$446.61	\$456.88	\$456.88	\$450.41	\$450.41	\$443.91	\$443.91
47	\$549.47	\$549.47	\$541.07	\$541.07	\$465.37	\$465.37	\$476.07	\$476.07	\$469.33	\$469.33	\$462.55	\$462.55
48	\$574.78	\$574.78	\$565.99	\$565.99	\$486.81	\$486.81	\$498.00	\$498.00	\$490.95	\$490.95	\$483.86	\$483.86
49	\$599.74	\$599.74	\$590.57	\$590.57	\$507.95	\$507.95	\$519.63	\$519.63	\$512.27	\$512.27	\$504.87	\$504.87
50	\$627.86	\$627.86	\$618.27	\$618.27	\$531.77	\$531.77	\$544.00	\$544.00	\$536.29	\$536.29	\$528.54	\$528.54
51	\$655.64	\$655.64	\$645.61	\$645.61	\$555.29	\$555.29	\$568.06	\$568.06	\$560.01	\$560.01	\$551.92	\$551.92
52	\$686.22	\$686.22	\$675.73	\$675.73	\$581.19	\$581.19	\$594.56	\$594.56	\$586.13	\$586.13	\$577.67	\$577.67
53	\$717.16	\$717.16	\$706.19	\$706.19	\$607.39	\$607.39	\$621.36	\$621.36	\$612.56	\$612.56	\$603.71	\$603.71
54	\$750.55	\$750.55	\$739.08	\$739.08	\$635.68	\$635.68	\$650.30	\$650.30	\$641.08	\$641.08	\$631.83	\$631.83
55	\$783.95	\$783.95	\$771.97	\$771.97	\$663.96	\$663.96	\$679.24	\$679.24	\$669.61	\$669.61	\$659.94	\$659.94
56	\$820.16	\$820.16	\$807.62	\$807.62	\$694.63	\$694.63	\$710.61	\$710.61	\$700.54	\$700.54	\$690.42	\$690.42
57	\$856.72	\$856.72	\$843.63	\$843.63	\$725.60	\$725.60	\$742.29	\$742.29	\$731.77	\$731.77	\$721.20	\$721.20
58	\$895.74	\$895.74	\$882.05	\$882.05	\$758.65	\$758.65	\$776.09	\$776.09	\$765.10	\$765.10	\$754.05	\$754.05
59	\$915.08	\$915.08	\$901.09	\$901.09	\$775.02	\$775.02	\$792.85	\$792.85	\$781.61	\$781.61	\$770.32	\$770.32
60	\$954.10	\$954.10	\$939.52	\$939.52	\$808.07	\$808.07	\$826.66	\$826.66	\$814.94	\$814.94	\$803.17	\$803.17
61	\$987.85	\$987.85	\$972.75	\$972.75	\$836.65	\$836.65	\$855.90	\$855.90	\$843.77	\$843.77	\$831.58	\$831.58
62	\$1,010.00	\$1,010.00	\$994.56	\$994.56	\$855.41	\$855.41	\$875.09	\$875.09	\$862.68	\$862.68	\$850.23	\$850.23
63	\$1,037.77	\$1,037.77	\$1,021.90	\$1,021.90	\$878.93	\$878.93	\$899.15	\$899.15	\$886.41	\$886.41	\$873.61	\$873.61
64	\$1,054.64	\$1,054.64	\$1,038.51	\$1,038.51	\$893.22	\$893.22	\$913.77	\$913.77	\$900.81	\$900.81	\$887.81	\$887.81
65+	\$1,054.64	\$1,054.64	\$1,038.51	\$1,038.51	\$893.22	\$893.22	\$913.77	\$913.77	\$900.81	\$900.81	\$887.81	\$887.81

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Premier Balance PPO	Balance PPO				
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

Plan ID (On Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Plan ID (Off Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4										
Network =>	A	A	A	A	A	A						
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver						
Plan Name =>	Premier Balance PPO \$1000 A a Community Blue Flex Plan	Premier Balance PPO \$1250 A a Community Blue Flex Plan	Premier Balance PPO \$1500 A a Community Blue Flex Plan	Premier Balance PPO \$2000 A a Community Blue Flex Plan	Premier Balance PPO \$1400 A a Community Blue Flex Plan	Balance PPO \$1000 A a Community Blue Flex Plan						
Deductible =>	\$1,000	\$1,250	\$1,500	\$2,000	\$1,400	\$1,000						
Coinsurance =>	100%	100%	100%	100%	100%	90%						
Copays =>	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$40 PCP	\$40 PCP						
OOP Maximum =>	\$3,500	\$3,500	\$3,300	\$3,200	\$6,850	\$6,850						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$185.18	\$185.18	\$182.89	\$182.89	\$181.53	\$181.53	\$179.70	\$179.70	\$161.35	\$161.35	\$158.73	\$158.73
21	\$291.62	\$291.62	\$288.02	\$288.02	\$285.87	\$285.87	\$282.99	\$282.99	\$254.09	\$254.09	\$249.97	\$249.97
22	\$291.62	\$291.62	\$288.02	\$288.02	\$285.87	\$285.87	\$282.99	\$282.99	\$254.09	\$254.09	\$249.97	\$249.97
23	\$291.62	\$291.62	\$288.02	\$288.02	\$285.87	\$285.87	\$282.99	\$282.99	\$254.09	\$254.09	\$249.97	\$249.97
24	\$291.62	\$291.62	\$288.02	\$288.02	\$285.87	\$285.87	\$282.99	\$282.99	\$254.09	\$254.09	\$249.97	\$249.97
25	\$292.79	\$292.79	\$289.17	\$289.17	\$287.01	\$287.01	\$284.12	\$284.12	\$255.11	\$255.11	\$250.97	\$250.97
26	\$298.62	\$298.62	\$294.93	\$294.93	\$292.73	\$292.73	\$289.78	\$289.78	\$260.19	\$260.19	\$255.97	\$255.97
27	\$305.62	\$305.62	\$301.85	\$301.85	\$299.59	\$299.59	\$296.57	\$296.57	\$266.29	\$266.29	\$261.97	\$261.97
28	\$316.99	\$316.99	\$313.08	\$313.08	\$310.74	\$310.74	\$307.61	\$307.61	\$276.20	\$276.20	\$271.72	\$271.72
29	\$326.32	\$326.32	\$322.30	\$322.30	\$319.89	\$319.89	\$316.66	\$316.66	\$284.33	\$284.33	\$279.72	\$279.72
30	\$330.99	\$330.99	\$326.91	\$326.91	\$324.46	\$324.46	\$321.19	\$321.19	\$288.39	\$288.39	\$283.71	\$283.71
31	\$337.99	\$337.99	\$333.82	\$333.82	\$331.32	\$331.32	\$327.98	\$327.98	\$294.49	\$294.49	\$289.71	\$289.71
32	\$344.99	\$344.99	\$340.73	\$340.73	\$338.18	\$338.18	\$334.77	\$334.77	\$300.59	\$300.59	\$295.71	\$295.71
33	\$349.36	\$349.36	\$345.05	\$345.05	\$342.47	\$342.47	\$339.02	\$339.02	\$304.40	\$304.40	\$299.46	\$299.46
34	\$354.03	\$354.03	\$349.66	\$349.66	\$347.04	\$347.04	\$343.55	\$343.55	\$308.47	\$308.47	\$303.46	\$303.46
35	\$356.36	\$356.36	\$351.96	\$351.96	\$349.33	\$349.33	\$345.81	\$345.81	\$310.50	\$310.50	\$305.46	\$305.46
36	\$358.69	\$358.69	\$354.27	\$354.27	\$351.62	\$351.62	\$348.07	\$348.07	\$312.53	\$312.53	\$307.46	\$307.46
37	\$361.03	\$361.03	\$356.57	\$356.57	\$353.91	\$353.91	\$350.34	\$350.34	\$314.57	\$314.57	\$309.46	\$309.46
38	\$363.36	\$363.36	\$358.88	\$358.88	\$356.19	\$356.19	\$352.60	\$352.60	\$316.60	\$316.60	\$311.46	\$311.46
39	\$368.03	\$368.03	\$363.48	\$363.48	\$360.77	\$360.77	\$357.13	\$357.13	\$320.66	\$320.66	\$315.46	\$315.46
40	\$372.69	\$372.69	\$368.09	\$368.09	\$365.34	\$365.34	\$361.66	\$361.66	\$324.73	\$324.73	\$319.46	\$319.46
41	\$379.69	\$379.69	\$375.00	\$375.00	\$372.20	\$372.20	\$368.45	\$368.45	\$330.83	\$330.83	\$325.46	\$325.46
42	\$386.40	\$386.40	\$381.63	\$381.63	\$378.78	\$378.78	\$374.96	\$374.96	\$336.67	\$336.67	\$331.21	\$331.21
43	\$395.73	\$395.73	\$390.85	\$390.85	\$387.92	\$387.92	\$384.01	\$384.01	\$344.80	\$344.80	\$339.21	\$339.21
44	\$407.39	\$407.39	\$402.37	\$402.37	\$399.36	\$399.36	\$395.33	\$395.33	\$354.97	\$354.97	\$349.21	\$349.21
45	\$421.10	\$421.10	\$415.90	\$415.90	\$412.79	\$412.79	\$408.63	\$408.63	\$366.91	\$366.91	\$360.96	\$360.96
46	\$437.43	\$437.43	\$432.03	\$432.03	\$428.80	\$428.80	\$424.48	\$424.48	\$381.14	\$381.14	\$374.95	\$374.95
47	\$455.80	\$455.80	\$450.18	\$450.18	\$446.81	\$446.81	\$442.31	\$442.31	\$397.15	\$397.15	\$390.70	\$390.70
48	\$476.80	\$476.80	\$470.92	\$470.92	\$467.40	\$467.40	\$462.69	\$462.69	\$415.44	\$415.44	\$408.70	\$408.70
49	\$497.51	\$497.51	\$491.37	\$491.37	\$487.69	\$487.69	\$482.78	\$482.78	\$433.48	\$433.48	\$426.45	\$426.45
50	\$520.83	\$520.83	\$514.41	\$514.41	\$510.56	\$510.56	\$505.42	\$505.42	\$453.81	\$453.81	\$446.44	\$446.44
51	\$543.87	\$543.87	\$537.16	\$537.16	\$533.15	\$533.15	\$527.77	\$527.77	\$473.88	\$473.88	\$466.19	\$466.19
52	\$569.24	\$569.24	\$562.22	\$562.22	\$558.02	\$558.02	\$552.39	\$552.39	\$495.99	\$495.99	\$487.94	\$487.94
53	\$594.91	\$594.91	\$587.57	\$587.57	\$583.17	\$583.17	\$577.30	\$577.30	\$518.35	\$518.35	\$509.94	\$509.94
54	\$622.61	\$622.61	\$614.93	\$614.93	\$610.33	\$610.33	\$604.18	\$604.18	\$542.49	\$542.49	\$533.68	\$533.68
55	\$650.31	\$650.31	\$642.29	\$642.29	\$637.49	\$637.49	\$631.06	\$631.06	\$566.62	\$566.62	\$557.43	\$557.43
56	\$680.35	\$680.35	\$671.96	\$671.96	\$666.93	\$666.93	\$660.21	\$660.21	\$592.80	\$592.80	\$583.18	\$583.18
57	\$710.68	\$710.68	\$701.91	\$701.91	\$696.66	\$696.66	\$689.64	\$689.64	\$619.22	\$619.22	\$609.17	\$609.17
58	\$743.05	\$743.05	\$733.88	\$733.88	\$728.39	\$728.39	\$721.05	\$721.05	\$647.43	\$647.43	\$636.92	\$636.92
59	\$759.09	\$759.09	\$749.72	\$749.72	\$744.12	\$744.12	\$736.62	\$736.62	\$661.40	\$661.40	\$650.67	\$650.67
60	\$791.46	\$791.46	\$781.69	\$781.69	\$775.85	\$775.85	\$768.03	\$768.03	\$689.60	\$689.60	\$678.42	\$678.42
61	\$819.45	\$819.45	\$809.34	\$809.34	\$803.29	\$803.29	\$795.20	\$795.20	\$714.00	\$714.00	\$702.41	\$702.41
62	\$837.83	\$837.83	\$827.49	\$827.49	\$821.30	\$821.30	\$813.02	\$813.02	\$730.00	\$730.00	\$718.16	\$718.16
63	\$860.86	\$860.86	\$850.24	\$850.24	\$843.88	\$843.88	\$835.38	\$835.38	\$750.08	\$750.08	\$737.91	\$737.91
64	\$874.86	\$874.86	\$864.06	\$864.06	\$857.61	\$857.61	\$848.96	\$848.96	\$762.27	\$762.27	\$749.91	\$749.91
65+	\$874.86	\$874.86	\$864.06	\$864.06	\$857.61	\$857.61	\$848.96	\$848.96	\$762.27	\$762.27	\$749.91	\$749.91

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Balance PPO	Balance PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

Plan ID (On Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Plan ID (Off Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Silver	Silver	Gold	Silver	Silver	Bronze						
Plan Name =>	Balance PPO \$1750 A a Community Blue Flex Plan	Balance PPO \$2000 A a Community Blue Flex Plan	Health Savings PPO \$1500 a Community Blue Flex Plan	Health Savings PPO Embedded \$2600 a Community Blue Flex Plan	Health Savings PPO Embedded \$3000 a Community Blue Flex Plan	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan						
Deductible =>	\$1,750	\$2,000	\$1,500	\$2,600	\$3,000	\$5,500						
Coinsurance =>	90%	90%	100%	100%	100%	100%						
Copays =>	\$30 PCP	\$30 PCP	\$15 after deductible	100% after deductible	100% after deductible	100% after deductible						
OOP Maximum =>	\$6,600	\$6,600	\$3,200	\$6,400	\$6,450	\$6,450						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$156.77	\$156.77	\$155.24	\$155.24	\$175.58	\$175.58	\$167.67	\$167.67	\$163.96	\$163.96	\$132.52	\$132.52
21	\$246.88	\$246.88	\$244.48	\$244.48	\$276.50	\$276.50	\$264.04	\$264.04	\$258.20	\$258.20	\$208.69	\$208.69
22	\$246.88	\$246.88	\$244.48	\$244.48	\$276.50	\$276.50	\$264.04	\$264.04	\$258.20	\$258.20	\$208.69	\$208.69
23	\$246.88	\$246.88	\$244.48	\$244.48	\$276.50	\$276.50	\$264.04	\$264.04	\$258.20	\$258.20	\$208.69	\$208.69
24	\$246.88	\$246.88	\$244.48	\$244.48	\$276.50	\$276.50	\$264.04	\$264.04	\$258.20	\$258.20	\$208.69	\$208.69
25	\$247.87	\$247.87	\$245.46	\$245.46	\$277.60	\$277.60	\$265.10	\$265.10	\$259.24	\$259.24	\$209.52	\$209.52
26	\$252.81	\$252.81	\$250.35	\$250.35	\$283.13	\$283.13	\$270.38	\$270.38	\$264.40	\$264.40	\$213.69	\$213.69
27	\$258.73	\$258.73	\$256.21	\$256.21	\$289.77	\$289.77	\$276.72	\$276.72	\$270.60	\$270.60	\$218.70	\$218.70
28	\$268.36	\$268.36	\$265.75	\$265.75	\$300.55	\$300.55	\$287.02	\$287.02	\$280.67	\$280.67	\$226.84	\$226.84
29	\$276.26	\$276.26	\$273.57	\$273.57	\$309.40	\$309.40	\$295.46	\$295.46	\$288.93	\$288.93	\$233.52	\$233.52
30	\$280.21	\$280.21	\$277.48	\$277.48	\$313.83	\$313.83	\$299.69	\$299.69	\$293.06	\$293.06	\$236.86	\$236.86
31	\$286.14	\$286.14	\$283.35	\$283.35	\$320.46	\$320.46	\$306.03	\$306.03	\$299.26	\$299.26	\$241.87	\$241.87
32	\$292.06	\$292.06	\$289.22	\$289.22	\$327.10	\$327.10	\$312.36	\$312.36	\$305.46	\$305.46	\$246.88	\$246.88
33	\$295.77	\$295.77	\$292.89	\$292.89	\$331.25	\$331.25	\$316.32	\$316.32	\$309.33	\$309.33	\$250.01	\$250.01
34	\$299.72	\$299.72	\$296.80	\$296.80	\$335.67	\$335.67	\$320.55	\$320.55	\$313.46	\$313.46	\$253.34	\$253.34
35	\$301.69	\$301.69	\$298.75	\$298.75	\$337.88	\$337.88	\$322.66	\$322.66	\$315.53	\$315.53	\$255.01	\$255.01
36	\$303.67	\$303.67	\$300.71	\$300.71	\$340.09	\$340.09	\$324.77	\$324.77	\$317.59	\$317.59	\$256.68	\$256.68
37	\$305.64	\$305.64	\$302.66	\$302.66	\$342.31	\$342.31	\$326.89	\$326.89	\$319.66	\$319.66	\$258.35	\$258.35
38	\$307.62	\$307.62	\$304.62	\$304.62	\$344.52	\$344.52	\$329.00	\$329.00	\$321.72	\$321.72	\$260.02	\$260.02
39	\$311.57	\$311.57	\$308.53	\$308.53	\$348.94	\$348.94	\$333.22	\$333.22	\$325.85	\$325.85	\$263.36	\$263.36
40	\$315.52	\$315.52	\$312.44	\$312.44	\$353.37	\$353.37	\$337.45	\$337.45	\$329.99	\$329.99	\$266.70	\$266.70
41	\$321.44	\$321.44	\$318.31	\$318.31	\$360.00	\$360.00	\$343.78	\$343.78	\$336.18	\$336.18	\$271.71	\$271.71
42	\$327.12	\$327.12	\$323.93	\$323.93	\$366.36	\$366.36	\$349.86	\$349.86	\$342.12	\$342.12	\$276.51	\$276.51
43	\$335.02	\$335.02	\$331.76	\$331.76	\$375.21	\$375.21	\$358.31	\$358.31	\$350.38	\$350.38	\$283.19	\$283.19
44	\$344.90	\$344.90	\$341.54	\$341.54	\$386.27	\$386.27	\$368.87	\$368.87	\$360.71	\$360.71	\$291.53	\$291.53
45	\$356.50	\$356.50	\$353.03	\$353.03	\$399.26	\$399.26	\$381.28	\$381.28	\$372.85	\$372.85	\$301.34	\$301.34
46	\$370.33	\$370.33	\$366.72	\$366.72	\$414.75	\$414.75	\$396.07	\$396.07	\$387.31	\$387.31	\$313.03	\$313.03
47	\$385.88	\$385.88	\$382.12	\$382.12	\$432.17	\$432.17	\$412.70	\$412.70	\$403.57	\$403.57	\$326.18	\$326.18
48	\$403.66	\$403.66	\$399.72	\$399.72	\$452.08	\$452.08	\$431.71	\$431.71	\$422.16	\$422.16	\$341.20	\$341.20
49	\$421.18	\$421.18	\$417.08	\$417.08	\$471.71	\$471.71	\$450.46	\$450.46	\$440.50	\$440.50	\$356.02	\$356.02
50	\$440.94	\$440.94	\$436.64	\$436.64	\$493.83	\$493.83	\$471.58	\$471.58	\$461.15	\$461.15	\$372.71	\$372.71
51	\$460.44	\$460.44	\$455.95	\$455.95	\$515.67	\$515.67	\$492.44	\$492.44	\$481.55	\$481.55	\$389.20	\$389.20
52	\$481.92	\$481.92	\$477.22	\$477.22	\$539.73	\$539.73	\$515.41	\$515.41	\$504.01	\$504.01	\$407.35	\$407.35
53	\$503.64	\$503.64	\$498.74	\$498.74	\$564.06	\$564.06	\$538.65	\$538.65	\$526.74	\$526.74	\$425.72	\$425.72
54	\$527.10	\$527.10	\$521.96	\$521.96	\$590.32	\$590.32	\$563.73	\$563.73	\$551.27	\$551.27	\$445.54	\$445.54
55	\$550.55	\$550.55	\$545.19	\$545.19	\$616.59	\$616.59	\$588.82	\$588.82	\$575.80	\$575.80	\$465.37	\$465.37
56	\$575.98	\$575.98	\$570.37	\$570.37	\$645.07	\$645.07	\$616.01	\$616.01	\$602.39	\$602.39	\$486.86	\$486.86
57	\$601.66	\$601.66	\$595.79	\$595.79	\$673.83	\$673.83	\$643.47	\$643.47	\$629.24	\$629.24	\$508.57	\$508.57
58	\$629.06	\$629.06	\$622.93	\$622.93	\$704.52	\$704.52	\$672.78	\$672.78	\$657.90	\$657.90	\$531.73	\$531.73
59	\$642.64	\$642.64	\$636.38	\$636.38	\$719.73	\$719.73	\$687.31	\$687.31	\$672.11	\$672.11	\$543.21	\$543.21
60	\$670.04	\$670.04	\$663.52	\$663.52	\$750.42	\$750.42	\$716.61	\$716.61	\$700.77	\$700.77	\$566.37	\$566.37
61	\$693.75	\$693.75	\$686.99	\$686.99	\$776.96	\$776.96	\$741.96	\$741.96	\$725.55	\$725.55	\$586.41	\$586.41
62	\$709.30	\$709.30	\$702.39	\$702.39	\$794.38	\$794.38	\$758.60	\$758.60	\$741.82	\$741.82	\$599.55	\$599.55
63	\$728.80	\$728.80	\$721.70	\$721.70	\$816.22	\$816.22	\$779.46	\$779.46	\$762.22	\$762.22	\$616.04	\$616.04
64	\$740.64	\$740.64	\$733.44	\$733.44	\$829.50	\$829.50	\$792.12	\$792.12	\$774.60	\$774.60	\$626.06	\$626.06
65+	\$740.64	\$740.64	\$733.44	\$733.44	\$829.50	\$829.50	\$792.12	\$792.12	\$774.60	\$774.60	\$626.06	\$626.06

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Flex PPO	Comprehensive Care EPO	Comprehensive Care EPO
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

Plan ID (On Exchange)	33709PA0640005		33709PA0460012		33709PA0480001		33709PA0480003	
Plan ID (Off Exchange)	33709PA0640005		33709PA0460012		N/A		N/A	
Form #	HDHP-SM/WG-3		PPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3	
Rating Area =>	Area 1, 4		Area 1, 4		Area 1, 4		Area 1, 4	
Network =>	A		A		A		A	
Metal =>	Bronze		Gold		Gold		Silver	
Plan Name =>	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan		Flex PPO \$500 Total Health a Community Blue Plan		Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan	
Deductible =>	\$6,000		\$500		\$1,500		\$2,000	
Coinsurance =>	100%		100%		70%		70%	
Copays =>	100% after deductible		\$10 PCP		70% after deductible		70% after deductible	
OOP Maximum =>	\$6,450		\$4,000		\$2,200		\$4,700	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$130.61	\$130.61	\$190.47	\$190.47	\$178.09	\$178.09	\$150.01	\$150.01
21	\$205.69	\$205.69	\$299.95	\$299.95	\$280.46	\$280.46	\$236.23	\$236.23
22	\$205.69	\$205.69	\$299.95	\$299.95	\$280.46	\$280.46	\$236.23	\$236.23
23	\$205.69	\$205.69	\$299.95	\$299.95	\$280.46	\$280.46	\$236.23	\$236.23
24	\$205.69	\$205.69	\$299.95	\$299.95	\$280.46	\$280.46	\$236.23	\$236.23
25	\$206.51	\$206.51	\$301.15	\$301.15	\$281.58	\$281.58	\$237.18	\$237.18
26	\$210.63	\$210.63	\$307.15	\$307.15	\$287.19	\$287.19	\$241.90	\$241.90
27	\$215.56	\$215.56	\$314.35	\$314.35	\$293.92	\$293.92	\$247.57	\$247.57
28	\$223.58	\$223.58	\$326.05	\$326.05	\$304.86	\$304.86	\$256.79	\$256.79
29	\$230.17	\$230.17	\$335.65	\$335.65	\$313.83	\$313.83	\$264.35	\$264.35
30	\$233.46	\$233.46	\$340.45	\$340.45	\$318.32	\$318.32	\$268.13	\$268.13
31	\$238.39	\$238.39	\$347.65	\$347.65	\$325.05	\$325.05	\$273.79	\$273.79
32	\$243.33	\$243.33	\$354.84	\$354.84	\$331.78	\$331.78	\$279.46	\$279.46
33	\$246.41	\$246.41	\$359.34	\$359.34	\$335.99	\$335.99	\$283.01	\$283.01
34	\$249.71	\$249.71	\$364.14	\$364.14	\$340.47	\$340.47	\$286.79	\$286.79
35	\$251.35	\$251.35	\$366.54	\$366.54	\$342.72	\$342.72	\$288.68	\$288.68
36	\$253.00	\$253.00	\$368.94	\$368.94	\$344.96	\$344.96	\$290.57	\$290.57
37	\$254.64	\$254.64	\$371.34	\$371.34	\$347.20	\$347.20	\$292.46	\$292.46
38	\$256.29	\$256.29	\$373.74	\$373.74	\$349.45	\$349.45	\$294.35	\$294.35
39	\$259.58	\$259.58	\$378.54	\$378.54	\$353.94	\$353.94	\$298.13	\$298.13
40	\$262.87	\$262.87	\$383.34	\$383.34	\$358.42	\$358.42	\$301.91	\$301.91
41	\$267.81	\$267.81	\$390.54	\$390.54	\$365.15	\$365.15	\$307.58	\$307.58
42	\$272.54	\$272.54	\$397.44	\$397.44	\$371.60	\$371.60	\$313.01	\$313.01
43	\$279.12	\$279.12	\$407.04	\$407.04	\$380.58	\$380.58	\$320.57	\$320.57
44	\$287.35	\$287.35	\$419.03	\$419.03	\$391.80	\$391.80	\$330.02	\$330.02
45	\$297.01	\$297.01	\$433.13	\$433.13	\$404.98	\$404.98	\$341.12	\$341.12
46	\$308.53	\$308.53	\$449.93	\$449.93	\$420.68	\$420.68	\$354.35	\$354.35
47	\$321.49	\$321.49	\$468.83	\$468.83	\$438.35	\$438.35	\$369.23	\$369.23
48	\$336.30	\$336.30	\$490.42	\$490.42	\$458.55	\$458.55	\$386.24	\$386.24
49	\$350.90	\$350.90	\$511.72	\$511.72	\$478.46	\$478.46	\$403.01	\$403.01
50	\$367.36	\$367.36	\$535.72	\$535.72	\$500.89	\$500.89	\$421.91	\$421.91
51	\$383.61	\$383.61	\$559.41	\$559.41	\$523.05	\$523.05	\$440.58	\$440.58
52	\$401.50	\$401.50	\$585.51	\$585.51	\$547.45	\$547.45	\$461.13	\$461.13
53	\$419.60	\$419.60	\$611.90	\$611.90	\$572.13	\$572.13	\$481.92	\$481.92
54	\$439.14	\$439.14	\$640.40	\$640.40	\$598.77	\$598.77	\$504.36	\$504.36
55	\$458.69	\$458.69	\$668.90	\$668.90	\$625.42	\$625.42	\$526.80	\$526.80
56	\$479.87	\$479.87	\$699.79	\$699.79	\$654.30	\$654.30	\$551.13	\$551.13
57	\$501.26	\$501.26	\$730.99	\$730.99	\$683.47	\$683.47	\$575.70	\$575.70
58	\$524.09	\$524.09	\$764.28	\$764.28	\$714.60	\$714.60	\$601.92	\$601.92
59	\$535.41	\$535.41	\$780.78	\$780.78	\$730.03	\$730.03	\$614.92	\$614.92
60	\$558.24	\$558.24	\$814.07	\$814.07	\$761.16	\$761.16	\$641.14	\$641.14
61	\$577.98	\$577.98	\$842.87	\$842.87	\$788.08	\$788.08	\$663.82	\$663.82
62	\$590.94	\$590.94	\$861.77	\$861.77	\$805.75	\$805.75	\$678.70	\$678.70
63	\$607.19	\$607.19	\$885.46	\$885.46	\$827.91	\$827.91	\$697.36	\$697.36
64	\$617.07	\$617.07	\$899.85	\$899.85	\$841.37	\$841.37	\$708.69	\$708.69
65+	\$617.07	\$617.07	\$899.85	\$899.85	\$841.37	\$841.37	\$708.69	\$708.69

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Health Savings PPO	Flex PPO	Flex PPO
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

Plan ID (On Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Plan ID (Off Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Form #	HDHP-SM/WG-3		HDHP-SM/WG-3		FL/PPO-SM/WG-2		FL/PPO-SM/WG-2	
Rating Area =>	Area 1, 2, 5		Area 6		Area 2, 5		Area 6	
Network =>	B		B		H		H	
Metal =>	Bronze		Bronze		Gold		Gold	
Plan Name =>	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	
Deductible =>	\$5,500		\$5,500		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	0% after deductible		0% after deductible		\$10 PCP		\$10 PCP	
OOP Maximum =>	\$6,450		\$6,450		\$4,500		\$4,500	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$143.82	\$143.82	\$154.20	\$154.20	\$202.46	\$202.46	\$217.07	\$217.07
21	\$226.49	\$226.49	\$242.83	\$242.83	\$318.84	\$318.84	\$341.85	\$341.85
22	\$226.49	\$226.49	\$242.83	\$242.83	\$318.84	\$318.84	\$341.85	\$341.85
23	\$226.49	\$226.49	\$242.83	\$242.83	\$318.84	\$318.84	\$341.85	\$341.85
24	\$226.49	\$226.49	\$242.83	\$242.83	\$318.84	\$318.84	\$341.85	\$341.85
25	\$227.39	\$227.39	\$243.80	\$243.80	\$320.11	\$320.11	\$343.22	\$343.22
26	\$231.92	\$231.92	\$248.66	\$248.66	\$326.49	\$326.49	\$350.05	\$350.05
27	\$237.36	\$237.36	\$254.49	\$254.49	\$334.14	\$334.14	\$358.26	\$358.26
28	\$246.19	\$246.19	\$263.96	\$263.96	\$346.58	\$346.58	\$371.59	\$371.59
29	\$253.44	\$253.44	\$271.73	\$271.73	\$356.78	\$356.78	\$382.53	\$382.53
30	\$257.06	\$257.06	\$275.61	\$275.61	\$361.88	\$361.88	\$388.00	\$388.00
31	\$262.50	\$262.50	\$281.44	\$281.44	\$369.53	\$369.53	\$396.20	\$396.20
32	\$267.93	\$267.93	\$287.27	\$287.27	\$377.19	\$377.19	\$404.41	\$404.41
33	\$271.33	\$271.33	\$290.91	\$290.91	\$381.97	\$381.97	\$409.53	\$409.53
34	\$274.95	\$274.95	\$294.80	\$294.80	\$387.07	\$387.07	\$415.00	\$415.00
35	\$276.77	\$276.77	\$296.74	\$296.74	\$389.62	\$389.62	\$417.74	\$417.74
36	\$278.58	\$278.58	\$298.68	\$298.68	\$392.17	\$392.17	\$420.47	\$420.47
37	\$280.39	\$280.39	\$300.62	\$300.62	\$394.72	\$394.72	\$423.21	\$423.21
38	\$282.20	\$282.20	\$302.57	\$302.57	\$397.27	\$397.27	\$425.94	\$425.94
39	\$285.82	\$285.82	\$306.45	\$306.45	\$402.37	\$402.37	\$431.41	\$431.41
40	\$289.45	\$289.45	\$310.34	\$310.34	\$407.48	\$407.48	\$436.88	\$436.88
41	\$294.88	\$294.88	\$316.16	\$316.16	\$415.13	\$415.13	\$445.09	\$445.09
42	\$300.09	\$300.09	\$321.75	\$321.75	\$422.46	\$422.46	\$452.95	\$452.95
43	\$307.34	\$307.34	\$329.52	\$329.52	\$432.66	\$432.66	\$463.89	\$463.89
44	\$316.40	\$316.40	\$339.23	\$339.23	\$445.42	\$445.42	\$477.56	\$477.56
45	\$327.04	\$327.04	\$350.65	\$350.65	\$460.40	\$460.40	\$493.63	\$493.63
46	\$339.73	\$339.73	\$364.24	\$364.24	\$478.26	\$478.26	\$512.77	\$512.77
47	\$354.00	\$354.00	\$379.54	\$379.54	\$498.35	\$498.35	\$534.31	\$534.31
48	\$370.30	\$370.30	\$397.03	\$397.03	\$521.30	\$521.30	\$558.92	\$558.92
49	\$386.38	\$386.38	\$414.27	\$414.27	\$543.94	\$543.94	\$583.19	\$583.19
50	\$404.50	\$404.50	\$433.69	\$433.69	\$569.45	\$569.45	\$610.54	\$610.54
51	\$422.40	\$422.40	\$452.88	\$452.88	\$594.63	\$594.63	\$637.55	\$637.55
52	\$442.10	\$442.10	\$474.00	\$474.00	\$622.37	\$622.37	\$667.29	\$667.29
53	\$462.03	\$462.03	\$495.37	\$495.37	\$650.43	\$650.43	\$697.37	\$697.37
54	\$483.55	\$483.55	\$518.44	\$518.44	\$680.72	\$680.72	\$729.85	\$729.85
55	\$505.06	\$505.06	\$541.51	\$541.51	\$711.01	\$711.01	\$762.32	\$762.32
56	\$528.39	\$528.39	\$566.52	\$566.52	\$743.85	\$743.85	\$797.53	\$797.53
57	\$551.94	\$551.94	\$591.78	\$591.78	\$777.01	\$777.01	\$833.08	\$833.08
58	\$577.08	\$577.08	\$618.73	\$618.73	\$812.40	\$812.40	\$871.03	\$871.03
59	\$589.54	\$589.54	\$632.09	\$632.09	\$829.94	\$829.94	\$889.83	\$889.83
60	\$614.68	\$614.68	\$659.04	\$659.04	\$865.33	\$865.33	\$927.78	\$927.78
61	\$636.42	\$636.42	\$682.35	\$682.35	\$895.94	\$895.94	\$960.59	\$960.59
62	\$650.69	\$650.69	\$697.65	\$697.65	\$916.02	\$916.02	\$982.13	\$982.13
63	\$668.58	\$668.58	\$716.83	\$716.83	\$941.21	\$941.21	\$1,009.14	\$1,009.14
64	\$679.46	\$679.46	\$728.49	\$728.49	\$956.52	\$956.52	\$1,025.54	\$1,025.54
65+	\$679.46	\$679.46	\$728.49	\$728.49	\$956.52	\$956.52	\$1,025.54	\$1,025.54

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Flex PPO	Flex PPO	Flex PPO	Comprehensive Care EPO
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

Plan ID (On Exchange)	33709PA0460008	33709PA0460013	33709PA0460013	33709PA0480002				
Plan ID (Off Exchange)	33709PA0460008			N/A				
Form #	FL/PPO-SM/WG-2	PPO-SM/WG-3	PPO-SM/WG-3	EPO-SM/WG-3				
Rating Area =>	Area 1, 2, 4, 5	Area 1, 2, 5	Area 6	Area 1, 2, 5				
Network =>	G	B	B	B				
Metal =>	Gold	Gold	Gold	Gold				
Plan Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Comprehensive Care EPO \$1500 A Community Blue Plan				
Deductible =>	\$500	\$500	\$500	\$1,500				
Coinsurance =>	100%	100%	100%	70%				
Copays =>	\$10 PCP	\$10 PCP	\$10 PCP	70% after deductible				
OOP Maximum =>	\$4,500	\$4,000	\$4,000	\$2,200				
Dental (Yes/No) =>	Yes	Yes	Yes	Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$188.15	\$188.15	\$207.25	\$207.25	\$222.21	\$222.21	\$192.98	\$192.98
21	\$296.30	\$296.30	\$326.39	\$326.39	\$349.94	\$349.94	\$303.91	\$303.91
22	\$296.30	\$296.30	\$326.39	\$326.39	\$349.94	\$349.94	\$303.91	\$303.91
23	\$296.30	\$296.30	\$326.39	\$326.39	\$349.94	\$349.94	\$303.91	\$303.91
24	\$296.30	\$296.30	\$326.39	\$326.39	\$349.94	\$349.94	\$303.91	\$303.91
25	\$297.48	\$297.48	\$327.69	\$327.69	\$351.34	\$351.34	\$305.13	\$305.13
26	\$303.41	\$303.41	\$334.22	\$334.22	\$358.34	\$358.34	\$311.20	\$311.20
27	\$310.52	\$310.52	\$342.05	\$342.05	\$366.74	\$366.74	\$318.50	\$318.50
28	\$322.07	\$322.07	\$354.78	\$354.78	\$380.38	\$380.38	\$330.35	\$330.35
29	\$331.56	\$331.56	\$365.23	\$365.23	\$391.58	\$391.58	\$340.08	\$340.08
30	\$336.30	\$336.30	\$370.45	\$370.45	\$397.18	\$397.18	\$344.94	\$344.94
31	\$343.41	\$343.41	\$378.28	\$378.28	\$405.58	\$405.58	\$352.23	\$352.23
32	\$350.52	\$350.52	\$386.11	\$386.11	\$413.98	\$413.98	\$359.53	\$359.53
33	\$354.96	\$354.96	\$391.01	\$391.01	\$419.23	\$419.23	\$364.09	\$364.09
34	\$359.70	\$359.70	\$396.23	\$396.23	\$424.83	\$424.83	\$368.95	\$368.95
35	\$362.07	\$362.07	\$398.84	\$398.84	\$427.63	\$427.63	\$371.38	\$371.38
36	\$364.44	\$364.44	\$401.45	\$401.45	\$430.43	\$430.43	\$373.81	\$373.81
37	\$366.81	\$366.81	\$404.07	\$404.07	\$433.22	\$433.22	\$376.24	\$376.24
38	\$369.19	\$369.19	\$406.68	\$406.68	\$436.02	\$436.02	\$378.67	\$378.67
39	\$373.93	\$373.93	\$411.90	\$411.90	\$441.62	\$441.62	\$383.54	\$383.54
40	\$378.67	\$378.67	\$417.12	\$417.12	\$447.22	\$447.22	\$388.40	\$388.40
41	\$385.78	\$385.78	\$424.95	\$424.95	\$455.62	\$455.62	\$395.69	\$395.69
42	\$392.59	\$392.59	\$432.46	\$432.46	\$463.67	\$463.67	\$402.68	\$402.68
43	\$402.07	\$402.07	\$442.91	\$442.91	\$474.87	\$474.87	\$412.41	\$412.41
44	\$413.93	\$413.93	\$455.96	\$455.96	\$488.87	\$488.87	\$424.56	\$424.56
45	\$427.85	\$427.85	\$471.30	\$471.30	\$505.31	\$505.31	\$438.85	\$438.85
46	\$444.44	\$444.44	\$489.58	\$489.58	\$524.91	\$524.91	\$455.87	\$455.87
47	\$463.11	\$463.11	\$510.14	\$510.14	\$546.95	\$546.95	\$475.01	\$475.01
48	\$484.44	\$484.44	\$533.64	\$533.64	\$572.15	\$572.15	\$496.89	\$496.89
49	\$505.48	\$505.48	\$556.81	\$556.81	\$597.00	\$597.00	\$518.47	\$518.47
50	\$529.19	\$529.19	\$582.92	\$582.92	\$624.99	\$624.99	\$542.78	\$542.78
51	\$552.59	\$552.59	\$608.71	\$608.71	\$652.64	\$652.64	\$566.79	\$566.79
52	\$578.37	\$578.37	\$637.10	\$637.10	\$683.08	\$683.08	\$593.23	\$593.23
53	\$604.44	\$604.44	\$665.83	\$665.83	\$713.88	\$713.88	\$619.98	\$619.98
54	\$632.59	\$632.59	\$696.83	\$696.83	\$747.12	\$747.12	\$648.85	\$648.85
55	\$660.74	\$660.74	\$727.84	\$727.84	\$780.36	\$780.36	\$677.72	\$677.72
56	\$691.26	\$691.26	\$761.46	\$761.46	\$816.41	\$816.41	\$709.02	\$709.02
57	\$722.07	\$722.07	\$795.40	\$795.40	\$852.80	\$852.80	\$740.63	\$740.63
58	\$754.96	\$754.96	\$831.63	\$831.63	\$891.65	\$891.65	\$774.36	\$774.36
59	\$771.26	\$771.26	\$849.58	\$849.58	\$910.89	\$910.89	\$791.08	\$791.08
60	\$804.15	\$804.15	\$885.81	\$885.81	\$949.73	\$949.73	\$824.81	\$824.81
61	\$832.59	\$832.59	\$917.14	\$917.14	\$983.33	\$983.33	\$853.99	\$853.99
62	\$851.26	\$851.26	\$937.71	\$937.71	\$1,005.38	\$1,005.38	\$873.14	\$873.14
63	\$874.67	\$874.67	\$963.49	\$963.49	\$1,033.02	\$1,033.02	\$897.14	\$897.14
64	\$888.89	\$888.89	\$979.16	\$979.16	\$1,049.82	\$1,049.82	\$911.73	\$911.73
65+	\$888.89	\$888.89	\$979.16	\$979.16	\$1,049.82	\$1,049.82	\$911.73	\$911.73

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Comprehensive Care EPO	Comprehensive Care EPO	Comprehensive Care EPO	Premier Balance PPO
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

Plan ID (On Exchange)	33709PA0480002		33709PA0480004		33709PA0480004		33709PA0440014	
Plan ID (Off Exchange)	N/A		N/A		N/A		33709PA0440014	
Form #	EPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3		PPO-SM/WG-3	
Rating Area =>	Area 6		Area 1, 2, 5		Area 6		Area 1, 2, 5	
Network =>	B		B		B		B	
Metal =>	Gold		Silver		Silver		Gold	
Plan Name =>	Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan	
Deductible =>	\$1,500		\$2,000		\$2,000		\$250	
Coinsurance =>	70%		70%		70%		100%	
Copays =>	70% after deductible		70% after deductible		70% after deductible		\$20 PCP	
OOP Maximum =>	\$2,200		\$4,700		\$4,700		\$5,000	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$206.91	\$206.91	\$162.55	\$162.55	\$174.28	\$174.28	\$207.60	\$207.60
21	\$325.84	\$325.84	\$255.98	\$255.98	\$274.46	\$274.46	\$326.93	\$326.93
22	\$325.84	\$325.84	\$255.98	\$255.98	\$274.46	\$274.46	\$326.93	\$326.93
23	\$325.84	\$325.84	\$255.98	\$255.98	\$274.46	\$274.46	\$326.93	\$326.93
24	\$325.84	\$325.84	\$255.98	\$255.98	\$274.46	\$274.46	\$326.93	\$326.93
25	\$327.15	\$327.15	\$257.01	\$257.01	\$275.55	\$275.55	\$328.24	\$328.24
26	\$333.66	\$333.66	\$262.13	\$262.13	\$281.04	\$281.04	\$334.78	\$334.78
27	\$341.48	\$341.48	\$268.27	\$268.27	\$287.63	\$287.63	\$342.62	\$342.62
28	\$354.19	\$354.19	\$278.25	\$278.25	\$298.33	\$298.33	\$355.37	\$355.37
29	\$364.62	\$364.62	\$286.44	\$286.44	\$307.12	\$307.12	\$365.83	\$365.83
30	\$369.83	\$369.83	\$290.54	\$290.54	\$311.51	\$311.51	\$371.06	\$371.06
31	\$377.65	\$377.65	\$296.68	\$296.68	\$318.09	\$318.09	\$378.91	\$378.91
32	\$385.47	\$385.47	\$302.83	\$302.83	\$324.68	\$324.68	\$386.76	\$386.76
33	\$390.36	\$390.36	\$306.67	\$306.67	\$328.80	\$328.80	\$391.66	\$391.66
34	\$395.57	\$395.57	\$310.76	\$310.76	\$333.19	\$333.19	\$396.89	\$396.89
35	\$398.18	\$398.18	\$312.81	\$312.81	\$335.39	\$335.39	\$399.51	\$399.51
36	\$400.79	\$400.79	\$314.86	\$314.86	\$337.58	\$337.58	\$402.12	\$402.12
37	\$403.39	\$403.39	\$316.91	\$316.91	\$339.78	\$339.78	\$404.74	\$404.74
38	\$406.00	\$406.00	\$318.95	\$318.95	\$341.97	\$341.97	\$407.35	\$407.35
39	\$411.21	\$411.21	\$323.05	\$323.05	\$346.36	\$346.36	\$412.58	\$412.58
40	\$416.43	\$416.43	\$327.15	\$327.15	\$350.75	\$350.75	\$417.82	\$417.82
41	\$424.25	\$424.25	\$333.29	\$333.29	\$357.34	\$357.34	\$425.66	\$425.66
42	\$431.74	\$431.74	\$339.18	\$339.18	\$363.65	\$363.65	\$433.18	\$433.18
43	\$442.17	\$442.17	\$347.37	\$347.37	\$372.44	\$372.44	\$443.64	\$443.64
44	\$455.20	\$455.20	\$357.61	\$357.61	\$383.42	\$383.42	\$456.72	\$456.72
45	\$470.52	\$470.52	\$369.64	\$369.64	\$396.31	\$396.31	\$472.09	\$472.09
46	\$488.76	\$488.76	\$383.97	\$383.97	\$411.68	\$411.68	\$490.39	\$490.39
47	\$509.29	\$509.29	\$400.10	\$400.10	\$428.97	\$428.97	\$510.99	\$510.99
48	\$532.75	\$532.75	\$418.53	\$418.53	\$448.74	\$448.74	\$534.53	\$534.53
49	\$555.89	\$555.89	\$436.71	\$436.71	\$468.22	\$468.22	\$557.74	\$557.74
50	\$581.95	\$581.95	\$457.19	\$457.19	\$490.18	\$490.18	\$583.89	\$583.89
51	\$607.70	\$607.70	\$477.41	\$477.41	\$511.86	\$511.86	\$609.72	\$609.72
52	\$636.04	\$636.04	\$499.68	\$499.68	\$535.74	\$535.74	\$638.17	\$638.17
53	\$664.72	\$664.72	\$522.21	\$522.21	\$559.89	\$559.89	\$666.93	\$666.93
54	\$695.67	\$695.67	\$546.52	\$546.52	\$585.96	\$585.96	\$697.99	\$697.99
55	\$726.63	\$726.63	\$570.84	\$570.84	\$612.04	\$612.04	\$729.05	\$729.05
56	\$760.19	\$760.19	\$597.21	\$597.21	\$640.31	\$640.31	\$762.72	\$762.72
57	\$794.08	\$794.08	\$623.83	\$623.83	\$668.85	\$668.85	\$796.73	\$796.73
58	\$830.25	\$830.25	\$652.24	\$652.24	\$699.31	\$699.31	\$833.01	\$833.01
59	\$848.17	\$848.17	\$666.32	\$666.32	\$714.41	\$714.41	\$851.00	\$851.00
60	\$884.34	\$884.34	\$694.74	\$694.74	\$744.87	\$744.87	\$887.28	\$887.28
61	\$915.62	\$915.62	\$719.31	\$719.31	\$771.22	\$771.22	\$918.67	\$918.67
62	\$936.15	\$936.15	\$735.44	\$735.44	\$788.51	\$788.51	\$939.27	\$939.27
63	\$961.89	\$961.89	\$755.66	\$755.66	\$810.19	\$810.19	\$965.09	\$965.09
64	\$977.52	\$977.52	\$767.94	\$767.94	\$823.37	\$823.37	\$980.79	\$980.79
65+	\$977.52	\$977.52	\$767.94	\$767.94	\$823.37	\$823.37	\$980.79	\$980.79

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

| Premier Balance PPO |
|------------------------|------------------------|------------------------|------------------------|------------------------|
| 4/1/16, 5/1/16, 6/1/16 | 4/1/16, 5/1/16, 6/1/16 | 4/1/16, 5/1/16, 6/1/16 | 4/1/16, 5/1/16, 6/1/16 | 4/1/16, 5/1/16, 6/1/16 |

Plan ID (On Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Plan ID (Off Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3					
Rating Area =>	Area 6	Area 1, 2, 5	Area 6	Area 1, 2, 5	Area 6					
Network =>	B	B	B	B	B					
Metal =>	Gold	Gold	Gold	Silver	Silver					
Plan Name =>	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan					
Deductible =>	\$250	\$750	\$750	\$1,500	\$1,500					
Coinurance =>	100%	100%	100%	100%	100%					
Copays =>	\$20 PCP	\$30 PCP	\$30 PCP	\$45 PCP	\$45 PCP					
OOP Maximum =>	\$5,000	\$3,700	\$3,700	\$6,850	\$6,850					
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$222.58	\$222.58	\$201.16	\$201.16	\$215.67	\$215.67	\$170.58	\$170.58	\$182.89	\$182.89
21	\$350.52	\$350.52	\$316.78	\$316.78	\$339.64	\$339.64	\$268.63	\$268.63	\$288.02	\$288.02
22	\$350.52	\$350.52	\$316.78	\$316.78	\$339.64	\$339.64	\$268.63	\$268.63	\$288.02	\$288.02
23	\$350.52	\$350.52	\$316.78	\$316.78	\$339.64	\$339.64	\$268.63	\$268.63	\$288.02	\$288.02
24	\$350.52	\$350.52	\$316.78	\$316.78	\$339.64	\$339.64	\$268.63	\$268.63	\$288.02	\$288.02
25	\$351.92	\$351.92	\$318.05	\$318.05	\$341.00	\$341.00	\$269.71	\$269.71	\$289.17	\$289.17
26	\$358.93	\$358.93	\$324.39	\$324.39	\$347.79	\$347.79	\$275.08	\$275.08	\$294.93	\$294.93
27	\$367.35	\$367.35	\$331.99	\$331.99	\$355.95	\$355.95	\$281.53	\$281.53	\$301.84	\$301.84
28	\$381.02	\$381.02	\$344.34	\$344.34	\$369.19	\$369.19	\$292.00	\$292.00	\$313.08	\$313.08
29	\$392.23	\$392.23	\$354.48	\$354.48	\$380.06	\$380.06	\$300.60	\$300.60	\$322.29	\$322.29
30	\$397.84	\$397.84	\$359.55	\$359.55	\$385.50	\$385.50	\$304.90	\$304.90	\$326.90	\$326.90
31	\$406.25	\$406.25	\$367.15	\$367.15	\$393.65	\$393.65	\$311.34	\$311.34	\$333.81	\$333.81
32	\$414.67	\$414.67	\$374.75	\$374.75	\$401.80	\$401.80	\$317.79	\$317.79	\$340.72	\$340.72
33	\$419.92	\$419.92	\$379.51	\$379.51	\$406.89	\$406.89	\$321.82	\$321.82	\$345.05	\$345.05
34	\$425.53	\$425.53	\$384.57	\$384.57	\$412.33	\$412.33	\$326.12	\$326.12	\$349.65	\$349.65
35	\$428.34	\$428.34	\$387.11	\$387.11	\$415.04	\$415.04	\$328.27	\$328.27	\$351.96	\$351.96
36	\$431.14	\$431.14	\$389.64	\$389.64	\$417.76	\$417.76	\$330.42	\$330.42	\$354.26	\$354.26
37	\$433.95	\$433.95	\$392.18	\$392.18	\$420.48	\$420.48	\$332.57	\$332.57	\$356.57	\$356.57
38	\$436.75	\$436.75	\$394.71	\$394.71	\$423.20	\$423.20	\$334.72	\$334.72	\$358.87	\$358.87
39	\$442.36	\$442.36	\$399.78	\$399.78	\$428.63	\$428.63	\$339.01	\$339.01	\$363.48	\$363.48
40	\$447.97	\$447.97	\$404.85	\$404.85	\$434.06	\$434.06	\$343.31	\$343.31	\$368.09	\$368.09
41	\$456.38	\$456.38	\$412.45	\$412.45	\$442.22	\$442.22	\$349.76	\$349.76	\$375.00	\$375.00
42	\$464.44	\$464.44	\$419.74	\$419.74	\$450.03	\$450.03	\$355.94	\$355.94	\$381.62	\$381.62
43	\$475.66	\$475.66	\$429.87	\$429.87	\$460.90	\$460.90	\$364.53	\$364.53	\$390.84	\$390.84
44	\$489.68	\$489.68	\$442.55	\$442.55	\$474.48	\$474.48	\$375.28	\$375.28	\$402.36	\$402.36
45	\$506.15	\$506.15	\$457.43	\$457.43	\$490.44	\$490.44	\$387.90	\$387.90	\$415.90	\$415.90
46	\$525.78	\$525.78	\$475.17	\$475.17	\$509.46	\$509.46	\$402.95	\$402.95	\$432.03	\$432.03
47	\$547.87	\$547.87	\$495.13	\$495.13	\$530.86	\$530.86	\$419.87	\$419.87	\$450.17	\$450.17
48	\$573.10	\$573.10	\$517.94	\$517.94	\$555.32	\$555.32	\$439.21	\$439.21	\$470.91	\$470.91
49	\$597.99	\$597.99	\$540.43	\$540.43	\$579.43	\$579.43	\$458.29	\$458.29	\$491.36	\$491.36
50	\$626.03	\$626.03	\$565.77	\$565.77	\$606.60	\$606.60	\$479.78	\$479.78	\$514.40	\$514.40
51	\$653.72	\$653.72	\$590.80	\$590.80	\$633.43	\$633.43	\$501.00	\$501.00	\$537.15	\$537.15
52	\$684.22	\$684.22	\$618.36	\$618.36	\$662.98	\$662.98	\$524.37	\$524.37	\$562.21	\$562.21
53	\$715.06	\$715.06	\$646.24	\$646.24	\$692.87	\$692.87	\$548.01	\$548.01	\$587.56	\$587.56
54	\$748.36	\$748.36	\$676.33	\$676.33	\$725.14	\$725.14	\$573.53	\$573.53	\$614.92	\$614.92
55	\$781.66	\$781.66	\$706.43	\$706.43	\$757.40	\$757.40	\$599.05	\$599.05	\$642.28	\$642.28
56	\$817.77	\$817.77	\$739.05	\$739.05	\$792.39	\$792.39	\$626.72	\$626.72	\$671.95	\$671.95
57	\$854.22	\$854.22	\$772.00	\$772.00	\$827.71	\$827.71	\$654.66	\$654.66	\$701.90	\$701.90
58	\$893.13	\$893.13	\$807.16	\$807.16	\$865.41	\$865.41	\$684.47	\$684.47	\$733.87	\$733.87
59	\$912.41	\$912.41	\$824.59	\$824.59	\$884.09	\$884.09	\$699.25	\$699.25	\$749.71	\$749.71
60	\$951.32	\$951.32	\$859.75	\$859.75	\$921.79	\$921.79	\$729.07	\$729.07	\$781.68	\$781.68
61	\$984.97	\$984.97	\$890.16	\$890.16	\$954.40	\$954.40	\$754.86	\$754.86	\$809.33	\$809.33
62	\$1,007.05	\$1,007.05	\$910.12	\$910.12	\$975.79	\$975.79	\$771.78	\$771.78	\$827.47	\$827.47
63	\$1,034.74	\$1,034.74	\$935.14	\$935.14	\$1,002.63	\$1,002.63	\$793.00	\$793.00	\$850.23	\$850.23
64	\$1,051.56	\$1,051.56	\$950.34	\$950.34	\$1,018.92	\$1,018.92	\$805.89	\$805.89	\$864.05	\$864.05
65+	\$1,051.56	\$1,051.56	\$950.34	\$950.34	\$1,018.92	\$1,018.92	\$805.89	\$805.89	\$864.05	\$864.05

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Connect Blue EPO	Connect Blue EPO	Connect Blue EPO	Connect Blue EPO
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

HIOS Plan ID (On Exchange)	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005				
HIOS Plan ID (Off Exchange)	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005				
Form #	CONB/EPO-SM/WG	CONB/EPO-SM/WG	CONB/EPO-SM/WG	CONB/EPO-SM/WG				
Region =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4				
Service Zone =>	J	J	J	J				
Metal =>	Gold	Gold	Gold	Gold				
Plan Name =>	Connect Blue EPO \$100 a Community Blue Plan	Connect Blue EPO \$250 a Community Blue Plan	Connect Blue EPO \$500 a Community Blue Plan	Connect Blue EPO \$750 a Community Blue Plan				
Deductible =>	\$100	\$250	\$500	\$750				
Coinsurance =>	100%	100%	100%	100%				
Copays =>	\$20 PCP	\$0 PCP	\$0 PCP	\$0 PCP				
OOP Maximum =>	\$6,600	\$6,600	\$6,600	\$6,100				
Dentail (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$173.46	\$173.46	\$176.08	\$176.08	\$171.29	\$171.29	\$169.34	\$169.34
21	\$273.17	\$273.17	\$277.28	\$277.28	\$269.75	\$269.75	\$266.67	\$266.67
22	\$273.17	\$273.17	\$277.28	\$277.28	\$269.75	\$269.75	\$266.67	\$266.67
23	\$273.17	\$273.17	\$277.28	\$277.28	\$269.75	\$269.75	\$266.67	\$266.67
24	\$273.17	\$273.17	\$277.28	\$277.28	\$269.75	\$269.75	\$266.67	\$266.67
25	\$274.26	\$274.26	\$278.39	\$278.39	\$270.83	\$270.83	\$267.74	\$267.74
26	\$279.73	\$279.73	\$283.94	\$283.94	\$276.22	\$276.22	\$273.07	\$273.07
27	\$286.28	\$286.28	\$290.59	\$290.59	\$282.70	\$282.70	\$279.47	\$279.47
28	\$296.94	\$296.94	\$301.41	\$301.41	\$293.22	\$293.22	\$289.87	\$289.87
29	\$305.68	\$305.68	\$310.28	\$310.28	\$301.85	\$301.85	\$298.41	\$298.41
30	\$310.05	\$310.05	\$314.72	\$314.72	\$306.16	\$306.16	\$302.67	\$302.67
31	\$316.61	\$316.61	\$321.37	\$321.37	\$312.64	\$312.64	\$309.07	\$309.07
32	\$323.16	\$323.16	\$328.03	\$328.03	\$319.11	\$319.11	\$315.47	\$315.47
33	\$327.26	\$327.26	\$332.19	\$332.19	\$323.16	\$323.16	\$319.47	\$319.47
34	\$331.63	\$331.63	\$336.62	\$336.62	\$327.47	\$327.47	\$323.74	\$323.74
35	\$333.82	\$333.82	\$338.84	\$338.84	\$329.63	\$329.63	\$325.87	\$325.87
36	\$336.00	\$336.00	\$341.06	\$341.06	\$331.79	\$331.79	\$328.01	\$328.01
37	\$338.19	\$338.19	\$343.28	\$343.28	\$333.95	\$333.95	\$330.14	\$330.14
38	\$340.37	\$340.37	\$345.50	\$345.50	\$336.11	\$336.11	\$332.27	\$332.27
39	\$344.74	\$344.74	\$349.93	\$349.93	\$340.42	\$340.42	\$336.54	\$336.54
40	\$349.11	\$349.11	\$354.37	\$354.37	\$344.74	\$344.74	\$340.81	\$340.81
41	\$355.67	\$355.67	\$361.02	\$361.02	\$351.21	\$351.21	\$347.21	\$347.21
42	\$361.95	\$361.95	\$367.40	\$367.40	\$357.42	\$357.42	\$353.34	\$353.34
43	\$370.69	\$370.69	\$376.27	\$376.27	\$366.05	\$366.05	\$361.87	\$361.87
44	\$381.62	\$381.62	\$387.37	\$387.37	\$376.84	\$376.84	\$372.54	\$372.54
45	\$394.46	\$394.46	\$400.40	\$400.40	\$389.52	\$389.52	\$385.07	\$385.07
46	\$409.76	\$409.76	\$415.93	\$415.93	\$404.62	\$404.62	\$400.01	\$400.01
47	\$426.97	\$426.97	\$433.40	\$433.40	\$421.62	\$421.62	\$416.81	\$416.81
48	\$446.64	\$446.64	\$453.36	\$453.36	\$441.04	\$441.04	\$436.01	\$436.01
49	\$466.03	\$466.03	\$473.05	\$473.05	\$460.19	\$460.19	\$454.94	\$454.94
50	\$487.88	\$487.88	\$495.23	\$495.23	\$481.77	\$481.77	\$476.28	\$476.28
51	\$509.46	\$509.46	\$517.14	\$517.14	\$503.08	\$503.08	\$497.34	\$497.34
52	\$533.23	\$533.23	\$541.26	\$541.26	\$526.55	\$526.55	\$520.54	\$520.54
53	\$557.27	\$557.27	\$565.66	\$565.66	\$550.28	\$550.28	\$544.01	\$544.01
54	\$583.22	\$583.22	\$592.00	\$592.00	\$575.91	\$575.91	\$569.35	\$569.35
55	\$609.17	\$609.17	\$618.34	\$618.34	\$601.54	\$601.54	\$594.68	\$594.68
56	\$637.31	\$637.31	\$646.90	\$646.90	\$629.32	\$629.32	\$622.15	\$622.15
57	\$665.72	\$665.72	\$675.74	\$675.74	\$657.37	\$657.37	\$649.88	\$649.88
58	\$696.04	\$696.04	\$706.52	\$706.52	\$687.32	\$687.32	\$679.48	\$679.48
59	\$711.07	\$711.07	\$721.77	\$721.77	\$702.15	\$702.15	\$694.15	\$694.15
60	\$741.39	\$741.39	\$752.55	\$752.55	\$732.09	\$732.09	\$723.75	\$723.75
61	\$767.61	\$767.61	\$779.17	\$779.17	\$757.99	\$757.99	\$749.35	\$749.35
62	\$784.82	\$784.82	\$796.64	\$796.64	\$774.98	\$774.98	\$766.15	\$766.15
63	\$806.40	\$806.40	\$818.54	\$818.54	\$796.29	\$796.29	\$787.22	\$787.22
64	\$819.51	\$819.51	\$831.84	\$831.84	\$809.24	\$809.24	\$800.01	\$800.01
65+	\$819.51	\$819.51	\$831.84	\$831.84	\$809.24	\$809.24	\$800.01	\$800.01

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Connect Blue EPO	Connect Blue EPO
4/1/16, 5/1/16, 6/1/16	4/1/16, 5/1/16, 6/1/16

HIOS Plan ID (On Exchange)	33709PA0630006	33709PA0630007		
HIOS Plan ID (Off Exchange)	33709PA0630006	33709PA0630007		
Form #	CONB/EPO-SM/WG	CONB/EPO-SM/WG		
Region =>	Area 1, 4	Area 1, 4		
Service Zone =>	J	J		
Metal =>	Gold	Silver		
Plan Name =>	Connect Blue EPO \$900 a Community Blue Plan	Connect Blue EPO \$2500 a Community Blue Plan		
Deductible =>	\$900	\$2,500		
Coinsurance =>	100%	100%		
Copays =>	\$10 PCP	\$15 PCP		
OOP Maximum =>	\$5,100	\$6,600		
Dentail (Yes/No) =>	Yes	Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$168.46	\$168.46	\$146.57	\$146.57
21	\$265.30	\$265.30	\$230.82	\$230.82
22	\$265.30	\$265.30	\$230.82	\$230.82
23	\$265.30	\$265.30	\$230.82	\$230.82
24	\$265.30	\$265.30	\$230.82	\$230.82
25	\$266.36	\$266.36	\$231.74	\$231.74
26	\$271.66	\$271.66	\$236.36	\$236.36
27	\$278.03	\$278.03	\$241.90	\$241.90
28	\$288.38	\$288.38	\$250.90	\$250.90
29	\$296.87	\$296.87	\$258.29	\$258.29
30	\$301.11	\$301.11	\$261.98	\$261.98
31	\$307.48	\$307.48	\$267.52	\$267.52
32	\$313.84	\$313.84	\$273.06	\$273.06
33	\$317.82	\$317.82	\$276.52	\$276.52
34	\$322.07	\$322.07	\$280.22	\$280.22
35	\$324.19	\$324.19	\$282.06	\$282.06
36	\$326.31	\$326.31	\$283.91	\$283.91
37	\$328.44	\$328.44	\$285.76	\$285.76
38	\$330.56	\$330.56	\$287.60	\$287.60
39	\$334.80	\$334.80	\$291.30	\$291.30
40	\$339.05	\$339.05	\$294.99	\$294.99
41	\$345.41	\$345.41	\$300.53	\$300.53
42	\$351.52	\$351.52	\$305.84	\$305.84
43	\$360.01	\$360.01	\$313.22	\$313.22
44	\$370.62	\$370.62	\$322.46	\$322.46
45	\$383.09	\$383.09	\$333.31	\$333.31
46	\$397.94	\$397.94	\$346.23	\$346.23
47	\$414.66	\$414.66	\$360.77	\$360.77
48	\$433.76	\$433.76	\$377.39	\$377.39
49	\$452.59	\$452.59	\$393.78	\$393.78
50	\$473.82	\$473.82	\$412.25	\$412.25
51	\$494.78	\$494.78	\$430.48	\$430.48
52	\$517.86	\$517.86	\$450.56	\$450.56
53	\$541.20	\$541.20	\$470.88	\$470.88
54	\$566.40	\$566.40	\$492.80	\$492.80
55	\$591.61	\$591.61	\$514.73	\$514.73
56	\$618.93	\$618.93	\$538.51	\$538.51
57	\$646.52	\$646.52	\$562.51	\$562.51
58	\$675.97	\$675.97	\$588.13	\$588.13
59	\$690.56	\$690.56	\$600.83	\$600.83
60	\$720.01	\$720.01	\$626.45	\$626.45
61	\$745.48	\$745.48	\$648.61	\$648.61
62	\$762.19	\$762.19	\$663.15	\$663.15
63	\$783.15	\$783.15	\$681.38	\$681.38
64	\$795.89	\$795.89	\$692.46	\$692.46
65+	\$795.89	\$795.89	\$692.46	\$692.46

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

| Premier Balance PPO |
|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 |

Plan ID (On Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Plan ID (Off Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Platinum	Platinum	Gold	Gold	Gold	Gold						
Plan Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	Premier Balance PPO \$500 A a Community Blue Flex Plan	Premier Balance PPO \$750 A a Community Blue Flex Plan						
Deductible =>	\$0	\$250	\$0	\$250	\$500	\$750						
Coinsurance =>	100%	100%	100%	100%	100%	100%						
Copays =>	\$10 PCP	\$10 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP						
OOP Maximum =>	\$1,600	\$1,300	\$6,850	\$5,000	\$3,400	\$3,400						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$228.61	\$228.61	\$225.12	\$225.12	\$193.63	\$193.63	\$198.07	\$198.07	\$195.27	\$195.27	\$192.46	\$192.46
21	\$360.02	\$360.02	\$354.53	\$354.53	\$304.93	\$304.93	\$311.92	\$311.92	\$307.51	\$307.51	\$303.09	\$303.09
22	\$360.02	\$360.02	\$354.53	\$354.53	\$304.93	\$304.93	\$311.92	\$311.92	\$307.51	\$307.51	\$303.09	\$303.09
23	\$360.02	\$360.02	\$354.53	\$354.53	\$304.93	\$304.93	\$311.92	\$311.92	\$307.51	\$307.51	\$303.09	\$303.09
24	\$360.02	\$360.02	\$354.53	\$354.53	\$304.93	\$304.93	\$311.92	\$311.92	\$307.51	\$307.51	\$303.09	\$303.09
25	\$361.46	\$361.46	\$355.94	\$355.94	\$306.15	\$306.15	\$313.17	\$313.17	\$308.74	\$308.74	\$304.30	\$304.30
26	\$368.66	\$368.66	\$363.03	\$363.03	\$312.25	\$312.25	\$319.41	\$319.41	\$314.89	\$314.89	\$310.36	\$310.36
27	\$377.30	\$377.30	\$371.54	\$371.54	\$319.57	\$319.57	\$326.90	\$326.90	\$322.27	\$322.27	\$317.63	\$317.63
28	\$391.34	\$391.34	\$385.37	\$385.37	\$331.46	\$331.46	\$339.06	\$339.06	\$334.26	\$334.26	\$329.45	\$329.45
29	\$402.86	\$402.86	\$396.71	\$396.71	\$341.22	\$341.22	\$349.04	\$349.04	\$344.10	\$344.10	\$339.15	\$339.15
30	\$408.62	\$408.62	\$402.39	\$402.39	\$346.09	\$346.09	\$354.03	\$354.03	\$349.02	\$349.02	\$344.00	\$344.00
31	\$417.26	\$417.26	\$410.89	\$410.89	\$353.41	\$353.41	\$361.52	\$361.52	\$356.40	\$356.40	\$351.28	\$351.28
32	\$425.90	\$425.90	\$419.40	\$419.40	\$360.73	\$360.73	\$369.00	\$369.00	\$363.78	\$363.78	\$358.55	\$358.55
33	\$431.30	\$431.30	\$424.72	\$424.72	\$365.31	\$365.31	\$373.68	\$373.68	\$368.40	\$368.40	\$363.10	\$363.10
34	\$437.06	\$437.06	\$430.39	\$430.39	\$370.18	\$370.18	\$378.67	\$378.67	\$373.32	\$373.32	\$367.95	\$367.95
35	\$439.94	\$439.94	\$433.23	\$433.23	\$372.62	\$372.62	\$381.17	\$381.17	\$375.78	\$375.78	\$370.37	\$370.37
36	\$442.82	\$442.82	\$436.07	\$436.07	\$375.06	\$375.06	\$383.67	\$383.67	\$378.24	\$378.24	\$372.80	\$372.80
37	\$445.70	\$445.70	\$438.90	\$438.90	\$377.50	\$377.50	\$386.16	\$386.16	\$380.70	\$380.70	\$375.22	\$375.22
38	\$448.58	\$448.58	\$441.74	\$441.74	\$379.94	\$379.94	\$388.66	\$388.66	\$383.16	\$383.16	\$377.65	\$377.65
39	\$454.34	\$454.34	\$447.41	\$447.41	\$384.82	\$384.82	\$393.65	\$393.65	\$388.08	\$388.08	\$382.49	\$382.49
40	\$460.10	\$460.10	\$453.08	\$453.08	\$389.70	\$389.70	\$398.64	\$398.64	\$393.00	\$393.00	\$387.34	\$387.34
41	\$468.74	\$468.74	\$461.59	\$461.59	\$397.02	\$397.02	\$406.12	\$406.12	\$400.38	\$400.38	\$394.62	\$394.62
42	\$477.02	\$477.02	\$469.75	\$469.75	\$404.03	\$404.03	\$413.30	\$413.30	\$407.45	\$407.45	\$401.59	\$401.59
43	\$488.54	\$488.54	\$481.09	\$481.09	\$413.79	\$413.79	\$423.28	\$423.28	\$417.29	\$417.29	\$411.29	\$411.29
44	\$502.94	\$502.94	\$495.27	\$495.27	\$425.99	\$425.99	\$435.76	\$435.76	\$429.59	\$429.59	\$423.41	\$423.41
45	\$519.86	\$519.86	\$511.93	\$511.93	\$440.32	\$440.32	\$450.42	\$450.42	\$444.04	\$444.04	\$437.66	\$437.66
46	\$540.02	\$540.02	\$531.79	\$531.79	\$457.39	\$457.39	\$467.88	\$467.88	\$461.26	\$461.26	\$454.63	\$454.63
47	\$562.70	\$562.70	\$554.12	\$554.12	\$476.60	\$476.60	\$487.54	\$487.54	\$480.64	\$480.64	\$473.72	\$473.72
48	\$588.63	\$588.63	\$579.65	\$579.65	\$498.56	\$498.56	\$509.99	\$509.99	\$502.78	\$502.78	\$495.55	\$495.55
49	\$614.19	\$614.19	\$604.82	\$604.82	\$520.21	\$520.21	\$532.14	\$532.14	\$524.61	\$524.61	\$517.07	\$517.07
50	\$642.99	\$642.99	\$633.18	\$633.18	\$544.60	\$544.60	\$557.09	\$557.09	\$549.21	\$549.21	\$541.31	\$541.31
51	\$671.43	\$671.43	\$661.19	\$661.19	\$568.69	\$568.69	\$581.74	\$581.74	\$573.51	\$573.51	\$565.26	\$565.26
52	\$702.75	\$702.75	\$692.03	\$692.03	\$595.22	\$595.22	\$608.87	\$608.87	\$600.26	\$600.26	\$591.62	\$591.62
53	\$734.43	\$734.43	\$723.23	\$723.23	\$622.06	\$622.06	\$636.32	\$636.32	\$627.32	\$627.32	\$618.30	\$618.30
54	\$768.63	\$768.63	\$756.91	\$756.91	\$651.02	\$651.02	\$665.96	\$665.96	\$656.53	\$656.53	\$647.09	\$647.09
55	\$802.83	\$802.83	\$790.59	\$790.59	\$679.99	\$679.99	\$695.59	\$695.59	\$685.75	\$685.75	\$675.88	\$675.88
56	\$839.92	\$839.92	\$827.11	\$827.11	\$711.40	\$711.40	\$727.72	\$727.72	\$717.42	\$717.42	\$707.10	\$707.10
57	\$877.36	\$877.36	\$863.98	\$863.98	\$743.11	\$743.11	\$760.16	\$760.16	\$749.40	\$749.40	\$738.62	\$738.62
58	\$917.32	\$917.32	\$903.33	\$903.33	\$776.96	\$776.96	\$794.78	\$794.78	\$783.53	\$783.53	\$772.26	\$772.26
59	\$937.12	\$937.12	\$922.83	\$922.83	\$793.73	\$793.73	\$811.94	\$811.94	\$800.45	\$800.45	\$788.93	\$788.93
60	\$977.08	\$977.08	\$962.18	\$962.18	\$827.58	\$827.58	\$846.56	\$846.56	\$834.58	\$834.58	\$822.58	\$822.58
61	\$1,011.64	\$1,011.64	\$996.22	\$996.22	\$856.85	\$856.85	\$876.50	\$876.50	\$864.10	\$864.10	\$851.67	\$851.67
62	\$1,034.32	\$1,034.32	\$1,018.55	\$1,018.55	\$876.06	\$876.06	\$896.15	\$896.15	\$883.47	\$883.47	\$870.77	\$870.77
63	\$1,062.77	\$1,062.77	\$1,046.56	\$1,046.56	\$900.15	\$900.15	\$920.80	\$920.80	\$907.77	\$907.77	\$894.71	\$894.71
64	\$1,080.05	\$1,080.05	\$1,063.58	\$1,063.58	\$914.79	\$914.79	\$935.76	\$935.76	\$922.53	\$922.53	\$909.26	\$909.26
65+	\$1,080.05	\$1,080.05	\$1,063.58	\$1,063.58	\$914.79	\$914.79	\$935.76	\$935.76	\$922.53	\$922.53	\$909.26	\$909.26

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Premier Balance PPO	Balance PPO					
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

Plan ID (On Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Plan ID (Off Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4										
Network =>	A	A	A	A	A	A						
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver						
Plan Name =>	Premier Balance PPO \$1000 A a Community Blue Flex Plan	Premier Balance PPO \$1250 A a Community Blue Flex Plan	Premier Balance PPO \$1500 A a Community Blue Flex Plan	Premier Balance PPO \$2000 A a Community Blue Flex Plan	Premier Balance PPO \$1400 A a Community Blue Flex Plan	Balance PPO \$1000 A a Community Blue Flex Plan						
Deductible =>	\$1,000	\$1,250	\$1,500	\$2,000	\$1,400	\$1,000						
Coinsurance =>	100%	100%	100%	100%	100%	90%						
Copays =>	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$40 PCP	\$40 PCP						
OOP Maximum =>	\$3,500	\$3,500	\$3,300	\$3,200	\$6,850	\$6,850						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$189.64	\$189.64	\$187.31	\$187.31	\$185.90	\$185.90	\$184.03	\$184.03	\$165.24	\$165.24	\$162.56	\$162.56
21	\$298.65	\$298.65	\$294.98	\$294.98	\$292.76	\$292.76	\$289.81	\$289.81	\$260.22	\$260.22	\$255.99	\$255.99
22	\$298.65	\$298.65	\$294.98	\$294.98	\$292.76	\$292.76	\$289.81	\$289.81	\$260.22	\$260.22	\$255.99	\$255.99
23	\$298.65	\$298.65	\$294.98	\$294.98	\$292.76	\$292.76	\$289.81	\$289.81	\$260.22	\$260.22	\$255.99	\$255.99
24	\$298.65	\$298.65	\$294.98	\$294.98	\$292.76	\$292.76	\$289.81	\$289.81	\$260.22	\$260.22	\$255.99	\$255.99
25	\$299.85	\$299.85	\$296.16	\$296.16	\$293.93	\$293.93	\$290.97	\$290.97	\$261.26	\$261.26	\$257.02	\$257.02
26	\$305.82	\$305.82	\$302.06	\$302.06	\$299.78	\$299.78	\$296.76	\$296.76	\$266.47	\$266.47	\$262.14	\$262.14
27	\$312.99	\$312.99	\$309.14	\$309.14	\$306.81	\$306.81	\$303.72	\$303.72	\$272.71	\$272.71	\$268.28	\$268.28
28	\$324.64	\$324.64	\$320.64	\$320.64	\$318.23	\$318.23	\$315.02	\$315.02	\$282.86	\$282.86	\$278.26	\$278.26
29	\$334.19	\$334.19	\$330.08	\$330.08	\$327.59	\$327.59	\$324.29	\$324.29	\$291.19	\$291.19	\$286.46	\$286.46
30	\$338.97	\$338.97	\$334.80	\$334.80	\$332.28	\$332.28	\$328.93	\$328.93	\$295.35	\$295.35	\$290.55	\$290.55
31	\$346.14	\$346.14	\$341.88	\$341.88	\$339.30	\$339.30	\$335.89	\$335.89	\$301.60	\$301.60	\$296.70	\$296.70
32	\$353.31	\$353.31	\$348.96	\$348.96	\$346.33	\$346.33	\$342.84	\$342.84	\$307.84	\$307.84	\$302.84	\$302.84
33	\$357.79	\$357.79	\$353.38	\$353.38	\$350.72	\$350.72	\$347.19	\$347.19	\$311.75	\$311.75	\$306.68	\$306.68
34	\$362.57	\$362.57	\$358.10	\$358.10	\$355.41	\$355.41	\$351.83	\$351.83	\$315.91	\$315.91	\$310.78	\$310.78
35	\$364.95	\$364.95	\$360.46	\$360.46	\$357.75	\$357.75	\$354.14	\$354.14	\$317.99	\$317.99	\$312.82	\$312.82
36	\$367.34	\$367.34	\$362.82	\$362.82	\$360.09	\$360.09	\$356.46	\$356.46	\$320.07	\$320.07	\$314.87	\$314.87
37	\$369.73	\$369.73	\$365.18	\$365.18	\$362.43	\$362.43	\$358.78	\$358.78	\$322.15	\$322.15	\$316.92	\$316.92
38	\$372.12	\$372.12	\$367.54	\$367.54	\$364.77	\$364.77	\$361.10	\$361.10	\$324.24	\$324.24	\$318.97	\$318.97
39	\$376.90	\$376.90	\$372.26	\$372.26	\$369.46	\$369.46	\$365.74	\$365.74	\$328.40	\$328.40	\$323.06	\$323.06
40	\$381.68	\$381.68	\$376.98	\$376.98	\$374.14	\$374.14	\$370.37	\$370.37	\$332.56	\$332.56	\$327.16	\$327.16
41	\$388.85	\$388.85	\$384.06	\$384.06	\$381.17	\$381.17	\$377.33	\$377.33	\$338.81	\$338.81	\$333.30	\$333.30
42	\$395.72	\$395.72	\$390.84	\$390.84	\$387.90	\$387.90	\$383.99	\$383.99	\$344.79	\$344.79	\$339.19	\$339.19
43	\$405.27	\$405.27	\$400.28	\$400.28	\$397.27	\$397.27	\$393.27	\$393.27	\$353.12	\$353.12	\$347.38	\$347.38
44	\$412.22	\$412.22	\$412.08	\$412.08	\$408.98	\$408.98	\$404.86	\$404.86	\$363.53	\$363.53	\$357.62	\$357.62
45	\$431.26	\$431.26	\$425.95	\$425.95	\$422.74	\$422.74	\$418.48	\$418.48	\$375.76	\$375.76	\$369.65	\$369.65
46	\$447.98	\$447.98	\$442.47	\$442.47	\$439.13	\$439.13	\$434.71	\$434.71	\$390.33	\$390.33	\$383.99	\$383.99
47	\$466.80	\$466.80	\$461.05	\$461.05	\$457.58	\$457.58	\$452.97	\$452.97	\$406.73	\$406.73	\$400.12	\$400.12
48	\$488.30	\$488.30	\$482.29	\$482.29	\$478.66	\$478.66	\$473.83	\$473.83	\$425.46	\$425.46	\$418.55	\$418.55
49	\$509.50	\$509.50	\$503.23	\$503.23	\$499.44	\$499.44	\$494.41	\$494.41	\$443.94	\$443.94	\$436.72	\$436.72
50	\$533.39	\$533.39	\$526.83	\$526.83	\$522.86	\$522.86	\$517.60	\$517.60	\$464.76	\$464.76	\$457.20	\$457.20
51	\$556.99	\$556.99	\$550.13	\$550.13	\$545.99	\$545.99	\$540.49	\$540.49	\$485.31	\$485.31	\$477.43	\$477.43
52	\$582.97	\$582.97	\$575.80	\$575.80	\$571.46	\$571.46	\$565.70	\$565.70	\$507.95	\$507.95	\$499.70	\$499.70
53	\$609.25	\$609.25	\$601.75	\$601.75	\$597.22	\$597.22	\$591.21	\$591.21	\$530.85	\$530.85	\$522.23	\$522.23
54	\$637.62	\$637.62	\$629.78	\$629.78	\$625.03	\$625.03	\$618.74	\$618.74	\$555.57	\$555.57	\$546.54	\$546.54
55	\$666.00	\$666.00	\$657.80	\$657.80	\$652.85	\$652.85	\$646.27	\$646.27	\$580.29	\$580.29	\$570.86	\$570.86
56	\$696.76	\$696.76	\$688.18	\$688.18	\$683.00	\$683.00	\$676.12	\$676.12	\$607.10	\$607.10	\$597.23	\$597.23
57	\$727.82	\$727.82	\$718.86	\$718.86	\$713.45	\$713.45	\$706.26	\$706.26	\$634.16	\$634.16	\$623.85	\$623.85
58	\$760.97	\$760.97	\$751.60	\$751.60	\$745.94	\$745.94	\$738.43	\$738.43	\$663.05	\$663.05	\$652.27	\$652.27
59	\$777.39	\$777.39	\$767.83	\$767.83	\$762.04	\$762.04	\$754.37	\$754.37	\$677.36	\$677.36	\$666.35	\$666.35
60	\$810.55	\$810.55	\$800.57	\$800.57	\$794.54	\$794.54	\$786.54	\$786.54	\$706.24	\$706.24	\$694.76	\$694.76
61	\$839.22	\$839.22	\$828.89	\$828.89	\$822.64	\$822.64	\$814.36	\$814.36	\$731.22	\$731.22	\$719.34	\$719.34
62	\$858.03	\$858.03	\$847.47	\$847.47	\$841.09	\$841.09	\$832.62	\$832.62	\$747.62	\$747.62	\$735.47	\$735.47
63	\$881.62	\$881.62	\$870.77	\$870.77	\$864.21	\$864.21	\$855.51	\$855.51	\$768.18	\$768.18	\$755.69	\$755.69
64	\$895.95	\$895.95	\$884.93	\$884.93	\$878.27	\$878.27	\$869.42	\$869.42	\$780.66	\$780.66	\$767.97	\$767.97
65+	\$895.95	\$895.95	\$884.93	\$884.93	\$878.27	\$878.27	\$869.42	\$869.42	\$780.66	\$780.66	\$767.97	\$767.97

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Balance PPO	Balance PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

Plan ID (On Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Plan ID (Off Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Silver	Silver	Gold	Silver	Silver	Bronze						
Plan Name =>	Balance PPO \$1750 A a Community Blue Flex Plan	Balance PPO \$2000 A a Community Blue Flex Plan	Health Savings PPO \$1500 a Community Blue Flex Plan	Health Savings PPO Embedded \$2600 a Community Blue Flex Plan	Health Savings PPO Embedded \$3000 a Community Blue Flex Plan	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan						
Deductible =>	\$1,750	\$2,000	\$1,500	\$2,600	\$3,000	\$5,500						
Coinsurance =>	90%	90%	100%	100%	100%	100%						
Copays =>	\$30 PCP	\$30 PCP	\$15 after deductible	100% after deductible	100% after deductible	100% after deductible						
OOP Maximum =>	\$6,600	\$6,600	\$3,200	\$6,400	\$6,450	\$6,450						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$160.54	\$160.54	\$158.98	\$158.98	\$179.81	\$179.81	\$171.71	\$171.71	\$167.92	\$167.92	\$135.71	\$135.71
21	\$252.82	\$252.82	\$250.37	\$250.37	\$283.17	\$283.17	\$270.42	\$270.42	\$264.44	\$264.44	\$213.72	\$213.72
22	\$252.82	\$252.82	\$250.37	\$250.37	\$283.17	\$283.17	\$270.42	\$270.42	\$264.44	\$264.44	\$213.72	\$213.72
23	\$252.82	\$252.82	\$250.37	\$250.37	\$283.17	\$283.17	\$270.42	\$270.42	\$264.44	\$264.44	\$213.72	\$213.72
24	\$252.82	\$252.82	\$250.37	\$250.37	\$283.17	\$283.17	\$270.42	\$270.42	\$264.44	\$264.44	\$213.72	\$213.72
25	\$253.83	\$253.83	\$251.37	\$251.37	\$284.30	\$284.30	\$271.50	\$271.50	\$265.50	\$265.50	\$214.57	\$214.57
26	\$258.89	\$258.89	\$256.38	\$256.38	\$289.97	\$289.97	\$276.91	\$276.91	\$270.79	\$270.79	\$218.85	\$218.85
27	\$264.96	\$264.96	\$262.38	\$262.38	\$296.76	\$296.76	\$283.40	\$283.40	\$277.13	\$277.13	\$223.98	\$223.98
28	\$274.82	\$274.82	\$272.15	\$272.15	\$307.81	\$307.81	\$293.94	\$293.94	\$287.45	\$287.45	\$232.31	\$232.31
29	\$282.91	\$282.91	\$280.16	\$280.16	\$316.87	\$316.87	\$302.60	\$302.60	\$295.91	\$295.91	\$239.15	\$239.15
30	\$286.95	\$286.95	\$284.17	\$284.17	\$321.40	\$321.40	\$306.92	\$306.92	\$300.14	\$300.14	\$242.57	\$242.57
31	\$293.02	\$293.02	\$290.18	\$290.18	\$328.20	\$328.20	\$313.41	\$313.41	\$306.49	\$306.49	\$247.70	\$247.70
32	\$299.09	\$299.09	\$296.18	\$296.18	\$334.99	\$334.99	\$319.90	\$319.90	\$312.83	\$312.83	\$252.83	\$252.83
33	\$302.88	\$302.88	\$299.94	\$299.94	\$339.24	\$339.24	\$323.96	\$323.96	\$316.80	\$316.80	\$256.04	\$256.04
34	\$306.92	\$306.92	\$303.95	\$303.95	\$343.77	\$343.77	\$328.29	\$328.29	\$321.03	\$321.03	\$259.46	\$259.46
35	\$308.95	\$308.95	\$305.95	\$305.95	\$346.04	\$346.04	\$330.45	\$330.45	\$323.15	\$323.15	\$261.17	\$261.17
36	\$310.97	\$310.97	\$307.95	\$307.95	\$348.30	\$348.30	\$332.61	\$332.61	\$325.26	\$325.26	\$262.88	\$262.88
37	\$312.99	\$312.99	\$309.95	\$309.95	\$350.57	\$350.57	\$334.78	\$334.78	\$327.38	\$327.38	\$264.59	\$264.59
38	\$315.01	\$315.01	\$311.96	\$311.96	\$352.83	\$352.83	\$336.94	\$336.94	\$329.49	\$329.49	\$266.30	\$266.30
39	\$319.06	\$319.06	\$315.96	\$315.96	\$357.36	\$357.36	\$341.27	\$341.27	\$333.73	\$333.73	\$269.71	\$269.71
40	\$323.10	\$323.10	\$319.97	\$319.97	\$361.89	\$361.89	\$345.59	\$345.59	\$337.96	\$337.96	\$273.13	\$273.13
41	\$329.17	\$329.17	\$325.98	\$325.98	\$368.69	\$368.69	\$352.08	\$352.08	\$344.30	\$344.30	\$278.26	\$278.26
42	\$334.99	\$334.99	\$331.74	\$331.74	\$375.20	\$375.20	\$358.30	\$358.30	\$350.38	\$350.38	\$283.18	\$283.18
43	\$343.08	\$343.08	\$339.75	\$339.75	\$384.26	\$384.26	\$366.96	\$366.96	\$358.85	\$358.85	\$290.02	\$290.02
44	\$353.19	\$353.19	\$349.76	\$349.76	\$395.59	\$395.59	\$377.77	\$377.77	\$369.42	\$369.42	\$298.57	\$298.57
45	\$365.07	\$365.07	\$361.53	\$361.53	\$408.90	\$408.90	\$390.48	\$390.48	\$381.85	\$381.85	\$308.61	\$308.61
46	\$379.23	\$379.23	\$375.55	\$375.55	\$424.76	\$424.76	\$405.62	\$405.62	\$396.66	\$396.66	\$320.58	\$320.58
47	\$395.16	\$395.16	\$391.32	\$391.32	\$442.60	\$442.60	\$422.66	\$422.66	\$413.32	\$413.32	\$334.04	\$334.04
48	\$413.36	\$413.36	\$409.35	\$409.35	\$462.99	\$462.99	\$442.13	\$442.13	\$432.36	\$432.36	\$349.43	\$349.43
49	\$431.31	\$431.31	\$427.13	\$427.13	\$483.09	\$483.09	\$461.33	\$461.33	\$451.14	\$451.14	\$364.61	\$364.61
50	\$451.54	\$451.54	\$447.15	\$447.15	\$505.75	\$505.75	\$482.96	\$482.96	\$472.29	\$472.29	\$381.70	\$381.70
51	\$471.51	\$471.51	\$466.93	\$466.93	\$528.12	\$528.12	\$504.33	\$504.33	\$493.18	\$493.18	\$398.59	\$398.59
52	\$493.51	\$493.51	\$488.72	\$488.72	\$552.75	\$552.75	\$527.85	\$527.85	\$516.19	\$516.19	\$417.18	\$417.18
53	\$515.75	\$515.75	\$510.75	\$510.75	\$577.67	\$577.67	\$551.65	\$551.65	\$539.46	\$539.46	\$435.99	\$435.99
54	\$539.77	\$539.77	\$534.53	\$534.53	\$604.57	\$604.57	\$577.34	\$577.34	\$564.58	\$564.58	\$456.29	\$456.29
55	\$563.79	\$563.79	\$558.32	\$558.32	\$631.47	\$631.47	\$603.03	\$603.03	\$589.70	\$589.70	\$476.60	\$476.60
56	\$589.83	\$589.83	\$584.11	\$584.11	\$660.64	\$660.64	\$630.88	\$630.88	\$616.94	\$616.94	\$498.61	\$498.61
57	\$616.12	\$616.12	\$610.14	\$610.14	\$690.09	\$690.09	\$659.01	\$659.01	\$644.44	\$644.44	\$520.84	\$520.84
58	\$644.19	\$644.19	\$637.93	\$637.93	\$721.52	\$721.52	\$689.02	\$689.02	\$673.80	\$673.80	\$544.56	\$544.56
59	\$658.09	\$658.09	\$651.70	\$651.70	\$737.10	\$737.10	\$703.89	\$703.89	\$688.34	\$688.34	\$556.31	\$556.31
60	\$686.16	\$686.16	\$679.50	\$679.50	\$768.53	\$768.53	\$733.91	\$733.91	\$717.69	\$717.69	\$580.04	\$580.04
61	\$710.43	\$710.43	\$703.53	\$703.53	\$795.71	\$795.71	\$759.87	\$759.87	\$743.08	\$743.08	\$600.55	\$600.55
62	\$726.35	\$726.35	\$719.30	\$719.30	\$813.55	\$813.55	\$776.91	\$776.91	\$759.74	\$759.74	\$614.02	\$614.02
63	\$746.33	\$746.33	\$739.08	\$739.08	\$835.92	\$835.92	\$798.27	\$798.27	\$780.63	\$780.63	\$630.90	\$630.90
64	\$758.46	\$758.46	\$751.10	\$751.10	\$849.51	\$849.51	\$811.25	\$811.25	\$793.32	\$793.32	\$641.16	\$641.16
65+	\$758.46	\$758.46	\$751.10	\$751.10	\$849.51	\$849.51	\$811.25	\$811.25	\$793.32	\$793.32	\$641.16	\$641.16

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Flex PPO	Comprehensive Care EPO	Comprehensive Care EPO
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

Plan ID (On Exchange)	33709PA0640005		33709PA0460012		33709PA0480001		33709PA0480003	
Plan ID (Off Exchange)	33709PA0640005		33709PA0460012		N/A		N/A	
Form #	HDHP-SM/WG-3		PPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3	
Rating Area =>	Area 1, 4		Area 1, 4		Area 1, 4		Area 1, 4	
Network =>	A		A		A		A	
Metal =>	Bronze		Gold		Gold		Silver	
Plan Name =>	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan		Flex PPO \$500 Total Health a Community Blue Plan		Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan	
Deductible =>	\$6,000		\$500		\$1,500		\$2,000	
Coinsurance =>	100%		100%		70%		70%	
Copays =>	100% after deductible		\$10 PCP		70% after deductible		70% after deductible	
OOP Maximum =>	\$6,450		\$4,000		\$2,200		\$4,700	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$133.76	\$133.76	\$195.06	\$195.06	\$182.39	\$182.39	\$153.62	\$153.62
21	\$210.65	\$210.65	\$307.18	\$307.18	\$287.23	\$287.23	\$241.93	\$241.93
22	\$210.65	\$210.65	\$307.18	\$307.18	\$287.23	\$287.23	\$241.93	\$241.93
23	\$210.65	\$210.65	\$307.18	\$307.18	\$287.23	\$287.23	\$241.93	\$241.93
24	\$210.65	\$210.65	\$307.18	\$307.18	\$287.23	\$287.23	\$241.93	\$241.93
25	\$211.49	\$211.49	\$308.41	\$308.41	\$288.38	\$288.38	\$242.90	\$242.90
26	\$215.70	\$215.70	\$314.55	\$314.55	\$294.12	\$294.12	\$247.73	\$247.73
27	\$220.76	\$220.76	\$321.92	\$321.92	\$301.01	\$301.01	\$253.54	\$253.54
28	\$228.97	\$228.97	\$333.90	\$333.90	\$312.22	\$312.22	\$262.98	\$262.98
29	\$235.71	\$235.71	\$343.73	\$343.73	\$321.41	\$321.41	\$270.72	\$270.72
30	\$239.08	\$239.08	\$348.65	\$348.65	\$326.00	\$326.00	\$274.59	\$274.59
31	\$244.14	\$244.14	\$356.02	\$356.02	\$332.90	\$332.90	\$280.39	\$280.39
32	\$249.19	\$249.19	\$363.39	\$363.39	\$339.79	\$339.79	\$286.20	\$286.20
33	\$252.35	\$252.35	\$368.00	\$368.00	\$344.10	\$344.10	\$289.83	\$289.83
34	\$255.72	\$255.72	\$372.92	\$372.92	\$348.69	\$348.69	\$293.70	\$293.70
35	\$257.41	\$257.41	\$375.37	\$375.37	\$350.99	\$350.99	\$295.64	\$295.64
36	\$259.09	\$259.09	\$377.83	\$377.83	\$353.29	\$353.29	\$297.57	\$297.57
37	\$260.78	\$260.78	\$380.29	\$380.29	\$355.59	\$355.59	\$299.51	\$299.51
38	\$262.46	\$262.46	\$382.75	\$382.75	\$357.88	\$357.88	\$301.44	\$301.44
39	\$265.83	\$265.83	\$387.66	\$387.66	\$362.48	\$362.48	\$305.31	\$305.31
40	\$269.20	\$269.20	\$392.58	\$392.58	\$367.08	\$367.08	\$309.18	\$309.18
41	\$274.26	\$274.26	\$399.95	\$399.95	\$373.97	\$373.97	\$314.99	\$314.99
42	\$279.10	\$279.10	\$407.01	\$407.01	\$380.58	\$380.58	\$320.55	\$320.55
43	\$285.85	\$285.85	\$416.84	\$416.84	\$389.77	\$389.77	\$328.30	\$328.30
44	\$294.27	\$294.27	\$429.13	\$429.13	\$401.26	\$401.26	\$337.97	\$337.97
45	\$304.17	\$304.17	\$443.57	\$443.57	\$414.76	\$414.76	\$349.34	\$349.34
46	\$315.97	\$315.97	\$460.77	\$460.77	\$430.84	\$430.84	\$362.89	\$362.89
47	\$329.24	\$329.24	\$480.12	\$480.12	\$448.94	\$448.94	\$378.13	\$378.13
48	\$344.40	\$344.40	\$502.24	\$502.24	\$469.62	\$469.62	\$395.55	\$395.55
49	\$359.36	\$359.36	\$524.05	\$524.05	\$490.01	\$490.01	\$412.73	\$412.73
50	\$376.21	\$376.21	\$548.62	\$548.62	\$512.99	\$512.99	\$432.08	\$432.08
51	\$392.85	\$392.85	\$572.89	\$572.89	\$535.68	\$535.68	\$451.20	\$451.20
52	\$411.18	\$411.18	\$599.61	\$599.61	\$560.67	\$560.67	\$472.24	\$472.24
53	\$429.72	\$429.72	\$626.65	\$626.65	\$585.94	\$585.94	\$493.53	\$493.53
54	\$449.73	\$449.73	\$655.83	\$655.83	\$613.23	\$613.23	\$516.52	\$516.52
55	\$469.74	\$469.74	\$685.01	\$685.01	\$640.52	\$640.52	\$539.50	\$539.50
56	\$491.44	\$491.44	\$716.65	\$716.65	\$670.10	\$670.10	\$564.42	\$564.42
57	\$513.34	\$513.34	\$748.60	\$748.60	\$699.97	\$699.97	\$589.58	\$589.58
58	\$536.72	\$536.72	\$782.69	\$782.69	\$731.85	\$731.85	\$616.43	\$616.43
59	\$548.31	\$548.31	\$799.59	\$799.59	\$747.65	\$747.65	\$629.74	\$629.74
60	\$571.69	\$571.69	\$833.69	\$833.69	\$779.53	\$779.53	\$656.59	\$656.59
61	\$591.91	\$591.91	\$863.17	\$863.17	\$807.11	\$807.11	\$679.82	\$679.82
62	\$605.18	\$605.18	\$882.53	\$882.53	\$825.20	\$825.20	\$695.06	\$695.06
63	\$621.82	\$621.82	\$906.79	\$906.79	\$847.89	\$847.89	\$714.17	\$714.17
64	\$631.94	\$631.94	\$921.54	\$921.54	\$861.68	\$861.68	\$725.78	\$725.78
65+	\$631.94	\$631.94	\$921.54	\$921.54	\$861.68	\$861.68	\$725.78	\$725.78

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Health Savings PPO	Flex PPO	Flex PPO
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

Plan ID (On Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Plan ID (Off Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Form #	HDHP-SM/WG-3		HDHP-SM/WG-3		FL/PPO-SM/WG-2		FL/PPO-SM/WG-2	
Rating Area =>	Area 1, 2, 5		Area 6		Area 2, 5		Area 6	
Network =>	B		B		H		H	
Metal =>	Bronze		Bronze		Gold		Gold	
Plan Name =>	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	
Deductible =>	\$5,500		\$5,500		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	0% after deductible		0% after deductible		\$10 PCP		\$10 PCP	
OOP Maximum =>	\$6,450		\$6,450		\$4,500		\$4,500	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$147.29	\$147.29	\$157.91	\$157.91	\$207.35	\$207.35	\$222.31	\$222.31
21	\$231.95	\$231.95	\$248.68	\$248.68	\$326.53	\$326.53	\$350.10	\$350.10
22	\$231.95	\$231.95	\$248.68	\$248.68	\$326.53	\$326.53	\$350.10	\$350.10
23	\$231.95	\$231.95	\$248.68	\$248.68	\$326.53	\$326.53	\$350.10	\$350.10
24	\$231.95	\$231.95	\$248.68	\$248.68	\$326.53	\$326.53	\$350.10	\$350.10
25	\$232.87	\$232.87	\$249.68	\$249.68	\$327.84	\$327.84	\$351.50	\$351.50
26	\$237.51	\$237.51	\$254.65	\$254.65	\$334.37	\$334.37	\$358.50	\$358.50
27	\$243.08	\$243.08	\$260.62	\$260.62	\$342.20	\$342.20	\$366.90	\$366.90
28	\$252.13	\$252.13	\$270.32	\$270.32	\$354.94	\$354.94	\$380.55	\$380.55
29	\$259.55	\$259.55	\$278.28	\$278.28	\$365.39	\$365.39	\$391.76	\$391.76
30	\$263.26	\$263.26	\$282.26	\$282.26	\$370.61	\$370.61	\$397.36	\$397.36
31	\$268.83	\$268.83	\$288.23	\$288.23	\$378.45	\$378.45	\$405.76	\$405.76
32	\$274.39	\$274.39	\$294.19	\$294.19	\$386.29	\$386.29	\$414.16	\$414.16
33	\$277.87	\$277.87	\$297.92	\$297.92	\$391.18	\$391.18	\$419.41	\$419.41
34	\$281.58	\$281.58	\$301.90	\$301.90	\$396.41	\$396.41	\$425.02	\$425.02
35	\$283.44	\$283.44	\$303.89	\$303.89	\$399.02	\$399.02	\$427.82	\$427.82
36	\$285.29	\$285.29	\$305.88	\$305.88	\$401.63	\$401.63	\$430.62	\$430.62
37	\$287.15	\$287.15	\$307.87	\$307.87	\$404.25	\$404.25	\$433.42	\$433.42
38	\$289.01	\$289.01	\$309.86	\$309.86	\$406.86	\$406.86	\$436.22	\$436.22
39	\$292.72	\$292.72	\$313.84	\$313.84	\$412.08	\$412.08	\$441.82	\$441.82
40	\$296.43	\$296.43	\$317.82	\$317.82	\$417.31	\$417.31	\$447.42	\$447.42
41	\$301.99	\$301.99	\$323.79	\$323.79	\$425.14	\$425.14	\$455.82	\$455.82
42	\$307.33	\$307.33	\$329.51	\$329.51	\$432.65	\$432.65	\$463.88	\$463.88
43	\$314.75	\$314.75	\$337.47	\$337.47	\$443.10	\$443.10	\$475.08	\$475.08
44	\$324.03	\$324.03	\$347.41	\$347.41	\$456.16	\$456.16	\$489.08	\$489.08
45	\$334.93	\$334.93	\$359.10	\$359.10	\$471.51	\$471.51	\$505.54	\$505.54
46	\$347.92	\$347.92	\$373.03	\$373.03	\$489.80	\$489.80	\$525.14	\$525.14
47	\$362.53	\$362.53	\$388.69	\$388.69	\$510.37	\$510.37	\$547.20	\$547.20
48	\$379.23	\$379.23	\$406.60	\$406.60	\$533.88	\$533.88	\$572.41	\$572.41
49	\$395.70	\$395.70	\$424.26	\$424.26	\$557.06	\$557.06	\$597.26	\$597.26
50	\$414.26	\$414.26	\$444.15	\$444.15	\$583.18	\$583.18	\$625.27	\$625.27
51	\$432.58	\$432.58	\$463.80	\$463.80	\$608.98	\$608.98	\$652.93	\$652.93
52	\$452.76	\$452.76	\$485.43	\$485.43	\$637.39	\$637.39	\$683.39	\$683.39
53	\$473.17	\$473.17	\$507.32	\$507.32	\$666.12	\$666.12	\$714.19	\$714.19
54	\$495.21	\$495.21	\$530.94	\$530.94	\$697.14	\$697.14	\$747.45	\$747.45
55	\$517.24	\$517.24	\$554.57	\$554.57	\$728.16	\$728.16	\$780.71	\$780.71
56	\$541.13	\$541.13	\$580.18	\$580.18	\$761.80	\$761.80	\$816.77	\$816.77
57	\$565.25	\$565.25	\$606.04	\$606.04	\$795.76	\$795.76	\$853.18	\$853.18
58	\$591.00	\$591.00	\$633.65	\$633.65	\$832.00	\$832.00	\$892.04	\$892.04
59	\$603.76	\$603.76	\$647.33	\$647.33	\$849.96	\$849.96	\$911.30	\$911.30
60	\$629.50	\$629.50	\$674.93	\$674.93	\$886.21	\$886.21	\$950.16	\$950.16
61	\$651.77	\$651.77	\$698.80	\$698.80	\$917.55	\$917.55	\$983.77	\$983.77
62	\$666.38	\$666.38	\$714.47	\$714.47	\$938.12	\$938.12	\$1,005.82	\$1,005.82
63	\$684.71	\$684.71	\$734.12	\$734.12	\$963.92	\$963.92	\$1,033.48	\$1,033.48
64	\$695.84	\$695.84	\$746.04	\$746.04	\$979.59	\$979.59	\$1,050.29	\$1,050.29
65+	\$695.84	\$695.84	\$746.04	\$746.04	\$979.59	\$979.59	\$1,050.29	\$1,050.29

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Flex PPO	Flex PPO	Flex PPO	Comprehensive Care EPO
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

Plan ID (On Exchange)	33709PA0460008	33709PA0460013	33709PA0460013	33709PA0480002				
Plan ID (Off Exchange)	33709PA0460008			N/A				
Form #	FL/PPO-SM/WG-2	PPO-SM/WG-3	PPO-SM/WG-3	EPO-SM/WG-3				
Rating Area =>	Area 1, 2, 4, 5	Area 1, 2, 5	Area 6	Area 1, 2, 5				
Network =>	G	B	B	B				
Metal =>	Gold	Gold	Gold	Gold				
Plan Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Comprehensive Care EPO \$1500 A Community Blue Plan				
Deductible =>	\$500	\$500	\$500	\$1,500				
Coinsurance =>	100%	100%	100%	70%				
Copays =>	\$10 PCP	\$10 PCP	\$10 PCP	70% after deductible				
OOP Maximum =>	\$4,500	\$4,000	\$4,000	\$2,200				
Dental (Yes/No) =>	Yes	Yes	Yes	Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$192.68	\$192.68	\$212.26	\$212.26	\$227.57	\$227.57	\$197.63	\$197.63
21	\$303.44	\$303.44	\$334.26	\$334.26	\$358.38	\$358.38	\$311.23	\$311.23
22	\$303.44	\$303.44	\$334.26	\$334.26	\$358.38	\$358.38	\$311.23	\$311.23
23	\$303.44	\$303.44	\$334.26	\$334.26	\$358.38	\$358.38	\$311.23	\$311.23
24	\$303.44	\$303.44	\$334.26	\$334.26	\$358.38	\$358.38	\$311.23	\$311.23
25	\$304.65	\$304.65	\$335.60	\$335.60	\$359.82	\$359.82	\$312.48	\$312.48
26	\$310.72	\$310.72	\$342.28	\$342.28	\$366.99	\$366.99	\$318.70	\$318.70
27	\$318.00	\$318.00	\$350.31	\$350.31	\$375.59	\$375.59	\$326.17	\$326.17
28	\$329.83	\$329.83	\$363.34	\$363.34	\$389.56	\$389.56	\$338.31	\$338.31
29	\$339.54	\$339.54	\$374.04	\$374.04	\$401.03	\$401.03	\$348.27	\$348.27
30	\$344.40	\$344.40	\$379.39	\$379.39	\$406.77	\$406.77	\$353.25	\$353.25
31	\$351.68	\$351.68	\$387.41	\$387.41	\$415.37	\$415.37	\$360.72	\$360.72
32	\$358.96	\$358.96	\$395.43	\$395.43	\$423.97	\$423.97	\$368.19	\$368.19
33	\$363.52	\$363.52	\$400.45	\$400.45	\$429.34	\$429.34	\$372.86	\$372.86
34	\$368.37	\$368.37	\$405.79	\$405.79	\$435.08	\$435.08	\$377.84	\$377.84
35	\$370.80	\$370.80	\$408.47	\$408.47	\$437.95	\$437.95	\$380.33	\$380.33
36	\$373.23	\$373.23	\$411.14	\$411.14	\$440.81	\$440.81	\$382.82	\$382.82
37	\$375.65	\$375.65	\$413.82	\$413.82	\$443.68	\$443.68	\$385.31	\$385.31
38	\$378.08	\$378.08	\$416.49	\$416.49	\$446.55	\$446.55	\$387.80	\$387.80
39	\$382.94	\$382.94	\$421.84	\$421.84	\$452.28	\$452.28	\$392.78	\$392.78
40	\$387.79	\$387.79	\$427.19	\$427.19	\$458.01	\$458.01	\$397.76	\$397.76
41	\$395.07	\$395.07	\$435.21	\$435.21	\$466.62	\$466.62	\$405.23	\$405.23
42	\$402.05	\$402.05	\$442.90	\$442.90	\$474.86	\$474.86	\$412.39	\$412.39
43	\$411.76	\$411.76	\$453.59	\$453.59	\$486.33	\$486.33	\$422.34	\$422.34
44	\$423.90	\$423.90	\$466.96	\$466.96	\$500.66	\$500.66	\$434.79	\$434.79
45	\$438.16	\$438.16	\$482.67	\$482.67	\$517.51	\$517.51	\$449.42	\$449.42
46	\$455.15	\$455.15	\$501.39	\$501.39	\$537.58	\$537.58	\$466.85	\$466.85
47	\$474.27	\$474.27	\$522.45	\$522.45	\$560.15	\$560.15	\$486.46	\$486.46
48	\$496.12	\$496.12	\$546.52	\$546.52	\$585.96	\$585.96	\$508.87	\$508.87
49	\$517.66	\$517.66	\$570.25	\$570.25	\$611.40	\$611.40	\$530.97	\$530.97
50	\$541.94	\$541.94	\$596.99	\$596.99	\$640.07	\$640.07	\$555.86	\$555.86
51	\$565.91	\$565.91	\$623.40	\$623.40	\$668.39	\$668.39	\$580.45	\$580.45
52	\$592.31	\$592.31	\$652.48	\$652.48	\$699.57	\$699.57	\$607.53	\$607.53
53	\$619.01	\$619.01	\$681.89	\$681.89	\$731.10	\$731.10	\$634.92	\$634.92
54	\$647.83	\$647.83	\$713.65	\$713.65	\$765.15	\$765.15	\$664.49	\$664.49
55	\$676.66	\$676.66	\$745.40	\$745.40	\$799.20	\$799.20	\$694.05	\$694.05
56	\$707.91	\$707.91	\$779.83	\$779.83	\$836.11	\$836.11	\$726.11	\$726.11
57	\$739.47	\$739.47	\$814.60	\$814.60	\$873.38	\$873.38	\$758.48	\$758.48
58	\$773.15	\$773.15	\$851.70	\$851.70	\$913.16	\$913.16	\$793.02	\$793.02
59	\$789.84	\$789.84	\$870.08	\$870.08	\$932.87	\$932.87	\$810.14	\$810.14
60	\$823.52	\$823.52	\$907.19	\$907.19	\$972.65	\$972.65	\$844.69	\$844.69
61	\$852.65	\$852.65	\$939.28	\$939.28	\$1,007.06	\$1,007.06	\$874.57	\$874.57
62	\$871.77	\$871.77	\$960.33	\$960.33	\$1,029.64	\$1,029.64	\$894.18	\$894.18
63	\$895.74	\$895.74	\$986.74	\$986.74	\$1,057.95	\$1,057.95	\$918.76	\$918.76
64	\$910.31	\$910.31	\$1,002.78	\$1,002.78	\$1,075.14	\$1,075.14	\$933.69	\$933.69
65+	\$910.31	\$910.31	\$1,002.78	\$1,002.78	\$1,075.14	\$1,075.14	\$933.69	\$933.69

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Comprehensive Care EPO	Comprehensive Care EPO	Comprehensive Care EPO	Premier Balance PPO
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

Plan ID (On Exchange)	33709PA0480002		33709PA0480004		33709PA0480004		33709PA0440014	
Plan ID (Off Exchange)	N/A		N/A		N/A		33709PA0440014	
Form #	EPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3		PPO-SM/WG-3	
Rating Area =>	Area 6		Area 1, 2, 5		Area 6		Area 1, 2, 5	
Network =>	B		B		B		B	
Metal =>	Gold		Silver		Silver		Gold	
Plan Name =>	Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan	
Deductible =>	\$1,500		\$2,000		\$2,000		\$250	
Coinsurance =>	70%		70%		70%		100%	
Copays =>	70% after deductible		70% after deductible		70% after deductible		\$20 PCP	
OOP Maximum =>	\$2,200		\$4,700		\$4,700		\$5,000	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$211.90	\$211.90	\$166.47	\$166.47	\$178.48	\$178.48	\$212.61	\$212.61
21	\$333.69	\$333.69	\$262.15	\$262.15	\$281.07	\$281.07	\$334.81	\$334.81
22	\$333.69	\$333.69	\$262.15	\$262.15	\$281.07	\$281.07	\$334.81	\$334.81
23	\$333.69	\$333.69	\$262.15	\$262.15	\$281.07	\$281.07	\$334.81	\$334.81
24	\$333.69	\$333.69	\$262.15	\$262.15	\$281.07	\$281.07	\$334.81	\$334.81
25	\$335.03	\$335.03	\$263.20	\$263.20	\$282.19	\$282.19	\$336.15	\$336.15
26	\$341.70	\$341.70	\$268.44	\$268.44	\$287.82	\$287.82	\$342.85	\$342.85
27	\$349.71	\$349.71	\$274.74	\$274.74	\$294.56	\$294.56	\$350.89	\$350.89
28	\$362.73	\$362.73	\$284.96	\$284.96	\$305.52	\$305.52	\$363.94	\$363.94
29	\$373.40	\$373.40	\$293.35	\$293.35	\$314.52	\$314.52	\$374.66	\$374.66
30	\$378.74	\$378.74	\$297.54	\$297.54	\$319.01	\$319.01	\$380.01	\$380.01
31	\$386.75	\$386.75	\$303.83	\$303.83	\$325.76	\$325.76	\$388.05	\$388.05
32	\$394.76	\$394.76	\$310.13	\$310.13	\$332.51	\$332.51	\$396.09	\$396.09
33	\$399.77	\$399.77	\$314.06	\$314.06	\$336.72	\$336.72	\$401.11	\$401.11
34	\$405.11	\$405.11	\$318.25	\$318.25	\$341.22	\$341.22	\$406.47	\$406.47
35	\$407.77	\$407.77	\$320.35	\$320.35	\$343.47	\$343.47	\$409.14	\$409.14
36	\$410.44	\$410.44	\$322.45	\$322.45	\$345.72	\$345.72	\$411.82	\$411.82
37	\$413.11	\$413.11	\$324.54	\$324.54	\$347.97	\$347.97	\$414.50	\$414.50
38	\$415.78	\$415.78	\$326.64	\$326.64	\$350.21	\$350.21	\$417.18	\$417.18
39	\$421.12	\$421.12	\$330.84	\$330.84	\$354.71	\$354.71	\$422.54	\$422.54
40	\$426.46	\$426.46	\$335.03	\$335.03	\$359.21	\$359.21	\$427.89	\$427.89
41	\$434.47	\$434.47	\$341.32	\$341.32	\$365.95	\$365.95	\$435.93	\$435.93
42	\$442.15	\$442.15	\$347.35	\$347.35	\$372.42	\$372.42	\$443.63	\$443.63
43	\$452.82	\$452.82	\$355.74	\$355.74	\$381.41	\$381.41	\$454.34	\$454.34
44	\$466.17	\$466.17	\$366.23	\$366.23	\$392.66	\$392.66	\$467.74	\$467.74
45	\$481.85	\$481.85	\$378.55	\$378.55	\$405.87	\$405.87	\$483.47	\$483.47
46	\$500.54	\$500.54	\$393.23	\$393.23	\$421.61	\$421.61	\$502.22	\$502.22
47	\$521.56	\$521.56	\$409.74	\$409.74	\$439.31	\$439.31	\$523.32	\$523.32
48	\$545.59	\$545.59	\$428.62	\$428.62	\$459.55	\$459.55	\$547.42	\$547.42
49	\$569.28	\$569.28	\$447.23	\$447.23	\$479.51	\$479.51	\$571.19	\$571.19
50	\$595.98	\$595.98	\$468.20	\$468.20	\$501.99	\$501.99	\$597.98	\$597.98
51	\$622.34	\$622.34	\$488.91	\$488.91	\$524.20	\$524.20	\$624.43	\$624.43
52	\$651.37	\$651.37	\$511.72	\$511.72	\$548.65	\$548.65	\$653.56	\$653.56
53	\$680.74	\$680.74	\$534.79	\$534.79	\$573.38	\$573.38	\$683.02	\$683.02
54	\$712.44	\$712.44	\$559.69	\$559.69	\$600.09	\$600.09	\$714.83	\$714.83
55	\$744.14	\$744.14	\$584.60	\$584.60	\$626.79	\$626.79	\$746.64	\$746.64
56	\$778.51	\$778.51	\$611.60	\$611.60	\$655.74	\$655.74	\$781.12	\$781.12
57	\$813.21	\$813.21	\$638.86	\$638.86	\$684.97	\$684.97	\$815.94	\$815.94
58	\$850.25	\$850.25	\$667.96	\$667.96	\$716.17	\$716.17	\$853.11	\$853.11
59	\$868.61	\$868.61	\$682.38	\$682.38	\$731.63	\$731.63	\$871.52	\$871.52
60	\$905.65	\$905.65	\$711.48	\$711.48	\$762.83	\$762.83	\$908.69	\$908.69
61	\$937.68	\$937.68	\$736.65	\$736.65	\$789.81	\$789.81	\$940.83	\$940.83
62	\$958.70	\$958.70	\$753.16	\$753.16	\$807.52	\$807.52	\$961.92	\$961.92
63	\$985.07	\$985.07	\$773.87	\$773.87	\$829.72	\$829.72	\$988.37	\$988.37
64	\$1,001.07	\$1,001.07	\$786.45	\$786.45	\$843.21	\$843.21	\$1,004.43	\$1,004.43
65+	\$1,001.07	\$1,001.07	\$786.45	\$786.45	\$843.21	\$843.21	\$1,004.43	\$1,004.43

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

| Premier Balance PPO |
|------------------------|------------------------|------------------------|------------------------|------------------------|
| 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 | 7/1/16, 8/1/16, 9/1/16 |

Plan ID (On Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Plan ID (Off Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3					
Rating Area =>	Area 6	Area 1, 2, 5	Area 6	Area 1, 2, 5	Area 6					
Network =>	B	B	B	B	B					
Metal =>	Gold	Gold	Gold	Silver	Silver					
Plan Name =>	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan					
Deductible =>	\$250	\$750	\$750	\$1,500	\$1,500					
Coinurance =>	100%	100%	100%	100%	100%					
Copays =>	\$20 PCP	\$30 PCP	\$30 PCP	\$45 PCP	\$45 PCP					
OOP Maximum =>	\$5,000	\$3,700	\$3,700	\$6,850	\$6,850					
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$227.95	\$227.95	\$206.00	\$206.00	\$220.87	\$220.87	\$174.70	\$174.70	\$187.30	\$187.30
21	\$358.98	\$358.98	\$324.42	\$324.42	\$347.83	\$347.83	\$275.11	\$275.11	\$294.96	\$294.96
22	\$358.98	\$358.98	\$324.42	\$324.42	\$347.83	\$347.83	\$275.11	\$275.11	\$294.96	\$294.96
23	\$358.98	\$358.98	\$324.42	\$324.42	\$347.83	\$347.83	\$275.11	\$275.11	\$294.96	\$294.96
24	\$358.98	\$358.98	\$324.42	\$324.42	\$347.83	\$347.83	\$275.11	\$275.11	\$294.96	\$294.96
25	\$360.41	\$360.41	\$325.71	\$325.71	\$349.22	\$349.22	\$276.21	\$276.21	\$296.14	\$296.14
26	\$367.59	\$367.59	\$332.20	\$332.20	\$356.18	\$356.18	\$281.71	\$281.71	\$302.04	\$302.04
27	\$376.21	\$376.21	\$339.99	\$339.99	\$364.52	\$364.52	\$288.32	\$288.32	\$309.12	\$309.12
28	\$390.21	\$390.21	\$352.64	\$352.64	\$378.09	\$378.09	\$299.05	\$299.05	\$320.63	\$320.63
29	\$401.70	\$401.70	\$363.02	\$363.02	\$389.22	\$389.22	\$307.85	\$307.85	\$330.07	\$330.07
30	\$407.44	\$407.44	\$368.21	\$368.21	\$394.78	\$394.78	\$312.25	\$312.25	\$334.79	\$334.79
31	\$416.05	\$416.05	\$376.00	\$376.00	\$403.13	\$403.13	\$318.85	\$318.85	\$341.86	\$341.86
32	\$424.67	\$424.67	\$383.78	\$383.78	\$411.48	\$411.48	\$325.46	\$325.46	\$348.94	\$348.94
33	\$430.05	\$430.05	\$388.65	\$388.65	\$416.70	\$416.70	\$329.58	\$329.58	\$353.37	\$353.37
34	\$435.80	\$435.80	\$393.84	\$393.84	\$422.26	\$422.26	\$333.99	\$333.99	\$358.09	\$358.09
35	\$438.67	\$438.67	\$396.44	\$396.44	\$425.05	\$425.05	\$336.19	\$336.19	\$360.45	\$360.45
36	\$441.54	\$441.54	\$399.03	\$399.03	\$427.83	\$427.83	\$338.39	\$338.39	\$362.81	\$362.81
37	\$444.41	\$444.41	\$401.63	\$401.63	\$430.61	\$430.61	\$340.59	\$340.59	\$365.17	\$365.17
38	\$447.29	\$447.29	\$404.22	\$404.22	\$433.39	\$433.39	\$342.79	\$342.79	\$367.53	\$367.53
39	\$453.03	\$453.03	\$409.41	\$409.41	\$438.96	\$438.96	\$347.19	\$347.19	\$372.25	\$372.25
40	\$458.77	\$458.77	\$414.60	\$414.60	\$444.52	\$444.52	\$351.59	\$351.59	\$376.97	\$376.97
41	\$467.39	\$467.39	\$422.39	\$422.39	\$452.87	\$452.87	\$358.20	\$358.20	\$384.04	\$384.04
42	\$475.64	\$475.64	\$429.85	\$429.85	\$460.87	\$460.87	\$364.52	\$364.52	\$390.83	\$390.83
43	\$487.13	\$487.13	\$440.23	\$440.23	\$472.00	\$472.00	\$373.33	\$373.33	\$400.27	\$400.27
44	\$501.49	\$501.49	\$453.21	\$453.21	\$485.92	\$485.92	\$384.33	\$384.33	\$412.07	\$412.07
45	\$518.36	\$518.36	\$468.46	\$468.46	\$502.26	\$502.26	\$397.26	\$397.26	\$425.93	\$425.93
46	\$538.47	\$538.47	\$486.62	\$486.62	\$521.74	\$521.74	\$412.67	\$412.67	\$442.45	\$442.45
47	\$561.08	\$561.08	\$507.06	\$507.06	\$543.66	\$543.66	\$430.00	\$430.00	\$461.03	\$461.03
48	\$586.93	\$586.93	\$530.42	\$530.42	\$568.70	\$568.70	\$449.81	\$449.81	\$482.27	\$482.27
49	\$612.41	\$612.41	\$553.45	\$553.45	\$593.39	\$593.39	\$469.34	\$469.34	\$503.21	\$503.21
50	\$641.13	\$641.13	\$579.41	\$579.41	\$621.22	\$621.22	\$491.35	\$491.35	\$526.81	\$526.81
51	\$669.49	\$669.49	\$605.04	\$605.04	\$648.70	\$648.70	\$513.08	\$513.08	\$550.11	\$550.11
52	\$700.72	\$700.72	\$633.26	\$633.26	\$678.96	\$678.96	\$537.02	\$537.02	\$575.77	\$575.77
53	\$732.31	\$732.31	\$661.81	\$661.81	\$709.57	\$709.57	\$561.23	\$561.23	\$601.73	\$601.73
54	\$766.42	\$766.42	\$692.63	\$692.63	\$742.61	\$742.61	\$587.36	\$587.36	\$629.75	\$629.75
55	\$800.52	\$800.52	\$723.45	\$723.45	\$775.66	\$775.66	\$613.50	\$613.50	\$657.77	\$657.77
56	\$837.49	\$837.49	\$756.86	\$756.86	\$811.48	\$811.48	\$641.83	\$641.83	\$688.15	\$688.15
57	\$874.83	\$874.83	\$790.60	\$790.60	\$847.66	\$847.66	\$670.45	\$670.45	\$718.83	\$718.83
58	\$914.67	\$914.67	\$826.61	\$826.61	\$886.27	\$886.27	\$700.98	\$700.98	\$751.57	\$751.57
59	\$934.42	\$934.42	\$844.46	\$844.46	\$905.40	\$905.40	\$716.11	\$716.11	\$767.79	\$767.79
60	\$974.26	\$974.26	\$880.47	\$880.47	\$944.01	\$944.01	\$746.65	\$746.65	\$800.53	\$800.53
61	\$1,008.72	\$1,008.72	\$911.61	\$911.61	\$977.40	\$977.40	\$773.06	\$773.06	\$828.85	\$828.85
62	\$1,031.34	\$1,031.34	\$932.05	\$932.05	\$999.31	\$999.31	\$790.40	\$790.40	\$847.43	\$847.43
63	\$1,059.70	\$1,059.70	\$957.68	\$957.68	\$1,026.79	\$1,026.79	\$812.13	\$812.13	\$870.74	\$870.74
64	\$1,076.93	\$1,076.93	\$973.25	\$973.25	\$1,043.48	\$1,043.48	\$825.33	\$825.33	\$884.88	\$884.88
65+	\$1,076.93	\$1,076.93	\$973.25	\$973.25	\$1,043.48	\$1,043.48	\$825.33	\$825.33	\$884.88	\$884.88

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Connect Blue EPO	Connect Blue EPO	Connect Blue EPO	Connect Blue EPO
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

HIOS Plan ID (On Exchange)	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005				
HIOS Plan ID (Off Exchange)	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005				
Form #	CONB/EPO-SM/WG	CONB/EPO-SM/WG	CONB/EPO-SM/WG	CONB/EPO-SM/WG				
Region =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4				
Service Zone =>	J	J	J	J				
Metal =>	Gold	Gold	Gold	Gold				
Plan Name =>	Connect Blue EPO \$100 a Community Blue Plan	Connect Blue EPO \$250 a Community Blue Plan	Connect Blue EPO \$500 a Community Blue Plan	Connect Blue EPO \$750 a Community Blue Plan				
Deductible =>	\$100	\$250	\$500	\$750				
Coinsurance =>	100%	100%	100%	100%				
Copays =>	\$20 PCP	\$0 PCP	\$0 PCP	\$0 PCP				
OOP Maximum =>	\$6,600	\$6,600	\$6,600	\$6,100				
Dentail (Yes/No) =>	Yes	Yes	Yes	Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$177.65	\$177.65	\$180.32	\$180.32	\$175.42	\$175.42	\$173.41	\$173.41
21	\$279.76	\$279.76	\$283.97	\$283.97	\$276.25	\$276.25	\$273.09	\$273.09
22	\$279.76	\$279.76	\$283.97	\$283.97	\$276.25	\$276.25	\$273.09	\$273.09
23	\$279.76	\$279.76	\$283.97	\$283.97	\$276.25	\$276.25	\$273.09	\$273.09
24	\$279.76	\$279.76	\$283.97	\$283.97	\$276.25	\$276.25	\$273.09	\$273.09
25	\$280.88	\$280.88	\$285.10	\$285.10	\$277.35	\$277.35	\$274.19	\$274.19
26	\$286.47	\$286.47	\$290.78	\$290.78	\$282.88	\$282.88	\$279.65	\$279.65
27	\$293.19	\$293.19	\$297.60	\$297.60	\$289.51	\$289.51	\$286.20	\$286.20
28	\$304.10	\$304.10	\$308.67	\$308.67	\$300.28	\$300.28	\$296.85	\$296.85
29	\$313.05	\$313.05	\$317.76	\$317.76	\$309.12	\$309.12	\$305.59	\$305.59
30	\$317.52	\$317.52	\$322.30	\$322.30	\$313.54	\$313.54	\$309.96	\$309.96
31	\$324.24	\$324.24	\$329.12	\$329.12	\$320.17	\$320.17	\$316.52	\$316.52
32	\$330.95	\$330.95	\$335.93	\$335.93	\$326.80	\$326.80	\$323.07	\$323.07
33	\$335.15	\$335.15	\$340.19	\$340.19	\$330.94	\$330.94	\$327.17	\$327.17
34	\$339.63	\$339.63	\$344.74	\$344.74	\$335.36	\$335.36	\$331.54	\$331.54
35	\$341.86	\$341.86	\$347.01	\$347.01	\$337.57	\$337.57	\$333.72	\$333.72
36	\$344.10	\$344.10	\$349.28	\$349.28	\$339.78	\$339.78	\$335.91	\$335.91
37	\$346.34	\$346.34	\$351.55	\$351.55	\$341.99	\$341.99	\$338.09	\$338.09
38	\$348.58	\$348.58	\$353.82	\$353.82	\$344.20	\$344.20	\$340.27	\$340.27
39	\$353.05	\$353.05	\$358.37	\$358.37	\$348.62	\$348.62	\$344.64	\$344.64
40	\$357.53	\$357.53	\$362.91	\$362.91	\$353.04	\$353.04	\$349.01	\$349.01
41	\$364.24	\$364.24	\$369.73	\$369.73	\$359.67	\$359.67	\$355.57	\$355.57
42	\$370.68	\$370.68	\$376.26	\$376.26	\$366.03	\$366.03	\$361.85	\$361.85
43	\$379.63	\$379.63	\$385.34	\$385.34	\$374.87	\$374.87	\$370.59	\$370.59
44	\$390.82	\$390.82	\$396.70	\$396.70	\$385.92	\$385.92	\$381.51	\$381.51
45	\$403.97	\$403.97	\$410.05	\$410.05	\$398.90	\$398.90	\$394.35	\$394.35
46	\$419.64	\$419.64	\$425.95	\$425.95	\$414.37	\$414.37	\$409.64	\$409.64
47	\$437.26	\$437.26	\$443.84	\$443.84	\$431.77	\$431.77	\$426.85	\$426.85
48	\$457.40	\$457.40	\$464.29	\$464.29	\$451.66	\$451.66	\$446.51	\$446.51
49	\$477.27	\$477.27	\$484.45	\$484.45	\$471.28	\$471.28	\$465.90	\$465.90
50	\$499.65	\$499.65	\$507.17	\$507.17	\$493.38	\$493.38	\$487.75	\$487.75
51	\$521.75	\$521.75	\$529.60	\$529.60	\$515.20	\$515.20	\$509.32	\$509.32
52	\$546.09	\$546.09	\$554.30	\$554.30	\$539.23	\$539.23	\$533.08	\$533.08
53	\$570.71	\$570.71	\$579.29	\$579.29	\$563.54	\$563.54	\$557.11	\$557.11
54	\$597.28	\$597.28	\$606.27	\$606.27	\$589.79	\$589.79	\$583.06	\$583.06
55	\$623.86	\$623.86	\$633.25	\$633.25	\$616.03	\$616.03	\$609.00	\$609.00
56	\$652.67	\$652.67	\$662.50	\$662.50	\$644.48	\$644.48	\$637.13	\$637.13
57	\$681.77	\$681.77	\$692.03	\$692.03	\$673.21	\$673.21	\$665.53	\$665.53
58	\$712.82	\$712.82	\$723.55	\$723.55	\$703.88	\$703.88	\$695.84	\$695.84
59	\$728.21	\$728.21	\$739.17	\$739.17	\$719.07	\$719.07	\$710.86	\$710.86
60	\$759.26	\$759.26	\$770.69	\$770.69	\$749.73	\$749.73	\$741.18	\$741.18
61	\$786.12	\$786.12	\$797.95	\$797.95	\$776.25	\$776.25	\$767.39	\$767.39
62	\$803.74	\$803.74	\$815.84	\$815.84	\$793.66	\$793.66	\$784.60	\$784.60
63	\$825.84	\$825.84	\$838.27	\$838.27	\$815.48	\$815.48	\$806.17	\$806.17
64	\$839.27	\$839.27	\$851.90	\$851.90	\$828.74	\$828.74	\$819.27	\$819.27
65+	\$839.27	\$839.27	\$851.90	\$851.90	\$828.74	\$828.74	\$819.27	\$819.27

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Connect Blue EPO	Connect Blue EPO
7/1/16, 8/1/16, 9/1/16	7/1/16, 8/1/16, 9/1/16

HIOS Plan ID (On Exchange)	33709PA0630006	33709PA0630007		
HIOS Plan ID (Off Exchange)	33709PA0630006	33709PA0630007		
Form #	CONB/EPO-SM/WG	CONB/EPO-SM/WG		
Region =>	Area 1, 4	Area 1, 4		
Service Zone =>	J	J		
Metal =>	Gold	Silver		
Plan Name =>	Connect Blue EPO \$900 a Community Blue Plan	Connect Blue EPO \$2500 a Community Blue Plan		
Deductible =>	\$900	\$2,500		
Coinsurance =>	100%	100%		
Copays =>	\$10 PCP	\$15 PCP		
OOP Maximum =>	\$5,100	\$6,600		
Dentail (Yes/No) =>	Yes	Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$172.53	\$172.53	\$150.11	\$150.11
21	\$271.70	\$271.70	\$236.39	\$236.39
22	\$271.70	\$271.70	\$236.39	\$236.39
23	\$271.70	\$271.70	\$236.39	\$236.39
24	\$271.70	\$271.70	\$236.39	\$236.39
25	\$272.78	\$272.78	\$237.33	\$237.33
26	\$278.22	\$278.22	\$242.06	\$242.06
27	\$284.74	\$284.74	\$247.74	\$247.74
28	\$295.33	\$295.33	\$256.95	\$256.95
29	\$304.03	\$304.03	\$264.52	\$264.52
30	\$308.38	\$308.38	\$268.30	\$268.30
31	\$314.90	\$314.90	\$273.97	\$273.97
32	\$321.42	\$321.42	\$279.65	\$279.65
33	\$325.49	\$325.49	\$283.19	\$283.19
34	\$329.84	\$329.84	\$286.98	\$286.98
35	\$332.01	\$332.01	\$288.87	\$288.87
36	\$334.19	\$334.19	\$290.76	\$290.76
37	\$336.36	\$336.36	\$292.65	\$292.65
38	\$338.53	\$338.53	\$294.54	\$294.54
39	\$342.88	\$342.88	\$298.32	\$298.32
40	\$347.23	\$347.23	\$302.11	\$302.11
41	\$353.75	\$353.75	\$307.78	\$307.78
42	\$360.00	\$360.00	\$313.22	\$313.22
43	\$368.69	\$368.69	\$320.78	\$320.78
44	\$379.56	\$379.56	\$330.24	\$330.24
45	\$392.33	\$392.33	\$341.35	\$341.35
46	\$407.55	\$407.55	\$354.58	\$354.58
47	\$424.66	\$424.66	\$369.48	\$369.48
48	\$444.22	\$444.22	\$386.50	\$386.50
49	\$463.52	\$463.52	\$403.28	\$403.28
50	\$485.25	\$485.25	\$422.19	\$422.19
51	\$506.71	\$506.71	\$440.87	\$440.87
52	\$530.35	\$530.35	\$461.43	\$461.43
53	\$554.26	\$554.26	\$482.23	\$482.23
54	\$580.07	\$580.07	\$504.69	\$504.69
55	\$605.88	\$605.88	\$527.15	\$527.15
56	\$633.87	\$633.87	\$551.50	\$551.50
57	\$662.13	\$662.13	\$576.08	\$576.08
58	\$692.28	\$692.28	\$602.32	\$602.32
59	\$707.23	\$707.23	\$615.32	\$615.32
60	\$737.39	\$737.39	\$641.56	\$641.56
61	\$763.47	\$763.47	\$664.25	\$664.25
62	\$780.59	\$780.59	\$679.15	\$679.15
63	\$802.05	\$802.05	\$697.82	\$697.82
64	\$815.09	\$815.09	\$709.17	\$709.17
65+	\$815.09	\$815.09	\$709.17	\$709.17

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

| Premier Balance PPO |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 |

Plan ID (On Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Plan ID (Off Exchange)	33709PA0560007	33709PA0560009	33709PA0560011	33709PA0560013	33709PA0560015	33709PA0560017						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Platinum	Platinum	Gold	Gold	Gold	Gold						
Plan Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	Premier Balance PPO \$500 A a Community Blue Flex Plan	Premier Balance PPO \$750 A a Community Blue Flex Plan						
Deductible =>	\$0	\$250	\$0	\$250	\$500	\$750						
Coinsurance =>	100%	100%	100%	100%	100%	100%						
Copays =>	\$10 PCP	\$10 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP						
OOP Maximum =>	\$1,600	\$1,300	\$6,850	\$5,000	\$3,400	\$3,400						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$234.12	\$234.12	\$230.55	\$230.55	\$198.30	\$198.30	\$202.85	\$202.85	\$199.97	\$199.97	\$197.10	\$197.10
21	\$368.70	\$368.70	\$363.07	\$363.07	\$312.28	\$312.28	\$319.45	\$319.45	\$314.92	\$314.92	\$310.39	\$310.39
22	\$368.70	\$368.70	\$363.07	\$363.07	\$312.28	\$312.28	\$319.45	\$319.45	\$314.92	\$314.92	\$310.39	\$310.39
23	\$368.70	\$368.70	\$363.07	\$363.07	\$312.28	\$312.28	\$319.45	\$319.45	\$314.92	\$314.92	\$310.39	\$310.39
24	\$368.70	\$368.70	\$363.07	\$363.07	\$312.28	\$312.28	\$319.45	\$319.45	\$314.92	\$314.92	\$310.39	\$310.39
25	\$370.17	\$370.17	\$364.52	\$364.52	\$313.53	\$313.53	\$320.73	\$320.73	\$316.18	\$316.18	\$311.63	\$311.63
26	\$377.55	\$377.55	\$371.78	\$371.78	\$319.78	\$319.78	\$327.12	\$327.12	\$322.48	\$322.48	\$317.84	\$317.84
27	\$386.39	\$386.39	\$380.50	\$380.50	\$327.27	\$327.27	\$334.78	\$334.78	\$330.04	\$330.04	\$325.29	\$325.29
28	\$400.77	\$400.77	\$394.66	\$394.66	\$339.45	\$339.45	\$347.24	\$347.24	\$342.32	\$342.32	\$337.39	\$337.39
29	\$412.57	\$412.57	\$406.28	\$406.28	\$349.44	\$349.44	\$357.46	\$357.46	\$352.40	\$352.40	\$347.33	\$347.33
30	\$418.47	\$418.47	\$412.09	\$412.09	\$354.44	\$354.44	\$362.58	\$362.58	\$357.43	\$357.43	\$352.29	\$352.29
31	\$427.32	\$427.32	\$420.80	\$420.80	\$361.93	\$361.93	\$370.24	\$370.24	\$364.99	\$364.99	\$359.74	\$359.74
32	\$436.17	\$436.17	\$429.51	\$429.51	\$369.43	\$369.43	\$377.91	\$377.91	\$372.55	\$372.55	\$367.19	\$367.19
33	\$441.70	\$441.70	\$434.96	\$434.96	\$374.11	\$374.11	\$382.70	\$382.70	\$377.27	\$377.27	\$371.85	\$371.85
34	\$447.60	\$447.60	\$440.77	\$440.77	\$379.11	\$379.11	\$387.81	\$387.81	\$382.31	\$382.31	\$376.81	\$376.81
35	\$450.55	\$450.55	\$443.67	\$443.67	\$381.61	\$381.61	\$390.37	\$390.37	\$384.83	\$384.83	\$379.30	\$379.30
36	\$453.50	\$453.50	\$446.58	\$446.58	\$384.11	\$384.11	\$392.92	\$392.92	\$387.35	\$387.35	\$381.78	\$381.78
37	\$456.45	\$456.45	\$449.48	\$449.48	\$386.60	\$386.60	\$395.48	\$395.48	\$389.87	\$389.87	\$384.26	\$384.26
38	\$459.40	\$459.40	\$452.39	\$452.39	\$389.10	\$389.10	\$398.03	\$398.03	\$392.39	\$392.39	\$386.75	\$386.75
39	\$465.30	\$465.30	\$458.20	\$458.20	\$394.10	\$394.10	\$403.15	\$403.15	\$397.43	\$397.43	\$391.71	\$391.71
40	\$471.19	\$471.19	\$464.00	\$464.00	\$399.10	\$399.10	\$408.26	\$408.26	\$402.47	\$402.47	\$396.68	\$396.68
41	\$480.04	\$480.04	\$472.72	\$472.72	\$406.59	\$406.59	\$415.92	\$415.92	\$410.03	\$410.03	\$404.13	\$404.13
42	\$488.52	\$488.52	\$481.07	\$481.07	\$413.77	\$413.77	\$423.27	\$423.27	\$417.27	\$417.27	\$411.27	\$411.27
43	\$500.32	\$500.32	\$492.69	\$492.69	\$423.77	\$423.77	\$433.49	\$433.49	\$427.35	\$427.35	\$421.20	\$421.20
44	\$515.07	\$515.07	\$507.21	\$507.21	\$436.26	\$436.26	\$446.27	\$446.27	\$439.94	\$439.94	\$433.62	\$433.62
45	\$532.40	\$532.40	\$524.27	\$524.27	\$450.93	\$450.93	\$461.29	\$461.29	\$454.74	\$454.74	\$448.20	\$448.20
46	\$553.05	\$553.05	\$544.61	\$544.61	\$468.42	\$468.42	\$479.18	\$479.18	\$472.38	\$472.38	\$465.59	\$465.59
47	\$576.27	\$576.27	\$567.48	\$567.48	\$488.10	\$488.10	\$499.30	\$499.30	\$492.22	\$492.22	\$485.14	\$485.14
48	\$602.82	\$602.82	\$593.62	\$593.62	\$510.58	\$510.58	\$522.30	\$522.30	\$514.89	\$514.89	\$507.49	\$507.49
49	\$629.00	\$629.00	\$619.40	\$619.40	\$532.75	\$532.75	\$544.98	\$544.98	\$537.25	\$537.25	\$529.53	\$529.53
50	\$658.49	\$658.49	\$648.44	\$648.44	\$557.74	\$557.74	\$570.54	\$570.54	\$562.45	\$562.45	\$554.36	\$554.36
51	\$687.62	\$687.62	\$677.13	\$677.13	\$582.41	\$582.41	\$595.77	\$595.77	\$587.33	\$587.33	\$578.88	\$578.88
52	\$719.70	\$719.70	\$708.71	\$708.71	\$609.57	\$609.57	\$623.57	\$623.57	\$614.72	\$614.72	\$605.88	\$605.88
53	\$752.14	\$752.14	\$740.66	\$740.66	\$637.05	\$637.05	\$651.68	\$651.68	\$642.44	\$642.44	\$633.20	\$633.20
54	\$787.17	\$787.17	\$775.16	\$775.16	\$666.72	\$666.72	\$682.03	\$682.03	\$672.35	\$672.35	\$662.68	\$662.68
55	\$822.19	\$822.19	\$809.65	\$809.65	\$696.39	\$696.39	\$712.37	\$712.37	\$702.27	\$702.27	\$692.17	\$692.17
56	\$860.17	\$860.17	\$847.04	\$847.04	\$728.55	\$728.55	\$745.28	\$745.28	\$734.71	\$734.71	\$724.14	\$724.14
57	\$898.51	\$898.51	\$884.80	\$884.80	\$761.03	\$761.03	\$778.50	\$778.50	\$767.46	\$767.46	\$756.42	\$756.42
58	\$939.44	\$939.44	\$925.10	\$925.10	\$795.69	\$795.69	\$813.96	\$813.96	\$802.42	\$802.42	\$790.87	\$790.87
59	\$959.72	\$959.72	\$945.07	\$945.07	\$812.87	\$812.87	\$831.53	\$831.53	\$819.74	\$819.74	\$807.95	\$807.95
60	\$1,000.64	\$1,000.64	\$985.37	\$985.37	\$847.53	\$847.53	\$866.99	\$866.99	\$854.69	\$854.69	\$842.40	\$842.40
61	\$1,036.04	\$1,036.04	\$1,020.23	\$1,020.23	\$877.51	\$877.51	\$897.65	\$897.65	\$884.93	\$884.93	\$872.20	\$872.20
62	\$1,059.27	\$1,059.27	\$1,043.10	\$1,043.10	\$897.19	\$897.19	\$917.78	\$917.78	\$904.77	\$904.77	\$891.75	\$891.75
63	\$1,088.39	\$1,088.39	\$1,071.79	\$1,071.79	\$921.86	\$921.86	\$943.02	\$943.02	\$929.64	\$929.64	\$916.27	\$916.27
64	\$1,106.09	\$1,106.09	\$1,089.21	\$1,089.21	\$936.84	\$936.84	\$958.35	\$958.35	\$944.76	\$944.76	\$931.17	\$931.17
65+	\$1,106.09	\$1,106.09	\$1,089.21	\$1,089.21	\$936.84	\$936.84	\$958.35	\$958.35	\$944.76	\$944.76	\$931.17	\$931.17

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Premier Balance PPO	Balance PPO				
10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16

Plan ID (On Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Plan ID (Off Exchange)	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0570007						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4										
Network =>	A	A	A	A	A	A						
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver						
Plan Name =>	Premier Balance PPO \$1000 A a Community Blue Flex Plan	Premier Balance PPO \$1250 A a Community Blue Flex Plan	Premier Balance PPO \$1500 A a Community Blue Flex Plan	Premier Balance PPO \$2000 A a Community Blue Flex Plan	Premier Balance PPO \$1400 A a Community Blue Flex Plan	Balance PPO \$1000 A a Community Blue Flex Plan						
Deductible =>	\$1,000	\$1,250	\$1,500	\$2,000	\$1,400	\$1,000						
Coinsurance =>	100%	100%	100%	100%	100%	90%						
Copays =>	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$40 PCP	\$40 PCP						
OOP Maximum =>	\$3,500	\$3,500	\$3,300	\$3,200	\$6,850	\$6,850						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$194.22	\$194.22	\$191.82	\$191.82	\$190.38	\$190.38	\$188.47	\$188.47	\$169.23	\$169.23	\$166.47	\$166.47
21	\$305.86	\$305.86	\$302.08	\$302.08	\$299.82	\$299.82	\$296.80	\$296.80	\$266.50	\$266.50	\$262.16	\$262.16
22	\$305.86	\$305.86	\$302.08	\$302.08	\$299.82	\$299.82	\$296.80	\$296.80	\$266.50	\$266.50	\$262.16	\$262.16
23	\$305.86	\$305.86	\$302.08	\$302.08	\$299.82	\$299.82	\$296.80	\$296.80	\$266.50	\$266.50	\$262.16	\$262.16
24	\$305.86	\$305.86	\$302.08	\$302.08	\$299.82	\$299.82	\$296.80	\$296.80	\$266.50	\$266.50	\$262.16	\$262.16
25	\$307.08	\$307.08	\$303.29	\$303.29	\$301.02	\$301.02	\$297.99	\$297.99	\$267.56	\$267.56	\$263.21	\$263.21
26	\$313.20	\$313.20	\$309.33	\$309.33	\$307.01	\$307.01	\$303.92	\$303.92	\$272.89	\$272.89	\$268.45	\$268.45
27	\$320.54	\$320.54	\$316.58	\$316.58	\$314.21	\$314.21	\$311.05	\$311.05	\$279.29	\$279.29	\$274.75	\$274.75
28	\$332.47	\$332.47	\$328.36	\$328.36	\$325.90	\$325.90	\$322.62	\$322.62	\$289.68	\$289.68	\$284.97	\$284.97
29	\$342.26	\$342.26	\$338.02	\$338.02	\$335.50	\$335.50	\$332.12	\$332.12	\$298.21	\$298.21	\$293.36	\$293.36
30	\$347.15	\$347.15	\$342.86	\$342.86	\$340.29	\$340.29	\$336.87	\$336.87	\$302.48	\$302.48	\$297.55	\$297.55
31	\$354.49	\$354.49	\$350.11	\$350.11	\$347.49	\$347.49	\$343.99	\$343.99	\$308.87	\$308.87	\$303.85	\$303.85
32	\$361.83	\$361.83	\$357.36	\$357.36	\$354.68	\$354.68	\$351.12	\$351.12	\$315.27	\$315.27	\$310.14	\$310.14
33	\$366.42	\$366.42	\$361.89	\$361.89	\$359.18	\$359.18	\$355.57	\$355.57	\$319.26	\$319.26	\$314.07	\$314.07
34	\$371.31	\$371.31	\$366.72	\$366.72	\$363.98	\$363.98	\$360.32	\$360.32	\$323.53	\$323.53	\$318.26	\$318.26
35	\$373.76	\$373.76	\$369.14	\$369.14	\$366.38	\$366.38	\$362.69	\$362.69	\$325.66	\$325.66	\$320.36	\$320.36
36	\$376.21	\$376.21	\$371.56	\$371.56	\$368.78	\$368.78	\$365.06	\$365.06	\$327.79	\$327.79	\$322.46	\$322.46
37	\$378.66	\$378.66	\$373.97	\$373.97	\$371.17	\$371.17	\$367.44	\$367.44	\$329.92	\$329.92	\$324.56	\$324.56
38	\$381.10	\$381.10	\$376.39	\$376.39	\$373.57	\$373.57	\$369.81	\$369.81	\$332.06	\$332.06	\$326.65	\$326.65
39	\$386.00	\$386.00	\$381.22	\$381.22	\$378.37	\$378.37	\$374.56	\$374.56	\$336.32	\$336.32	\$330.85	\$330.85
40	\$390.89	\$390.89	\$386.05	\$386.05	\$383.17	\$383.17	\$379.31	\$379.31	\$340.58	\$340.58	\$335.04	\$335.04
41	\$398.23	\$398.23	\$393.30	\$393.30	\$390.36	\$390.36	\$386.43	\$386.43	\$346.98	\$346.98	\$341.33	\$341.33
42	\$405.27	\$405.27	\$400.25	\$400.25	\$397.26	\$397.26	\$393.26	\$393.26	\$353.11	\$353.11	\$347.36	\$347.36
43	\$415.05	\$415.05	\$409.92	\$409.92	\$406.85	\$406.85	\$402.76	\$402.76	\$361.64	\$361.64	\$355.75	\$355.75
44	\$427.29	\$427.29	\$422.00	\$422.00	\$418.84	\$418.84	\$414.63	\$414.63	\$372.30	\$372.30	\$366.24	\$366.24
45	\$441.66	\$441.66	\$436.20	\$436.20	\$432.94	\$432.94	\$428.58	\$428.58	\$384.82	\$384.82	\$378.56	\$378.56
46	\$458.79	\$458.79	\$453.12	\$453.12	\$449.73	\$449.73	\$445.20	\$445.20	\$399.75	\$399.75	\$393.24	\$393.24
47	\$478.06	\$478.06	\$472.15	\$472.15	\$468.61	\$468.61	\$463.90	\$463.90	\$416.54	\$416.54	\$409.76	\$409.76
48	\$500.08	\$500.08	\$493.90	\$493.90	\$490.20	\$490.20	\$485.27	\$485.27	\$435.72	\$435.72	\$428.63	\$428.63
49	\$521.80	\$521.80	\$515.34	\$515.34	\$511.49	\$511.49	\$506.34	\$506.34	\$454.65	\$454.65	\$447.25	\$447.25
50	\$546.27	\$546.27	\$539.51	\$539.51	\$535.47	\$535.47	\$530.09	\$530.09	\$475.97	\$475.97	\$468.22	\$468.22
51	\$570.43	\$570.43	\$563.37	\$563.37	\$559.16	\$559.16	\$553.53	\$553.53	\$497.02	\$497.02	\$488.93	\$488.93
52	\$597.04	\$597.04	\$589.66	\$589.66	\$585.24	\$585.24	\$579.35	\$579.35	\$520.20	\$520.20	\$511.74	\$511.74
53	\$623.96	\$623.96	\$616.24	\$616.24	\$611.63	\$611.63	\$605.47	\$605.47	\$543.66	\$543.66	\$534.81	\$534.81
54	\$653.01	\$653.01	\$644.94	\$644.94	\$640.11	\$640.11	\$633.67	\$633.67	\$568.97	\$568.97	\$559.72	\$559.72
55	\$682.07	\$682.07	\$673.63	\$673.63	\$668.59	\$668.59	\$661.87	\$661.87	\$594.29	\$594.29	\$584.62	\$584.62
56	\$713.57	\$713.57	\$704.75	\$704.75	\$699.47	\$699.47	\$692.44	\$692.44	\$621.74	\$621.74	\$611.62	\$611.62
57	\$745.38	\$745.38	\$736.16	\$736.16	\$730.65	\$730.65	\$723.30	\$723.30	\$649.46	\$649.46	\$638.89	\$638.89
58	\$779.33	\$779.33	\$769.69	\$769.69	\$763.93	\$763.93	\$756.25	\$756.25	\$679.04	\$679.04	\$667.99	\$667.99
59	\$796.15	\$796.15	\$786.31	\$786.31	\$780.42	\$780.42	\$772.57	\$772.57	\$693.69	\$693.69	\$682.41	\$682.41
60	\$830.11	\$830.11	\$819.84	\$819.84	\$813.70	\$813.70	\$805.52	\$805.52	\$723.28	\$723.28	\$711.51	\$711.51
61	\$859.47	\$859.47	\$848.84	\$848.84	\$842.49	\$842.49	\$834.01	\$834.01	\$748.86	\$748.86	\$736.67	\$736.67
62	\$878.74	\$878.74	\$867.87	\$867.87	\$861.38	\$861.38	\$852.71	\$852.71	\$765.65	\$765.65	\$753.19	\$753.19
63	\$902.90	\$902.90	\$891.73	\$891.73	\$885.06	\$885.06	\$876.16	\$876.16	\$786.70	\$786.70	\$773.90	\$773.90
64	\$917.58	\$917.58	\$906.23	\$906.23	\$899.45	\$899.45	\$890.40	\$890.40	\$799.49	\$799.49	\$786.48	\$786.48
65+	\$917.58	\$917.58	\$906.23	\$906.23	\$899.45	\$899.45	\$890.40	\$890.40	\$799.49	\$799.49	\$786.48	\$786.48

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Balance PPO	Balance PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO	Health Savings PPO
10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16

Plan ID (On Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Plan ID (Off Exchange)	33709PA0570004	33709PA0570006	33709PA0450004	33709PA0640001	33709PA0640002	33709PA0640003						
Form #	PPO-SM/WG-3	PPO-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3	HDHP-SM/WG-3						
Rating Area =>	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4	Area 1, 4						
Network =>	A	A	A	A	A	A						
Metal =>	Silver	Silver	Gold	Silver	Silver	Bronze						
Plan Name =>	Balance PPO \$1750 A a Community Blue Flex Plan	Balance PPO \$2000 A a Community Blue Flex Plan	Health Savings PPO \$1500 a Community Blue Flex Plan	Health Savings PPO Embedded \$2600 a Community Blue Flex Plan	Health Savings PPO Embedded \$3000 a Community Blue Flex Plan	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan						
Deductible =>	\$1,750	\$2,000	\$1,500	\$2,600	\$3,000	\$5,500						
Coinsurance =>	90%	90%	100%	100%	100%	100%						
Copays =>	\$30 PCP	\$30 PCP	\$15 after deductible	100% after deductible	100% after deductible	100% after deductible						
OOP Maximum =>	\$6,600	\$6,600	\$3,200	\$6,400	\$6,450	\$6,450						
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$164.42	\$164.42	\$162.82	\$162.82	\$184.14	\$184.14	\$175.85	\$175.85	\$171.97	\$171.97	\$138.98	\$138.98
21	\$258.92	\$258.92	\$256.41	\$256.41	\$289.99	\$289.99	\$276.94	\$276.94	\$270.81	\$270.81	\$218.87	\$218.87
22	\$258.92	\$258.92	\$256.41	\$256.41	\$289.99	\$289.99	\$276.94	\$276.94	\$270.81	\$270.81	\$218.87	\$218.87
23	\$258.92	\$258.92	\$256.41	\$256.41	\$289.99	\$289.99	\$276.94	\$276.94	\$270.81	\$270.81	\$218.87	\$218.87
24	\$258.92	\$258.92	\$256.41	\$256.41	\$289.99	\$289.99	\$276.94	\$276.94	\$270.81	\$270.81	\$218.87	\$218.87
25	\$259.96	\$259.96	\$257.44	\$257.44	\$291.15	\$291.15	\$278.04	\$278.04	\$271.90	\$271.90	\$219.75	\$219.75
26	\$265.14	\$265.14	\$262.56	\$262.56	\$296.95	\$296.95	\$283.58	\$283.58	\$277.31	\$277.31	\$224.12	\$224.12
27	\$271.35	\$271.35	\$268.72	\$268.72	\$303.91	\$303.91	\$290.23	\$290.23	\$283.81	\$283.81	\$229.38	\$229.38
28	\$281.45	\$281.45	\$278.72	\$278.72	\$315.22	\$315.22	\$301.03	\$301.03	\$294.38	\$294.38	\$237.91	\$237.91
29	\$289.73	\$289.73	\$286.92	\$286.92	\$324.50	\$324.50	\$309.89	\$309.89	\$303.04	\$303.04	\$244.92	\$244.92
30	\$293.88	\$293.88	\$291.03	\$291.03	\$329.14	\$329.14	\$314.32	\$314.32	\$307.37	\$307.37	\$248.42	\$248.42
31	\$300.09	\$300.09	\$297.18	\$297.18	\$336.10	\$336.10	\$320.97	\$320.97	\$313.87	\$313.87	\$253.67	\$253.67
32	\$306.30	\$306.30	\$303.33	\$303.33	\$343.06	\$343.06	\$327.61	\$327.61	\$320.37	\$320.37	\$258.92	\$258.92
33	\$310.19	\$310.19	\$307.18	\$307.18	\$347.41	\$347.41	\$331.77	\$331.77	\$324.44	\$324.44	\$262.21	\$262.21
34	\$314.33	\$314.33	\$311.28	\$311.28	\$352.05	\$352.05	\$336.20	\$336.20	\$328.77	\$328.77	\$265.71	\$265.71
35	\$316.40	\$316.40	\$313.33	\$313.33	\$354.37	\$354.37	\$338.41	\$338.41	\$330.94	\$330.94	\$267.46	\$267.46
36	\$318.47	\$318.47	\$315.38	\$315.38	\$356.69	\$356.69	\$340.63	\$340.63	\$333.10	\$333.10	\$269.21	\$269.21
37	\$320.55	\$320.55	\$317.44	\$317.44	\$359.01	\$359.01	\$342.85	\$342.85	\$335.27	\$335.27	\$270.96	\$270.96
38	\$322.62	\$322.62	\$319.49	\$319.49	\$361.33	\$361.33	\$345.06	\$345.06	\$337.43	\$337.43	\$272.71	\$272.71
39	\$326.76	\$326.76	\$323.59	\$323.59	\$365.97	\$365.97	\$349.49	\$349.49	\$341.77	\$341.77	\$276.21	\$276.21
40	\$330.90	\$330.90	\$327.69	\$327.69	\$370.61	\$370.61	\$353.92	\$353.92	\$346.10	\$346.10	\$279.72	\$279.72
41	\$337.12	\$337.12	\$333.85	\$333.85	\$377.57	\$377.57	\$360.57	\$360.57	\$352.60	\$352.60	\$284.97	\$284.97
42	\$343.07	\$343.07	\$339.74	\$339.74	\$384.24	\$384.24	\$366.94	\$366.94	\$358.83	\$358.83	\$290.00	\$290.00
43	\$351.36	\$351.36	\$347.95	\$347.95	\$393.52	\$393.52	\$375.80	\$375.80	\$367.50	\$367.50	\$297.01	\$297.01
44	\$361.71	\$361.71	\$358.20	\$358.20	\$405.12	\$405.12	\$386.88	\$386.88	\$378.33	\$378.33	\$305.76	\$305.76
45	\$373.88	\$373.88	\$370.26	\$370.26	\$418.75	\$418.75	\$399.89	\$399.89	\$391.06	\$391.06	\$316.05	\$316.05
46	\$388.38	\$388.38	\$384.61	\$384.61	\$434.99	\$434.99	\$415.40	\$415.40	\$406.22	\$406.22	\$328.31	\$328.31
47	\$404.70	\$404.70	\$400.77	\$400.77	\$453.26	\$453.26	\$432.85	\$432.85	\$423.28	\$423.28	\$342.10	\$342.10
48	\$423.34	\$423.34	\$419.23	\$419.23	\$474.14	\$474.14	\$452.79	\$452.79	\$442.78	\$442.78	\$357.85	\$357.85
49	\$441.72	\$441.72	\$437.44	\$437.44	\$494.72	\$494.72	\$472.45	\$472.45	\$462.01	\$462.01	\$373.39	\$373.39
50	\$462.43	\$462.43	\$457.95	\$457.95	\$517.92	\$517.92	\$494.61	\$494.61	\$483.67	\$483.67	\$390.90	\$390.90
51	\$482.89	\$482.89	\$478.20	\$478.20	\$540.83	\$540.83	\$516.48	\$516.48	\$505.07	\$505.07	\$408.19	\$408.19
52	\$505.42	\$505.42	\$500.51	\$500.51	\$566.06	\$566.06	\$540.58	\$540.58	\$528.63	\$528.63	\$427.24	\$427.24
53	\$528.20	\$528.20	\$523.08	\$523.08	\$591.58	\$591.58	\$564.95	\$564.95	\$552.46	\$552.46	\$446.50	\$446.50
54	\$552.80	\$552.80	\$547.43	\$547.43	\$619.13	\$619.13	\$591.26	\$591.26	\$578.19	\$578.19	\$467.29	\$467.29
55	\$577.40	\$577.40	\$571.79	\$571.79	\$646.68	\$646.68	\$617.57	\$617.57	\$603.92	\$603.92	\$488.08	\$488.08
56	\$604.07	\$604.07	\$598.20	\$598.20	\$676.55	\$676.55	\$646.09	\$646.09	\$631.81	\$631.81	\$510.63	\$510.63
57	\$630.99	\$630.99	\$624.87	\$624.87	\$706.71	\$706.71	\$674.89	\$674.89	\$659.97	\$659.97	\$533.39	\$533.39
58	\$659.73	\$659.73	\$653.33	\$653.33	\$738.90	\$738.90	\$705.63	\$705.63	\$690.03	\$690.03	\$557.68	\$557.68
59	\$673.97	\$673.97	\$667.43	\$667.43	\$754.85	\$754.85	\$720.86	\$720.86	\$704.93	\$704.93	\$569.72	\$569.72
60	\$702.71	\$702.71	\$695.90	\$695.90	\$787.04	\$787.04	\$751.60	\$751.60	\$734.99	\$734.99	\$594.02	\$594.02
61	\$727.57	\$727.57	\$720.51	\$720.51	\$814.88	\$814.88	\$778.19	\$778.19	\$760.99	\$760.99	\$615.03	\$615.03
62	\$743.88	\$743.88	\$736.67	\$736.67	\$833.14	\$833.14	\$795.63	\$795.63	\$778.05	\$778.05	\$628.82	\$628.82
63	\$764.34	\$764.34	\$756.92	\$756.92	\$856.05	\$856.05	\$817.51	\$817.51	\$799.44	\$799.44	\$646.11	\$646.11
64	\$776.76	\$776.76	\$769.23	\$769.23	\$869.97	\$869.97	\$830.81	\$830.81	\$812.43	\$812.43	\$656.61	\$656.61
65+	\$776.76	\$776.76	\$769.23	\$769.23	\$869.97	\$869.97	\$830.81	\$830.81	\$812.43	\$812.43	\$656.61	\$656.61

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Flex PPO	Comprehensive Care EPO	Comprehensive Care EPO
10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16

Plan ID (On Exchange)	33709PA0640005		33709PA0460012		33709PA0480001		33709PA0480003	
Plan ID (Off Exchange)	33709PA0640005		33709PA0460012		N/A		N/A	
Form #	HDHP-SM/WG-3		PPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3	
Rating Area =>	Area 1, 4		Area 1, 4		Area 1, 4		Area 1, 4	
Network =>	A		A		A		A	
Metal =>	Bronze		Gold		Gold		Silver	
Plan Name =>	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan		Flex PPO \$500 Total Health a Community Blue Plan		Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan	
Deductible =>	\$6,000		\$500		\$1,500		\$2,000	
Coinsurance =>	100%		100%		70%		70%	
Copays =>	100% after deductible		\$10 PCP		70% after deductible		70% after deductible	
OOP Maximum =>	\$6,450		\$4,000		\$2,200		\$4,700	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$136.98	\$136.98	\$199.76	\$199.76	\$186.79	\$186.79	\$157.33	\$157.33
21	\$215.72	\$215.72	\$314.59	\$314.59	\$294.15	\$294.15	\$247.76	\$247.76
22	\$215.72	\$215.72	\$314.59	\$314.59	\$294.15	\$294.15	\$247.76	\$247.76
23	\$215.72	\$215.72	\$314.59	\$314.59	\$294.15	\$294.15	\$247.76	\$247.76
24	\$215.72	\$215.72	\$314.59	\$314.59	\$294.15	\$294.15	\$247.76	\$247.76
25	\$216.58	\$216.58	\$315.85	\$315.85	\$295.33	\$295.33	\$248.75	\$248.75
26	\$220.90	\$220.90	\$322.14	\$322.14	\$301.21	\$301.21	\$253.70	\$253.70
27	\$226.07	\$226.07	\$329.69	\$329.69	\$308.27	\$308.27	\$259.65	\$259.65
28	\$234.49	\$234.49	\$341.96	\$341.96	\$319.74	\$319.74	\$269.31	\$269.31
29	\$241.39	\$241.39	\$352.03	\$352.03	\$329.16	\$329.16	\$277.24	\$277.24
30	\$244.84	\$244.84	\$357.06	\$357.06	\$333.86	\$333.86	\$281.20	\$281.20
31	\$250.02	\$250.02	\$364.61	\$364.61	\$340.92	\$340.92	\$287.15	\$287.15
32	\$255.19	\$255.19	\$372.16	\$372.16	\$347.98	\$347.98	\$293.10	\$293.10
33	\$258.43	\$258.43	\$376.88	\$376.88	\$352.39	\$352.39	\$296.81	\$296.81
34	\$261.88	\$261.88	\$381.91	\$381.91	\$357.10	\$357.10	\$300.78	\$300.78
35	\$263.61	\$263.61	\$384.43	\$384.43	\$359.45	\$359.45	\$302.76	\$302.76
36	\$265.33	\$265.33	\$386.95	\$386.95	\$361.81	\$361.81	\$304.74	\$304.74
37	\$267.06	\$267.06	\$389.46	\$389.46	\$364.16	\$364.16	\$306.72	\$306.72
38	\$268.79	\$268.79	\$391.98	\$391.98	\$366.51	\$366.51	\$308.71	\$308.71
39	\$272.24	\$272.24	\$397.01	\$397.01	\$371.22	\$371.22	\$312.67	\$312.67
40	\$275.69	\$275.69	\$402.05	\$402.05	\$375.93	\$375.93	\$316.63	\$316.63
41	\$280.87	\$280.87	\$409.60	\$409.60	\$382.99	\$382.99	\$322.58	\$322.58
42	\$285.83	\$285.83	\$416.83	\$416.83	\$389.75	\$389.75	\$328.28	\$328.28
43	\$292.73	\$292.73	\$426.90	\$426.90	\$399.16	\$399.16	\$336.21	\$336.21
44	\$301.36	\$301.36	\$439.48	\$439.48	\$410.93	\$410.93	\$346.12	\$346.12
45	\$311.50	\$311.50	\$454.27	\$454.27	\$424.76	\$424.76	\$357.76	\$357.76
46	\$323.58	\$323.58	\$471.89	\$471.89	\$441.23	\$441.23	\$371.64	\$371.64
47	\$337.17	\$337.17	\$491.70	\$491.70	\$459.76	\$459.76	\$387.24	\$387.24
48	\$352.70	\$352.70	\$514.36	\$514.36	\$480.94	\$480.94	\$405.08	\$405.08
49	\$368.02	\$368.02	\$536.69	\$536.69	\$501.82	\$501.82	\$422.67	\$422.67
50	\$385.27	\$385.27	\$561.86	\$561.86	\$525.36	\$525.36	\$442.49	\$442.49
51	\$402.31	\$402.31	\$586.71	\$586.71	\$548.59	\$548.59	\$462.07	\$462.07
52	\$421.08	\$421.08	\$614.08	\$614.08	\$574.19	\$574.19	\$483.62	\$483.62
53	\$440.07	\$440.07	\$641.76	\$641.76	\$600.07	\$600.07	\$505.43	\$505.43
54	\$460.56	\$460.56	\$671.65	\$671.65	\$628.02	\$628.02	\$528.96	\$528.96
55	\$481.05	\$481.05	\$701.54	\$701.54	\$655.96	\$655.96	\$552.50	\$552.50
56	\$503.27	\$503.27	\$733.94	\$733.94	\$686.26	\$686.26	\$578.02	\$578.02
57	\$525.71	\$525.71	\$766.66	\$766.66	\$716.85	\$716.85	\$603.78	\$603.78
58	\$549.65	\$549.65	\$801.58	\$801.58	\$749.50	\$749.50	\$631.29	\$631.29
59	\$561.51	\$561.51	\$818.88	\$818.88	\$765.68	\$765.68	\$644.91	\$644.91
60	\$585.46	\$585.46	\$853.80	\$853.80	\$798.33	\$798.33	\$672.41	\$672.41
61	\$606.17	\$606.17	\$884.00	\$884.00	\$826.57	\$826.57	\$696.20	\$696.20
62	\$619.76	\$619.76	\$903.82	\$903.82	\$845.10	\$845.10	\$711.81	\$711.81
63	\$636.80	\$636.80	\$928.67	\$928.67	\$868.34	\$868.34	\$731.38	\$731.38
64	\$647.15	\$647.15	\$943.77	\$943.77	\$882.45	\$882.45	\$743.27	\$743.27
65+	\$647.15	\$647.15	\$943.77	\$943.77	\$882.45	\$882.45	\$743.27	\$743.27

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Health Savings PPO	Health Savings PPO	Flex PPO	Flex PPO
10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16

Plan ID (On Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Plan ID (Off Exchange)	33709PA0640004		33709PA0640004		33709PA0460007		33709PA0460007	
Form #	HDHP-SM/WG-3		HDHP-SM/WG-3		FL/PPO-SM/WG-2		FL/PPO-SM/WG-2	
Rating Area =>	Area 1, 2, 5		Area 6		Area 2, 5		Area 6	
Network =>	B		B		H		H	
Metal =>	Bronze		Bronze		Gold		Gold	
Plan Name =>	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Health Savings PPO Embedded \$5500 a Community Blue Flex Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan		Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	
Deductible =>	\$5,500		\$5,500		\$500		\$500	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	0% after deductible		0% after deductible		\$10 PCP		\$10 PCP	
OOP Maximum =>	\$6,450		\$6,450		\$4,500		\$4,500	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$150.85	\$150.85	\$161.73	\$161.73	\$212.35	\$212.35	\$227.67	\$227.67
21	\$237.55	\$237.55	\$254.70	\$254.70	\$334.41	\$334.41	\$358.54	\$358.54
22	\$237.55	\$237.55	\$254.70	\$254.70	\$334.41	\$334.41	\$358.54	\$358.54
23	\$237.55	\$237.55	\$254.70	\$254.70	\$334.41	\$334.41	\$358.54	\$358.54
24	\$237.55	\$237.55	\$254.70	\$254.70	\$334.41	\$334.41	\$358.54	\$358.54
25	\$238.50	\$238.50	\$255.71	\$255.71	\$335.75	\$335.75	\$359.97	\$359.97
26	\$243.25	\$243.25	\$260.81	\$260.81	\$342.43	\$342.43	\$367.14	\$367.14
27	\$248.96	\$248.96	\$266.92	\$266.92	\$350.46	\$350.46	\$375.75	\$375.75
28	\$258.22	\$258.22	\$276.85	\$276.85	\$363.50	\$363.50	\$389.73	\$389.73
29	\$265.82	\$265.82	\$285.00	\$285.00	\$374.20	\$374.20	\$401.21	\$401.21
30	\$269.62	\$269.62	\$289.08	\$289.08	\$379.55	\$379.55	\$406.94	\$406.94
31	\$275.32	\$275.32	\$295.19	\$295.19	\$387.58	\$387.58	\$415.55	\$415.55
32	\$281.03	\$281.03	\$301.31	\$301.31	\$395.60	\$395.60	\$424.15	\$424.15
33	\$284.59	\$284.59	\$305.13	\$305.13	\$400.62	\$400.62	\$429.53	\$429.53
34	\$288.39	\$288.39	\$309.20	\$309.20	\$405.97	\$405.97	\$435.27	\$435.27
35	\$290.29	\$290.29	\$311.24	\$311.24	\$408.65	\$408.65	\$438.14	\$438.14
36	\$292.19	\$292.19	\$313.28	\$313.28	\$411.32	\$411.32	\$441.00	\$441.00
37	\$294.09	\$294.09	\$315.31	\$315.31	\$414.00	\$414.00	\$443.87	\$443.87
38	\$295.99	\$295.99	\$317.35	\$317.35	\$416.67	\$416.67	\$446.74	\$446.74
39	\$299.79	\$299.79	\$321.43	\$321.43	\$422.02	\$422.02	\$452.48	\$452.48
40	\$303.59	\$303.59	\$325.50	\$325.50	\$427.37	\$427.37	\$458.21	\$458.21
41	\$309.29	\$309.29	\$331.61	\$331.61	\$435.40	\$435.40	\$466.82	\$466.82
42	\$314.76	\$314.76	\$337.47	\$337.47	\$443.09	\$443.09	\$475.07	\$475.07
43	\$322.36	\$322.36	\$345.62	\$345.62	\$453.79	\$453.79	\$486.54	\$486.54
44	\$331.86	\$331.86	\$355.81	\$355.81	\$467.17	\$467.17	\$500.88	\$500.88
45	\$343.03	\$343.03	\$367.78	\$367.78	\$482.88	\$482.88	\$517.73	\$517.73
46	\$356.33	\$356.33	\$382.04	\$382.04	\$501.61	\$501.61	\$537.81	\$537.81
47	\$371.30	\$371.30	\$398.09	\$398.09	\$522.68	\$522.68	\$560.40	\$560.40
48	\$388.40	\$388.40	\$416.43	\$416.43	\$546.76	\$546.76	\$586.21	\$586.21
49	\$405.27	\$405.27	\$434.51	\$434.51	\$570.50	\$570.50	\$611.67	\$611.67
50	\$424.27	\$424.27	\$454.89	\$454.89	\$597.25	\$597.25	\$640.35	\$640.35
51	\$443.04	\$443.04	\$475.01	\$475.01	\$623.67	\$623.67	\$668.68	\$668.68
52	\$463.70	\$463.70	\$497.17	\$497.17	\$652.76	\$652.76	\$699.87	\$699.87
53	\$484.61	\$484.61	\$519.58	\$519.58	\$682.19	\$682.19	\$731.42	\$731.42
54	\$507.18	\$507.18	\$543.78	\$543.78	\$713.96	\$713.96	\$765.48	\$765.48
55	\$529.74	\$529.74	\$567.97	\$567.97	\$745.73	\$745.73	\$799.54	\$799.54
56	\$554.21	\$554.21	\$594.21	\$594.21	\$780.17	\$780.17	\$836.47	\$836.47
57	\$578.92	\$578.92	\$620.69	\$620.69	\$814.95	\$814.95	\$873.76	\$873.76
58	\$605.29	\$605.29	\$648.97	\$648.97	\$852.07	\$852.07	\$913.56	\$913.56
59	\$618.35	\$618.35	\$662.97	\$662.97	\$870.46	\$870.46	\$933.28	\$933.28
60	\$644.72	\$644.72	\$691.24	\$691.24	\$907.58	\$907.58	\$973.08	\$973.08
61	\$667.52	\$667.52	\$715.70	\$715.70	\$939.69	\$939.69	\$1,007.50	\$1,007.50
62	\$682.49	\$682.49	\$731.74	\$731.74	\$960.75	\$960.75	\$1,030.09	\$1,030.09
63	\$701.26	\$701.26	\$751.86	\$751.86	\$987.17	\$987.17	\$1,058.41	\$1,058.41
64	\$712.65	\$712.65	\$764.09	\$764.09	\$1,003.22	\$1,003.22	\$1,075.62	\$1,075.62
65+	\$712.65	\$712.65	\$764.09	\$764.09	\$1,003.22	\$1,003.22	\$1,075.62	\$1,075.62

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Flex PPO	Flex PPO	Flex PPO	Comprehensive Care EPO
10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16

Plan ID (On Exchange)	33709PA0460008	33709PA0460013	33709PA0460013	33709PA0480002				
Plan ID (Off Exchange)	33709PA0460008			N/A				
Form #	FL/PPO-SM/WG-2	PPO-SM/WG-3	PPO-SM/WG-3	EPO-SM/WG-3				
Rating Area =>	Area 1, 2, 4, 5	Area 1, 2, 5	Area 6	Area 1, 2, 5				
Network =>	G	B	B	B				
Metal =>	Gold	Gold	Gold	Gold				
Plan Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Flex PPO \$500 Total Health a Community Blue Plan	Comprehensive Care EPO \$1500 A Community Blue Plan				
Deductible =>	\$500	\$500	\$500	\$1,500				
Coinsurance =>	100%	100%	100%	70%				
Copays =>	\$10 PCP	\$10 PCP	\$10 PCP	70% after deductible				
OOP Maximum =>	\$4,500	\$4,000	\$4,000	\$2,200				
Dental (Yes/No) =>	Yes	Yes	Yes	Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$197.33	\$197.33	\$217.37	\$217.37	\$233.06	\$233.06	\$202.40	\$202.40
21	\$310.75	\$310.75	\$342.32	\$342.32	\$367.03	\$367.03	\$318.74	\$318.74
22	\$310.75	\$310.75	\$342.32	\$342.32	\$367.03	\$367.03	\$318.74	\$318.74
23	\$310.75	\$310.75	\$342.32	\$342.32	\$367.03	\$367.03	\$318.74	\$318.74
24	\$310.75	\$310.75	\$342.32	\$342.32	\$367.03	\$367.03	\$318.74	\$318.74
25	\$311.99	\$311.99	\$343.69	\$343.69	\$368.49	\$368.49	\$320.02	\$320.02
26	\$318.21	\$318.21	\$350.54	\$350.54	\$375.84	\$375.84	\$326.39	\$326.39
27	\$325.67	\$325.67	\$358.75	\$358.75	\$384.64	\$384.64	\$334.04	\$334.04
28	\$337.78	\$337.78	\$372.10	\$372.10	\$398.96	\$398.96	\$346.47	\$346.47
29	\$347.73	\$347.73	\$383.06	\$383.06	\$410.70	\$410.70	\$356.67	\$356.67
30	\$352.70	\$352.70	\$388.54	\$388.54	\$416.57	\$416.57	\$361.77	\$361.77
31	\$360.16	\$360.16	\$396.75	\$396.75	\$425.38	\$425.38	\$369.42	\$369.42
32	\$367.62	\$367.62	\$404.97	\$404.97	\$434.19	\$434.19	\$377.07	\$377.07
33	\$372.28	\$372.28	\$410.10	\$410.10	\$439.70	\$439.70	\$381.85	\$381.85
34	\$377.25	\$377.25	\$415.58	\$415.58	\$445.57	\$445.57	\$386.95	\$386.95
35	\$379.74	\$379.74	\$418.32	\$418.32	\$448.51	\$448.51	\$389.50	\$389.50
36	\$382.22	\$382.22	\$421.06	\$421.06	\$451.44	\$451.44	\$392.05	\$392.05
37	\$384.71	\$384.71	\$423.80	\$423.80	\$454.38	\$454.38	\$394.60	\$394.60
38	\$387.19	\$387.19	\$426.53	\$426.53	\$457.31	\$457.31	\$397.15	\$397.15
39	\$392.17	\$392.17	\$432.01	\$432.01	\$463.19	\$463.19	\$402.25	\$402.25
40	\$397.14	\$397.14	\$437.49	\$437.49	\$469.06	\$469.06	\$407.35	\$407.35
41	\$404.60	\$404.60	\$445.70	\$445.70	\$477.87	\$477.87	\$415.00	\$415.00
42	\$411.74	\$411.74	\$453.58	\$453.58	\$486.31	\$486.31	\$422.33	\$422.33
43	\$421.69	\$421.69	\$464.53	\$464.53	\$498.05	\$498.05	\$432.53	\$432.53
44	\$434.12	\$434.12	\$478.22	\$478.22	\$512.74	\$512.74	\$445.28	\$445.28
45	\$448.72	\$448.72	\$494.31	\$494.31	\$529.99	\$529.99	\$460.26	\$460.26
46	\$466.12	\$466.12	\$513.48	\$513.48	\$550.54	\$550.54	\$478.11	\$478.11
47	\$485.70	\$485.70	\$535.05	\$535.05	\$573.66	\$573.66	\$498.19	\$498.19
48	\$508.07	\$508.07	\$559.70	\$559.70	\$600.09	\$600.09	\$521.14	\$521.14
49	\$530.14	\$530.14	\$584.00	\$584.00	\$626.15	\$626.15	\$543.77	\$543.77
50	\$555.00	\$555.00	\$611.39	\$611.39	\$655.51	\$655.51	\$569.27	\$569.27
51	\$579.55	\$579.55	\$638.43	\$638.43	\$684.50	\$684.50	\$594.45	\$594.45
52	\$606.58	\$606.58	\$668.21	\$668.21	\$716.44	\$716.44	\$622.18	\$622.18
53	\$633.93	\$633.93	\$698.34	\$698.34	\$748.73	\$748.73	\$650.23	\$650.23
54	\$663.45	\$663.45	\$730.86	\$730.86	\$783.60	\$783.60	\$680.51	\$680.51
55	\$692.97	\$692.97	\$763.38	\$763.38	\$818.47	\$818.47	\$710.79	\$710.79
56	\$724.98	\$724.98	\$798.64	\$798.64	\$856.27	\$856.27	\$743.63	\$743.63
57	\$757.30	\$757.30	\$834.24	\$834.24	\$894.44	\$894.44	\$776.77	\$776.77
58	\$791.79	\$791.79	\$872.24	\$872.24	\$935.18	\$935.18	\$812.15	\$812.15
59	\$808.88	\$808.88	\$891.07	\$891.07	\$955.37	\$955.37	\$829.69	\$829.69
60	\$843.37	\$843.37	\$929.06	\$929.06	\$996.11	\$996.11	\$865.07	\$865.07
61	\$873.21	\$873.21	\$961.93	\$961.93	\$1,031.34	\$1,031.34	\$895.67	\$895.67
62	\$892.78	\$892.78	\$983.49	\$983.49	\$1,054.47	\$1,054.47	\$915.75	\$915.75
63	\$917.33	\$917.33	\$1,010.54	\$1,010.54	\$1,083.46	\$1,083.46	\$940.93	\$940.93
64	\$932.25	\$932.25	\$1,026.96	\$1,026.96	\$1,101.08	\$1,101.08	\$956.22	\$956.22
65+	\$932.25	\$932.25	\$1,026.96	\$1,026.96	\$1,101.08	\$1,101.08	\$956.22	\$956.22

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Comprehensive Care EPO	Comprehensive Care EPO	Comprehensive Care EPO	Premier Balance PPO
10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16

Plan ID (On Exchange)	33709PA0480002		33709PA0480004		33709PA0480004		33709PA0440014	
Plan ID (Off Exchange)	N/A		N/A		N/A		33709PA0440014	
Form #	EPO-SM/WG-3		EPO-SM/WG-3		EPO-SM/WG-3		PPO-SM/WG-3	
Rating Area =>	Area 6		Area 1, 2, 5		Area 6		Area 1, 2, 5	
Network =>	B		B		B		B	
Metal =>	Gold		Silver		Silver		Gold	
Plan Name =>	Comprehensive Care EPO \$1500 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Comprehensive Care EPO \$2000 A Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan	
Deductible =>	\$1,500		\$2,000		\$2,000		\$250	
Coinsurance =>	70%		70%		70%		100%	
Copays =>	70% after deductible		70% after deductible		70% after deductible		\$20 PCP	
OOP Maximum =>	\$2,200		\$4,700		\$4,700		\$5,000	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$217.01	\$217.01	\$170.49	\$170.49	\$182.79	\$182.79	\$217.73	\$217.73
21	\$341.74	\$341.74	\$268.49	\$268.49	\$287.86	\$287.86	\$342.89	\$342.89
22	\$341.74	\$341.74	\$268.49	\$268.49	\$287.86	\$287.86	\$342.89	\$342.89
23	\$341.74	\$341.74	\$268.49	\$268.49	\$287.86	\$287.86	\$342.89	\$342.89
24	\$341.74	\$341.74	\$268.49	\$268.49	\$287.86	\$287.86	\$342.89	\$342.89
25	\$343.11	\$343.11	\$269.56	\$269.56	\$289.01	\$289.01	\$344.26	\$344.26
26	\$349.95	\$349.95	\$274.93	\$274.93	\$294.77	\$294.77	\$351.11	\$351.11
27	\$358.15	\$358.15	\$281.37	\$281.37	\$301.68	\$301.68	\$359.34	\$359.34
28	\$371.48	\$371.48	\$291.84	\$291.84	\$312.91	\$312.91	\$372.72	\$372.72
29	\$382.41	\$382.41	\$300.44	\$300.44	\$322.12	\$322.12	\$383.69	\$383.69
30	\$387.88	\$387.88	\$304.73	\$304.73	\$326.72	\$326.72	\$389.17	\$389.17
31	\$396.08	\$396.08	\$311.18	\$311.18	\$333.63	\$333.63	\$397.40	\$397.40
32	\$404.28	\$404.28	\$317.62	\$317.62	\$340.54	\$340.54	\$405.63	\$405.63
33	\$409.41	\$409.41	\$321.65	\$321.65	\$344.86	\$344.86	\$410.78	\$410.78
34	\$414.88	\$414.88	\$325.94	\$325.94	\$349.46	\$349.46	\$416.26	\$416.26
35	\$417.61	\$417.61	\$328.09	\$328.09	\$351.77	\$351.77	\$419.01	\$419.01
36	\$420.35	\$420.35	\$330.24	\$330.24	\$354.07	\$354.07	\$421.75	\$421.75
37	\$423.08	\$423.08	\$332.39	\$332.39	\$356.37	\$356.37	\$424.49	\$424.49
38	\$425.81	\$425.81	\$334.53	\$334.53	\$358.68	\$358.68	\$427.24	\$427.24
39	\$431.28	\$431.28	\$338.83	\$338.83	\$363.28	\$363.28	\$432.72	\$432.72
40	\$436.75	\$436.75	\$343.13	\$343.13	\$367.89	\$367.89	\$438.21	\$438.21
41	\$444.95	\$444.95	\$349.57	\$349.57	\$374.80	\$374.80	\$446.44	\$446.44
42	\$452.81	\$452.81	\$355.74	\$355.74	\$381.42	\$381.42	\$454.32	\$454.32
43	\$463.75	\$463.75	\$364.34	\$364.34	\$390.63	\$390.63	\$465.30	\$465.30
44	\$477.42	\$477.42	\$375.08	\$375.08	\$402.14	\$402.14	\$479.01	\$479.01
45	\$493.48	\$493.48	\$387.69	\$387.69	\$415.67	\$415.67	\$495.13	\$495.13
46	\$512.62	\$512.62	\$402.73	\$402.73	\$431.79	\$431.79	\$514.33	\$514.33
47	\$534.15	\$534.15	\$419.64	\$419.64	\$449.93	\$449.93	\$535.93	\$535.93
48	\$558.75	\$558.75	\$438.98	\$438.98	\$470.65	\$470.65	\$560.62	\$560.62
49	\$583.02	\$583.02	\$458.04	\$458.04	\$491.09	\$491.09	\$584.96	\$584.96
50	\$610.35	\$610.35	\$479.52	\$479.52	\$514.12	\$514.12	\$612.39	\$612.39
51	\$637.35	\$637.35	\$500.73	\$500.73	\$536.86	\$536.86	\$639.48	\$639.48
52	\$667.08	\$667.08	\$524.09	\$524.09	\$561.91	\$561.91	\$669.31	\$669.31
53	\$697.16	\$697.16	\$547.71	\$547.71	\$587.24	\$587.24	\$699.49	\$699.49
54	\$729.62	\$729.62	\$573.22	\$573.22	\$614.58	\$614.58	\$732.06	\$732.06
55	\$762.09	\$762.09	\$598.72	\$598.72	\$641.93	\$641.93	\$764.63	\$764.63
56	\$797.29	\$797.29	\$626.38	\$626.38	\$671.58	\$671.58	\$799.95	\$799.95
57	\$832.83	\$832.83	\$654.30	\$654.30	\$701.52	\$701.52	\$835.61	\$835.61
58	\$870.76	\$870.76	\$684.10	\$684.10	\$733.47	\$733.47	\$873.67	\$873.67
59	\$889.56	\$889.56	\$698.87	\$698.87	\$749.30	\$749.30	\$892.53	\$892.53
60	\$927.49	\$927.49	\$728.67	\$728.67	\$781.26	\$781.26	\$930.59	\$930.59
61	\$960.30	\$960.30	\$754.45	\$754.45	\$808.89	\$808.89	\$963.51	\$963.51
62	\$981.83	\$981.83	\$771.36	\$771.36	\$827.03	\$827.03	\$985.11	\$985.11
63	\$1,008.83	\$1,008.83	\$792.57	\$792.57	\$849.77	\$849.77	\$1,012.20	\$1,012.20
64	\$1,025.22	\$1,025.22	\$805.46	\$805.46	\$863.58	\$863.58	\$1,028.66	\$1,028.66
65+	\$1,025.22	\$1,025.22	\$805.46	\$805.46	\$863.58	\$863.58	\$1,028.66	\$1,028.66

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

| Premier Balance PPO |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 | 10/1/16, 11/1/16, 12/1/16 |

Plan ID (On Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Plan ID (Off Exchange)	33709PA0440014	33709PA0440009	33709PA0440009	33709PA0440013	33709PA0440013					
Form #	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3	PPO-SM/WG-3					
Rating Area =>	Area 6	Area 1, 2, 5	Area 6	Area 1, 2, 5	Area 6					
Network =>	B	B	B	B	B					
Metal =>	Gold	Gold	Gold	Silver	Silver					
Plan Name =>	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan					
Deductible =>	\$250	\$750	\$750	\$1,500	\$1,500					
Coinurance =>	100%	100%	100%	100%	100%					
Copays =>	\$20 PCP	\$30 PCP	\$30 PCP	\$45 PCP	\$45 PCP					
OOP Maximum =>	\$5,000	\$3,700	\$3,700	\$6,850	\$6,850					
Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$233.44	\$233.44	\$210.98	\$210.98	\$226.20	\$226.20	\$178.91	\$178.91	\$191.82	\$191.82
21	\$367.63	\$367.63	\$332.24	\$332.24	\$356.22	\$356.22	\$281.75	\$281.75	\$302.08	\$302.08
22	\$367.63	\$367.63	\$332.24	\$332.24	\$356.22	\$356.22	\$281.75	\$281.75	\$302.08	\$302.08
23	\$367.63	\$367.63	\$332.24	\$332.24	\$356.22	\$356.22	\$281.75	\$281.75	\$302.08	\$302.08
24	\$367.63	\$367.63	\$332.24	\$332.24	\$356.22	\$356.22	\$281.75	\$281.75	\$302.08	\$302.08
25	\$369.10	\$369.10	\$333.57	\$333.57	\$357.65	\$357.65	\$282.87	\$282.87	\$303.29	\$303.29
26	\$376.45	\$376.45	\$340.22	\$340.22	\$364.77	\$364.77	\$288.51	\$288.51	\$309.33	\$309.33
27	\$385.28	\$385.28	\$348.19	\$348.19	\$373.32	\$373.32	\$295.27	\$295.27	\$316.58	\$316.58
28	\$399.61	\$399.61	\$361.15	\$361.15	\$387.21	\$387.21	\$306.26	\$306.26	\$328.36	\$328.36
29	\$411.38	\$411.38	\$371.78	\$371.78	\$398.61	\$398.61	\$315.27	\$315.27	\$338.03	\$338.03
30	\$417.26	\$417.26	\$377.10	\$377.10	\$404.31	\$404.31	\$319.78	\$319.78	\$342.86	\$342.86
31	\$426.08	\$426.08	\$385.07	\$385.07	\$412.86	\$412.86	\$326.54	\$326.54	\$350.11	\$350.11
32	\$434.91	\$434.91	\$393.05	\$393.05	\$421.41	\$421.41	\$333.31	\$333.31	\$357.36	\$357.36
33	\$440.42	\$440.42	\$398.03	\$398.03	\$426.75	\$426.75	\$337.53	\$337.53	\$361.89	\$361.89
34	\$446.30	\$446.30	\$403.34	\$403.34	\$432.45	\$432.45	\$342.04	\$342.04	\$366.72	\$366.72
35	\$449.24	\$449.24	\$406.00	\$406.00	\$435.30	\$435.30	\$344.29	\$344.29	\$369.14	\$369.14
36	\$452.18	\$452.18	\$408.66	\$408.66	\$438.15	\$438.15	\$346.55	\$346.55	\$371.56	\$371.56
37	\$455.13	\$455.13	\$411.32	\$411.32	\$441.00	\$441.00	\$348.80	\$348.80	\$373.97	\$373.97
38	\$458.07	\$458.07	\$413.98	\$413.98	\$443.85	\$443.85	\$351.06	\$351.06	\$376.39	\$376.39
39	\$463.95	\$463.95	\$419.29	\$419.29	\$449.55	\$449.55	\$355.56	\$355.56	\$381.22	\$381.22
40	\$469.83	\$469.83	\$424.61	\$424.61	\$455.25	\$455.25	\$360.07	\$360.07	\$386.06	\$386.06
41	\$478.65	\$478.65	\$432.58	\$432.58	\$463.80	\$463.80	\$366.83	\$366.83	\$393.31	\$393.31
42	\$487.11	\$487.11	\$440.22	\$440.22	\$471.99	\$471.99	\$373.31	\$373.31	\$400.25	\$400.25
43	\$498.87	\$498.87	\$450.86	\$450.86	\$483.39	\$483.39	\$382.33	\$382.33	\$409.92	\$409.92
44	\$513.58	\$513.58	\$464.15	\$464.15	\$497.64	\$497.64	\$393.60	\$393.60	\$422.00	\$422.00
45	\$530.86	\$530.86	\$479.76	\$479.76	\$514.38	\$514.38	\$406.84	\$406.84	\$436.20	\$436.20
46	\$551.44	\$551.44	\$498.37	\$498.37	\$534.33	\$534.33	\$422.62	\$422.62	\$453.12	\$453.12
47	\$574.61	\$574.61	\$519.30	\$519.30	\$556.77	\$556.77	\$440.37	\$440.37	\$472.15	\$472.15
48	\$601.07	\$601.07	\$543.22	\$543.22	\$582.42	\$582.42	\$460.66	\$460.66	\$493.90	\$493.90
49	\$627.18	\$627.18	\$566.81	\$566.81	\$607.71	\$607.71	\$480.66	\$480.66	\$515.35	\$515.35
50	\$656.59	\$656.59	\$593.39	\$593.39	\$636.21	\$636.21	\$503.20	\$503.20	\$539.51	\$539.51
51	\$685.63	\$685.63	\$619.64	\$619.64	\$664.35	\$664.35	\$525.46	\$525.46	\$563.38	\$563.38
52	\$717.61	\$717.61	\$648.54	\$648.54	\$695.34	\$695.34	\$549.97	\$549.97	\$589.66	\$589.66
53	\$749.96	\$749.96	\$677.78	\$677.78	\$726.69	\$726.69	\$574.76	\$574.76	\$616.24	\$616.24
54	\$784.89	\$784.89	\$709.34	\$709.34	\$760.53	\$760.53	\$601.53	\$601.53	\$644.94	\$644.94
55	\$819.81	\$819.81	\$740.91	\$740.91	\$794.37	\$794.37	\$628.29	\$628.29	\$673.63	\$673.63
56	\$857.68	\$857.68	\$775.13	\$775.13	\$831.06	\$831.06	\$657.31	\$657.31	\$704.75	\$704.75
57	\$895.91	\$895.91	\$809.68	\$809.68	\$868.11	\$868.11	\$686.62	\$686.62	\$736.17	\$736.17
58	\$936.72	\$936.72	\$846.56	\$846.56	\$907.65	\$907.65	\$717.89	\$717.89	\$769.70	\$769.70
59	\$956.94	\$956.94	\$864.83	\$864.83	\$927.24	\$927.24	\$733.39	\$733.39	\$786.31	\$786.31
60	\$997.75	\$997.75	\$901.71	\$901.71	\$966.78	\$966.78	\$764.66	\$764.66	\$819.84	\$819.84
61	\$1,033.04	\$1,033.04	\$933.61	\$933.61	\$1,000.98	\$1,000.98	\$791.71	\$791.71	\$848.84	\$848.84
62	\$1,056.20	\$1,056.20	\$954.54	\$954.54	\$1,023.42	\$1,023.42	\$809.46	\$809.46	\$867.87	\$867.87
63	\$1,085.24	\$1,085.24	\$980.79	\$980.79	\$1,051.56	\$1,051.56	\$831.71	\$831.71	\$891.74	\$891.74
64	\$1,102.89	\$1,102.89	\$996.72	\$996.72	\$1,068.66	\$1,068.66	\$845.24	\$845.24	\$906.24	\$906.24
65+	\$1,102.89	\$1,102.89	\$996.72	\$996.72	\$1,068.66	\$1,068.66	\$845.24	\$845.24	\$906.24	\$906.24

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

	Connect Blue EPO		Connect Blue EPO		Connect Blue EPO		Connect Blue EPO	
	10/1/16, 11/1/16, 12/1/16		10/1/16, 11/1/16, 12/1/16		10/1/16, 11/1/16, 12/1/16		10/1/16, 11/1/16, 12/1/16	
HIOS Plan ID (On Exchange)	33709PA0630002		33709PA0630003		33709PA0630004		33709PA0630005	
HIOS Plan ID (Off Exchange)	33709PA0630002		33709PA0630003		33709PA0630004		33709PA0630005	
Form #	CONB/EPO-SM/WG		CONB/EPO-SM/WG		CONB/EPO-SM/WG		CONB/EPO-SM/WG	
Region =>	Area 1, 4							
Service Zone =>	J		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Plan Name =>	Connect Blue EPO \$100 a Community Blue Plan		Connect Blue EPO \$250 a Community Blue Plan		Connect Blue EPO \$500 a Community Blue Plan		Connect Blue EPO \$750 a Community Blue Plan	
Deductible =>	\$100		\$250		\$500		\$750	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20 PCP		\$0 PCP		\$0 PCP		\$0 PCP	
OOP Maximum =>	\$6,600		\$6,600		\$6,600		\$6,100	
Dentail (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$181.93	\$181.93	\$184.67	\$184.67	\$179.65	\$179.65	\$177.60	\$177.60
21	\$286.50	\$286.50	\$290.82	\$290.82	\$282.92	\$282.92	\$279.69	\$279.69
22	\$286.50	\$286.50	\$290.82	\$290.82	\$282.92	\$282.92	\$279.69	\$279.69
23	\$286.50	\$286.50	\$290.82	\$290.82	\$282.92	\$282.92	\$279.69	\$279.69
24	\$286.50	\$286.50	\$290.82	\$290.82	\$282.92	\$282.92	\$279.69	\$279.69
25	\$287.65	\$287.65	\$291.98	\$291.98	\$284.05	\$284.05	\$280.81	\$280.81
26	\$293.38	\$293.38	\$297.80	\$297.80	\$289.71	\$289.71	\$286.40	\$286.40
27	\$300.25	\$300.25	\$304.77	\$304.77	\$296.50	\$296.50	\$293.11	\$293.11
28	\$311.42	\$311.42	\$316.12	\$316.12	\$307.53	\$307.53	\$304.02	\$304.02
29	\$320.59	\$320.59	\$325.42	\$325.42	\$316.59	\$316.59	\$312.97	\$312.97
30	\$325.18	\$325.18	\$330.08	\$330.08	\$321.11	\$321.11	\$317.45	\$317.45
31	\$332.05	\$332.05	\$337.06	\$337.06	\$327.90	\$327.90	\$324.16	\$324.16
32	\$338.93	\$338.93	\$344.03	\$344.03	\$334.69	\$334.69	\$330.87	\$330.87
33	\$343.23	\$343.23	\$348.40	\$348.40	\$338.94	\$338.94	\$335.07	\$335.07
34	\$347.81	\$347.81	\$353.05	\$353.05	\$343.46	\$343.46	\$339.54	\$339.54
35	\$350.10	\$350.10	\$355.38	\$355.38	\$345.73	\$345.73	\$341.78	\$341.78
36	\$352.39	\$352.39	\$357.70	\$357.70	\$347.99	\$347.99	\$344.02	\$344.02
37	\$354.69	\$354.69	\$360.03	\$360.03	\$350.25	\$350.25	\$346.26	\$346.26
38	\$356.98	\$356.98	\$362.36	\$362.36	\$352.52	\$352.52	\$348.49	\$348.49
39	\$361.56	\$361.56	\$367.01	\$367.01	\$357.04	\$357.04	\$352.97	\$352.97
40	\$366.15	\$366.15	\$371.66	\$371.66	\$361.57	\$361.57	\$357.44	\$357.44
41	\$373.02	\$373.02	\$378.64	\$378.64	\$368.36	\$368.36	\$364.16	\$364.16
42	\$379.61	\$379.61	\$385.33	\$385.33	\$374.87	\$374.87	\$370.59	\$370.59
43	\$388.78	\$388.78	\$394.64	\$394.64	\$383.92	\$383.92	\$379.54	\$379.54
44	\$400.24	\$400.24	\$406.27	\$406.27	\$395.24	\$395.24	\$390.73	\$390.73
45	\$413.70	\$413.70	\$419.94	\$419.94	\$408.54	\$408.54	\$403.87	\$403.87
46	\$429.75	\$429.75	\$436.22	\$436.22	\$424.38	\$424.38	\$419.53	\$419.53
47	\$447.80	\$447.80	\$454.54	\$454.54	\$442.20	\$442.20	\$437.16	\$437.16
48	\$468.43	\$468.43	\$475.48	\$475.48	\$462.57	\$462.57	\$457.29	\$457.29
49	\$488.77	\$488.77	\$496.13	\$496.13	\$482.66	\$482.66	\$477.15	\$477.15
50	\$511.69	\$511.69	\$519.40	\$519.40	\$505.29	\$505.29	\$499.53	\$499.53
51	\$534.32	\$534.32	\$542.37	\$542.37	\$527.65	\$527.65	\$521.62	\$521.62
52	\$559.25	\$559.25	\$567.67	\$567.67	\$552.26	\$552.26	\$545.95	\$545.95
53	\$584.46	\$584.46	\$593.26	\$593.26	\$577.16	\$577.16	\$570.57	\$570.57
54	\$611.68	\$611.68	\$620.89	\$620.89	\$604.03	\$604.03	\$597.14	\$597.14
55	\$638.89	\$638.89	\$648.52	\$648.52	\$630.91	\$630.91	\$623.71	\$623.71
56	\$668.40	\$668.40	\$678.47	\$678.47	\$660.05	\$660.05	\$652.52	\$652.52
57	\$698.20	\$698.20	\$708.72	\$708.72	\$689.48	\$689.48	\$681.60	\$681.60
58	\$730.00	\$730.00	\$741.00	\$741.00	\$720.88	\$720.88	\$712.65	\$712.65
59	\$745.76	\$745.76	\$756.99	\$756.99	\$736.44	\$736.44	\$728.03	\$728.03
60	\$777.56	\$777.56	\$789.27	\$789.27	\$767.84	\$767.84	\$759.08	\$759.08
61	\$805.06	\$805.06	\$817.19	\$817.19	\$795.00	\$795.00	\$785.93	\$785.93
62	\$823.11	\$823.11	\$835.51	\$835.51	\$812.83	\$812.83	\$803.55	\$803.55
63	\$845.75	\$845.75	\$858.49	\$858.49	\$835.18	\$835.18	\$825.64	\$825.64
64	\$859.50	\$859.50	\$872.45	\$872.45	\$848.76	\$848.76	\$839.07	\$839.07
65+	\$859.50	\$859.50	\$872.45	\$872.45	\$848.76	\$848.76	\$839.07	\$839.07

Company Name: Highmark Blue Cross Blue Shield PA

Product:

Effective Date of Rates:

Connect Blue EPO	Connect Blue EPO
10/1/16, 11/1/16, 12/1/16	10/1/16, 11/1/16, 12/1/16

HIOS Plan ID (On Exchange)	33709PA0630006	33709PA0630007		
HIOS Plan ID (Off Exchange)	33709PA0630006	33709PA0630007		
Form #	CONB/EPO-SM/WG	CONB/EPO-SM/WG		
Region =>	Area 1, 4	Area 1, 4		
Service Zone =>	J	J		
Metal =>	Gold	Silver		
Plan Name =>	Connect Blue EPO \$900 a Community Blue Plan	Connect Blue EPO \$2500 a Community Blue Plan		
Deductible =>	\$900	\$2,500		
Coinsurance =>	100%	100%		
Copays =>	\$10 PCP	\$15 PCP		
OOP Maximum =>	\$5,100	\$6,600		
Dentail (Yes/No) =>	Yes	Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$176.69	\$176.69	\$153.72	\$153.72
21	\$278.25	\$278.25	\$242.08	\$242.08
22	\$278.25	\$278.25	\$242.08	\$242.08
23	\$278.25	\$278.25	\$242.08	\$242.08
24	\$278.25	\$278.25	\$242.08	\$242.08
25	\$279.37	\$279.37	\$243.05	\$243.05
26	\$284.93	\$284.93	\$247.89	\$247.89
27	\$291.61	\$291.61	\$253.70	\$253.70
28	\$302.46	\$302.46	\$263.14	\$263.14
29	\$311.37	\$311.37	\$270.89	\$270.89
30	\$315.82	\$315.82	\$274.76	\$274.76
31	\$322.50	\$322.50	\$280.57	\$280.57
32	\$329.17	\$329.17	\$286.38	\$286.38
33	\$333.35	\$333.35	\$290.02	\$290.02
34	\$337.80	\$337.80	\$293.89	\$293.89
35	\$340.03	\$340.03	\$295.83	\$295.83
36	\$342.25	\$342.25	\$297.76	\$297.76
37	\$344.48	\$344.48	\$299.70	\$299.70
38	\$346.70	\$346.70	\$301.64	\$301.64
39	\$351.16	\$351.16	\$305.51	\$305.51
40	\$355.61	\$355.61	\$309.38	\$309.38
41	\$362.29	\$362.29	\$315.19	\$315.19
42	\$368.69	\$368.69	\$320.76	\$320.76
43	\$377.59	\$377.59	\$328.51	\$328.51
44	\$388.72	\$388.72	\$338.19	\$338.19
45	\$401.80	\$401.80	\$349.57	\$349.57
46	\$417.38	\$417.38	\$363.12	\$363.12
47	\$434.91	\$434.91	\$378.38	\$378.38
48	\$454.95	\$454.95	\$395.81	\$395.81
49	\$474.70	\$474.70	\$412.99	\$412.99
50	\$496.96	\$496.96	\$432.36	\$432.36
51	\$518.94	\$518.94	\$451.48	\$451.48
52	\$543.15	\$543.15	\$472.55	\$472.55
53	\$567.64	\$567.64	\$493.85	\$493.85
54	\$594.07	\$594.07	\$516.85	\$516.85
55	\$620.51	\$620.51	\$539.84	\$539.84
56	\$649.17	\$649.17	\$564.78	\$564.78
57	\$678.11	\$678.11	\$589.96	\$589.96
58	\$708.99	\$708.99	\$616.83	\$616.83
59	\$724.30	\$724.30	\$630.14	\$630.14
60	\$755.18	\$755.18	\$657.01	\$657.01
61	\$781.89	\$781.89	\$680.25	\$680.25
62	\$799.42	\$799.42	\$695.50	\$695.50
63	\$821.41	\$821.41	\$714.63	\$714.63
64	\$834.75	\$834.75	\$726.24	\$726.24
65+	\$834.75	\$834.75	\$726.24	\$726.24