

May 17, 2023

Mr. Michael Humphreys Acting Insurance Commissioner Bureau of Life, Accident & Health Insurance 1326 Strawberry Square Harrisburg, PA 17120

Re: Aetna Life Insurance Company

NAIC #: 60054

Market: Small Group

Exchange: Off-Exchange

Effective Date: 01/01/2024

Avg rate change requested: 4.66%

Range of rate change requested: 4.65% - 4.66%

Products: EPO

Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded

Metal Levels: Silver
Current # covered lives: 96
Current # policyholders: 57

Number of plans offered vs 2023: 1 in 2023; 1 in 2024

2023 Avg rate change: -12.3%

HIOS Issuer ID / Binder #: 33906 / AETN-PA24-125116228

Rate Filing Tracking Number: AETN-133624450

Policy Form(s): AL SG HCOC-2024-EPO 08 & AL SG SOB EPO 14052804 08

Form Filing Tracking Number: AETN-133624286

Dear Mr. Humphreys:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2024 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2024.





All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

Aetna Life Insurance Co.

2024 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name: Aetna Life Insurance Company

NAIC #: 60054

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B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037905
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418260
January 1, 2015	Filed a 4% increase	AETN-129621162
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load.	AETN-129920145
January 1, 2016	Filed a 5% rate increase	AETN-130046894
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242358
October 1, 2016	Increased previously filed 4Q16 rates by 7.4%	AETN-130565105
January 1, 2017	Filed a 26.6% rate increase	AETN-130533503
January 1, 2018	Filed a 2.1% rate decrease	AETN-131033620
January 1, 2019	Filed a 8.6% rate increase	AETN-131455780
January 1, 2020	Filed a 7.1% rate increase	AETN-131899741

January 1, 2021	Filed a 7.3% rate increase	AETN-132308748
January 1, 2022	Filed a 22.1% rate decrease	AETN-132731340
January 1, 2023	Filed a 12.3% rate decrease	AETN-133230059

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 4.66%. The change in the 21-year-old non-tobacco premium PMPM as stated in cell AN13 on Table 11 is 4.66%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from \$9,100 to \$9,450. The HIOS IDs are as follows:

2023 HIOS Plan ID	2023 Plan Name	2024 HIOS Plan ID	2024 Plan Name
33906PA0160001	PA Silver OAEPO 7000 80%	33906PA0160001	Aetna Silver OAEPO 8000
		2000 A 100 A	80%

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2022 through December 31, 2022 and paid through February 28, 2023, for ALIC.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment."

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2023 (for 2022 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2024.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2022 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 45.5%.

G. Credibility of Data

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2022 to December 31, 2022 and paid through February 28, 2023 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.0%
Facility Outpatient	3.7%	7.0%
Physician	1.8%	6.5%
Capitation	0.0%	0.0%
Medical	4.1%	5.8%
Pharmacy	4.8%	2.6%
Total (Med + Rx)	4.3%	5.2%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2024	1.000
2Q 2024	1.027
3Q 2024	1.056
4Q 2024	1.085
Total	1.043

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2023. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

ALIC	ALIC MLR		Member	Months
Calendar Year	Actual	Pricing	Actual	Pricing
2018	94.00%	87.60%	10,929	2,385
2019	100.20%	89.16%	5,602	3,348
2020	86.90%	89.02%	6,741	3,348
2021	85.70%	85.21%	12,071	2,760

2. Rate Development & Change

Please refer to the file titled *PA_SG_33906_Off_1Q2024_Exhibits.pdf* for any exhibits referenced in the sections below.

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims
The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024. The annual trend for this filing, applied quarterly, is 9.88%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2022 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2024. The factor used is .994, which represents two years of morbidity change, from the 2022 experience period to the 2024 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.083. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 79.9%. Paid to allowed ratios are based on 2022 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2024 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have receive

This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2024.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2023 projections, and projected changes in expenses, inflation, and membership for 2024 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2022, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.21

PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar February 2023 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2024 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 4.5%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -11.4%
- The change in allowable plan adjusted level components is worth 15.5%
- The change in retention components is worth 0.5%

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled PA_SG_33906_AV_Certification_Off_2024_v1.pdf.

4. Plan Premium Development for 21-Year-Old Non-Tobacco User

The Calibrated Plan Adjusted Index Rates for 2023 and 2024 are shown in Columns Z and AA of Table 10. The 2024 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2024 rates while the rates in Column AA are average 2024 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2024 CPAIR is 1.674. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2024 CPAIR is 1.001. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are identical to the current approved factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2023 rate filing.

E. Composite Rating

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, _____, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

- 1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans

- g. ASOP No. 41, Actuarial Communications
- h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- 2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. 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.
- 4. 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.
- 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

	5/17/23
Aetna Life Insurance Company	Date

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name	AetnaL feinsu anceCo
Product(s)	EPO
Market Seament	Small G oup
Rate Effective Date	1/1/2024
Base Period Start Date	1/1/2022

Table 1. Number of Members

	Member-months	Membe s	Member-months
	Experience Pe iod	Current Per od (as of 02-01-2023)	Projected Rating Period
Average Age	40.2	41.0	41.0
Total	1,376	96	1,152
18	258	16	192
18-24	106	10	120
15-29	6	0	0
10-34	99	7	84
15-39	109	5	60
10-44	78	5	60
15-49	189	12	144
50-54	18	15	180
5-59	142	11	132
50-63	134	11	132
EA	74		40

Table 2. Experience Period Claims and Premiums

Earned Prem um	Paid Claims	Ultimate Incurred Claims	Member Months	Est mated Cost Sharing M b & HHS)	Allowed Claims (Non-Capitated)	Non EHB port on of Allowed Cl	Total Prescription Drug Rebates*	Total EHB Cap tat on	Total Non-EHB Cap tation	Est mated Risk Adjustment	Est mated Reinsurance Recoveries
\$ 1,049,590.38	\$ 490,154.38	\$ 508,302.05	1,376	\$ 214,105.31	\$ 701,936.08	\$ -	\$ 17,865.75	\$ 2,600.62	S -	\$ 112,422.09	\$ -
Experience Per od Total Allowed EH	B Claims EHB Capitation PMPM (no	et of prescription drug rebates)									\$ 525.00
Loss Ratio											45 50%

*Exp ess P esc pt on D ug Rebates as a negat ve numbe

Table 3. Trend Components

Serv ce Category	Cost*	Util zat on*	Induced Demand*	Composite Trend	Weight*
Inpat ent Hosp tal	7 53%	3.00%	0.11%	10 87%	20 39%
Outpat ent Hosp tal	3 71%	7.00%	0.11%	11 09%	15 29%
P ofess onal	1 84%	6.50%	0.11%	8.58%	23 19%
Othe Med cal	3 71%	7.00%	0.11%	11 09%	21 91%
Cap tat on					0.36%
P esc pt on D ugs	4 83%	2.63%	0.11%	7.70%	18 86%
Total Annual T end				9.79%	100.00%
Months of T end				24	
Total Appl ed T end P o ect on Facto				1.205	

*Exp ess Cost Ut I zot on Induced Ut I zot on and We ght as pe centages

**Should equal URRT T end

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Cla ms	Completion Factors*	Ult mate incurred Cla ms	Members	U timate Incurred PMPM	Estimated Annual Cost Sha ing (Member HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescript on D ug Rebates)	A lowed PMPM
Jan-19		\$ 204,535.26	0 9985	\$ 204,836.51	269			\$ (7 933 25)	\$ 262,996.31 S	
Feb-19		\$ 92 659 10	0 9990	\$ 92,749.60	266	\$ 348.68		\$ 699.23)	\$ 122,144.71 S	459
Ma -19		\$ 135.525.27	0 9979	\$ 135.815.95	257			S (13 236.46)	S 179.559.78 S	
-19		\$ 58 073 25	0 998	\$ 58 163 9				\$ (6 235 65)	\$ 95 673 53 \$	379
May-19		\$ 55 765 04	0 9982	\$ 55,863.79	250	\$ 223.46		\$ (3 900 83)	\$ 71,350.56 S	289
Jun-19		5 92 921 28	0 9987	\$ 93,044,86	247	\$ 376.70		S (12.867.60)	S 132,487,11 S	538
Jul-19		\$ 109,216.83	0 9964	\$ 109,606.66	233	\$ 470.41		\$ (3 972 48)	5 144,228.73 S	619
Aug-19		\$ 107.745.08	0 9948	\$ 108.311.50	218	\$ 496.84		S (4 067 06)	S 139.443.49 S	639
S -19		\$ 112 895 08	0 9966	\$ 113 277 98	216	\$ 52		\$ (696.9)	S 13 508 80 S	62
Oct-19		\$ 44 287 07	0 9966	\$ 44,439.72	208	\$ 213.65		\$ (3 354 07)	\$ 55,372.47 \$	26
Nov-19		5 75 092 14	0 9952	\$ 75,451,34	207	\$ 364.50		S (19 510.35)	S 150.254.20 S	72
Dec-19	\$ 2,017,664,16	5 142,388,77	0 9975	\$ 142.751.85	205	\$ 696.35	5 409.031.94	\$ 11.057.17	\$ 155.325.97 S	75
Jan-20		\$ 204,535.26	0 9985	\$ 204,836.51	269	\$ 761.47		\$ (7 933 25)	S 262,996.31 S	97
Feb-20		S 92 659 10	0 9990	S 92,749.60	266	S 348.68		S 699.231	S 122.144.71 S	45
Ma -20		S 135,525,27	0 9979	\$ 135,815,95	257	\$ 528.47		S (13 236.46)	S 179.559.78 S	69
Ap -20		\$ 58,073,25	0.9984	\$ 58 163 94	252	\$ 230.81		\$ (6.235.65)	95 673 53	37
May-20		\$ 55.765.04	0 9982	\$ 55.863.79	250			S (3 900 83)	S 71 350 56 S	28
Jun-20		\$ 92 921 28	0 9987		247			\$ (12.867.60)	5 132 487 11 5	53
Jul-20		S 109.216.83	0 9964	S 109.606.66	233			S (3 972 48)	S 144.228.73 S	6
Aug-20		S 107,745,08	0 9948	S 108.311.50	218	\$ 496.84		S (4 067 06)	S 139.443.49 S	63
Sep-20		\$ 112,895,08	0.9966	\$ 113,277,98	216	\$ 524.44		\$ (4.696.49)	S 134 508 80 S	62
Oct-20		S 44 287 07	0 9966	S 44,439.72	208	S 213.65		S (3 354 07)	S 55 377 47 S	26
Nov-20		5 75.092.14	0.9952	\$ 75,451.34	207			\$ (19.510.35)	S 150 254 20 S	72
Dec-20	5 2 017 664 16	S 142,388,77	0 9952	S 142.751.85					S 155.325.97 S	7.
J -21	3 2.017.884.18	S 1799 36	0 9973	S 1910 81	173			S 29 358 8	S 67 128 9 S	31
Feb-21		\$ 195,372.86	0 9979	\$ 195.782.20	171			S (17 630.62)	\$ 225,850,53 \$	133
Ma -21		S 33 933 99	0 9985	S 33.984.22	168	S 202.29		S 1.629.12	S 64.794.30 S	1.3
Ap -21		\$ 71 735 06	0 9983	S 71.788.00	167			S 8.877.17	S 98 698 00 S	5
May.21		\$ 26,452,61	0 9993	\$ 26,555,07	163	\$ 162.91		5 9.742.76	S 42 666 35 S	2
May-21 1 -21		S 26 452 61 S 18 862 95	0 9961	S 26,555.07 S 18 905 32	160			S 9,742.76 S (3.196.06)	5 47 666.55 5 5 32 233 80 5	2
Jul-21		S 27 035 21	0 9978	S 27.094.34	160			\$ 21,644,63	5 32 233 80 3 5 39 576 78 5	2
Jul-21 Aug-21		S 27 035 21 S 28 472 70	0 9960	S 27,094,34 S 28,585,97	165	S 169.34 S 173.25		S 21.644.63 S 6.856.45	S 39.5/6./8 5 46.878.78 S	2
Aug-21 Sep-21		5 89 584 63	0 9983	S 89.732.84	168	\$ 534.12		S (11 496.24)	S 107 749 71 S	6
Sep-21 Oct-21		\$ 89 584 63 \$ 111 080 65	0 9983	S 89,732.84 S 111.496.00	157	S 534.12 S 710.17		\$ (11.496.24) \$ 11.243.96	S 107,749.71 S S 126,664.74 S	<u>ь</u> 8
		S 111.080.65 S 53.601.72	0 9963	S 111.496.00 S 5 2 0 99	157	\$ 710.17		S 11.243.96 S 11.0 9.20	S 1/6.664./4 S S 66.6.826 S	8
N -21		\$ 53 601 72 \$ 64 767 77	0 9882		158				5 98.832.13 S	
Dec-21	\$ 1,553,488.45						\$ 252 296 68		5 98,832.13 5 5 36,139.22 5	6
Jan-22 F22		S 27 927 33 S 32 91 20	0 9833	S 28.402.93 S 33.7.02	151			\$ 4.095.97 \$ 1 69.67	S 36.139.22 S	2
Ma -22		\$ 68 932 77	0 9868	\$ 69,853.29	138			\$ (10 133.14)	\$ 102,571.56 S	74
Ap -22		\$ 39 633 87	0 9654	S 41.054.12	109	\$ 376.64		S 24.242.13	S 61.635.31 S	5
May-22		\$ 11 908 29	0 9780	\$ 12,176.41	110	\$ 110.69		\$ (2 170 90)	5 24,415.27 S	2
Jun-22		S 64 345 23	0 9894	\$ 65.036.16	105	\$ 619.39		S (19 485.80)	S 76.058.95 S	7
J 1-22		\$ 80 027 36	0.9.98	\$ 8 260 0	106	\$ 79 91		\$ 72 55	\$ 111 052 22 S	10
Aug-22		\$ 39 525 21	0 9607	\$ 41,141.02	106	\$ 388.12		\$ 4,468.39	5 71,762.79 S	6
Sep-22		S 49 396 58	0 9593	S 51.491.45	107			S 456.63	S 65.417.68 S	6
Oct-22		\$ 45 190 80	0 9202	\$ 49,109.63	100			\$ 965.03	\$ 64,886.24 S	64
Nov-22		\$ 20 638 80	0 9660	\$ 21.364.67				S 883.13	S 26.807.13 S	
D -22	c 4.0.0 con 20	97139	0.8881	\$ 10,938,31	100	\$ 109.38	c 21 105 21	5 6 9 911	\$ 25,096,7,5	2

D .22 S 1
* Exp ess Complet an Facto as a pe centage
**Exp ess P esc pt on D ug Rebates as a negat ve numbe

Carrier Name Astral HelmsuranceCo
Product(s) EPO
Market Segment Small Group
Rate Effect ve Date 1/1/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Pa d Cla ms	Ult mate incurred Cla ms	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB port on of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Cap tat on	Total Non-EHB Cap tation	Est mated Risk Adjustment	Est mated Reinsurance Recoveries
\$ 36,212,927.11	\$ 32 622 760 80	\$ 33 992,490.60	69 138	\$ 6,531 464 42	\$ 37,126,173.54	\$ -	\$ 2,907,468.79	\$ 1,223.04	\$ -	s -	s -
Exper ence Period Total A lowed EH	B Clams EHB Cap tat on PMPM (no	et of prescript on drug rebates)									\$ 579.06
Loss Ratio											101.90%
*Exp ess P esc pt on D ug Rebates of	is a negat ve numbe										

Table 3b. Manual Trend Components

Service Category	Cost*	Ut lization*	Induced Demand*	Composite Trend	Weight*
Inpat ent Hosp tal	7.53%	3 00%	0 11%	10 87%	19 60%
Outpat ent Hosp tal	3.71%	7 00%	0.11%	11 09%	21 11%
P ofess onal	1.84%	6 50%	0 11%	8.58%	21 92%
Othe Medical	3.71%	7 00%	0.11%	11 09%	19 00%
Cap tat on					0.00%
P esc pt on D ugs	4.83%	2 63%	0 11%	7.70%	18 37%
Total Annual T end				9.88%	100.00%
Months of T end				2	
Total Applied Total Scienter Front			Y		

Table 4b. Historical Manual Experience

Month-Year	Total Annual Prem um	Incurred Claims	Complet on Factors*	Ultimate Incurred Claims	Members	U timate Incurred PMPM	Estimated Annual Cost Shar ng (Member HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescript on Drue Rebates)	A lowed PMPM
Jan-19		s -	0.0000	#DIV/01		#DIV/01		s -	\$.	#DIV/01
F -19		s -	0 0000	IO VIOR		#DIV 01		s -	\$ -	#DIV 01
Ma -19		s -	0.0000	#DIV/01		#DIV/01		٠. ٥	s -	#DIV/01
Ap -19		S -	0.0000	#DIV/01		#DIV/01		S -	\$ -	#DIV/01
May-19		s -	0.0000	#DIV/01		#DIV/01		s -	\$ -	#DIV/01
Jun-19		s -	0.0000	#DIV/01		#DIV/01		s -	9 -	#DIV/01
J -19		s -	0 0000	IO VIOR		#DIV 01		s -	\$ -	#DIV 01
Aug-19		s -	0.0000	#DIV/01		#DIV/01		s -	9 -	#DIV/01
Sep-19		S -	0.0000	#DIV/01		#DIV/01		S -	\$ -	#DIV/01
Oct-19		s -	0.0000	#DIV/01		#DIV/01		s .	s -	#DIV/01
Nov-19		s -	0.0000	#DIV/01		#DIV/01		s .	s -	#DIV/01
D -19		s -	0 0000	IO VIG#		ADIV 01		s .	s -	#DIV 01
Jan-20		S 5.694.321.31	0.9994	\$ 5,697 972 53	13.937	S 408.84		\$ 293,560.05	\$ 7,486,806,69	S 537 1
Feb-20		S 5,505,013,08	0.9991	\$ 5,510,065,63	13.897	\$ 396.49		\$ 107,006.87	\$ 6,907,687,10	\$ 497.0
M -20		S 353 579 65	0 9990	\$ 357 9 2 72	13 553	\$ 321 55		S 5 282 75		\$ 31.6
Ap -20		S 3.796.957.81	0.9986	\$ 3.802 354 84	13.031			\$ 250,536,26	\$ 4,532,161,45	\$ 347.80
May-20		\$ 4.599.810.92	0.9984		12.906			\$ 263,023,67		\$ 429.9
Jun-20		\$ 4.911.287.65	0.9988		12.348			\$ 492 193 37	6 244 553 50	\$ 505.7:
Jul-20		S 5.100.967.01	0.9983		11.928	\$ 428.36		\$ 294,097,96	S 6.214.362.64	S 520 99
.20		S 75 292 09	0.9983		11 829			\$ 307 60 17		S 76 8
Sep-20		S 4,593,667,98	0.9982		11.406			\$ 298.367.61	\$ 5,767,776,70	\$ 505.61
Oct-20		S 5.085.553.08	0.9967	S 5.102 426 85	10.638	\$ 479.64		S 342,968.03	\$ 6.344,575,44	S 596 4:
Nov-20		S 4,501,369,63	0.9955	\$ 4,521,869,12	10.479			\$ 257,380,38	\$ 5,525,640,99	\$ 527 3:
Dec-20	5 67 963 025 57	\$ 4,605,258,24	0.9946		10,156		5 14 432 423 94	\$ 281,107,87		\$ 562.85
Jan-21		S 4.173.292.88	0.9990	S 4.177 533 06	9.673		2 23 34 34 34	S 453,730.40		\$ 561.43
Feb-21		S 3,619,488,36	0.9990	S 3.624 063 54	9,309			S 13.280.53	S 4.367.090.24	S 469 1
Ma -21		S 3,869,174,36	0.9986	\$ 3.874 537 44	8.932			\$ 373,382,43		\$ 566.80
An -21		5 3 732 247 97	0.9988		8 534			S 293 517 76		\$ 557.8
May-21		S 3,305,736,72	0.9983	\$ 3,311 248 19	8.255			S 258.701.32	5 4.181.192.74	\$ 506 50
Jun-21		S 3,696,606,57	0.9980		8,160			S 319.211.96	\$ 4,671,445.99	S 572 4
Jul-21		S 3.197.143.71	0.9980		8.089			S 259.926.83		S 502 97
Aug-21		S 3,197,143.71	0.9975	S 3,205 869 48 S 3,984 711 37	7,900			S 223,295,93		\$ 608.70
Sep-21		5 3.670.684.95	0.9975	\$ 3,630,617,21	7.634	\$ 475.59		\$ 312,495,79	\$ 4.808.733.23	\$ 587.0
560-21 Oct-21		S 3.648.502.14	0.9973	S 3.650 61/21 S 3.657 947 21	7,186			S 312,495,79 S 278,664,74	\$ 4.481.318.78 \$ 4.511.685.36	S 587 U
Nov-21		S 3,048,302.14 S 3,213.265.43	0.9933		7,186			\$ 242,795,67		\$ 580.50
Dec-21	5 48 567 941 83		0.9933		6.598		\$ 11 060 504 33	S 242,793.07	5 3.941.240.44	
Jan-22	3 48 56 / 941 83	S 2.632.368.77	0.9892		6,187		5 11 060 504 33	5 244,603.31		\$ 600 19
Jan-22 F .22		\$ 2,652,368.77	0.9892		6,187			S 244,193.00 S 20 15.5	\$ 3,713,141.61 \$ 3 152 678 13	S 51 31
1 -22 Ma -22		S 23/2 /60 16 S 3.042.824.09	0.9789		6.045			S 20 15 5 S 313.805.66	S 3.152.678.13 S 4.139.170.05	S 51 31 S 684 73
Ma -22 Ao -22		S 3,042,824.09 S 2,545,395.86	0.9789	\$ 3,108 472 18 \$ 2,598 765 43	6,045	\$ 514.22 \$ 429.05		S 313,805.66 S 192,756.84	\$ 4,139,170.05 \$ 3,277,740.55	S 541 15
Ap -22 May-22		\$ 2,545,395.86 \$ 3,529.273.13	0.9795	\$ 2,598 /65 43 \$ 3,617 165 77	6,057	\$ 429.05 \$ 590.75		\$ 192,756.84 \$ 172,852.47	S 3,277,740.55 S 4,357,296,46	S 711 6
May-22 Jun-22		S 3.529.273.13 S 2.791.586.12	0.9757 0.9729	S 3,617 165 77 S 2,869 479 08	6.123			S 172.852.47 S 386.774.71	\$ 4,357,296,46 \$ 3,749,273,62	S 711 6 S 613 7
		5 2,791,586.12 5 2,732,673,32	0.9729	\$ 2,869 479 US \$ 2,827 670 95	5,109 5,887			\$ 386,7/4./1 \$ 250,611,68	\$ 3,749,273.62 \$ 3,632,937.50	
J -22		S 2 732 673 32 S 3 447 388 46	0 966 0 9589		5 887 5 735			S 250 611 68 S 205 955 16		S 617 1 S 756 9
Aug-22			0.9589		5,735			\$ 205,955.16 \$ 192,178.39		
Sep-22		S 3,048,408.48								
Oct-22		S 2,304,529,11	0.9363		5.207	S 472.68		\$ 193,985,66	\$ 3,140,705,36	\$ 603.1
Nov-22		\$ 2,002,250.83	0.9306	\$ 2,151 520 13	5,088			\$ 227,291.56	\$ 2,855,618.21	\$ 561.25
D -22	S 36 212 927 11 centage	S 2 173 302 5	0 8738	5 2 87 1 7 1	990	S 98 3	\$ 9 651 7	\$ 322 6 8 12	\$ 3 202 588 36	S 6 1 8

*Exp ess Complet on Facto as a pe centage **Exp ess P esc pt on D ug Rebates as a negat ve numbe

PA Rate Template Part II
Rate Development and Change
Ca is Name
P odoct t)
Ma latisgment
Rate I ective Da e

Aetna i e nsu anceCo EPO Small G oup 1/1/2024

Deve opment o he P ojected Index Rate	Ac	ual Expe lence Data	- 1	Manual Data	
To al A lowed EHB C aims + EHB Capi ation PMPM (net o prescription drug rebares) PMPM	\$	525 00	\$	579 06	<- Actual Experience PMPM sh
Two year tiendip ojec ion lacto		1 205		1 207	
Unadjusted P o ected Allowed EHB Claims PMPM	5	632 87	5	699 16	
Single Risk Pool Adjustment acto s					
Chance n Mo b d tv - moact o Reinsu ance P oe am		1 000		1000	
Change in Mo bid tv - A l Othe		0.981		0.994	<- See URRT Inst up ions
To al Non-Mo bid ty Changes		1 078		0.999	
Change in Demographics		1 027		1063	<- See URRT Inst up ions
Change n Netwo k		1 000		1 001	
Change in Bene its		1 002		1 000	<- See URRT Inst up ions
Change is Othe		1 048		0 922	<- See URRT Inst uc ions
To all Adjusted Projected A lowed DHB Calms PMPM		669.55	4	694.55	
C ed bij v acto s		COS.	-	100%	c. See not untons
Bended B nierted ENB C a ms DMDM			٧	694 55	c. D planted index Bate
Deve opment o the Market-Ad usted Index Rate and Total A lowed Calms			-	******	OF DISCOST HAND NAME
Ad us ed P plected A lowed EHB Calms PMPM	5	694.55	e-line	texRa e o P cie	ct on Pe lad on URRT
P olected Pa d to A lowed Ra io		0.799			
P o ected nou ed EHB Calms PMPM	5	554 66			
Ma ket-wide Adjustmen s					
P ojected n u ed Risk Ad us ment PMPM		\$62.60			
P ojected n u ed Exchange Use ees PMPM		\$0.00			
P ojected n u ed Reinsu ance Recove les PMPM		\$0.00			
Ma ket-Adjusted P o ected incu ed DISC alms PMPM	s	492.06			
Ma ket-Adjusted P o ected Allowed EHB Clams PMPM	s	616 16	< Ma	ket Ad us ed Inc	Sex Rate

Elended Ea ned P em um \$ 36 212 927 11 Elended oss Ra io 101 90%	Blended Base Pe od Unadius ed Clams be o e No ma Iza ion	s	579 06	<- ndex Rate o Exp
Blended oss Ra io 101 90%	Blended Ea ned P em um	\$	36 212 927 11	
	Blended oss Ra io		101 90%	

E ective Date	1 1 2024	4 1 2024	7 1 2024
# o Membe Mon hs Renewing in Qualte	57	58	11
Adjusted P o e ted Allowed DHII Claims PMPM	\$ 694 55	\$ 694.55	\$ 694.55
Months o T end		1	6
Annual T end	11.46%	11 46%	11 467
Single Risk Pool Pilo ected Allowed Claims	\$ 694 55	\$ 713.64	\$ 733.26
Qualle Iv Tiend acto	1 000	1027	1 056

Re en ion terms - Dup ess n per centages	Pe	centages	PMPM Amounts
Administ ative Expenses		12 27%	\$72.97
Gene al and Cla ms		8 70%	\$51.75
Agent B oke ees and Commissions		3 07%	\$18.24
Quality improvement nitatives		0.50%	\$2.97
Taxes and ees		2 99%	\$17.80
Risk Adjus ment Use ee		0.04%	\$0.21
PCORI ee		0.04%	\$0.21
PAP emium & O he Taxes i app i ab e)		2 19%	\$14 21
ede al ncome Tax		0.53%	\$3.16
Health insulance Ploy de silee (Ployated lo Small Gloups only)		0.00%	\$0.00
P o it Contingency (a e tax)		2 00%	\$11 89
To al Re en ion		17 26%	\$102 66
P o ected Requi ed Revenue PMPM	5	594 72	

No malization lacto s		2023	20	24
Ave age Age acto		1 584		167
Ave age Geog aph c acto		1 015		100
Ave age Tobacco acto		1 000		100
Ave age Sene it Ri hness (induced demand)		1 000		100
Ave age Netwo k ac o		1 000		100
Ma ket Ad us ed P ojected A lowed To al Caims PWPM	5	652.94	\$	616 1
No mal zed Ma ket Ad us ed P ojected A lowed To al Caims PMPM	\$	406.06	\$	367 5

Table 8. Components of Rate Change

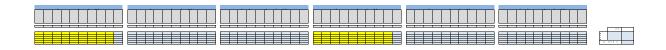
							Pe cent Chang
A Cal b a ed Plan Adjus ed Index Rate (PMPM)	\$	338 99	\$	354 78	*	15 79	47
Base pe od allowed carms be ore no maization	s	523 00	s	579 06	5	56.05	165
C No malization acto i omponent o change	2	197 75)	5	(233 62)	s	(35.87)	-10 6
D Change in No malized Allowed Claims Ad us ment Componen s							
D1 Base pe od allowed calms a te no malization	5	325 25	\$	345 44	5	20 18	6.0
D2 URRTT end	s	66 38	s	71.65	2	5 26	16
D3 URRT Mo bid y	2	44 46	\$	(2.47)	s	(46 93)	-13 8
DA LIRRY Othe	s	17.47	5	(0.28)	s	(17.76)	-52
DS No mail zed URRT Risk Adjus ment on an allowed basis	s	(47 52)	s	(46.76)	5	0.76	0.2
DG No mail zed Exchange Use ee on an allowed basis	s		5		5		0.0
D7 No mail zed Reinsu ance Recove les on an a lowed bas s	s		s		s		0.0
DB Subtotal - Sum(D1 D7)	s	406.06	s	367 57	s	(38.49)	-114
E. Change in A lowable Plan Adjus ed. evel Components							
E1 Netwo k	5		5		5		0.0
E2 P cngAV	s	126 53)	s	(74 03)	5	52 50	15 5
E3 Sene tRichness	5		5		5		0.0
E4 Catast oph cE ighi ity	s	0.00	s		5	(0.00)	0.0
ES Subtotal - Sum(E1 E4)	s	126 53)	s	(74 03)	s	52 50	15 5
Change in Re en ion Components							
1 Administrative Expenses	e	41.75	4	43 53	4	(0.22)	-01
2 Taxes and ees		8.94	4	10 62	e	168	0.5
3 P o it and o Con ingency	ž.	6.78	e	7 10	ě	0.32	01
4 Subtotal - Sum(1 3)	š	59.46	ś	61 24	s	1.78	0.5
G Change n Miscel aneous Items	s	-			\$		0.0
H Sum o Components o Ra e Change (shou dapp oxima e the change shown in line A)	\$	338 99	s	354 78	5	15 79	43

Table 9. Year-over-Year Data to Support Table 8

Paid- o-Allowed	0.688	0.799	
URRT T end (Total Applied T end acto.)	1 204		<- URRT W1 52
URRT Mo bidi y	1 114		<- URRT W1 52
URRT "O he "	1 040	0 999	<- URRT W1 52
Ri k Ad ustment	\$ (52.60)		<- URRT W1 S1
Exchange Use ee	S -	s -	<- URRT W1 51
Reinsu ance Recove les	\$ -	\$ -	<- URRT W1 S1
Capita ion	\$ -		<- URRT W1 52
Netwo k	1 000	1 000	
P cing AV	0.688	0.799	<- o 2023 n cell 81 p
Bene it Richness	1 000	1 000	
Catast ophic El gib I ty	1 000	1 000	
Admin st at ve Expenses	12 90%	12 27%	
Taxes and ees	2 64%	2 99%	
P o tand o Contrigency	2 00%	2 00%	

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PA Rate Quarterly Template Part V **Consumer Factors**

Table 12. Age and Tobacco Factors

	Projection Period Age and Tobacco Factors						
Age	Age	Tobacco	Age	Age	Tobacco		
Band	Factor	Factor	Band	Factor	Factor		
0-14	0.765		40	1.278	1.000		
15	0.833		41	1.302	1.000		
16	0.859		42	1.325	1.000		
17	0.885		43	1.357	1.000		
18	0.913		44	1.397	1.000		
19	0.941		45	1.444	1.000		
20	0.970		46	1.500	1.000		
21	1.000	1.000	47	1.563	1.000		
22	1.000	1.000	48	1.635	1.000		
23	1.000	1.000	49	1.706	1.000		
24	1.000	1.000	50	1.786	1.000		
25	1.004	1.000	51	1.865	1.000		
26	1.024	1.000	52	1.952	1.000		
27	1.048	1.000	53	2.040	1.000		
28	1.087	1.000	54	2.135	1.000		
29	1.119	1.000	55	2.230	1.000		
30	1.135	1.000	56	2.333	1.000		
31	1.159	1.000	57	2.437	1.000		
32	1.183	1.000	58	2.548	1.000		
33	1.198	1.000	59	2.603	1.000		
34	1.214	1.000	60	2.714	1.000		
35	1.222	1.000	61	2.810	1.000		
36	1.230	1.000	62	2.873	1.000		
37	1.238	1.000	63	2.952	1.000		
38	1.246	1.000	64+	3.000	1.000		
39	1.262	1.000					

^{*}PA follows the federal default age curve.

Carrier Name: Product(s): Market Segment: Rate Effective Date: AetnaLifeInsuranceCo EPO Small Group 1/1/2024

Table 13. Geographic Factors

	Geographic Area Factors					
Area Counties		Current Factor	Proposed Factor			
Rating Area 1	Clarion, Forest, Mckean, Venango, Warren	0.779	0.779			
Rating Area 2	Cameron, Elk, Potter	0.819	0.819			
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020			
Rating Area 4		0.855	0.855			
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.83			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030			
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080			
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939			

Table 14. Network Factors

	Projection Period Network	Factors	•	
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
EPO	1-3, 5-9	1.000	1.000	

PA Rate Template Part VI - Rate Change Summary

Overview

In 1 al Requested Ave age Rate Change
Rev sed Requested Ave age Rate Change
M n mum Requested Rate Change
Max mum Requested Rate Change
Mapped Membe s
Ava lable n Rat ng A eas



Key Information
Jan. 2022 - Dec. 2022 Financ al Exper ence
P em um
Cla ms
Adm n st at ve Expenses
Taxes & Fess
Company Made Afte Taxes

9.79%

Ca e Name P oduct(s) Ma ket Segment Rate Effect ve Date

AetnaL feinsu anceCo EPO Small G oup 1/1/2024

How it Plans to Spend Your Premium

This is how the company plans to spend the piem umit collects in 2024
Claims
Administ at ve Expenses
Taxes & Fees
235
P of t



Rat ng A ea	Act ve Rat ng A eas	Count of Rema n ng Act ve Rat ng A eas	Text
1	1	8	1,
2	2	7	2,
3	3	6	3,
4		5	
5	5	5	5,
6	6	4	6,
7	7	3	7,
8	8	2	8.
8	8	2	8,
9	9	1	and 9

Aetna Life Insurance Company HIOS Issuer ID: 33906 Exhibit A-2

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 8000 80%

Pennsylvania Aetna Silver OAEPO 8000 80%

Summary of Features	In Network
Deductible	
Individual	\$8,000
Family	\$16,000
Coinsurance	2007
(Member Responsibility)	20%
	\$0 once out-of-pocket max. is satisfied
Out-of-Pocket Maximum	
Individual	\$9,450
Familiy	\$18,900
	All cost sharing accumulates to the Out of Pocket Maximum above
Primary Care Visit to Treat an Injury or Illness	\$45 per visit
(excludes Preventative and X-rays)	
Specialist Visit	\$85 per visit
All Inpatient Hospital Services	
(includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
Emergency Room Services	\$500 + 20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	\$0 per visit
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible

Pharmacy	In-Network
Pharmacy Deductible Individual	\$0
Generics	\$20
Preferred Brand Drugs	\$85
Non-Preferred Brand Drugs	Generic & Brand (Non-Pref)
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	Specialty (Pref) / Specialty (Non-Pref)

D.		5	r	r	6			
B B	Ĺ	D	<u> </u>	l F	G	Н	l J	K L M N O P Q R S
Unified Rate Review v6.0								To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift
							_	To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
Company Legal Name:	Aetna Life Insurance Company							To validate, select the Validate button or Ctrl + Shift + I.
HIOS Issuer ID:	33906	State:	PA					To finalize, select the Finalize button or Ctrl + Shift + F.
	1/1/2024	Market:	Small Group					
2.,			•	•				
Market Level Calculations (Same for	all Plans)							
·								
Section I: Experience Period Data	·		_					
Experience Period:		1/1/202		12/31/2022				
			<u>Total</u>	<u>PMPM</u>	-			
Allowed Claims			\$722,407.37					
Reinsurance			\$0.00					
Incurred Claims in Experience Period			\$508,302.05					
Risk Adjustment			\$112,422.09					
Experience Period Premium Experience Period Member Months			\$1,049,590.38 1,376		3			
Experience Period Member Months			1,376		Л			
Section II: Projections								
<u>Section II. 1 Tojections</u>		Vear	1 Trend	Vear 2	2 Trend			
	Experience Period Index	Tear	Trend	Teal 2	Trend	Trended EHB Allowed Claims		
Benefit Category	Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM		
Inpatient Hospital	\$107.04	1.07				\$131.23		
Outpatient Hospital	\$80.26	1.03						
Professional	\$121.73	1.01	1.065	1.018	1.065	\$143.08		
Other Medical	\$115.05	1.03		1.037	1.070	\$141.65		
Capitation	\$1.89	1.00						
Prescription Drug	\$99.04	1.04	1.026	1.048	1.026			
Total	\$525.01					\$631.18		
A Li lia a li					1			
Morbidity Adjustment				0.981				
Demographic Shift				1.027				
Plan Design Changes Other				1.002 1.051				
Adjusted Trended EHB Allowed Claim	s PMPM for	1/1/202	4	\$669.67				
		1, 1, 202		, , , , , , , , , , , , , , , , , , , 	_			
Manual EHB Allowed Claims PMPM				\$694.55	5			
Applied Credibility %				0.00%				
					_			
					Projected Period Totals	_		
Projected Index Rate for		1/1/202	4	\$694.55				
Reinsurance				\$0.00				
Risk Adjustment Payment/Charge				\$78.38				
Exchange User Fees				0.00%				
Market Adjusted Index Rate				\$616.17	\$709,827.84			
					_			
Projected Member Months				1,152	.1			

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: Aetna Life Insurance Company HIOS Issuer ID: 33906 State: Effective Date of Rate Change(s): Small Group 1/1/2024 Market:

4.53%

Product/Plan Level Calculations

1.13 Submission Level Rate Increase %

Field # Section I: General Product and Plan Information	
1.1 Product Name	PPO
1.2 Product ID	33906PA016
1.3 Plan Name	Silver
1.4 Plan ID (Standard Component ID)	33906PA0160001
1.5 Metal	Silver
1.6 AV Metal Value	0.690
1.7 Plan Category	Renewing
1.8 Plan Type	EPO
1.9 Exchange Plan?	No
1.10 Effective Date of Proposed Rates	1/1/2024
1.11 Cumulative Rate Change % (over 12 mos prior)	4.53%
1.12 Product Rate Increase %	4.53%

Vorksheet 1 Totals	Section II: Experience Period and Current Plan	Level Information	
	2.1 Plan ID (Standard Component ID)	Total	33906PA0160001
\$722,407	2.2 Allowed Claims	\$722,407	\$722,40
\$0	2.3 Reinsurance	\$0	\$(
	2.4 Member Cost Sharing	\$214,105	\$214,10
	2.5 Cost Sharing Reduction	\$0	\$(
\$508,302	2.6 Incurred Claims	\$508,302	\$508,30
\$112,422	2.7 Risk Adjustment Transfer Amount	\$112,422	\$112,42
\$1,049,590	2.8 Premium	\$1,049,590	\$1,049,59
1,376	2.9 Experience Period Member Months	1,376	1,37
	2.10 Current Enrollment	96	9
	2.11 Current Premium PMPM	\$617.89	\$617.89
	2.12 Loss Ratio	43.74%	43.749
	Per Member Per Month		
	2.13 Allowed Claims	\$525.01	\$525.0
	2.14 Reinsurance	\$0.00	\$0.0
	2.15 Member Cost Sharing	\$155.60	\$155.6
	2.16 Cost Sharing Reduction	\$0.00	\$0.0
	2.17 Incurred Claims	\$369.41	\$369.4
	2.18 Risk Adjustment Transfer Amount	\$81.70	\$81.7
	2.19 Premium	\$762.78	\$762.7

Section III: Plan Adjustment Factors		
3.1 Plan ID (Standard Component ID)		33906PA0160001
3.2 Market Adjusted Index Rate		\$616.17
3.3 AV and Cost Sharing Design of Plan		0.7986
3.4 Provider Network Adjustment		1.0000
3.5 Benefits in Addition to EHB		1.0000
Administrative Costs		
3.6 Administrative Expense		12.27%
3.7 Taxes and Fees		2.99%
3.8 Profit & Risk Load		2.00%
3.9 Catastrophic Adjustment		1.0000
3.10 Plan Adjusted Index Rate		\$594.72
3.11 Age Calibration Factor	0.5974	0.5974
3.12 Geographic Calibration Factor	0 9986	0.9986
3.13 Tobacco Calibration Factor	1.0000	1.0000
3.14 Calibrated Plan Adjusted Index Rate		\$354.79

Section IV: Projected Plan Level Information		
4.1 Plan ID (Standard Component ID)	Total	33906PA0160001
4.2 Allowed Claims	\$800,118	\$800,11
4.3 Reinsurance	\$0	\$
4.4 Member Cost Sharing	\$161,123	\$161,12
4.5 Cost Sharing Reduction	\$0	\$
4.6 Incurred Claims	\$638,995	\$638,99
4.7 Risk Adjustment Transfer Amount	\$72,115	\$72,11
4.8 Premium	\$685,144	\$685,14
4.9 Projected Member Months	1,152	1,15
4.10 Loss Ratio	84.38%	84.389
Per Member Per Month		
4.11 Allowed Claims	\$694.55	\$694.5
4.12 Reinsurance	\$0.00	\$0.0
4.13 Member Cost Sharing	\$139.86	\$139.8
4.14 Cost Sharing Reduction	\$0.00	\$0.0
4.15 Incurred Claims	\$554.68	\$554.6
4.16 Risk Adjustment Transfer Amount	\$62.60	\$62.6
4.17 Premium	\$594.74	\$594.7

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Rating Area Data Collection

Specify the total number of Rating Select only the Rating Areas you ar To validate, select the Validate but To finalize, select the Finalize butto

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Aetna Life Insurance Co. Pennsylvania Small Group EPO Products

Summary

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2024. The current membership and range of rate changes by product are:

Product Name	# Members as of February 2023	Range of Rate Changes
Aetna Silver OAEPO 8000 80%	96	4.5% - 4.5%

Why We Need to Change Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 12% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 12.9%.
- The cost of pharmacy prescription has increased 9.1%.

What Else Affects Our Request to Change Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

Will Premiums for All Small Groups Change by 4.5%?

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Company

State: Pennsylvania

HIOS Issuer ID: 33906

Market: Small Group Effective Date: 01/01/2024

Rate Filing Tracking Number: AETN-133624450

Policy Form(s): AL SG HCOC-2024-EPO 08 &

AL SG SOB EPO 14052804 08

Form Filing Tracking Number: AETN-133624286

Company Contact Information:

Name: Joanna Kluza

Telephone Number: 860-273-0099 (Work) Email Address: kluzaj@aetna.com

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2024. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2024 through December 31, 2024.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product: Rate changes do not differ by plan.

3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Life Insurance Company (ALIC). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

4. Experience and Current Period Premium, Claims, and Enrollment

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2022 through December 31, 2022 and paid through February 28, 2023.

- B. Current Date: The current enrollment and premium is reported as of February 28, 2023.
- C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2023. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

6. Projection Factors

A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

• Community-rated policies issued to small employers in 2022

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2024.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2024 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2022 to December 31, 2022 and paid through February 28, 2023 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2024.

8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024.

10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Generally, risk adjustment transfer is accrued at the issuer and market level based on 2022 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level. For PA ALIC, the risk transfer amount was provided in May 2023.

B. Risk Adjustment - Projection Period

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2024 Notice of Benefit and Payment Parameters. The 2024 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2021-2022 claims as a percent of premium for Silver Off-Exchange plans.

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

- 1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
- 2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2024 membership.

B. Distribution and Administrative Costs:

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the 'Non-Benefit Expenses and Profit & Risk' section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2022 projections, and projected changes in expenses, inflation, and membership for 2024 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2024 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.21 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2023 plans.

D. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

E. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

G. Experience Period Plan Adjusted Index Rates

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2022 for the experience period.

15. Calibration

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2023 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2024 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is

based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, which is calculated in column O of Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Tobacco Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

17. Projected Loss Ratio

The expected 2024 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2024 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through February 2023, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2022 to 2024. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2023 and 2024.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2023 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

As of December 31, 2022, the capital and surplus held by Aetna Life Insurance Company was approximately \$6.1 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2022. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

The actual to expected MLR for the past three experience years are as follows:

ALIC	MLR		Member Months		
Calendar Year	Actual	al Pricing		Pricing	
2018	94.00%	87.60%	10,929	2,385	
2019	100.20%	89.16%	5,602	3,348	
2020	86.90%	89.02%	6,741	3,348	
2021	85.70%	85.21%	12,071	2,760	

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, Joanna Kluza, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

- 1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- 2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
- b. Developed in compliance with the applicable Actuarial Standards of Practice,
- Reasonable in relation to the benefits provided and the population anticipated to be covered.
- d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. 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.
- 4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery (which include unit
 costs and provider practice pattern differences) and do not include differences for population
 morbidity by geographic area.
- 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

Joana Kluza	May 17, 2023
Kathleen Snajder, ASA, MAAA	Date
Aetna Life Insurance Company	

2024 Rates Table Template v13.0	All fields with an asterisk (*) are req	uired. To validate press Validate button or C	Ctrl + Shift + I. To finalize, press Finalize	button or Ctrl + Shift + F.	
	If you are not in a community rating	e, select Family-Tier Rates under Rating Me state, select Age-Based Rates under Rating	Method and provide an Individual Rate	for every age band.	
	To add a new sheet, press the Add	bacco User, you must give a rate for Tobacc Sheet button, or Ctrl + Shift + H. All plans m			
HIOS Issuer ID	* 1/1/2024				
Rate Expiration Date Rating Method	* 3/31/2024 * Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
P. 11.1	Required:	Required:	Required:	Required:	Required:
Required: Enter the 14-character Plan ID	Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Select the age of a subscriber eligible for the rate	Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Enter the rate of an Individual tobacco enroller on a plan
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	211 36 230.15	211.36 230.15
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17		237.33 244.5 ⁻
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	259 99	252.25 259.99
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	276 29	268.00 276.29
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23 24	276 29 276 29 276 29	276.29 276.29 276.29
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 25	277 39	270.23 277.30 282.92
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	289 55	289.55 300.32
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30		309.17 313.59
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32		320.22 326.85
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	335.41	330.99 335.4
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37		337.62 339.83 342.04
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38 39	344 25	342.04 344.25 348.67
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	353 09 359.73	353.09 359.70
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43		366.08 374.92
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45		385.97 398.96
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	414.43 431.84	414.43 431.84
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49 50	471 35	451.73 471.38
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51 52	493.45 515 28 539 31	493.45 515.28 539.3
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53	563.63 589.87	563.63 589.87
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	616.12 644 58	616.12 644.58
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	673 31 703 98	673.3 ⁻ 703.98
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	719.18 749.84	719.18 749.8 ²
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62 63	776 37 793.77 815.60	776.37 793.77 815.60
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	828 58 222 34	828.58 222.3 ⁴
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	242.10	242.10 249.60
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18		257.2° 265.38
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	281 92	273.49 281.92
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22 23	290.63 290.63 290.63	290.63 290.63 290.63
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24	290.63 291 80	290.63 291.80
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	297.61 304 58	297.6 ² 304.58
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	325 22	315.92 325.22
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	329 87 336 85	329.87 336.89
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33 34		343.82 348.18 352.83
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35 36	355.16	352.83 355.16 357.48
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	359 81	359.8° 362.1°
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40		366.78 371.43
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	378.41 385 09	378.4 385.09
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	406 02	394.39 406.02
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46		419.68 435.99 454.26
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47		475.15 495.82
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50		519.07 542.03
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	567 32 592 89	567.32 592.89
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55		620.50 648.11
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	708 28	678.05 708.28
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60		740.54 756.52 788.78
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61	816.68	816.66 834.99
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	857 95 871.61	857.99 871.6
33906PA0160001 33906PA0160001	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	276 85 301.45	276.8 301.4
33906PA0160001 33906PA0160001	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	310 86 320 27	310.86 320.2
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	340 54	330.4 340.5
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	361 89	351.03 361.89
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23		361.89 361.89

33906PA0160	001 Rating Area 3	Tobacco User/Non-Tobacco User	24	361 89	361.89
33906PA0160	001 Rating Area 3 001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	363 34 370 57	363.3- 370.5
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	379 26 393 37	379.20 393.3
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29	404 95 410.74	404.99 410.74
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	419.43 428.12	419.43 428.12
33906PA0160	001 Rating Area 3 001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	433 54 439 33	433.54 439.33
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	442 23 445.12	442.23 445.11
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	448 02 450 91	448.03 450.9
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	456.70 462.49	456.70 462.49
33906PA0160	001 Rating Area 3 001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	471.18 479.50	471.18 479.50
33906PA0160	001 Rating Area 3	Tobacco User/Non-Tobacco User	43	491 08 505 56	491.08 505.56
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 45 46	505 56 522 57 542 83	522.5
33906PA0160	001 Rating Area 3 001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User	46	565.63	542.83 565.63
33906PA0160	001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	591.69 617 38 646 33	591.69 617.38 646.33
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	674 92 706.41	674.92 706.4
33906PA0160	001 Rating Area 3 001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	738 25 772.63	738.29 772.60
33906PA0160	001 Rating Area 3	Tobacco User/Non-Tobacco User	55	807 01	807.0
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	844 29 881 92	844.29 881.93
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	922 09 942 00	922.09 942.00
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	982.17 1016 91	982.1 ⁻ 1016.9 ⁻
33906PA0160	001 Rating Area 3 001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	1039.71 1068 30	1039.7° 1068.30
33906PA0160	001 Rating Area 3 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1085 31 227.16	1085.3 ⁻ 227.10
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	247 36 255 08	247.30 255.00
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	262 80 271.11	262.80 271.1
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	279.43 288 04	279.4° 288.0°
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	296 95 296 95	296.99 296.99
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	296 95 296 95	296.99 296.99
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	298.13 304 07	298.13 304.07
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	311 20 322.78	311.20 322.78
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	332 28 337 03	332.26 337.00
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	344.16 351 29	344.10 351.29
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	355.74 360.49	355.74 360.49
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	362 87 365 24	362.8 ⁻ 365.2 ⁴
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	367.62 370 00	367.62 370.00
	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	374.75 379 50	374.75 379.50
	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	386.62 393.45	386.62 393.49
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	402 96 414 83	402.96 414.83
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	428.79 445.42	428.79 445.42
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	464.13 485 51	464.13 485.5
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	506 59 530 35	506.59 530.39
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	553 81 579.64	553.8 ⁻ 579.6 ⁻
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	605.77 633 98	605.7 ⁻ 633.98
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	662.19 692.78	662.19 692.78
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	723.66 756.62	723.60 756.62
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	772 95 805 91	772.99 805.9
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	834.42 853.13	834.43 853.13
33906PA0160	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	876 59 890 54	876.59 890.54
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	279 56 304.41	279.56 304.4
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	313 91 323.41	313.9 ⁻ 323.4
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	333.64 343.88	333.64 343.88
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	354.47 365.44	354.4 365.4
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	365.44 365.44	365.4- 365.4-
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	365.44 366 90	365.4 366.9
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	374 21 382 98	374.2 382.9
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	397 23 408 92	397.2 408.9
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	414.77 423 54	414.7 423.5
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	432 31 437.79	432.3 437.7
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	443.64 446.56	443.6 446.5
	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	449.49 452.41	449.4 452.4
	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	455 33 461.18	455.3 461.1
	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	467 03 475 80	467.0 475.8
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	484 20 495 90	484.2 495.9
33906PA0160	001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	510 52 527.69	510.5 527.6
	001 Rating Area 6	Tobacco User/Non-Tobacco User	46	548.16 571.18	548.10 571.18
33906PA0160	OUT Railing Area o	Tobacco User/Non-Tobacco User		37 1.101	
33906PA0160 33906PA0160	001 Rating Area 6 001 Rating Area 6 001 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	597.49 623.44	597.4 623.4

33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco L		713 33	713.3
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 54	745.49 780 21	745.4 780.2
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 56	814 93 852 57	814.9 852.5
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 58	890 57 931.13	890.5 931.1
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 60	951 23 991 80	951.2 991.8
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 62	1026 88 1049 90	1026.8 1049.9
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L		1078.77 1095 95	1078.7 1095.9
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L		293.13 319.19	293.1 319.1
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		329.15 339.11	329.1 339.1
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		349 84 360 57	349.8 360.5
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 20	371.68 383.18	371.6 383.1
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 22	383.18 383.18	383.1 383.1
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L	Jser 24	383.18 384.71	383.1 384.7
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 26	392 37 401 57	392.3 401.5
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 28	416 51 428.78	416.5 428.7
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 30	434 91 444.10	434.9 444.1
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U	Jser 32	453 30	453.3
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U	Jser 34	459 05 465.18	459.0 465.1
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 36	468 24 471 31	468.2 471.3
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 38	474 37 477.44	474.3 477.4
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 40	489.70	483.5 489.7
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 42	498 90 507.71	498.9 507.7
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 44	519 97 535 30	519.9 535.3
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 45	553 31 574.77	553.3 574.7
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 47	598 91 626.49	598.9 626.4
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L	Jser 49	653.70 684.35	653.7 684.3
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 51	714.63	714.6 747.9
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 53	781.68 818.08	781.6 818.0
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 55	854.48	854.4
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U	Jser 57	893 95 933 80	893.9 933.8
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U	Jser 59	997.41	976.3 997.4
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 61	1039 94 1076.73	1039.9 1076.7
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 63	1100 87 1131.14	1100.8 1131.1
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 0-14	1149.15 271.42	1149.1 271.4
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 16	295 54 304.77	295.5 304.7
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 18	313 99 323 93	313.9 323.9
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 20	344.15	333.8 344.1
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 22	354.79 354.79	354.7 354.7
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 24	354.79 354.79	354.7 354.7
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 26	356 21 363 31	356.2 363.3
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L		371 82 385.66	371.8 385.6
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L		397 01 402.69	397.0 402.6
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		411 21 419.72	411.2 419.7
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		425 04 430.72	425.0 430.7
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 35	433 56 436.40	433.5 436.4
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 37	439 23	439.3 442.1
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 39	447.75 453.43	447.7 453.4
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 41	453.43 461.94 470.10	453.4 461.9 470.
	TONACCO LIEDINIANE LANGIANA	42	481.45	470. 481.4 495.6
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U		405.05	
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 44 Jser 45	495.65 512.32 532.10	
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 44 Jser 45 Jser 46 Jser 47	512 32 532.19 554 54	532. 554.:
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 44 Jser 45 Jser 46 Jser 47 Jser 48 Jser 49	512 32 532.19 554 54 580 09 605 28	532. 554. 580. 605.
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 44 Jser 45 Jser 46 Jser 47 Jser 48 Jser 50 Jser 50 Jser 51	512 32 532.19 554 54 580 09 605 28 633.66 661.69	532. 554. 580. 605. 633. 661.
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 44 Jser 45 Jser 46 Jser 47 Jser 48 Jser 49 Jser 50 Jser 51 Jser 52 Jser 53	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56	532. 554.9 580.0 605 633.0 661.1 692.9 723.
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Ser	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48	532. 554. 580. 605. 633. 661. 692. 723. 757.
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 50 Seer 51 Seer 52 Seer 53 Seer 54 Seer 55 Seer 55 Seer 55 Seer 57	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73	532. 554. 580. 605. 633. 661. 692. 723. 757. 791. 827.
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 50 Seer 51 Seer 52 Seer 54 Seer 55 Seer 56 Seer 57 Seer 58 Seer 58 Seer 58 Seer 59	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01	532. 554. 580.0 605 633.0 661.0 692. 723. 757. 791. 827. 864.0
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 49 Seer 50 Seer 51 Seer 52 Seer 53 Seer 55 Seer 56 Seer 57 Seer 58 Seer 59 Seer 60 Seer 61	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91	532. 554. 580.0 605.2 633.6 661.6 692.9 723. 757.4 791.1 827.1 864.6 904.6 923.9 962.9
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 50 Seer 51 Seer 52 Seer 53 Seer 55 Seer 56 Seer 57 Seer 58 Seer 58 Seer 59 Seer 61 Seer 62 Seer 63 Seer 66	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 996 97 1019 32	532. 554. 580. 605. 633. 661. 692. 723. 757. 791. 827. 864. 904. 923. 962. 996.
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 50 Seer 51 Seer 52 Seer 53 Seer 55 Seer 56 Seer 57 Seer 58 Seer 59 Seer 60 Seer 61 Seer 62 Seer 63 Seer 64	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 996 97	532. 554. 580.0 605. 633.0 661.0 692.0 723. 757. 791. 827. 864.0 904.0 923.0 962.0 996.1 1019.1
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 49 Seer 51 Seer 52 Seer 55 Seer 55 Seer 56 Seer 57 Seer 58 Seer 60 Seer 61 Seer 62 Seer 64 and over Seer 54 Seer 64 and over Seer 65 Seer 61 Seer 64 and over Seer 65 Seer 61 Seer 64 and over Seer 65 Seer	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 996 97 1019 32 1047 35	532. 554. 580. 605. 633. 661. 692. 723. 757. 791. 827. 864. 904. 923. 962. 996. 1019. 1047. 1064. 254.
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 9 33906PA0160001 Rating Area 9 33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 49 Seer 50 Seer 51 Seer 52 Seer 53 Seer 54 Seer 55 Seer 56 Seer 58 Seer 60 Seer 61 Seer 62 Seer 64 Seer 61 Seer 65 Seer 61 Seer 62 Seer 64 Seer 65 Seer 65	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 996 97 1019 32 1047 35 1064 03 254 95 277.61 286 27	532. 554. 580.0 605 633.1 661. 692 723. 757. 791. 827. 894. 904. 914. 915. 962. 996. 1019. 1047. 1064. 254. 277. 286.
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 49 Seer 50 Seer 51 Seer 52 Seer 54 Seer 55 Seer 56 Seer 57 Seer 60 Seer 61 Seer 62 Seer 62 Seer 63 Seer 64 Seer 65 Seer 65 Seer 66 Seer 61 Seer 62 Seer 63 Seer 64 Seer 65 Seer 65	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 996 97 1019 32 1047 35 1064 03 254 95 277.61 286 27 294 94 304 27	532. 554. 550. 605. 603.6 661. 692. 723. 757. 791. 827. 864. 904. 912. 923. 962. 996. 1019. 1047. 1064. 2254. 2277. 286. 294. 304.
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 49 Seer 50 Seer 51 Seer 52 Seer 55 Seer 56 Seer 57 Seer 60 Seer 61 Seer 62 Seer 63 Seer 61 Seer 61 Seer 62 Seer 63 Seer 64 Seer 17 Seer 18 Seer 17 Seer 18 Seer 19 Seer 19 Seer 19 Seer 19 Seer 20 Seer 21 Seer 21 Seer 21 Seer 21 Seer 22 Seer 25 Seer 17 Seer 18 Seer 19 Seer 20 Seer 21 Seer 21 Seer 22 Seer 22 Seer 25 Seer 25	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 996 97 1019 32 1047 35 1064 03 254 95 277.61 286 27 294 94 304 27 313.60	512.3 532.1 554.5 580.0 605.2 633.6 661.6 692.5 723.7 757.4 791.1 827.7 844.6 904.0 923.5 962.5 996.0 1019.3 1047.3 1064.0 254.6 277.6 286.2 294.9 304.2 313.6 323.2
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 49 Seer 50 Seer 51 Seer 52 Seer 55 Seer 56 Seer 57 Seer 58 Seer 60 Seer 61 Seer 62 Seer 63 Seer 64 Seer 16 Seer 17 Seer 18 Seer 19 Seer 19 Seer 20 Seer 21 Seer 22 Seer 22 Seer 22 Seer 22 Seer 27 Seer 22 Seer 22	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 1019 32 1047 35 1064 03 254 95 277.61 286 27 294 94 304 27 313.60 323 26 333 26 333 26	532.1 554.6 580.0 605.2 633.6 661.6 692.6 723.7 7791.7 791.7 827.7 864.6 904.0 923.6 962.6 1019.3 1047.3 1064.0 254.6 277.6 286.2 294.6 304.2 313.6 323.2 333.2
33906PA0160001 Rating Area 8 33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco U	Seer 44 Seer 45 Seer 46 Seer 47 Seer 48 Seer 49 Seer 51 Seer 52 Seer 54 Seer 55 Seer 56 Seer 57 Seer 60 Seer 61 Seer 62 Seer 64 Seer 15 Seer 16 Seer 16 Seer 17 Seer 18 Seer 19 Seer 19 Seer 19 Seer 19 Seer 19 Seer 19 Seer 21 Seer 22 Seer 24 Seer 25 Seer 24 Seer 25 Seer 25 Seer 26 Seer 27 Seer 27 Seer 28 Seer 29 Seer 29	512 32 532.19 554 54 580 09 605 28 633.66 661.69 692 56 723.78 757.48 791.19 827.73 864.63 904 01 923 53 962 91 996 97 1019 32 1047 35 1064 03 254 95 277.61 286 27 303 26 303 26 303 26 303 36 304 60	532.1 554.6 580.0 605.2 633.6 661.6 692.6 723.7 7791.1 827.7 894.6 904.0 91.6 92.6 996.9 1019.3 1047.3 1064.0 2254.8 2277.6 286.2 294.6 304.2 313.6 323.2 333.2

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	372 92	372.92
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	378 25	378.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	386 25	386.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	394 25	394.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	399 25	399.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	404 58	404.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	407 25	407.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	409 91	409.91
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	412 58	412.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	415 25	415.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	420 58	420.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	425 91	425.91
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	433 91	433.91
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	441 57	441.57
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	452 24	452.24
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	465 57	465.57
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	481 23	481.23
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	499 90	499.90
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	520 89	520.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	544 89	544.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	568 55	568.55
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	595 21	595.21
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	621 54	621.54
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	650 53	650.53
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	679 86	679.86
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	711 52	711.52
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	743.18	743.18
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	777 50	777.50
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	812.16	812.16
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	849.16	849.16
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	867.49	867.49
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	904.48	904.48
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	936.47	936.47
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	957.47	957.47
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	983 80	983.80
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	999.46	999.46

		quired. To validate press Validate button or C te, select Family-Tier Rates under Rating Me	.,	button or Ctrl + Shift + F.	
	If you are not in a community rating	state, select Age-Based Rates under Rating bacco User, you must give a rate for Tobacc	Method and provide an Individual Rate	for every age band.	
		Sheet button, or Ctrl + Shift + H. All plans m.			
Rate Effective Date* Rate Expiration Date*	4/1/2024				
•	Age-Based Rates				
Plan ID⁺	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
	·	Required:	Required:	Required:	Required:
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Select the age of a subscriber eligible for the rate		
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	217.17 236.47	217.1 236.4
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	243 85 251 24	243.8 251.2
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	259.18 267.13	259.1 267.1
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	275 37 283 88	275.3 283.8
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	283 88 283 88	283.8 283.8
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	283 88 285 02	283.8 285.0
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	290.70 297.51	290.7 297.5
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	308 58 317.66	308.5 317.6
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31 32	322 21 329 02 335 83	322.2 329.(
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	340 09	335.8 340.0
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35 36	344.63 346 90 349.18	344.6 346.9 349.
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	349.16 351.45 353.72	351.4 353.7
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	358 26 362 80	358.2 362.8
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	369.61 376.14	369.6 376.1
33906PA0160001 33906PA0160001	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	385 23 396 58	385.2 396.5
33906PA0160001 33906PA0160001	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	409 93 425 82	409.9 425.8
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	443.71 464.15	443.7 464.1
33906PA0160001 33906PA0160001	-	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	484 30 507 01	484.3 507.0
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	529.44 554.14	529.4 554.1
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	579.12 606 09	579.1 606.0
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	633 06 662 30	633.0 662.3
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	691 82 723 33	691.8 723.3
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	738 95 770.46	738.9 770.4
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	797.71 815 59 838 02	797.7 815.5
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over 0-14	851 36 228.45	838.0 851.3 228.4
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15	248.75 256 52	248.7 256.8
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	264 28 272.64	264.2 272.6
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	281 01 289.67	281.0 289.6
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	298.62 298.62	298.0 298.0
33906PA0160001 33906PA0160001	-	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	298.62 298.62	298.6 298.6
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	299 82 305.79	299.8 305.
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	312 96 324.60	312.9 324.0
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	334.16 338 94	334.° 338.9
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32 33	346.11 353.27	346. 353. 357.
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	357.75 362 53 364 92	362.9 364.9
33906PA0100001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	367 31 369.70	367.3 369.7
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	372 09 376 86	372.0 376.0
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	381.64 388 81	381.6 388.6
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	395.68 405.23	395.0 405.2
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	417.18 431 21	417. ⁻ 431. ⁻
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47	447 94 466.75	
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	488 25 509.45	488.2 509.4
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	533 34 556 93	533.3 556.9
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53 54	582 91 609.19	582.9 609.
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55 56	637 56 665 93 696.69	637. 665. 696.
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57 58	727.75 760 89	727. 760.
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60	760 89 777 32 810.47	760.i 777.: 810
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61 62	839.13 857 95	839. 857.
33906PA0100001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	881 54 895 57	881.i 895.i
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	284.46 309.74	284. 309.
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	319.41 329 08	319.4 329.0
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	339.49 349 90	339.4 349.9
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	360.68 371.84	360.6 371.8
33906PA0160001	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	371 84 371 84	371.8 371.8

22006DA0160001	Dating Area 2	Tobacco User/Non-Tobacco	l loor	274.04	274.94
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco		371 84 373 33	
33906PA0160001	•	Tobacco User/Non-Tobacco		380.76	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco		389.69	
33906PA0160001	•	Tobacco User/Non-Tobacco		404.19	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		416 09 422 04	
33906PA0160001	•	Tobacco User/Non-Tobacco		430 96	
33906PA0160001		Tobacco User/Non-Tobacco		439 88	
33906PA0160001	•	Tobacco User/Non-Tobacco		445.46	
33906PA0160001		Tobacco User/Non-Tobacco		451.41	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		454 39 457 36	
33906PA0160001		Tobacco User/Non-Tobacco		460 34	
33906PA0160001	•	Tobacco User/Non-Tobacco		463 31	
33906PA0160001		Tobacco User/Non-Tobacco		469 26	469.26
33906PA0160001	•	Tobacco User/Non-Tobacco		475 21	
33906PA0160001		Tobacco User/Non-Tobacco		484.13	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		492.69 504 58	
33906PA0160001	•	Tobacco User/Non-Tobacco		519.46	
33906PA0160001		Tobacco User/Non-Tobacco		536 93	
33906PA0160001		Tobacco User/Non-Tobacco	User 46	557.76	
33906PA0160001		Tobacco User/Non-Tobacco		581.18	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco		607 95	
33906PA0160001	3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		634 36 664.10	
33906PA0160001	•	Tobacco User/Non-Tobacco		693.48	
33906PA0160001	•	Tobacco User/Non-Tobacco		725 83	
33906PA0160001	•	Tobacco User/Non-Tobacco		758 55	
33906PA0160001	•	Tobacco User/Non-Tobacco		793 87	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		829 20 867 50	
33906PA0160001		Tobacco User/Non-Tobacco		906.17	
33906PA0160001	•	Tobacco User/Non-Tobacco		947.44	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco		967 89	
33906PA0160001	•	Tobacco User/Non-Tobacco		1009.17	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		1044 86 1068 29	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		1068 29 1097.67	
33906PA0160001		Tobacco User/Non-Tobacco		1115.14	
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco	User 0-14	233.41	
33906PA0160001	•	Tobacco User/Non-Tobacco		254.16	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		262 09 270 02	
33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco	User 19		
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco	User 20	295 96	295.96
33906PA0160001	•	Tobacco User/Non-Tobacco		305.11	
33906PA0160001		Tobacco User/Non-Tobacco		305.11	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		305.11 305.11	
33906PA0160001	•	Tobacco User/Non-Tobacco		306 33	
33906PA0160001		Tobacco User/Non-Tobacco		312.43	
33906PA0160001	-	Tobacco User/Non-Tobacco		319.76	
33906PA0160001	•	Tobacco User/Non-Tobacco		331.65	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		341.42 346 30	
33906PA0160001		Tobacco User/Non-Tobacco		353.62	
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco		365 52	
33906PA0160001		Tobacco User/Non-Tobacco		370.40	
33906PA0160001	•	Tobacco User/Non-Tobacco		372 84	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		375 29 377.73	
33906PA0160001		Tobacco User/Non-Tobacco		380.17	
33906PA0160001		Tobacco User/Non-Tobacco		385 05	
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco	User 40	389 93	
33906PA0160001	-	Tobacco User/Non-Tobacco		397 25	
33906PA0160001	•	Tobacco User/Non-Tobacco		404 27	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		414 03 426 24	
33906PA0160001	•	Tobacco User/Non-Tobacco		440 58	
33906PA0160001		Tobacco User/Non-Tobacco		457.67	
33906PA0160001	•	Tobacco User/Non-Tobacco		476 89	
33906PA0160001		Tobacco User/Non-Tobacco		498 85	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		520 52 544 93	
33906PA0160001	•	Tobacco User/Non-Tobacco		569 03	
33906PA0160001	•	Tobacco User/Non-Tobacco		595 57	
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco		622.42	622.42
33906PA0160001		Tobacco User/Non-Tobacco		651.41	
33906PA0160001		Tobacco User/Non-Tobacco		680.40	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		711 82 743 55	
33906PA0160001	•	Tobacco User/Non-Tobacco		777.42	
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco	User 59	794 20	794.20
33906PA0160001	•	Tobacco User/Non-Tobacco		828 07	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		857 36 876 58	
33906PA0160001		Tobacco User/Non-Tobacco		900.68	
33906PA0160001	3	Tobacco User/Non-Tobacco		915 03	
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 0-14	287 24	287.24
33906PA0160001		Tobacco User/Non-Tobacco		312.78	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		322 54 332 30	
33906PA0160001	•	Tobacco User/Non-Tobacco		342 82	
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 19	353 33	353.33
33906PA0160001	•	Tobacco User/Non-Tobacco		364 22	
33906PA0160001	•	Tobacco User/Non-Tobacco		375.48	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		375.48 375.48	
33906PA0160001		Tobacco User/Non-Tobacco		375.48	
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco		376 99	376.99
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco		384.49	
33906PA0160001	•	Tobacco User/Non-Tobacco		393 51	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		408.15 420.17	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		420.17 426.17	
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 31	435.19	
33906PA0160001	•	Tobacco User/Non-Tobacco		444 20	
33906PA0160001		Tobacco User/Non-Tobacco		449 83	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		455 84 458 84	
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 37	464 85	464.85
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 38	467 85	
33906PA0160001		Tobacco User/Non-Tobacco		473 86	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		479 87 488 88	
33906PA0160001	•	Tobacco User/Non-Tobacco		497 52	
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 43	509 53	509.53
	Rating Area 6	Tobacco User/Non-Tobacco	User 44	524 55	524.55
			User 45	542 20	
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 46	563 22 586 88	
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 46 User 47	586 88	586.88
33906PA0160001 33906PA0160001	Rating Area 6 Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco	User 46 User 47 User 48		586.88 613.92
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 46 User 47 User 48 User 49 User 50	586 88 613 92 640 57 670.61	586.88 613.92 640.57 670.61

	33906PA0160001	Pating Area 6	Tobacco User/Non-Tobacco	User 52	732 94	732.94
	33906PA0160001	<u> </u>	Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 54	801.66	801.66
	33906PA0160001	<u> </u>	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			1019.06 1055.11
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001	•	Tobacco User/Non-Tobacco	User 63	1108.43	
	33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco	User 16	338 20	338.20
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco			393.71
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			393.71 393.71
	33906PA0160001	•	Tobacco User/Non-Tobacco			393.71
:	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 25	395 29	395.29
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			412.61 427.96
	33906PA0160001	•	Tobacco User/Non-Tobacco	User 29	440 56	
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			456.31 465.76
	33906PA0160001		Tobacco User/Non-Tobacco			471.67
	33906PA0160001		Tobacco User/Non-Tobacco	User 34	477 96	
	33906PA0160001	•	Tobacco User/Non-Tobacco			481.11
	33906PA0160001 33906PA0160001	<u> </u>	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			484.26 487.41
	33906PA0160001	•	Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 39	496 86	496.86
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			512.61 521.67
	33906PA0160001		Tobacco User/Non-Tobacco	User 43	534 27	534.27
;	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 44	550 01	550.01
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 48	643.72	643.72
	33906PA0160001	3	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			703.17 734.27
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco	User 53	803.17	803.17
	33906PA0160001 33906PA0160001	3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			840.57 877.97
	33906PA0160001	=	Tobacco User/Non-Tobacco			
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001	=	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco		 	
	33906PA0160001	•	Tobacco User/Non-Tobacco			303.67
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			353.61 364.55
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001	<u> </u>	Tobacco User/Non-Tobacco	User 23	364 55	
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	<u> </u>	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			366.01 373.30
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	<u> </u>	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
;	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 36	448 39	448.39
	33906PA0160001		Tobacco User/Non-Tobacco			451.31
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 40	465 89	
;	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 41	474.64	
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			509.27
:	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 45	526.41	526.41
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001	=	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 49	621 92	621.92
	33906PA0160001		Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 53	743.68	743.68
;	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 58	928 87	928.87
	33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 62	1047 34	1047.34
	33906PA0160001	•	Tobacco User/Non-Tobacco			
	33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
:	33906PA0160001	Rating Area 9		User 15	285 24	285.24
	33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco			294.14
	33906PA0160001 33906PA0160001	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco			
	33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9 Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17	303 05	
	33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco	User 17 User 18	303 05 312.63	312.63
	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17 User 18 User 19 User 20	303 05 312.63 322 22 332.15	312.63 322.22 332.15
	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17 User 18 User 19 User 20 User 21	303 05 312.63 322 22 332.15 342.43	312.63 322.22 332.15 342.43
	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17 User 18 User 19 User 20 User 21 User 22	303 05 312.63 322 22 332.15 342.43 342.43	312.63 322.22 332.15 342.43 342.43
	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17 User 18 User 19 User 20 User 21 User 22 User 23 User 24 User 24	303 05 312.63 322 22 332.15 342.43 342.43 342.43	312.63 322.22 332.15 342.43 342.43 342.43
	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17 User 18 User 19 User 20 User 21 User 23 User 24 User 24 User 25	303 05 312.63 322 22 332.15 342.43 342.43 342.43 342.43 342.43	312.63 322.22 332.15 342.43 342.43 342.43 342.43 343.80
	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17 User 18 User 19 User 20 User 21 User 22 User 23 User 24 User 25 User 26 User 26	303 05 312.63 322 22 332.15 342.43 342.43 342.43 342.43 342.43 343.80	312.63 322.22 332.15 342.43 342.43 342.43 342.43 343.80 350.64

339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	383.17	383.17
	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	388.65	388.65
	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	396 87	396.87
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	405 09	405.09
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	410 23	410.23
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	415.70	415.70
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	418.44	418.44
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	421.18	421.18
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	423 92	423.92
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	426.66	426.66
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	432.14	432.14
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	437.62	437.62
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	445 84	445.84
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	453.71	453.71
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	464.67	464.67
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	478 37	478.37
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	494.46	494.46
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	513.64	513.64
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	535 21	535.21
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	559 87	559.87
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	584.18	584.18
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	611 57	611.57
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	638.62	638.62
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	668.41	668.41
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	698 55	698.55
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	731 08	731.08
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	763.61	763.61
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	798 88	798.88
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	834.49	834.49
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	872 50	872.50
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	891 33	891.33
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	929 34	929.34
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	962 22	962.22
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	983.79	983.79
	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1010 84	1010.84
339	906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1026 93	1026.93

2024 Rates Table Template v13.0	If you are in a community rating state If you are not in a community rating s If Tobacco is Tobacco User/Non-Tob	uired. To validate press Validate button or C e, select Family-Tier Rates under Rating Me state, select Age-Based Rates under Rating pacco User, you must give a rate for Tobacc Sheet button, or Ctrl + Shift + H. All plans m	thod and fill in all columns. Method and provide an Individual Rate to Use and Non-Tobacco Use.		
HIOS Issuer ID ¹ Rate Effective Date ¹ Rate Expiration Date ¹	7/1/2024				
Rating Method ^a	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	223.14 242.97	223.14 242.97
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17		
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	266 31	266.31 274.48
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	282 94 291.69	282.94
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	291.69 291.69	
33906PA0160001 33906PA0160001	8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25		
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	305.69	
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29		326.40
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	338 06	338.06
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	349.44	345.06 349.44
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35 36	354.11 356.44 358.77	354.11 356.44 358.77
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37 38	358.77 361.11 363.44	358.77 361.11 363.44
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40		368.11 372.77
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41	379.78	379.78
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44	395 82 407.49	395.82
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46		
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	455 91 476 91	455.91 476.91
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	520 95	497.62 520.95
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52		569.37
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	595 04 622.75	
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	650.46 680.50 710.84	
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58 59		710.64 743.22 759.26
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	791.64 819.64	791.64 819.64
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	838 01 861 06	838.01 861.06
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	874.77 234.73	874.77 234.73
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	255 59 263 57	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18		280.14
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	297.63	
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22		306.83 306.83
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	306 83	306.83
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26 27	308 06 314 20 321 56	314.20
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	333 53	333.53
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31		
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	362 98	362.98
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	372 50	372.50
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	377.40 379 86	377.40 379.86
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	382 31 387 22	382.31 387.22
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	392.13 399.50	399.50
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	416 37	416.37
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45 46	428.65 443.07	428.65 443.07
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47 48	479 58	460.25 479.58 501.67
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49 50		1
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51 52	572 24	540.00 572.24 598.94
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54		625.94
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	684 24 715 84	684.24 715.84
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	747.75 781 81	747.75 781.81
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	798.69 832.75	798.69 832.75
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	862 20 881 53	881.53
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	905.77 920.19	
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15		318.26
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	338.12	338.12
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19 20	359 52	359.52
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21 22	382 06	382.06
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23		

	SPA0160001 Ra	3	Tobacco User/Non-Tobacco			
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco	User 26	391 23	383.59 391.20
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 28	415 30	400.40 415.30
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 30	433.64	427.52 433.64
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 32	451 98	442.8° 451.98
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 34	463 82	457.7° 463.82
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 36	469 93	466.88 469.93
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 38		472.99 476.05
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 40	488 27	482.16 488.27
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 42		497.44 506.23
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 44	533.74	533.74
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 46	551.69 573.09	551.69 573.09
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 48		597.16 624.67
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 50	682 36	651.79 682.36
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 52		712.54 745.78
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco	User 54	779.40 815.70	779.40 815.70
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco	User 56	891 35	851.99 891.38
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 58	931 08 973.49	931.08 973.49
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 60	1036 91	994.50 1036.9
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 62		1073.59 1097.66
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 64 and over	1127 84 1145 80	1127.8 ⁴ 1145.80
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 15	239 83 261.14	239.83 261.14
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17	277.45	
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 19	295 00	286.22 295.00
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 21	313 50	304.09 313.50
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 23	313 50	
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 25	314.75	314.75
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 27	328 55	321.02 328.55
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 29	350 80	340.77 350.80
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 31	363 34	355.82 363.34
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 33	375 57	370.87 375.57
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 35		380.59 383.09
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 37	388.11	385.60 388.11
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 39	395.63	390.62 395.63
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 41	400.65 408.17 415.38	400.65 408.17
33906	SPA0160001 Ra SPA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco	User 43	425.42	415.38 425.42
33906	6PA0160001 Ra 6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 45	437 96 452.69 470 25	437.96 452.69 470.29
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 47	490 00	490.00 512.57
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 49		534.83 559.9°
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 51	584.67	584.67 611.98
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 53		639.54 669.32
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 55	699.10	699.10 731.39
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 57	763 99	763.99 798.79
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 59	816 03	816.03 850.83
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 61	880 93 900.68	880.93 900.68
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 63	925.44 940.18	925.44 940.18
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 0-14	295.14	295.14 321.38
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 16	331.41	331.4° 341.44
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 18	352 24	352.2 ⁴ 363.0 ⁴
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 20		374.20 385.8°
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 22	385 81	385.8° 385.8°
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 24	385 81	385.8
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 26	395 06	
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 28	419 37	419.3
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 30	437 89	437.8
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 32	456.41	456.4 462.1
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 34	468 37	468.3
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 36	474 54	474.5 477.6
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 38	480.71	480.7 486.8
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 40	493 06	493.0
33906	6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 42	511.19	511.11 523.5
33906	SPA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 44	538 97	538.9
33906	PA0160001 Ra			40	. 331.10	
33906 33906 33906	6PA0160001 Ra 6PA0160001 Ra 6PA0160001 Ra	ating Area 6	Tobacco User/Non-Tobacco			
33906 33906 33906 33906 33906		ating Area 6 Tating Area 6 Tating Area 6 Tating Area 6		User 47 User 48	603 01 630.79	578.7° 603.0° 630.7° 658.18° 6

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco	User 52	753 09	753.09
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	, •	Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco	User 34	491.10	
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 38	504 05	504.05
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 42	536 01	536.01
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 46	606 80	606.80
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 50	722 50	722.50
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco	User 54	863.68	863.68
33906PA0160001	-	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco	User 58	1030.75	1030.75
33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco	User 62	1162 23	1162.23
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	, ,	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 15	312 02	
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 34	454.73	454.73
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 38	466.71	466.71
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 42	96 30	496.30
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 46	561 85	561.85
33906PA0160001 33906PA0160001	-	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	•	Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 50	668 98	668.98
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 53	764.12	764.12
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 57	912 82	912.82
33906PA0160001		Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco	User 61	1052 54	1052.54
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco	User 0-14	269.16	269.16
33906PA0160001 33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco	User 18	321 23	
33906PA0160001	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
	Rating Area 9				
33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco			
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco	User 22	351 84	351.84
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9 Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 22 User 23	351 84 3 351 84	351.84 351.84
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco	User 22 User 23 User 24 User 25	351 84 351 84 351 84 353 25	351.84 351.84 351.84
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 22 User 23 User 24 User 25 User 26	351 84 351 84 351 84 351 84 353 25 360 28	351.84 351.84 351.84 353.25 360.28
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 22 User 23 User 24 User 25 User 26 User 27	351 84 351 84 351 84 353 25 360 28 368.73	351.84 351.84 351.84 353.25 360.28 368.73

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	393.71	393.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	399 34	399.34
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	407.78	407.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	416 23	416.23
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	421 50	421.50
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	427.13	427.13
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	429 95	429.95
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	432.76	432.76
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	435 58	435.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	438 39	438.39
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	444 02	444.02
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	449.65	449.65
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	458 09	458.09
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	466.19	466.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	477.45	477.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	491 52	491.52
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	508 06	508.06
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	527.76	527.76
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	549 92	549.92
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	575 26	575.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	600 24	600.24
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	628 38	628.38
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	656.18	656.18
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	686.79	686.79
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	717.75	717.75
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	751.18	751.18
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	784.60	784.60
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	820 84	820.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	857.43	857.43
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	896.49	896.49
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	915 84	915.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	954 89	954.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	988.67	988.67
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1010 83	1010.83
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1038.63	1038.63
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1055.16	1055.16

2024 Rates Table Template v13.0	If you are in a community rating state If you are not in a community rating s If Tobacco is Tobacco User/Non-Tob To add a new sheet, press the Add S	iired. To validate press Validate button or C , select Family-Tier Rates under Rating Me tate, select Age-Based Rates under Rating acco User, you must give a rate for Tobaco theet button, or Ctrl + Shift + H. All plans m	thod and fill in all columns. Method and provide an Individual Rate to Use and Non-Tobacco Use.		
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date*	10/1/2024				
•	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrolled on a plan
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	229 27 249.65	229.27 249.65
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	257.45 265 24	257.45 265.2 ²
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	273.63 282.02	273.63 282.02
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21 22	290.71 299.70 299.70	290.71 299.70 299.70
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	299.70 299.70	299.70 299.70
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	300 90 306 90	300.90 306.90
33906PA0160001 33906PA0160001	-	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	314 09 325.78	314.09 325.78
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	335 37 340.16	335.37 340.16
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	347 36 354 55	347.36 354.58
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	359 05 363 84	359.05 363.84
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37	366 24 368.64 371 03	366.2 ⁴ 368.6 ⁴ 371.03
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 38 39	371 03 373.43 378 23	371.03 373.43 378.23
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	383 02 390 22	383.02 390.22
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	397.11 406.70	397.11 406.70
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	418.69 432.77	
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	449 56 468.44	449.56 468.44
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49 50	490 02 511 30 535 27	490.02 511.30 535.27
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51 52	535 27 558 95 585 02	535.27 558.96 585.02
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	611.40 639.87	611.40 639.87
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	668 34 699 21	668.3 ⁴
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	730 38 763.65	730.38 763.68
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	780.13 813.40	780.13 813.40
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	842.17 861.05	842.17 861.05
33906PA0160001 33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	884.73 898.81	884.73 898.81
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15 16	241.18 262.62 270 82	241.18 262.62 270.82
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	279 01 287 84	279.01 287.8 ²
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	296.67 305 81	296.67 305.81
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	315 27 315 27	315.27 315.27
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	315 27 315 27	315.27 315.27
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	316 53 322 83	316.53 322.83
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28 29	330.40 342.70 352.79	330.40 342.70 352.79
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	352.79 357.83 365.40	352.78 357.83 365.40
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	372 96 377.69	372.96 377.69
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	382.74 385 26	382.7 ² 385.26
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	387.78 390 30	387.78 390.30
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	392 82 397 87	392.82 397.87
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41 42	402 91 410.48 417.73	402.91 410.48 417.73
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43 44	417.73 427.82 440.43	417.73 427.82 440.43
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	455 25 472 90	455.25 472.90
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	492.76 515.46	492.76 515.46
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	537 85 563 07	537.85 563.07
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	587 98 615.40	587.98 615.40
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	643.15 673.10	643.15 673.10
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	703 05 735 52 768 31	703.05 735.52 768.3
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	803 30 820.64	803.30 820.64
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	855.64 885.90	855.64 885.90
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	905.77 930.67	905.77 930.67
33906PA0160001 33906PA0160001	Rating Area 2 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	945.49 300 31	945.49 300.3 ²
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	327 00 337 21	327.00 337.2°
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	347.42 358.41	347.42 358.4
33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	369.40 380.79	369.40 380.79
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22 23	392 56 392 56 392 56	392.56

33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 24 392 56 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 25 334.13 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 26 401 98 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 27 411.41 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 28 426.72 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 29 439 28 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 30 445 56 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 31 454 98 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 32 464.40 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 33 470 29 33 470 29 33 470 29 33 33 470 29 33 33 470 29 33 33 34 34 34 34 34 3	392.56 394.13 401.98 411.41 426.72 439.28
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 27 411.41 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 28 426.72 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 29 439.28 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 30 445.56 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 31 454.98 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 32 464.40 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 33 470.29	411.41 426.72 439.28
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33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 35 479.71 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 36 482.85	479.71 482.85
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 37 485 99	485.99
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 38 489.13 3906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 39 495.41	489.13 495.41
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 40 501.70	501.70
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 41 511.12	511.12
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 42 520.15 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 43 532.71	520.15 532.71
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 44 548.41	548.41
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 45 566 86	566.86
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 46 588 84 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 47 613 58	588.8 ² 613.58
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 48 641 84	641.84
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 49 669.71	669.71
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 50 701.12 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 51 732.13	701.12 732.13
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 52 766 28	766.28
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 53 800 83 3906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 54 838.12	800.83 838.12
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 55 875.42	875.42
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 56 915 85	915.85
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 57 956.68 33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 58 1000 25	956.68 1000.25
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 59 1021 84	1021.84
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 60 1065.42	1065.42
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 61 1103.10 13906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 62 1127.83	1103.10 1127.83
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 63 1158 85	1158.85
33906PA0160001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 1177 30 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 0-14 246.42	1177.30
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 0-14 246.42 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 15 268.32	246.42 268.32
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 16 276.70	276.70
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 17 285 07 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 18 294 09	285.07 294.09
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 19 303.11	303.11
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 20 312.45	312.45
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 21 322.12 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 22 322.12	322.12 322.12
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 23 322.12	322.12
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 24 322.12	322.12
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 25 323.40 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 26 329.85	323.40 329.85
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 27 337 58	337.58
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 28 350.14	350.14
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 29 360.45 Tobacco User/Non-Tobacco User 30 365.60	360.45 365.60
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 31 373 33	373.33
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 32 381 06 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 33 385 89	381.06 385.89
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 34 391 05	391.05
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 35 393.63	393.63
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 36 396 20 3906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 37 398.78	396.20 398.78
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 38 401 36	401.36
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 39 406 51	406.51
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 40 411.66 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 41 419 39	411.66 419.39
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 42 426 80	426.80
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 43 437.11	437.11
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 450 00 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 465.14	450.00 465.14
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 483.17	483.17
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 503.47 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 48 526.66	503.47 526.66
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 49 549 53	549.53
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 50 575 30	575.30
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 600.75 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 628.77	600.75
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 657.12	657.12
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 687.72	687.72
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 718 32 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 751 50	718.32 751.50
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 785 00	785.00
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 58 820.75 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 59 838.47	820.75 838.47
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 60 874 22	874.22
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 61 905.15	905.15
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 62 925.44 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 63 950.89	925.44 950.89
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 64 and over 966 03	966.03
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 0-14 303 25 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 15 330 21	303.25 330.21
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 16 340 52	340.52
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 17 350 82	350.82
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 18 361 92 373 02	361.92 373.02
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 20 384 52	384.52
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 21 396.41 3906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 22 396.41	396.41 396.41
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 22 336.41 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 23 396.41	396.41
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 24 396.41	396.41
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 25 398 00 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 26 405 93	398.00 405.93
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 27 415.44	415.44
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 28 430 90	430.90
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 29 443 58 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 30 449 93	443.58 449.93
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 31 459.44	459.44
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 32 468 95 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 33 474 90	468.95 474.90
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 34 481 24	481.24
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 35 484.41	484.41
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 36 487 59 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 37 490.76	487.59 490.76
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 38 493 93	493.93
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 39 500 27	500.27
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 40 506.61 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 41 516.13	506.61 516.13
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 42 525 25	525.25
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 43 537 93	537.93 553.70
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 44 553.79	553.79 572.42
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 45 572.42	594.62
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 46 594.62	
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 46 594.62 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 47 619 59	619.59
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 46 594.62	
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 46 594.62 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 47 619 59 33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 48 648.13	619.59 648.13

3990FA0160001 Rating Area 6 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 62 1138 89 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 63 31170 21 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 64 And over 1188 84 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 65 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 67 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 68 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 16 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 17 367 85 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 19 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 20 403.19 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 21 415.65 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 22 415.65 33906FA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 23	773.80 808.68 846.34 884.00 924.83 966.05 1010.06 1031.86 1175.86 1113.8.29 1170.21 1188.84 317.98 346.24 357.05 367.85 379.49 391.13
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 55 884 00	884.00 924.83 966.05 1010.06 1031.86 1075.86 1113.92 1138.89 1170.21 1188.84 317.98 346.24 357.05 367.85 379.49
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 7 33906PA0160001 R	924.83 966.05 1010.06 1031.86 1075.86 1113.92 1138.89 1170.21 1188.84 317.98 346.24 357.05 367.85 379.49 391.13
33906PA0160001 Rating Area 6 Tobacco User/Non-Tobacco User 57 966 05	966.05 1010.06 1031.86 1075.86 1113.92 1138.89 1170.21 1188.84 317.98 346.24 357.05 367.85 379.49
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 7	1031.86 1075.86 1113.92 1138.89 1170.21 1188.84 317.98 346.24 357.05 367.85 379.49
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 7	1075.86 1113.92 1138.89 1170.21 1188.84 317.98 346.24 357.05 367.85 379.49
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 7	1113.92 1138.89 1170.21 1188.84 317.98 346.24 357.05 367.85 379.49
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 7	1170.21 1188.84 317.98 346.24 357.05 367.85 379.49 391.13
33906PA0160001 Rating Area 6 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 23 415.65 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User	1188.84 317.98 346.24 357.05 367.85 379.49 391.13
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33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 17 367 85 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 18 379.49 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 19 391.13 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 20 403.19 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 21 415.65 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 22 415.65 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 23 415.65 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 24 415.65	367.85 379.49 391.13
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33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 23 415.65 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 24 415.65	415.65
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	415.65 415.65
	417.32
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 26 425.63	425.63
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 27 435.61 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 28 451.82	435.61 451.82
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 29 465.12	465.12
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 30 471.77 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 31 481.74	471.77 481.74
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 31 461.74 491.72	491.72
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 33 497 95	497.95
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 34 504.60 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 35 507.93	504.60 507.93
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 36 511 26	507.93
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 37 514 58	514.58
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 38 517 91 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 39 524 56	517.91 524.56
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 40 531 21	531.21
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 41 541.18 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 42 550.74	541.18 550.74
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 42 550.74 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 43 564 04	550.74 564.04
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 44 580.67	580.67
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 45 600 21 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 46 623.48	600.21 623.48
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 47 649.67	623.48
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 48 679.60	679.60
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 49 709.11 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 50 742 36	709.11 742.36
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 51 775 20	775.20
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 52 811 36	811.36
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 53 847 94 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 54 887.42	847.94 887.42
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 55 926 91	926.91
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 56 969.72 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 57 1012 95	969.72
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 57 1012 95 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 58 1059 09	1012.95 1059.09
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 59 1081 95	1081.95
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 60 1128 09 33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 61 1167 99	1128.09 1167.99
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 62 1194.18	1194.18
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 63 1227 01	1227.01
33906PA0160001 Rating Area 7 Tobacco User/Non-Tobacco User 64 and over 1246 55 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 0-14 294.42	1246.55 294.42
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 15 320 59	320.59
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 16 330.60	330.60
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 17 340.61 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 18 351 38	340.61 351.38
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 19 362.16	362.16
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 20 373 32 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 21 384 87	373.32 384.87
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 22 384 87	384.87
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 23 384 87	384.87
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 24 384 87 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 25 386.41	384.87 386.41
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 26 394.10	394.10
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 27 403 34	403.34
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 28 418 35 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 29 430.66	418.35 430.66
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 30 436 82	436.82
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 31 446 06 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 32 455 30	446.06 455.30
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 32 455 30 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 33 461 07	461.07
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 34 467 23	467.23
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 35 470 31 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 36 473 38	470.31 473.38
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 37 476.46	476.46
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 38 479 54	479.54
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 39 485.70 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 40 491.86	485.70 491.86
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 41 501 09	501.09
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 42 509 95 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 43 522 26	509.95 522.26
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 44 537.66	537.66
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 45 555.75	555.75
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 46 577 30 39906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 47 601 54	577.30 601.54
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 48 629 26	629.26
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 49 656 58 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 50 687 37	656.58 687.37
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 50 687 37 3906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 51 717.77	717.77
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 52 751 26	751.26
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 53 785.13 785.13 785.13 785.13 785.13 785.13 785.13	785.13 821.69
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 55 858 25	858.25
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 56 897 89	897.89
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 57 937 92 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 58 980.64	937.92 980.64
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 59 1001 80	1001.80
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 60 1044 53 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 61 1081.47	1044.53 1081.47
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 61 1081.47 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 62 1105.72	1105.72
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 63 1136.12	1136.12
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 64 and over 1154 21 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 0-14 276 56	1154.21 276.56
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 15 301.14	301.14
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 16 310.54	310.54
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 17 319 94 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 18 330 06	319.94 330.06
	340.18
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 19 340.18	350.67 361.51
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 20 350.67	רת ורוני,
	361.51
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 20 350.67 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 21 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 22 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 23 361.51	361.51 361.51
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 20 350.67 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 21 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 22 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 23 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 24 361.51	361.51 361.51 361.51
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 20 350.67 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 21 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 22 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 23 361.51	361.51 361.51
33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 20 350.67 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 21 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 22 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 23 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 24 361.51 33906PA0160001 Rating Area 9 Tobacco User/Non-Tobacco User 25 362.96	361.51 361.51 361.51 362.96

33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	404 53	404.53
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	410 32	410.32
33906PA	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	418 99	418.99
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	427.67	427.67
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	433 09	433.09
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	438 87	438.87
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	441.77	441.77
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	444.66	444.66
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	447 55	447.55
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	450.44	450.44
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	456 23	456.23
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	462 01	462.01
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	470.69	470.69
	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	479 00	479.00
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	490 57	490.57
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	505 03	505.03
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	522 02	522.02
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	542 27	542.27
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	565 04	565.04
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	591 07	591.07
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	616.74	616.74
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	645.66	645.66
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	674 22	674.22
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	705.67	705.67
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	737.48	737.48
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	771 83	771.83
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	806.17	806.17
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	843.41	843.41
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	881 00	881.00
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	921.13	921.13
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	941 01	941.01
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	981.14	981.14
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1015 85	1015.85
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1038.62	1038.62
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1067.18	1067.18
33906P	0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1084.17	1084.17

Exhibit C-1 Calibrated Plan Adjusted Index Rates

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
		Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	33906PA0160001	1,152	\$620.45	1.674	\$620.45	1.001	\$620.45	1.000	\$620.45	\$370.13
All Plans Aggregate	Calibration Factors:			Age 1.674 $= \Sigma((A)x(B)x(C))/\Sigma((A)x(C))$	(B))	Geographic 1.001 = $\Sigma((D)x(E)x(A))/\Sigma$	G((D)x(A))	Tobacco 1.000 = $\Sigma((F)x(G)x(A))$	$\sqrt{\Sigma((F)}x(A))$	

Notes:

- Plan Level Average Age Factor, See Exhibit C-2 for Example
- Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C) / Age Calibration Factor Total Premium = Σ (D) x (C)
- Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
- Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor Total Premium = Σ (F) x (C)
- Average Tobacco Factor, See Exhibit C-2 for Example
- Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Faction
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor) Total Premium = Σ (I) x (C) x (A) x (E) x (G)

Exhibit C-2 Development of Plan Level Average Factors Age Rating, Tobacco Rating, and Geographic Rating

Example:

Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001								
Age	% by Age	Age Factor						
0-20	1.9%	Tactor						
1-14	7.7%	0.765						
15	0.0%	0.703						
16	2.9%	0.859						
17	4.8%	0.839						
18	2.9%	0.883						
19	1.9%	0.913						
20	3.9%	0.941						
21	0.0%	1.000						
22	0.0%	1.000						
23	1.0%	1.000						
24	0.0%	1.000						
25	0.0%	1.004						
26	0.0%	1.004						
27	0.0%	1.048						
28	0.0%	1.043						
29	0.0%	1.119						
30	1.0%	1.113						
31	1.0%	1.159						
32	3.1%	1.183						
33	1.0%	1.198						
34	1.0%	1.198						
35	0.0%	1.214						
36	1.0%	1.222						
37	1.0%	1.238						
38	1.0%	1.236						
39	2.1%	1.240						
40		1.202						
40	0.0%	1.278						
42	0.0%	1.302						
42	2.1%	1.323						
44	2.1%	1.337						
45	0.0%	1.397						
		1.444						
46 47	4.2%							
47	3.1% 2.1%	1.563 1.635						
49	3.1%	1.706						
50	4.2%	1.786						
51	2.1%	1.865						
52 52	2.1%	1.952						
53 54	2.1% 5.2%	2.040 2.135						
55 56	4.2%	2.230						
56 57	1.0%	2.333						
57 58	2.1%	2.437						
58 50	2.1%	2.548						
59	2.1%	2.603						
60	1.0%	2.714						
61	3.1%	2.810						
62	6.3%	2.873						
63	1.0%	2.952						
64	0.0%	3.000						
65+	4.2%	3.000						

1.674

100.0%

Average Tobacco User Factor - Silver Plan 33906PA0160001								
Tobacco	Tobacco	7001 A01000	Rate					
No	Yes	Avg. Rate	Factor					
1.9%	0.0%	1.000	1.000					
7.7%	0.0%	1.000	1.000					
0.0%	0.0%	1.000	1.000					
2.9%	0.0%	1.000	1.000					
4.8%	0.0%	1.000	1.000					
2.9%	0.0%	1.000	1.000					
1.9%	0.0%	1.000	1.000					
3.9%	0.0%	1.000	1.000					
0.0%	0.0%	1.000	1.000					
0.0%	0.0%	_	1.000					
1.0%	0.0%	1.000	1.000					
0.0%	0.0%	1.000	1.000					
0.0%	0.0%	-	1.000					
0.0%	0.0%	-	1.000					
0.0%	0.0%	_	1.000					
0.0%	0.0%		1.000					
0.0%	0.0%	-	1.000					
1.0%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
3.1%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
0.0%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
0.0%	0.0%	1.000	1.000					
0.0%	0.0%	_	1.000					
2.1%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
0.0%	0.0%	1.000	1.000					
4.2%	0.0%	1.000	1.000					
3.1%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
3.1%	0.0%	1.000	1.000					
4.2%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
5.2%	0.0%	1.000	1.000					
4.2%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
2.1%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
3.1%	0.0%	1.000	1.000					
6.3%	0.0%	1.000	1.000					
1.0%	0.0%	1.000	1.000					
0.0%	0.0%	1.000	1.000					
		1 000						
4.2%	0.0%	1.000	1.000					

	Average Rating Area Factor - Silver Plan 33906PA0160001		
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
	Erie	0.0%	0.779
	Elk/Cameron/Potter	0.0%	
	NEPA	10.4%	
4	Pittsburgh	0.0%	
	Altoona	0.0%	
6	Mid Central plus Lehigh Valley	2.1%	1.030
7	York/Lancaster	0.0%	1.080
	Greater Philadelphia	85.4%	
9	Harrisburg	2.1%	0.939
Total	-	100.0%	1.001

Exhibit 4 Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.632	0.692	0.635	1.005	0.918
Induced Utilization	0.457	0.502	0.458	1.002	0.912

Exhibit 5 Claim Impact due to Demographic Changes

Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor		
Age	Male	Female	Male	Female	Male	Female	Male	Female
0	0.73%	0.15%	1.117	1.114	1.04%	0.00%	1.117	1.114
1	0.00%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
2	0.00%	0.44%	0.511	0.511	0.00%	0.00%	0.511	0.511
3 4	0.00% 0.00%	0.44% 0.00%	0.511	0.511 0.511	0.00%	1.04% 0.00%	0.511 0.511	0.511 0.511
5	0.00%	0.00%	0.311	0.311	0.00%	0.00%	0.311	0.311
6	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
7	0.44%	0.58%	0.379	0.379	0.00%	1.04%	0.379	0.379
8	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
9	0.36%	0.65%	0.379	0.379	0.00%	0.00%	0.379	0.379
10	0.73%	0.44%	0.412	0.380	1.04%	1.04%	0.412	0.380
11	0.29%	0.07%	0.412	0.380	0.00%	0.00%	0.412	0.380
12	0.87%	1.02%	0.412	0.380	0.00%	0.00%	0.412	0.380
13 14	0.80% 0.22%	0.29% 0.65%	0.412 0.412	0.380 0.380	1.04% 1.04%	0.00% 1.04%	0.412 0.412	0.380 0.380
1	0.2276	1.16%	0.532	0.580	0.00%	0.00%	0.532	0.591
16	0.87%	2.25%	0.532	0.591	1.04%	2.08%	0.532	0.591
17	1.16%	2.98%	0.532	0.591	1.04%	4.17%	0.532	0.591
18	1.45%	0.22%	0.532	0.591	2.08%	1.04%	0.532	0.591
19	0.58%	2.69%	0.532	0.591	1.04%	1.04%	0.532	0.591
20	0.51%	0.65%	0.479	0.787	1.04%	3.13%	0.479	0.787
21	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
22	0.58%	0.22%	0.479	0.787	0.00%	0.00%	0.479	0.787
23	0.29%	0.15%	0.479	0.787	1.04%	0.00%	0.479	0.787
24 25	0.00% 0.00%	0.36% 0.00%	0.479 0.489	0.787 1.176	0.00%	0.00% 0.00%	0.479 0.489	0.787 1.176
26	0.00%	0.00%		1.176	0.00%	0.00%	0.489	1.176
27	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
29	0.15%	0.29%	0.489	1.176	0.00%	0.00%	0.489	1.176
30	0.80%	0.58%	0.552	1.393	0.00%	1.04%	0.552	1.393
31	1.82%	0.07%	0.552	1.393	1.04%	0.00%	0.552	1.393
32	1.82%	0.80%	0.552	1.393	3.13%	0.00%	0.552	1.393
33	0.80%	0.00%	0.552	1.393	0.00%	1.04%	0.552	1.393
34 35	0.51% 1.09%	0.00% 0.00%	0.552	1.393 1.303	1.04% 0.00%	0.00%	0.552 0.670	1.393 1.303
36	0.29%	1.24%	0.670	1.303	1.04%	0.00%	0.670	1.303
37	0.51%	0.51%	0.670	1.303	0.00%	1.04%	0.670	1.303
38	1.09%	1.38%	0.670	1.303	1.04%	0.00%	0.670	1.303
39	1.02%	0.80%	0.670	1.303	0.00%	2.08%	0.670	1.303
40	0.36%	0.22%	0.839	1.224	1.04%	0.00%	0.839	1.224
41	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
42	0.00%	1.82%	0.839	1.224	0.00%	0.00%	0.839	1.224
43	1.53% 0.80%	0.80% 0.15%	0.839	1.224 1.224	0.00% 2.08%	2.08% 0.00%	0.839 0.839	1.224 1.224
45	0.80%	2.47%	1.063	1.224	0.00%	0.00%	1.063	1.224
46	0.80%	2.47%	1.063	1.314	1.04%	3.13%	1.063	1.314
47	1.24%	1.38%	1.063	1.314	0.00%	3.13%	1.063	1.314
48	1.53%	0.22%	1.063	1.314	2.08%	0.00%	1.063	1.314
49	2.33%	1.02%	1.063	1.314	2.08%	1.04%	1.063	1.314
50	1.96%	1.02%	1.456	1.565	3.13%	1.04%	1.456	1.565
51	0.87%	0.36%	1.456	1.565	1.04%	1.04%	1.456	1.565
52	1.02%	0.80%	1.456	1.565	2.08%	0.00%	1.456	1.565
53 54	1.96% 1.38%	1.89% 2.11%	1.456	1.565 1.565	0.00% 3.13%	2.08% 2.08%	1.456 1.456	1.565 1.565
55	2.11%	1.31%	1.456	1.810	2.08%	2.08%	1.456	1.810
56	1.60%	0.29%	1.868	1.810	1.04%	0.00%	1.868	1.810
57	1.31%	0.73%	1.868	1.810	1.04%	1.04%	1.868	1.810
58	0.29%	1.24%	1.868	1.810	1.04%	1.04%	1.868	1.810
59	1.02%	0.44%	1.868	1.810	0.00%	2.08%	1.868	1.810
60	1.53%	0.94%	2.358	2.227	1.04%	0.00%	2.358	2.227
61	0.94%	2.25%	2.358	2.227	2.08%	1.04%	2.358	2.227
62	1.24%	1.53%	2.358	2.227	2.08%	4.17%	2.358	2.227
63 64	0.65% 0.44%	0.65% 0.00%	2.358	2.227 2.227	1.04% 0.00%	0.00%	2.358 2.358	2.227 2.227
04	2.33%	2.40%	2.358	2.227	2.08%	2.08%	2.358	2.227

Experience Period	1 2341
Demographic Factor	1.2541

Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected	Demographic	1 2722
F	actor	1.2/22

Note:

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

1.0309

Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

Exhibit 6 Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean Mercer	0%	0.779 0.779	0%	0.779 0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	0%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3 3	Carbon Clinton	0%	1.020 1.020	0%	1.020 1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	5%	1.020	6%	1.020
3	Monroe	3%	1.020	4%	1.020
3	Pike	0%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	0%	1.020
3	Tioga Wayne	0%	1.020 1.020	0%	1.020 1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene Indiana	0%	0.855 0.855	0%	0.855 0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon Jefferson	0%	0.837 0.837	0%	0.837 0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	0%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	0%	1.030	2%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton Northumberland	0%	1.030	0% 0%	1.030
6	Schuylkill	0%	1.030 1.030	0%	1.030 1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	1%	1.080	0%	1.080
7	Lancaster	5%	1.080	0%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	0%	1.000	0%	1.000
8	Chester Delaware	37% 6%	1.000 1.000	38% 2%	1.000
8	Montgomery	7%	1.000	8%	1.000
8	Philadelphia	34%	1.000	38%	1.000
9	Cumberland	0%	0.939	0%	0.939
9	Dauphin	0%	0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	0%	0.939
9	Lebanon	2%	0.939	2%	0.939

Average Experience Period Area Factor	
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Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0014
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Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.

Factor represents the impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000
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Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.

Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Exhibit 7 Network Projection Factor Shift

Experience etwork Name	Experience Period Membership	Experience Period Network Factor
OAEPO	100%	1.000

Projection Network Name	Projected Membership	Projected Network Factor
OAEPO	100%	1.000

Average Experience Period Network Factor	#VALUE!
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Average Projected Network Factor	#VALUE!
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Network Shift Factor	#VALUE!
Network Shift Factor	#VALUE:

Exhibit 8 Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.1%
Facility Outpatient	3.7%	7.1%
Physician	1.8%	6.6%
Capitation	0.0%	0.1%
Medical	4.1%	5.9%
Pharmacy	4.8%	2.7%
Total (Med + Rx)	4.3%	5.3%

Exhibit 10 Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	12.27%	\$72.97
Profit & Risk Load	2.00%	\$11.89
Premium Tax	2.39%	\$14.21
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.07%	\$0.42
Federal Income Tax	0.53%	\$3.16
Total Taxes and Fees	2.99%	\$17.80

Exhibit 11 MLR Projection

			Formula
(a)	Premium (pmpm)	\$594.74	
(b)	Medical Cost (pmpm)	\$492.08	
(c)	Medical Benefit Ratio (MBR)	82.7%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$2.97	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	\$17.80	
(f)	Adjusted Premium (pmpm)	\$576.95	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$495.06	= (b) + (d)
	Medical Loss Ratio (MLR)	85.8%	= (g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2024 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

Exhibit 12 Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2024	27.9%	1.000	\$694.55
2Q 2024	28.4%	1.027	\$713.64
3Q 2024	5.4%	1.056	\$733.26
4Q 2024	38.2%	1.085	\$753.42
Total	100.0%	1.043	\$724.57

Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: Market: Rating Area: Rating Area 1

Plan: Aetna Silver OAEPO 8000 80%

	Employee	Spouse	Child 1	Child 2	Child 3
Group Census	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco **Age Factors** Child 1 Child 3 **Factors Employee** Child 2 **Spouse** 1.222 1.230 0.765 0.765 Employee 1 Employee 2 2.333 1.952 1.000 Employee 3 1.000 0.941 0.859 Employee 4 1.952 1.706 0.885 Employee 5 1.004 3.000 3.000 Employee 6 2.548 2.714 1.000 Employee 7 2.333 1.865 1.325 Employee 8 1.302 Employee 9 1.198 1.214 0.765 0.765 0.765 Employee 10 1.004 1.087 0.765 0.765

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$444.26
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7986
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$276.29

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$337.62	\$339.83	\$211.36	\$211.36		\$1,100.17
Employee 2	\$644.58	\$539.31				\$1,183.89
Employee 3	\$276.29	\$276.29				\$552.58
Employee 4	\$539.31	\$471.35	\$259.99	\$244.51	\$237.33	\$1,752.49
Employee 5	\$828.86	\$828.86	\$277.39			\$1,935.11
Employee 6	\$703.98	\$749.84	\$276.29			\$1,730.11

Employee 7	\$644.58	\$515.28				\$1,159.86
Employee 8	\$366.08	\$359.73				\$725.81
Employee 9	\$330.99	\$335.41	\$211.36	\$211.36	\$211.36	\$1,300.48
Employee 10	\$277.39	\$300.32	\$211.36	\$211.36		\$1,000.43
Group Total Monthly Premium	m:					\$12,440.93

Note: Member level monthly rates are rounded to the nearest penny.

Exhibit 15 Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Metallic Tier Actuarial Value		Projected Membership Distribution
33906PA0160001	OAEPO	Aetna Silver OAEPO 8000 80%	Silver	69.01%	No	100.00%

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: January 1, 2024

Ending date of Rates:

March 31, 2024

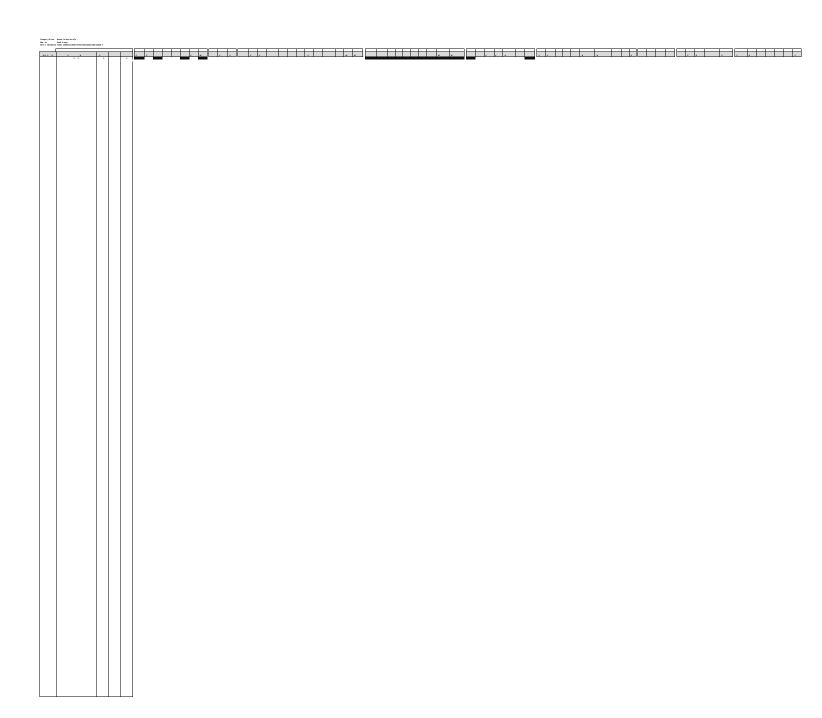
HIOS Plan ID (On Exchange) >																																																		
HIOS Plan ID (Off Exchange) >	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	N0160001																																		
Plan Marketing Name >	PA Silver OAE	PO 8000 80%	PA Silver OAE	PO 8000 80%	PA Silver OAEPO 8000 80%		8000 80% PA Silver OAEPO 8000 80%		PA Silver OA	PO 8000 80%	PA Silver OAEPO 8000 80%		0 80% PA Silver OAEPO 8000 80%		0 80% PA Silver OAEPO 8000 80%		er OAEPO 8000 80% PA Silver OAE		PA Silver OAE	PO 8000 80%																														
Form # >																																																		
Rating Area >	PAR		PAR			A03		A05	PARA06																																				PAR		PAR			RA09
Network >	(C			0		0)	C		C			0																																		
Metal >	Silv		Silv		Sil			Silver		Silver		ver	Silv		Sil																																			
Deductible >	\$8,000/		\$8,000/			\$16,000		\$16,000		\$16,000	\$8,000/		\$8,000/			\$16,000																																		
Coinsurance >	20		20		20			0%	20		20		20			0%																																		
Copays > OOP Maximum >	\$45, \$9,450/	•	\$45/ \$9,450/	•	\$45,	\$18,900		/\$85 '\$18,900	\$45,	\$18,900	\$45/ \$9,450/	•	\$45/ \$9,450/	•		/\$85 '\$18,900																																		
Pediatric Dental (Yes/No) >		\$18,900 es	\$9,450/			\$18,900 es		\$18,900 es		\$18,900 es	\$9,450/3 Ye		\$9,450/3 Ye			\$18,900 es																																		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco																																		
0 - 14	\$211.36	\$211.36	\$222.34	\$222.34	\$276.85	\$276.85	\$227.16	\$227.16	\$279.56	\$279.56	\$293.13	\$293.13	\$271.42	\$271.42	\$254.95	\$254.95																																		
15	\$230.15	\$230.15	\$242.10	\$242.10	\$301.45	\$301.45	\$247.36	\$247.36	\$304.41	\$304.41	\$319.19	\$319.19	\$295.54	\$295.54	\$277.61	\$277.61																																		
16	\$237.33	\$237.33	\$249.66	\$249.66	\$310.86	\$310.86	\$255.08	\$255.08	\$313.91	\$313.91	\$329.15	\$329.15	\$304.77	\$304.77	\$286.27	\$286.27																																		
17	\$244.51	\$244.51	\$257.21	\$257.21	\$320.27	\$320.27	\$262.80	\$262.80	\$323.41	\$323.41	\$339.11	\$339.11	\$313.99	\$313.99	\$294.94	\$294.94																																		
18	\$252.25	\$252.25	\$265.35	\$265.35	\$330.41	\$330.41	\$271.11	\$271.11	\$333.64	\$333.64	\$349.84	\$349.84	\$323.93	\$323.93	\$304.27	\$304.27																																		
19	\$259.99	\$259.99	\$273.49	\$273.49	\$340.54	\$340.54	\$279.43	\$279.43	\$343.88	\$343.88	\$360.57	\$360.57	\$333.86	\$333.86	\$313.60	\$313.60																																		
20	\$268.00	\$268.00	\$281.92	\$281.92	\$351.03	\$351.03	\$288.04	\$288.04	\$354.47	\$354.47	\$371.68	\$371.68	\$344.15	\$344.15	\$323.27	\$323.27																																		
21	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18	\$354.79	\$354.79	\$333.26	\$333.26																																		
22	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18	\$354.79	\$354.79	\$333.26	\$333.26																																		
23	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18	\$354.79	\$354.79	\$333.26	\$333.26																																		
24 25	\$276.29	\$276.29	\$290.63	\$290.63	\$361.89	\$361.89	\$296.95	\$296.95	\$365.44	\$365.44	\$383.18	\$383.18 \$384.71	\$354.79	\$354.79 \$356.21	\$333.26 \$334.60	\$333.26 \$334.60																																		
25 26	\$277.39 \$282.92	\$277.39 \$282.92	\$291.80 \$297.61	\$291.80	\$363.34	\$363.34	\$298.13 \$304.07	\$298.13 \$304.07	\$366.90	\$366.90	\$384.71		\$356.21	\$356.21	\$334.60	\$334.60 \$341.26																																		
26 27	\$282.92	\$282.92	\$297.61	\$297.61 \$304.58	\$370.57 \$379.26	\$370.57 \$379.26	\$304.07	\$304.07	\$374.21 \$382.98	\$374.21 \$382.98	\$392.37 \$401.57	\$392.37 \$401.57	\$363.31 \$371.82	\$371.82	\$341.26	\$341.26																																		
28	\$300.32	\$300.32	\$315.92	\$304.38	\$373.20	\$393.37	\$322.78	\$322.78	\$397.23	\$397.23	\$416.51	\$416.51	\$385.66	\$385.66	\$362.26	\$362.26																																		
29	\$309.17	\$309.17	\$325.22	\$325.22	\$404.95	\$404.95	\$332.28	\$332.28	\$408.92	\$408.92	\$428.78	\$428.78	\$397.01	\$397.01	\$372.92	\$372.92																																		
30	\$313.59	\$313.59	\$329.87	\$329.87	\$410.74	\$410.74	\$337.03	\$337.03	\$414.77	\$414.77	\$434.91	\$434.91	\$402.69	\$402.69	\$378.25	\$378.25																																		
31	\$320.22	\$320.22	\$336.85	\$336.85	\$419.43	\$419.43	\$344.16	\$344.16	\$423.54	\$423.54	\$444.10	\$444.10	\$411.21	\$411.21	\$386.25	\$386.25																																		
32	\$326.85	\$326.85	\$343.82	\$343.82	\$428.12	\$428.12	\$351.29	\$351.29	\$432.31	\$432.31	\$453.30	\$453.30	\$419.72	\$419.72	\$394.25	\$394.25																																		
33	\$330.99	\$330.99	\$348.18	\$348.18	\$433.54	\$433.54	\$355.74	\$355.74	\$437.79	\$437.79	\$459.05	\$459.05	\$425.04	\$425.04	\$399.25	\$399.25																																		
34	\$335.41	\$335.41	\$352.83	\$352.83	\$439.33	\$439.33	\$360.49	\$360.49	\$443.64	\$443.64	\$465.18	\$465.18	\$430.72	\$430.72	\$404.58	\$404.58																																		
35	\$337.62	\$337.62	\$355.16	\$355.16	\$442.23	\$442.23	\$362.87	\$362.87	\$446.56	\$446.56	\$468.24	\$468.24	\$433.56	\$433.56	\$407.25	\$407.25																																		
36	\$339.83	\$339.83	\$357.48	\$357.48	\$445.12	\$445.12	\$365.24	\$365.24	\$449.49	\$449.49	\$471.31	\$471.31	\$436.40	\$436.40	\$409.91	\$409.91																																		
37	\$342.04	\$342.04	\$359.81	\$359.81	\$448.02	\$448.02	\$367.62	\$367.62	\$452.41	\$452.41	\$474.37	\$474.37	\$439.23	\$439.23	\$412.58	\$412.58																																		
38	\$344.25	\$344.25	\$362.13	\$362.13	\$450.91	\$450.91	\$370.00	\$370.00	\$455.33	\$455.33	\$477.44	\$477.44	\$442.07	\$442.07	\$415.25	\$415.25																																		
39 40	\$348.67	\$348.67	\$366.78	\$366.78	\$456.70	\$456.70	\$374.75	\$374.75	\$461.18	\$461.18	\$483.57	\$483.57	\$447.75	\$447.75	\$420.58	\$420.58																																		
40	\$353.09 \$359.73	\$353.09 \$359.73	\$371.43 \$378.41	\$371.43 \$378.41	\$462.49 \$471.18	\$462.49 \$471.18	\$379.50 \$386.62	\$379.50 \$386.62	\$467.03 \$475.80	\$467.03 \$475.80	\$489.70 \$498.90	\$489.70 \$498.90	\$453.43 \$461.94	\$453.43 \$461.94	\$425.91 \$433.91	\$425.91 \$433.91																																		
41	\$366.08	\$366.08	\$385.09	\$385.09	\$471.18	\$471.18	\$393.45	\$393.45	\$475.80	\$484.20	\$507.71	\$507.71	\$470.10	\$470.10	\$441.57	\$433.91																																		
43	\$374.92	\$374.92	\$394.39	\$394.39	\$491.08	\$491.08	\$402.96	\$402.96	\$495.90	\$495.90	\$519.97	\$519.97	\$481.45	\$481.45	\$452.24	\$452.24																																		
44	\$385.97	\$385.97	\$406.02	\$406.02	\$505.56	\$505.56	\$414.83	\$414.83	\$510.52	\$510.52	\$535.30	\$535.30	\$495.65	\$495.65	\$465.57	\$465.57																																		
45	\$398.96	\$398.96	\$419.68	\$419.68	\$522.57	\$522.57	\$428.79	\$428.79	\$527.69	\$527.69	\$553.31	\$553.31	\$512.32	\$512.32	\$481.23	\$481.23																																		
46	\$414.43	\$414.43	\$435.95	\$435.95	\$542.83	\$542.83	\$445.42	\$445.42	\$548.16	\$548.16	\$574.77	\$574.77	\$532.19	\$532.19	\$499.90	\$499.90																																		
47	\$431.84	\$431.84	\$454.26	\$454.26	\$565.63	\$565.63	\$464.13	\$464.13	\$571.18	\$571.18	\$598.91	\$598.91	\$554.54	\$554.54	\$520.89	\$520.89																																		
48	\$451.73	\$451.73	\$475.19	\$475.19	\$591.69	\$591.69	\$485.51	\$485.51	\$597.49	\$597.49	\$626.49	\$626.49	\$580.09	\$580.09	\$544.89	\$544.89																																		
49	\$471.35	\$471.35	\$495.82	\$495.82	\$617.38	\$617.38	\$506.59	\$506.59	\$623.44	\$623.44	\$653.70	\$653.70	\$605.28	\$605.28	\$568.55	\$568.55																																		
50	\$493.45	\$493.45	\$519.07	\$519.07	\$646.33	\$646.33	\$530.35	\$530.35	\$652.67	\$652.67	\$684.35	\$684.35	\$633.66	\$633.66	\$595.21	\$595.21																																		
51	\$515.28	\$515.28	\$542.03	\$542.03	\$674.92	\$674.92	\$553.81	\$553.81	\$681.54	\$681.54	\$714.63	\$714.63	\$661.69	\$661.69	\$621.54	\$621.54																																		
52 53	\$539.31 \$563.63	\$539.31 \$563.63	\$567.32 \$592.89	\$567.32	\$706.41 \$738.25	\$706.41 \$738.25	\$579.64 \$605.77	\$579.64	\$713.33	\$713.33 \$745.49	\$747.96 \$781.68	\$747.96 \$781.68	\$692.56 \$723.78	\$692.56 \$723.78	\$650.53 \$679.86	\$650.53 \$679.86																																		
53 54	\$563.63	\$563.63 \$589.87	\$592.89 \$620.50	\$592.89 \$620.50	\$738.25 \$772.63	\$738.25 \$772.63	\$633.98	\$605.77 \$633.98	\$745.49 \$780.21	\$745.49 \$780.21	\$781.68	\$781.68	\$723.78 \$757.48	\$723.78 \$757.48	\$679.86	\$679.86 \$711.52																																		
55	\$616.12	\$616.12	\$648.11	\$648.11	\$807.01	\$807.01	\$662.19	\$662.19	\$814.93	\$814.93	\$854.48	\$854.48	\$791.19	\$791.19	\$743.18	\$711.32																																		
56	\$644.58	\$644.58	\$678.05	\$678.05	\$844.29	\$844.29	\$692.78	\$692.78	\$852.57	\$852.57	\$893.95	\$893.95	\$827.73	\$827.73	\$777.50	\$777.50																																		
57	\$673.31	\$673.31	\$708.28	\$708.28	\$881.92	\$881.92	\$723.66	\$723.66	\$890.57	\$890.57	\$933.80	\$933.80	\$864.63	\$864.63	\$812.16	\$812.16																																		
58	\$703.98	\$703.98	\$740.54	\$740.54	\$922.09	\$922.09	\$756.62	\$756.62	\$931.13	\$931.13	\$976.34	\$976.34	\$904.01	\$904.01	\$849.16	\$849.16																																		
59	\$719.18	\$719.18	\$756.52	\$756.52	\$942.00	\$942.00	\$772.95	\$772.95	\$951.23	\$951.23	\$997.41	\$997.41	\$923.53	\$923.53	\$867.49	\$867.49																																		
60	\$749.84	\$749.84	\$788.78	\$788.78	\$982.17	\$982.17	\$805.91	\$805.91	\$991.80	\$991.80	\$1,039.94	\$1,039.94	\$962.91	\$962.91	\$904.48	\$904.48																																		
61	\$776.37	\$776.37	\$816.68	\$816.68	\$1,016.91	\$1,016.91	\$834.42	\$834.42	\$1,026.88	\$1,026.88	\$1,076.73	\$1,076.73	\$996.97	\$996.97	\$936.47	\$936.47																																		
62	\$793.77	\$793.77	\$834.99	\$834.99	\$1,039.71	\$1,039.71	\$853.13	\$853.13	\$1,049.90	\$1,049.90	\$1,100.87	\$1,100.87	\$1,019.32	\$1,019.32	\$957.47	\$957.47																																		
63	\$815.60	\$815.60	\$857.95	\$857.95	\$1,068.30	\$1,068.30	\$876.59	\$876.59	\$1,078.77	\$1,078.77	\$1,131.14	\$1,131.14	\$1,047.35	\$1,047.35	\$983.80	\$983.80																																		
64+	\$828.58	\$828.58	\$871.61	\$871.61	\$1,085.31	\$1,085.31	\$890.54	\$890.54	\$1,095.95	\$1,095.95	\$1,149.15	\$1,149.15	\$1,064.03	\$1,064.03	\$999.46	\$999.46																																		

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AetnaLifeInsuranceCo Small Group Plan Design Summary

On/Off	Rating	
	Network Area	Counties Covered
HIOS Plan ID Plan Marketing Name Product Metal Exchange Net 33906PA0160001 PA Silver OAEPO 8000 80% EPO Silver Off	PA01, PA02, PA03, PA05, PA06, PA07, PA08,	Counties Covered McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

12/24/2014



Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO

Effective Date of Rates: April 1, 2024

Ending date of Rates:

June 30, 2024

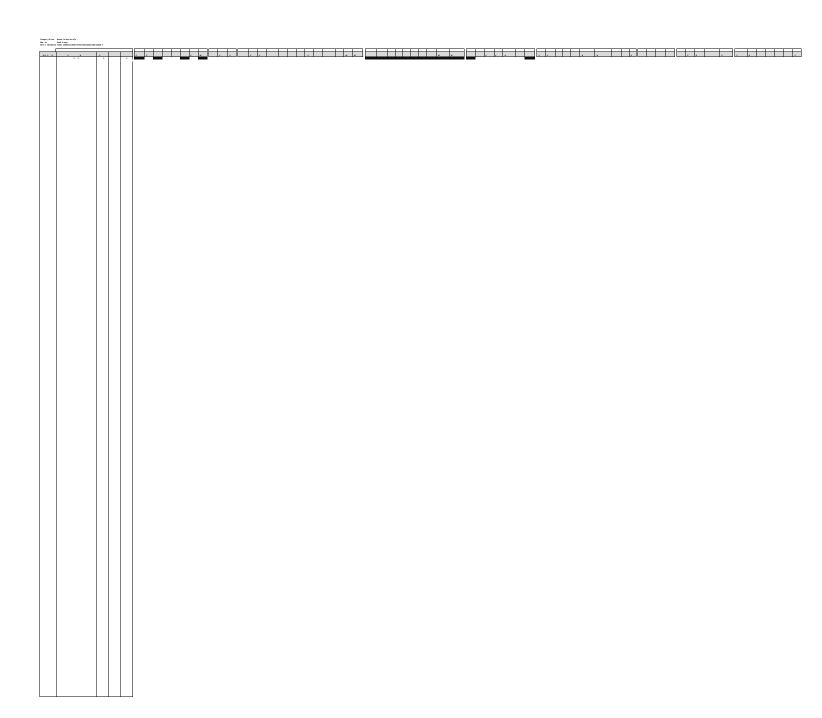
HIOS Plan ID (On Exchange) >	ı				ı											
HIOS Plan ID (Off Exchange) >	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001
Plan Marketing Name >	PA Silver OAE			PO 8000 80%	PA Silver OAE			PO 8000 80%	PA Silver OAE		PA Silver OAE		PA Silver OAE		PA Silver OAE	
Form # >	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0 0000 0070	1710	0 0000 0070	1710111011071	0 0000 00/0	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0 0000 0070	1715.1101 0712	0 0000 0070	171011101 0712	. 0 0000 0070		. 0 0000 0070	1710	0 0000 00%
Rating Area >	PAR	A01	PAR	A02	PAR	A03	PAR	A05	PAR	A06	PAR	A07	PAR	A08	PAR	A09
Network >)))		0	C)	C)	0		0	
Metal >	Silv	ver	Sil	ver	Sil	ver	Sil	ver	Silv	/er	Silv	/er	Silv	/er	Silv	ver
Deductible >	\$8,000/	\$16,000	\$8,000/	\$16,000	\$8,000/	\$16,000	\$8,000/	\$16,000	\$8,000/	\$16,000	\$8,000/	\$16,000	\$8,000/	\$16,000	\$8,000/	\$16,000
Coinsurance >	20)%	20)%	20)%	20	0%	20	1%	20	%	20	%	20	0%
Copays >	\$45,	/\$85	\$45,			/\$85	\$45,		\$45/		\$45/		\$45/		\$45,	
OOP Maximum >	\$9,450/		\$9,450/			\$18,900	\$9,450/		\$9,450/		\$9,450/		\$9,450/		\$9,450/	
Pediatric Dental (Yes/No) >	Ye		Y		Y		Y		Ye		Ye		Ye		Y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$217.17	\$217.17	\$228.45	\$228.45	\$284.46	\$284.46	\$233.41	\$233.41	\$287.24	\$287.24	\$301.19	\$301.19	\$278.88	\$278.88	\$261.96	\$261.96
15	\$236.47	\$236.47	\$248.75	\$248.75	\$309.74	\$309.74	\$254.16	\$254.16	\$312.78	\$312.78	\$327.96	\$327.96	\$303.67	\$303.67	\$285.24	\$285.24
16 17	\$243.85 \$251.24	\$243.85 \$251.24	\$256.52 \$264.28	\$256.52 \$264.28	\$319.41 \$329.08	\$319.41 \$329.08	\$262.09 \$270.02	\$262.09 \$270.02	\$322.54 \$332.30	\$322.54 \$332.30	\$338.20 \$348.43	\$338.20 \$348.43	\$313.15 \$322.62	\$313.15 \$322.62	\$294.14 \$303.05	\$294.14 \$303.05
18	\$259.18	\$251.24	\$272.64	\$272.64	\$339.49	\$339.49	\$270.02	\$270.02	\$342.82	\$342.82	\$359.46	\$359.46	\$332.83	\$332.83	\$312.63	\$312.63
19	\$267.13	\$267.13	\$281.01	\$272.04	\$349.90	\$349.90	\$278.37	\$278.37	\$353.33	\$353.33	\$370.48	\$370.48	\$343.04	\$343.04	\$322.22	\$322.22
20	\$275.37	\$275.37	\$289.67	\$289.67	\$360.68	\$360.68	\$295.96	\$295.96	\$364.22	\$364.22	\$381.90	\$381.90	\$353.61	\$353.61	\$332.15	\$332.15
21	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
22	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
23	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
24	\$283.88	\$283.88	\$298.62	\$298.62	\$371.84	\$371.84	\$305.11	\$305.11	\$375.48	\$375.48	\$393.71	\$393.71	\$364.55	\$364.55	\$342.43	\$342.43
25	\$285.02	\$285.02	\$299.82	\$299.82	\$373.33	\$373.33	\$306.33	\$306.33	\$376.99	\$376.99	\$395.29	\$395.29	\$366.01	\$366.01	\$343.80	\$343.80
26	\$290.70	\$290.70	\$305.79	\$305.79	\$380.76	\$380.76	\$312.43	\$312.43	\$384.49	\$384.49	\$403.16	\$403.16	\$373.30	\$373.30	\$350.64	\$350.64
27	\$297.51	\$297.51	\$312.96	\$312.96	\$389.69	\$389.69	\$319.76	\$319.76	\$393.51	\$393.51	\$412.61	\$412.61	\$382.05	\$382.05	\$358.86	\$358.86
28	\$308.58	\$308.58	\$324.60	\$324.60	\$404.19	\$404.19	\$331.65	\$331.65	\$408.15	\$408.15	\$427.96	\$427.96	\$396.26	\$396.26	\$372.22	\$372.22
29	\$317.66	\$317.66	\$334.16	\$334.16	\$416.09	\$416.09	\$341.42	\$341.42	\$420.17	\$420.17	\$440.56	\$440.56	\$407.93	\$407.93	\$383.17	\$383.17
30	\$322.21	\$322.21	\$338.94	\$338.94	\$422.04	\$422.04	\$346.30	\$346.30	\$426.17	\$426.17	\$446.86	\$446.86	\$413.76	\$413.76	\$388.65	\$388.65
31	\$329.02	\$329.02	\$346.11	\$346.11	\$430.96	\$430.96	\$353.62	\$353.62	\$435.19	\$435.19	\$456.31	\$456.31	\$422.51	\$422.51	\$396.87	\$396.87
32 33	\$335.83 \$340.09	\$335.83 \$340.09	\$353.27 \$357.75	\$353.27 \$357.75	\$439.88 \$445.46	\$439.88 \$445.46	\$360.95 \$365.52	\$360.95 \$365.52	\$444.20 \$449.83	\$444.20 \$449.83	\$465.76 \$471.67	\$465.76 \$471.67	\$431.26 \$436.73	\$431.26 \$436.73	\$405.09 \$410.23	\$405.09 \$410.23
34	\$344.63	\$344.63	\$362.53	\$362.53	\$451.41	\$451.41	\$370.40	\$370.40	\$455.84	\$455.84	\$471.67	\$471.07	\$442.56	\$430.73	\$410.23	\$415.70
35	\$346.90	\$346.90	\$364.92	\$364.92	\$454.39	\$454.39	\$370.40	\$370.40	\$458.84	\$458.84	\$481.11	\$481.11	\$445.48	\$445.48	\$418.44	\$418.44
36	\$349.18	\$349.18	\$367.31	\$367.31	\$457.36	\$457.36	\$375.29	\$375.29	\$461.84	\$461.84	\$484.26	\$484.26	\$448.39	\$448.39	\$421.18	\$421.18
37	\$351.45	\$351.45	\$369.70	\$369.70	\$460.34	\$460.34	\$377.73	\$377.73	\$464.85	\$464.85	\$487.41	\$487.41	\$451.31	\$451.31	\$423.92	\$423.92
38	\$353.72	\$353.72	\$372.09	\$372.09	\$463.31	\$463.31	\$380.17	\$380.17	\$467.85	\$467.85	\$490.56	\$490.56	\$454.23	\$454.23	\$426.66	\$426.66
39	\$358.26	\$358.26	\$376.86	\$376.86	\$469.26	\$469.26	\$385.05	\$385.05	\$473.86	\$473.86	\$496.86	\$496.86	\$460.06	\$460.06	\$432.14	\$432.14
40	\$362.80	\$362.80	\$381.64	\$381.64	\$475.21	\$475.21	\$389.93	\$389.93	\$479.87	\$479.87	\$503.16	\$503.16	\$465.89	\$465.89	\$437.62	\$437.62
41	\$369.61	\$369.61	\$388.81	\$388.81	\$484.13	\$484.13	\$397.25	\$397.25	\$488.88	\$488.88	\$512.61	\$512.61	\$474.64	\$474.64	\$445.84	\$445.84
42	\$376.14	\$376.14	\$395.68	\$395.68	\$492.69	\$492.69	\$404.27	\$404.27	\$497.52	\$497.52	\$521.67	\$521.67	\$483.02	\$483.02	\$453.71	\$453.71
43	\$385.23	\$385.23	\$405.23	\$405.23	\$504.58	\$504.58	\$414.03	\$414.03	\$509.53	\$509.53	\$534.27	\$534.27	\$494.69	\$494.69	\$464.67	\$464.67
44	\$396.58	\$396.58	\$417.18	\$417.18	\$519.46	\$519.46	\$426.24	\$426.24	\$524.55	\$524.55	\$550.01	\$550.01	\$509.27	\$509.27	\$478.37	\$478.37
45	\$409.93	\$409.93	\$431.21	\$431.21	\$536.93	\$536.93	\$440.58	\$440.58	\$542.20	\$542.20	\$568.52	\$568.52	\$526.41	\$526.41	\$494.46	\$494.46
46 47	\$425.82 \$443.71	\$425.82 \$443.71	\$447.94 \$466.75	\$447.94 \$466.75	\$557.76 \$581.18	\$557.76 \$581.18	\$457.67 \$476.89	\$457.67 \$476.89	\$563.22 \$586.88	\$563.22 \$586.88	\$590.57 \$615.37	\$590.57 \$615.37	\$546.82 \$569.79	\$546.82 \$569.79	\$513.64 \$535.21	\$513.64 \$535.21
47	\$443.71 \$464.15	\$443.71 \$464.15	\$466.75	\$466.75	\$581.18	\$581.18	\$476.89	\$476.89	\$586.88 \$613.92	\$586.88	\$615.37	\$643.72	\$569.79	\$596.03	\$535.21 \$559.87	\$535.21 \$559.87
49	\$484.30	\$484.30	\$509.45	\$509.45	\$634.36	\$634.36	\$520.52	\$520.52	\$640.57	\$640.57	\$671.67	\$671.67	\$621.92	\$621.92	\$584.18	\$584.18
50	\$507.01	\$507.01	\$533.34	\$533.34	\$664.10	\$664.10	\$544.93	\$544.93	\$670.61	\$670.61	\$703.17	\$703.17	\$651.08	\$651.08	\$611.57	\$611.57
51	\$529.44	\$529.44	\$556.93	\$556.93	\$693.48	\$693.48	\$569.03	\$569.03	\$700.28	\$700.28	\$734.27	\$734.27	\$679.88	\$679.88	\$638.62	\$638.62
52	\$554.14	\$554.14	\$582.91	\$582.91	\$725.83	\$725.83	\$595.57	\$595.57	\$732.94	\$732.94	\$768.52	\$768.52	\$711.60	\$711.60	\$668.41	\$668.41
53	\$579.12	\$579.12	\$609.19	\$609.19	\$758.55	\$758.55	\$622.42	\$622.42	\$765.99	\$765.99	\$803.17	\$803.17	\$743.68	\$743.68	\$698.55	\$698.55
54	\$606.09	\$606.09	\$637.56	\$637.56	\$793.87	\$793.87	\$651.41	\$651.41	\$801.66	\$801.66	\$840.57	\$840.57	\$778.31	\$778.31	\$731.08	\$731.08
55	\$633.06	\$633.06	\$665.93	\$665.93	\$829.20	\$829.20	\$680.40	\$680.40	\$837.33	\$837.33	\$877.97	\$877.97	\$812.94	\$812.94	\$763.61	\$763.61
56	\$662.30	\$662.30	\$696.69	\$696.69	\$867.50	\$867.50	\$711.82	\$711.82	\$876.00	\$876.00	\$918.53	\$918.53	\$850.49	\$850.49	\$798.88	\$798.88
57	\$691.82	\$691.82	\$727.75	\$727.75	\$906.17	\$906.17	\$743.55	\$743.55	\$915.05	\$915.05	\$959.47	\$959.47	\$888.40	\$888.40	\$834.49	\$834.49
58	\$723.33	\$723.33	\$760.89	\$760.89	\$947.44	\$947.44	\$777.42	\$777.42	\$956.73	\$956.73	\$1,003.17	\$1,003.17	\$928.87	\$928.87	\$872.50	\$872.50
59	\$738.95	\$738.95	\$777.32	\$777.32	\$967.89	\$967.89	\$794.20	\$794.20	\$977.38	\$977.38	\$1,024.83	\$1,024.83	\$948.92	\$948.92	\$891.33	\$891.33
60	\$770.46	\$770.46	\$810.47	\$810.47	\$1,009.17	\$1,009.17	\$828.07	\$828.07	\$1,019.06	\$1,019.06	\$1,068.53	\$1,068.53	\$989.38	\$989.38	\$929.34	\$929.34
61 62	\$797.71 \$815.59	\$797.71 \$815.59	\$839.13 \$857.95	\$839.13 \$857.95	\$1,044.86 \$1,068.29	\$1,044.86 \$1,068.29	\$857.36 \$876.58	\$857.36 \$876.58	\$1,055.11 \$1,078.76	\$1,055.11 \$1.078.76	\$1,106.33 \$1.131.13	\$1,106.33 \$1.131.13	\$1,024.38 \$1.047.34	\$1,024.38 \$1.047.34	\$962.22 \$983.79	\$962.22 \$983.79
63	\$838.02	\$815.59	\$857.95	\$857.95	\$1,068.29	\$1,068.29	\$900.68	\$900.68	\$1,078.76	\$1,078.76	\$1,131.13	\$1,131.13	\$1,047.34	\$1,047.34	\$983.79	\$983.79
65 64+	\$851.36	\$851.36	\$895.57	\$895.57	\$1,097.67	\$1,097.67	\$915.03	\$915.03	\$1,106.43	\$1,106.43	\$1,182.23	\$1,180.74	\$1,076.14	\$1,076.14	\$1,010.84	\$1,010.84
0 1 ∓	00.100	90.1.30	70.57	76.57	y1,11J.14	71,113.14	731J.U3	7313.03	71,120.07	71,120.07	71,100.74	91,100.74	71,073.20	y1,033.20	71,020.33	71,020.33

Page Number 1 12/24/2014

AetnaLifeInsuranceCo Small Group Plan Design Summary

				On/Off		Rating				
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Area	Counties Covered			
	PA Silver OAEPO 8000 80%	EPO	Silver	Off		PA01, PA02, PA03, PA05, PA06, PA07,	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland			

12/24/2014



Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: July 1, 2024

Ending date of Rates:

September 30, 2024

HIOC Plan ID (On Funkanna)																
HIOS Plan ID (On Exchange) > HIOS Plan ID (Off Exchange) >	33906PA	0160001	33906PA0	2160001	33906PA	0160001										
Plan Marketing Name >	PA Silver OAE		PA Silver OAEI		PA Silver OAE											
Form # >	PA SIIVEI UAE	PO 8000 80%	PA SIIVEI UALI	PO 8000 80%	PA SIIVEI UAE	PU 8000 80%	PA SIIVEI UAE	PO 8000 80%	PA SIIVEI UAE	PO 8000 80%	PA SIIVEI UAE	PU 8000 80%	PA SIIVEI UAE	PU 8000 80%	PA SIIVEI UAE	PU 8000 80%
Rating Area >	PAR	Δ01	PARA	102	PAR	VU3	PAR	Δ05	PAR	Δ06	PAR	107	PAR	108	PAR	Δ09
Network >	1 710		0		1740		1 7 10		17.0		0				17.0	
Metal >	Silv		Silv		Silv	er	Silv		Silv		Silv	er	Silv	er	Silv	
Deductible >	\$8,000/5		\$8,000/\$		\$8,000/		\$8,000/		\$8,000/		\$8,000/\$		\$8,000/5		\$8,000/	
Coinsurance >	20		209		20		20		20		20		20		20	
Copays >	\$45/	\$85	\$45/	\$85	\$45/	\$85	\$45/	\$85	\$45/	/\$85	\$45/	\$85	\$45/	\$85	\$45,	/\$85
OOP Maximum >	\$9,450/	\$18,900	\$9,450/\$	18,900	\$9,450/	\$18,900	\$9,450/	\$18,900	\$9,450/	\$18,900	\$9,450/\$	18,900	\$9,450/\$	18,900	\$9,450/	\$18,900
Pediatric Dental (Yes/No) >	Ye	es .	Ye	s	Ye	es .	Ye	es	Ye	es	Ye	s	Ye	s	Ye	es
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$223.14	\$223.14	\$234.73	\$234.73	\$292.28	\$292.28	\$239.83	\$239.83	\$295.14	\$295.14	\$309.47	\$309.47	\$286.54	\$286.54	\$269.16	\$269.16
15	\$242.97	\$242.97	\$255.59	\$255.59	\$318.26	\$318.26	\$261.14	\$261.14	\$321.38	\$321.38	\$336.98	\$336.98	\$312.02	\$312.02	\$293.08	\$293.08
16	\$250.56	\$250.56	\$263.57	\$263.57	\$328.19	\$328.19	\$269.29	\$269.29	\$331.41	\$331.41	\$347.49	\$347.49	\$321.75	\$321.75	\$302.23	\$302.23
17	\$258.14	\$258.14	\$271.55	\$271.55	\$338.12	\$338.12	\$277.45	\$277.45	\$341.44	\$341.44	\$358.01	\$358.01	\$331.49	\$331.49	\$311.38	\$311.38
18	\$266.31	\$266.31	\$280.14	\$280.14	\$348.82	\$348.82	\$286.22	\$286.22	\$352.24	\$352.24	\$369.34	\$369.34	\$341.98	\$341.98	\$321.23	\$321.23
19	\$274.48	\$274.48	\$288.73	\$288.73	\$359.52	\$359.52	\$295.00	\$295.00	\$363.04	\$363.04	\$380.67	\$380.67	\$352.47	\$352.47	\$331.08	\$331.08
20	\$282.94	\$282.94	\$297.63	\$297.63	\$370.60	\$370.60	\$304.09	\$304.09	\$374.23	\$374.23	\$392.40	\$392.40	\$363.33	\$363.33	\$341.28	\$341.28
21 22	\$291.69 \$291.69	\$291.69 \$291.69	\$306.83 \$306.83	\$306.83 \$306.83	\$382.06 \$382.06	\$382.06 \$382.06	\$313.50 \$313.50	\$313.50 \$313.50	\$385.81 \$385.81	\$385.81 \$385.81	\$404.53 \$404.53	\$404.53 \$404.53	\$374.57 \$374.57	\$374.57 \$374.57	\$351.84 \$351.84	\$351.84 \$351.84
22 23	\$291.69	\$291.69	\$306.83	\$306.83	\$382.06	\$382.06	\$313.50 \$313.50	\$313.50 \$313.50	\$385.81	\$385.81	\$404.53 \$404.53	\$404.53	\$374.57 \$374.57	\$374.57 \$374.57	\$351.84 \$351.84	\$351.84 \$351.84
23	\$291.69	\$291.69	\$306.83	\$306.83	\$382.06	\$382.06	\$313.50	\$313.50	\$385.81	\$385.81	\$404.53	\$404.53	\$374.57	\$374.57	\$351.84	\$351.84
25	\$292.85	\$292.85	\$308.06	\$308.06	\$383.59	\$383.59	\$314.75	\$314.75	\$387.35	\$387.35	\$404.55	\$404.55	\$376.07	\$376.07	\$353.25	\$353.25
26	\$298.69	\$298.69	\$314.20	\$314.20	\$391.23	\$391.23	\$321.02	\$321.02	\$395.06	\$395.06	\$414.24	\$414.24	\$383.56	\$383.56	\$360.28	\$360.28
27	\$305.69	\$305.69	\$321.56	\$321.56	\$400.40	\$400.40	\$328.55	\$328.55	\$404.32	\$404.32	\$423.95	\$423.95	\$392.55	\$392.55	\$368.73	\$368.73
28	\$317.06	\$317.06	\$333.53	\$333.53	\$415.30	\$415.30	\$340.77	\$340.77	\$419.37	\$419.37	\$439.73	\$439.73	\$407.16	\$407.16	\$382.45	\$382.45
29	\$326.40	\$326.40	\$343.35	\$343.35	\$427.52	\$427.52	\$350.80	\$350.80	\$431.72	\$431.72	\$452.67	\$452.67	\$419.14	\$419.14	\$393.71	\$393.71
30	\$331.06	\$331.06	\$348.26	\$348.26	\$433.64	\$433.64	\$355.82	\$355.82	\$437.89	\$437.89	\$459.15	\$459.15	\$425.14	\$425.14	\$399.34	\$399.34
31	\$338.06	\$338.06	\$355.62	\$355.62	\$442.81	\$442.81	\$363.34	\$363.34	\$447.15	\$447.15	\$468.85	\$468.85	\$434.12	\$434.12	\$407.78	\$407.78
32	\$345.06	\$345.06	\$362.98	\$362.98	\$451.98	\$451.98	\$370.87	\$370.87	\$456.41	\$456.41	\$478.56	\$478.56	\$443.11	\$443.11	\$416.23	\$416.23
33	\$349.44	\$349.44	\$367.59	\$367.59	\$457.71	\$457.71	\$375.57	\$375.57	\$462.19	\$462.19	\$484.63	\$484.63	\$448.73	\$448.73	\$421.50	\$421.50
34	\$354.11	\$354.11	\$372.50	\$372.50	\$463.82	\$463.82	\$380.59	\$380.59	\$468.37	\$468.37	\$491.10	\$491.10	\$454.73	\$454.73	\$427.13	\$427.13
35	\$356.44	\$356.44	\$374.95	\$374.95	\$466.88	\$466.88	\$383.09	\$383.09	\$471.45	\$471.45	\$494.34	\$494.34	\$457.72	\$457.72	\$429.95	\$429.95
36	\$358.77	\$358.77	\$377.40	\$377.40	\$469.93	\$469.93	\$385.60	\$385.60	\$474.54	\$474.54	\$497.58	\$497.58	\$460.72	\$460.72	\$432.76	\$432.76
37	\$361.11	\$361.11	\$379.86	\$379.86	\$472.99	\$472.99	\$388.11	\$388.11	\$477.63	\$477.63	\$500.81	\$500.81	\$463.72	\$463.72	\$435.58	\$435.58
38	\$363.44	\$363.44	\$382.31	\$382.31	\$476.05	\$476.05	\$390.62	\$390.62	\$480.71	\$480.71	\$504.05	\$504.05	\$466.71	\$466.71	\$438.39	\$438.39
39	\$368.11	\$368.11	\$387.22	\$387.22	\$482.16	\$482.16	\$395.63	\$395.63	\$486.89	\$486.89	\$510.52	\$510.52	\$472.71	\$472.71	\$444.02	\$444.02
40	\$372.77	\$372.77	\$392.13	\$392.13	\$488.27	\$488.27	\$400.65	\$400.65	\$493.06	\$493.06	\$516.99	\$516.99	\$478.70	\$478.70	\$449.65	\$449.65
41	\$379.78	\$379.78	\$399.50	\$399.50	\$497.44	\$497.44	\$408.17	\$408.17	\$502.32	\$502.32	\$526.70	\$526.70	\$487.69	\$487.69	\$458.09	\$458.09
42	\$386.48	\$386.48	\$406.55	\$406.55	\$506.23	\$506.23	\$415.38	\$415.38	\$511.19	\$511.19	\$536.01	\$536.01	\$496.30	\$496.30	\$466.19	\$466.19
43 44	\$395.82 \$407.49	\$395.82 \$407.49	\$416.37 \$428.65	\$416.37 \$428.65	\$518.46 \$533.74	\$518.46 \$533.74	\$425.42 \$437.96	\$425.42 \$437.96	\$523.54 \$538.97	\$523.54 \$538.97	\$548.95 \$565.13	\$548.95 \$565.13	\$508.29 \$523.27	\$508.29 \$523.27	\$477.45 \$491.52	\$477.45 \$491.52
45	\$421.19	\$407.49	\$443.07	\$443.07	\$551.69	\$551.69	\$452.69	\$457.96	\$557.10	\$557.10	\$584.15	\$584.15	\$540.88	\$540.88	\$508.06	\$508.06
46	\$437.53	\$437.53	\$460.25	\$460.25	\$573.09	\$573.09	\$470.25	\$470.25	\$578.71	\$578.71	\$606.80	\$606.80	\$561.85	\$561.85	\$527.76	\$527.76
47	\$455.91	\$455.91	\$479.58	\$479.58	\$597.16	\$597.16	\$490.00	\$490.00	\$603.01	\$603.01	\$632.29	\$632.29	\$585.45	\$585.45	\$549.92	\$549.92
48	\$476.91	\$476.91	\$501.67	\$501.67	\$624.67	\$624.67	\$512.57	\$512.57	\$630.79	\$630.79	\$661.41	\$661.41	\$612.42	\$612.42	\$575.26	\$575.26
49	\$497.62	\$497.62	\$523.46	\$523.46	\$651.79	\$651.79	\$534.83	\$534.83	\$658.18	\$658.18	\$690.13	\$690.13	\$639.01	\$639.01	\$600.24	\$600.24
50	\$520.95	\$520.95	\$548.00	\$548.00	\$682.36	\$682.36	\$559.91	\$559.91	\$689.05	\$689.05	\$722.50	\$722.50	\$668.98	\$668.98	\$628.38	\$628.38
51	\$543.99	\$543.99	\$572.24	\$572.24	\$712.54	\$712.54	\$584.67	\$584.67	\$719.53	\$719.53	\$754.46	\$754.46	\$698.57	\$698.57	\$656.18	\$656.18
52	\$569.37	\$569.37	\$598.94	\$598.94	\$745.78	\$745.78	\$611.95	\$611.95	\$753.09	\$753.09	\$789.65	\$789.65	\$731.16	\$731.16	\$686.79	\$686.79
53	\$595.04	\$595.04	\$625.94	\$625.94	\$779.40	\$779.40	\$639.54	\$639.54	\$787.04	\$787.04	\$825.25	\$825.25	\$764.12	\$764.12	\$717.75	\$717.75
54	\$622.75	\$622.75	\$655.09	\$655.09	\$815.70	\$815.70	\$669.32	\$669.32	\$823.69	\$823.69	\$863.68	\$863.68	\$799.70	\$799.70	\$751.18	\$751.18
55	\$650.46	\$650.46	\$684.24	\$684.24	\$851.99	\$851.99	\$699.10	\$699.10	\$860.35	\$860.35	\$902.11	\$902.11	\$835.29	\$835.29	\$784.60	\$784.60
56	\$680.50	\$680.50	\$715.84	\$715.84	\$891.35	\$891.35	\$731.39	\$731.39	\$900.08	\$900.08	\$943.78	\$943.78	\$873.87	\$873.87	\$820.84	\$820.84
57	\$710.84	\$710.84	\$747.75	\$747.75	\$931.08	\$931.08	\$763.99	\$763.99	\$940.21	\$940.21	\$985.85	\$985.85	\$912.82	\$912.82	\$857.43	\$857.43
58	\$743.22	\$743.22	\$781.81	\$781.81	\$973.49	\$973.49	\$798.79	\$798.79	\$983.03	\$983.03	\$1,030.75	\$1,030.75	\$954.40	\$954.40	\$896.49	\$896.49
59	\$759.26	\$759.26	\$798.69	\$798.69	\$994.50	\$994.50	\$816.03	\$816.03	\$1,004.25	\$1,004.25	\$1,053.00	\$1,053.00	\$975.00	\$975.00	\$915.84	\$915.84
60	\$791.64	\$791.64	\$832.75	\$832.75	\$1,036.91	\$1,036.91	\$850.83	\$850.83	\$1,047.08	\$1,047.08	\$1,097.90	\$1,097.90	\$1,016.58	\$1,016.58	\$954.89	\$954.89
61	\$819.64	\$819.64	\$862.20	\$862.20	\$1,073.59	\$1,073.59	\$880.93	\$880.93	\$1,084.11	\$1,084.11	\$1,136.74	\$1,136.74	\$1,052.54	\$1,052.54	\$988.67	\$988.67
62	\$838.01	\$838.01	\$881.53	\$881.53	\$1,097.66	\$1,097.66	\$900.68	\$900.68	\$1,108.42	\$1,108.42	\$1,162.23	\$1,162.23	\$1,076.13	\$1,076.13	\$1,010.83	\$1,010.83
63 64+	\$861.06	\$861.06 \$874.77	\$905.77	\$905.77	\$1,127.84	\$1,127.84	\$925.44	\$925.44	\$1,138.90	\$1,138.90	\$1,194.18	\$1,194.18	\$1,105.73	\$1,105.73	\$1,038.63	\$1,038.63
64+	\$874.77	\$8/4.//	\$920.19	\$920.19	\$1,145.80	\$1,145.80	\$940.18	\$940.18	\$1,157.03	\$1,157.03	\$1,213.20	\$1,213.20	\$1,123.33	\$1,123.33	\$1,055.16	\$1,055.16

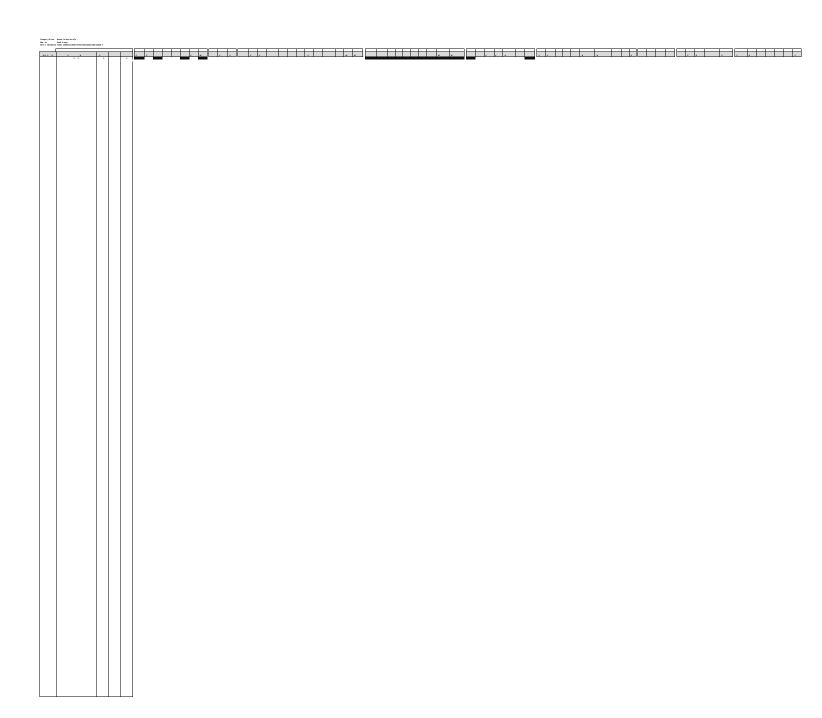
Page Number 1 12/24/2014

AetnaLifeInsuranceCo Small Group Plan Design Summary

9/30/2024

HIOS Plan ID Plan I				On/Off		Rating			
HIOS Plan ID Plan I	Marketing Name	Product	Metal	Exchange	Network	Area	Counties Covered		
33906PA0160001 PA Silver OAEPO 800						PA01, PA02, PA03, PA05, PA06, PA07,	Counties Covered McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland		

12/24/2014



Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: October 1, 2024

Ending date of Rates:

December 31, 2024

HIOS Plan ID (On Exchange) >																
HIOS Plan ID (Off Exchange) >	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	A0160001
Plan Marketing Name >	PA Silver OAE	PO 8000 80%	PA Silver OAE	PO 8000 80%	PA Silver OAE	PO 8000 80%	PA Silver OAE	PO 8000 80%	PA Silver OAE	PO 8000 80%	PA Silver OAE	PO 8000 80%	PA Silver OAE	PO 8000 80%	PA Silver OAI	EPO 8000 80%
Form # >																
Rating Area >	PAR		PAR		PAR		PAR		PAR		PAR					
Network >	C		()	0 0		0			
Metal >	Silv		Silv		Silv		Silv		Silv		Silv		Silv		Sil	
Deductible >	\$8,000/		\$8,000/		\$8,000/		\$8,000/		\$8,000/		\$8,000/		\$8,000/			/\$16,000
Coinsurance >	20 \$45/		20 \$45/		\$45,		20) <u>%</u> /\$85	20 \$45/		20 \$45/		20 \$45/			0% /\$85
Copays > OOP Maximum >	\$9,450/	•	\$9,450/	•		\$18,900		/\$85 '\$18,900		\$18,900	\$9,450/	•	\$9,450/	•		/\$85 /\$18,900
Pediatric Dental (Yes/No) >	\$9,450/		\$9,450/			310,300 es		910,900 es	\$9,430/. Ye		\$9,450/. Ye		\$9,450/. Ye			es
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$229.27	\$229.27	\$241.18	\$241.18	\$300.31	\$300.31	\$246.42	\$246.42	\$303.25	\$303.25	\$317.98	\$317.98	\$294.42	\$294.42	\$276.56	\$276.56
15	\$249.65	\$249.65	\$262.62	\$262.62	\$327.00	\$327.00	\$268.32	\$268.32	\$330.21	\$330.21	\$346.24	\$346.24	\$320.59	\$320.59	\$301.14	\$301.14
16	\$257.45	\$257.45	\$270.82	\$270.82	\$337.21	\$337.21	\$276.70	\$276.70	\$340.52	\$340.52	\$357.05	\$357.05	\$330.60	\$330.60	\$310.54	\$310.54
17	\$265.24	\$265.24	\$279.01	\$279.01	\$347.42	\$347.42	\$285.07	\$285.07	\$350.82	\$350.82	\$367.85	\$367.85	\$340.61	\$340.61	\$319.94	\$319.94
18	\$273.63	\$273.63	\$287.84	\$287.84	\$358.41	\$358.41	\$294.09	\$294.09	\$361.92	\$361.92	\$379.49	\$379.49	\$351.38	\$351.38	\$330.06	\$330.06
19	\$282.02	\$282.02	\$296.67	\$296.67	\$369.40	\$369.40	\$303.11	\$303.11	\$373.02	\$373.02	\$391.13	\$391.13	\$362.16	\$362.16	\$340.18	\$340.18
20	\$290.71	\$290.71	\$305.81	\$305.81	\$380.79	\$380.79	\$312.45	\$312.45	\$384.52	\$384.52	\$403.19	\$403.19	\$373.32	\$373.32	\$350.67	\$350.67
21	\$299.70	\$299.70	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87	\$384.87	\$361.51	\$361.51
22	\$299.70	\$299.70	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87	\$384.87	\$361.51	\$361.51
23	\$299.70	\$299.70	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87	\$384.87	\$361.51	\$361.51
24 25	\$299.70 \$300.90	\$299.70 \$300.90	\$315.27	\$315.27	\$392.56	\$392.56	\$322.12	\$322.12	\$396.41	\$396.41	\$415.65	\$415.65	\$384.87 \$386.41	\$384.87 \$386.41	\$361.51 \$362.96	\$361.51
25 26	\$300.90	\$300.90	\$316.53	\$316.53	\$394.13	\$394.13	\$323.40	\$323.40	\$398.00	\$398.00	\$417.32	\$417.32		\$386.41	\$362.96	\$362.96 \$370.19
26	\$306.90	\$306.90	\$322.83 \$330.40	\$322.83 \$330.40	\$401.98 \$411.41	\$401.98 \$411.41	\$329.85 \$337.58	\$329.85 \$337.58	\$405.93 \$415.44	\$405.93 \$415.44	\$425.63 \$435.61	\$425.63 \$435.61	\$394.10 \$403.34	\$403.34	\$370.19	\$370.19
28	\$325.78	\$325.78	\$342.70	\$342.70	\$426.72	\$426.72	\$357.38	\$350.14	\$430.90	\$430.90	\$451.82	\$451.82	\$418.35	\$418.35	\$378.80	\$392.96
29	\$335.37	\$335.37	\$352.79	\$352.79	\$439.28	\$439.28	\$360.45	\$360.45	\$443.58	\$443.58	\$465.12	\$465.12	\$430.66	\$430.66	\$404.53	\$404.53
30	\$340.16	\$340.16	\$357.83	\$357.83	\$445.56	\$445.56	\$365.60	\$365.60	\$449.93	\$449.93	\$471.77	\$471.77	\$436.82	\$436.82	\$410.32	\$410.32
31	\$347.36	\$347.36	\$365.40	\$365.40	\$454.98	\$454.98	\$373.33	\$373.33	\$459.44	\$459.44	\$481.74	\$481.74	\$446.06	\$446.06	\$418.99	\$418.99
32	\$354.55	\$354.55	\$372.96	\$372.96	\$464.40	\$464.40	\$381.06	\$381.06	\$468.95	\$468.95	\$491.72	\$491.72	\$455.30	\$455.30	\$427.67	\$427.67
33	\$359.05	\$359.05	\$377.69	\$377.69	\$470.29	\$470.29	\$385.89	\$385.89	\$474.90	\$474.90	\$497.95	\$497.95	\$461.07	\$461.07	\$433.09	\$433.09
34	\$363.84	\$363.84	\$382.74	\$382.74	\$476.57	\$476.57	\$391.05	\$391.05	\$481.24	\$481.24	\$504.60	\$504.60	\$467.23	\$467.23	\$438.87	\$438.87
35	\$366.24	\$366.24	\$385.26	\$385.26	\$479.71	\$479.71	\$393.63	\$393.63	\$484.41	\$484.41	\$507.93	\$507.93	\$470.31	\$470.31	\$441.77	\$441.77
36	\$368.64	\$368.64	\$387.78	\$387.78	\$482.85	\$482.85	\$396.20	\$396.20	\$487.59	\$487.59	\$511.26	\$511.26	\$473.38	\$473.38	\$444.66	\$444.66
37	\$371.03	\$371.03	\$390.30	\$390.30	\$485.99	\$485.99	\$398.78	\$398.78	\$490.76	\$490.76	\$514.58	\$514.58	\$476.46	\$476.46	\$447.55	\$447.55
38	\$373.43	\$373.43	\$392.82	\$392.82	\$489.13	\$489.13	\$401.36	\$401.36	\$493.93	\$493.93	\$517.91	\$517.91	\$479.54	\$479.54	\$450.44	\$450.44
39	\$378.23	\$378.23	\$397.87	\$397.87	\$495.41	\$495.41	\$406.51	\$406.51	\$500.27	\$500.27	\$524.56	\$524.56	\$485.70	\$485.70	\$456.23	\$456.23
40	\$383.02	\$383.02	\$402.91	\$402.91	\$501.70	\$501.70	\$411.66	\$411.66	\$506.61	\$506.61	\$531.21	\$531.21	\$491.86	\$491.86	\$462.01	\$462.01
41	\$390.22	\$390.22	\$410.48	\$410.48	\$511.12	\$511.12	\$419.39	\$419.39	\$516.13	\$516.13	\$541.18	\$541.18	\$501.09	\$501.09	\$470.69	\$470.69
42 43	\$397.11 \$406.70	\$397.11 \$406.70	\$417.73 \$427.82	\$417.73 \$427.82	\$520.15 \$532.71	\$520.15 \$532.71	\$426.80 \$437.11	\$426.80 \$437.11	\$525.25 \$537.93	\$525.25 \$537.93	\$550.74 \$564.04	\$550.74 \$564.04	\$509.95 \$522.26	\$509.95 \$522.26	\$479.00 \$490.57	\$479.00 \$490.57
45	\$418.69	\$418.69	\$440.43	\$440.43	\$548.41	\$548.41	\$450.00	\$450.00	\$553.79	\$553.79	\$580.67	\$580.67	\$537.66	\$537.66	\$505.03	\$505.03
45	\$432.77	\$432.77	\$455.25	\$455.25	\$566.86	\$566.86	\$465.14	\$465.14	\$572.42	\$572.42	\$600.21	\$600.21	\$555.75	\$555.75	\$522.02	\$522.02
46	\$449.56	\$449.56	\$472.90	\$472.90	\$588.84	\$588.84	\$483.17	\$483.17	\$594.62	\$594.62	\$623.48	\$623.48	\$577.30	\$577.30	\$542.27	\$542.27
47	\$468.44	\$468.44	\$492.76	\$492.76	\$613.58	\$613.58	\$503.47	\$503.47	\$619.59	\$619.59	\$649.67	\$649.67	\$601.54	\$601.54	\$565.04	\$565.04
48	\$490.02	\$490.02	\$515.46	\$515.46	\$641.84	\$641.84	\$526.66	\$526.66	\$648.13	\$648.13	\$679.60	\$679.60	\$629.26	\$629.26	\$591.07	\$591.07
49	\$511.30	\$511.30	\$537.85	\$537.85	\$669.71	\$669.71	\$549.53	\$549.53	\$676.28	\$676.28	\$709.11	\$709.11	\$656.58	\$656.58	\$616.74	\$616.74
50	\$535.27	\$535.27	\$563.07	\$563.07	\$701.12	\$701.12	\$575.30	\$575.30	\$707.99	\$707.99	\$742.36	\$742.36	\$687.37	\$687.37	\$645.66	\$645.66
51	\$558.95	\$558.95	\$587.98	\$587.98	\$732.13	\$732.13	\$600.75	\$600.75	\$739.31	\$739.31	\$775.20	\$775.20	\$717.77	\$717.77	\$674.22	\$674.22
52	\$585.02	\$585.02	\$615.40	\$615.40	\$766.28	\$766.28	\$628.77	\$628.77	\$773.80	\$773.80	\$811.36	\$811.36	\$751.26	\$751.26	\$705.67	\$705.67
53	\$611.40	\$611.40	\$643.15	\$643.15	\$800.83	\$800.83	\$657.12	\$657.12	\$808.68	\$808.68	\$847.94	\$847.94	\$785.13	\$785.13	\$737.48	\$737.48
54	\$639.87	\$639.87	\$673.10	\$673.10	\$838.12	\$838.12	\$687.72	\$687.72	\$846.34	\$846.34	\$887.42	\$887.42	\$821.69	\$821.69	\$771.83	\$771.83
55	\$668.34	\$668.34	\$703.05	\$703.05	\$875.42	\$875.42	\$718.32	\$718.32	\$884.00	\$884.00	\$926.91	\$926.91	\$858.25	\$858.25	\$806.17	\$806.17
56 57	\$699.21 \$730.38	\$699.21 \$730.38	\$735.52 \$768.31	\$735.52 \$768.31	\$915.85 \$956.68	\$915.85	\$751.50 \$785.00	\$751.50 \$785.00	\$924.83 \$966.05	\$924.83 \$966.05	\$969.72	\$969.72 \$1.012.95	\$897.89 \$937.92	\$897.89 \$937.92	\$843.41 \$881.00	\$843.41 \$881.00
5/ 58	\$730.38 \$763.65	\$730.38 \$763.65	\$768.31 \$803.30	\$768.31	\$956.68	\$956.68 \$1,000.25	\$785.00 \$820.75	\$785.00 \$820.75	\$966.05 \$1,010.06	\$966.05	\$1,012.95 \$1,059.09	\$1,012.95 \$1,059.09	\$937.92 \$980.64	\$937.92 \$980.64	\$881.00	\$881.00 \$921.13
58 59	\$763.65	\$763.65	\$803.30	\$803.30	\$1,000.25	\$1,000.25	\$820.75	\$820.75	\$1,010.06	\$1,010.06	\$1,059.09	\$1,059.09	\$980.64	\$980.64	\$921.13	\$921.13
60	\$813.40	\$780.13	\$820.64	\$855.64	\$1,021.84	\$1,021.84	\$838.47	\$838.47	\$1,031.86	\$1,031.86	\$1,081.95	\$1,081.95	\$1,001.80	\$1,001.80	\$941.01	\$941.01
61	\$842.17	\$842.17	\$885.90	\$885.90	\$1,003.42	\$1,003.42	\$905.15	\$905.15	\$1,073.86	\$1,073.86	\$1,128.09	\$1,128.09	\$1,081.47	\$1,044.55	\$1,015.85	\$1,015.85
62	\$861.05	\$861.05	\$905.77	\$905.77	\$1,127.83	\$1,127.83	\$925.44	\$925.44	\$1,138.89	\$1,138.89	\$1,194.18	\$1,194.18	\$1,105.72	\$1,105.72	\$1,038.62	\$1,038.62
63	\$884.73	\$884.73	\$930.67	\$930.67	\$1,158.85	\$1,158.85	\$950.89	\$950.89	\$1,170.21	\$1,170.21	\$1,227.01	\$1,227.01	\$1,136.12	\$1,136.12	\$1,067.18	\$1,067.18
64+	\$898.81	\$898.81	\$945.49	\$945.49	\$1,177.30	\$1,177.30	\$966.03	\$966.03	\$1,188.84	\$1,188.84	\$1,246.55	\$1,246.55	\$1,154.21	\$1,154.21	\$1,084.17	\$1,084.17

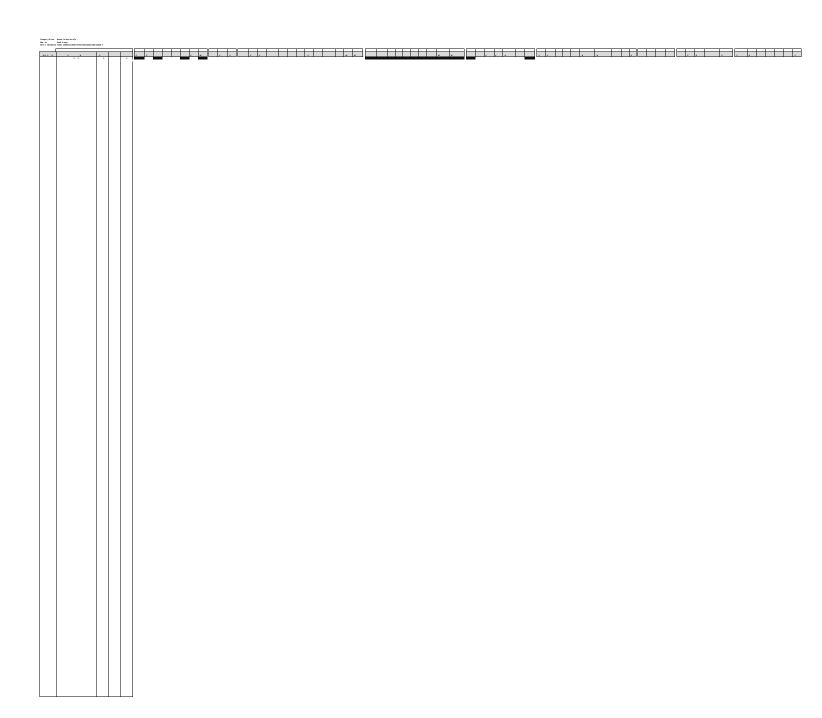
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AetnaLifeInsuranceCo Small Group Plan Design Summary

12/31/2024

				On/Off		Rating			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Area	Counties Covered		
HIOS Plan ID 33906PA0160001	PA Silver OAEPO 8000 80%	EPO	Metal			_	Counties Covered McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland		

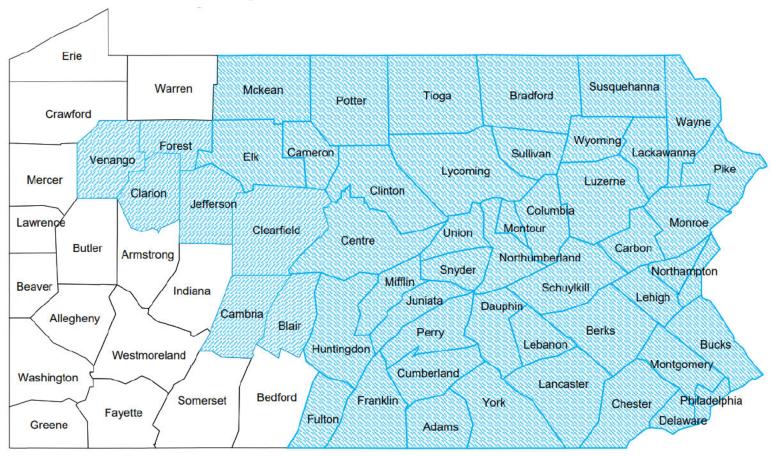
Page Number: 2 12/24/2014



01/01/2024 Service Area

Issuer: Aetna Life Insurance Company

Market: Small Group



Key (modify as needed)

: 2024 on-exchange service area

: 2024 off-exchange only service area

2024 Pennsylvania Rate Accreditation Questions

1. Membership:

a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

N/A

2. Experience Period Claims:

a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We can confirm that all claims which are capitated have been removed from the experience period claims.

b. Please confirm that all non-EHB claims have been removed from the experience period claims.

We can confirm that all non-EHB claims have been removed from the experience period claims.

c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

The experience data (CY 2022 through February 2023) we used for our 1Q24 pricing was net of prescription rebates.

3. COVID:

a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

We can confirm that there are no COVID adjustments in Table 5.

b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

N/A

4. Trend:

a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of

the variation.

N/A

b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

N/A

5. Table 6 – Retention:

a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

We can confirm that the 21% Federal Income Tax Rate was used in the calculation of cell C57 in Table 6.

b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

We can confirm that Risk Adjustment User Fee is up to date.

c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

Please refer to the submitted exhibit titled Commissions_2024_ALIC.xlsx

6. Pricing AVs:

a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).

We can confirm that the Pricing AVs were calculated using a single risk pool.

b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

N/A

7. Expanded Bronze Plans:

a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

N/A

8. PAAM Exhibits – Consumer Factors:

a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

N/A

b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

N/A

9. Public Health Emergency:

a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.

The rate development was not affected by the Public Health Emergency scheduled to end on May 11th. The rates were developed assuming no impact.

b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

We do not believe that end of the Public Health Emergency will materially impact our Risk Scores as COVID was consistent throughout the market and caused no major changes to our relative risk.

c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

These services will be considered preventative.

10. MLR Exhibit:

a. Please complete table below which summarizes the most recent three years of complete MLR

information.

ALIC	MLF	₹	Member Months				
Calendar Year	Actual	Pricing	Actual	Pricing			
2019	100.20%	89.16%	5,602	3,348			
2020	86.90%	89.02%	6,741	3,348			
2021	85.70%	85.21%	12,071	2,760			

b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

Actual Member Months are a count at the end of March of the following year, while Pricing Member Months are the Projected Member Months for that pricing year. Pricing MLR is the expected MLR for the pricing year.

c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Aetna does not anticipate paying a MLR rebate for ALIC in PA over this timeframe.

11. Plan of Withdrawal:

a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

N/A



June 21, 2023

Mr. Michael Hibbert Actuarial Review Division Bureau of Accident & Health Insurance 1311 Strawberry Square Harrisburg, PA 17120

Subject: Aetna Life Insurance Company

Small Group Rate Filing SERFF # 133624450

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on June 09, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

The PA Plan design Summary and Rate Table are identical, however due to rounding differences, the PAAM is showing a .01% difference, equating to an approximate \$.03 difference.

2. The Department is interested in the issuer's estimate of the drivers of the rate change, in particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

Please refer to tab [Q2] of excel document 06.09.23_Objection_Exhibits_ALIC.xlsx.

- 3. The following questions are related to the proposed annual trend rate included in the filing
 - a. Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2020, 2021, 2022, and 2023 (year to date). We realize 2023 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.

Please refer to the attached document Experience 202102-202301.xlsx for trend by benefit category. No adjustments were made for COVID-19.

b. Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.

Due to the size of our population, there is a lot of volatility in the trend by category of service. In addition, the data is not sufficient to provide any trend patterns, as actual observed claim trends are not normalized for large claims, age, gender, or benefit design and are, therefore, not a good indicator of projected claim trends.



- 4. The following questions are related to the projected risk adjustment transfer amount:
 - a. Please explain and provide the quantitative development of the

Please refer to excel document 06.09.23_Objection_Exhibits_ALIC.xlsx tab Q4.

b. Please compare the projected 2024 risk adjustment transfer amount PMPM to the anticipated 2022 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.

- 5. Please make the following changes to the Public PDF "ALIC Public PDF 2024.pdf" submitted on 5/17/2023 on the Supporting Documentation tab in SERFF:
 - a. Please update the average requested rate change and the range of the rate change to agree with the values from Table 11 of the same PAAM Exhibits file referenced above.

The state memorandum and cover letter have been updated to reflect the values in table 11 of the PAAM.,

- b. Please add the standard questions and responses from the file "Rate Accreditation Questions ALIC.pdf" submitted on 5/17/2023 on the Supporting Documentation tab in SERFF.
 - The information contained in this public pdf should represent the initially filed information and shouldn't incorporate any updates due to the round 1 objections.

This has been added to the public PDF.

6. The Pricing AV from Table 10 of the PAAM Exhibits for last year's filing was .688. For this year's filing the Pricing AV is .799. Please explain the reason for this difference.

The pricing relativities in the 2024 rate development are calculated using an internal pricing model with an updated methodology compared to the 2023 rate development. Please note that in the 2024 rate development, the experience and interim portfolios were all run through the same, updated model to ensure that all pricing relativities are on the same basis. However, when comparing to last year's pricing relativities using a now out-of-date model, there will be a difference as seen in the comparison of last year's PAAM to the 2024 PAAM.

Aetna Life Insurance Company HIOS ISSUER ID: 33906

Drivers of Rate Change

	Impact
Morbidity	-10.7%
Benefit x Induced Utilization	5.9%
Trend (Unit Cost, Utilization, Leveraging)	-0.5%
Projected Risk Adjustment PMPM (+ receivable / - payable)	-0.9%

Aetna Life Insurance Company HIOS ISSUER ID: 33906 Risk Adjustment Transfer

		20)22	
[Bronze	Silver	Gold	All
Member Months PLRS PLRS SI DIF SI ARF AV AV A Atna Factor Including Risk				
Aetna Factor Including Risk Aetna Factor Excluding Risk				
PLRS IDF IDF QCF PARF AV State Factor Including Risk A State Factor Excluding Risk				
State Factor Including Risk State Factor Excluding Risk				
Market Average Premium				
% premium used in RA transfer formula	_			
Aetna RA Transfer Aetna RA Transfer PMPM				
Aetna Reimbursement from High-Cost Risk E Aetna Reimbursement from High-Cost Risk E		PM		
Aetna Charge for High-Cost Risk Enrollee Po Aetna Charge for High-Cost Risk Enrollee Po				

On an Incurred Basis

RA Transfer PMPM, net of high risk Pool Premium and Recoveries RA Transfer PMPM, net of high risk Pool Premium and Recoveries PMPM Change in Risk Profile
22 to '24

2024 Projection

All

Explanation of change from 2022 to 2024

*The modeling used to determine the 2024 adjustment was done at the legal entity level Assuming similar distribution as 2022

Assuming same State Wide factors for State Term 1; includes completion factor Assuming same State Wide factors for State Term 2; includes completion factor

Assuming same State Wide PMPM as 2021; includes completion factor

Assuming 14% admin

2022 RATEE Report

Slight variance to Worksheet ll Item 4 16 due to rounding between this exhbit and our full RA model



July 13, 2023

Mr. Michael Hibbert Actuarial Review Division Bureau of Accident & Health Insurance 1311 Strawberry Square Harrisburg, PA 17120

Subject: Aetna Life Insurance Company

Small Group Rate Filing SERFF # 133624450

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on July 7, 2023. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. Please update the 2022 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

Table 2 has been updated with the CMS final risk transfer amount.

2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

No changes to the projected risk transfer amount.

3. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

The PA Plan design Summary and Rate Table are identical, however due to rounding differences, the PAAM is showing a .01% (\$0.03) difference.

- 4 Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.
- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

All documents have been updated in SERFF if there were changes.

5. In the PAAM Exhibits, please update cell B4 on the VI Rate Change Summary tab to be equal to the value from cell B5 on the VI Rate Change Summary tab from the file



"2024_SmGrp_AetnaLifeInsuranceCo_PAAMExhibits_051723.xlsm" submitted on 5/17/2023 on the Supporting Documentation tab in SERFF.

Updated.

6. Please update the range of the requested increase in the cover letter and the PA actuarial memorandum to reflect the minimum and maximum values shown in cells B6 and B7 of the VI Rate Change Summary tab in the PAAM Exhibits. Also, please update the average requested rate change in these documents to be equal to the value in cell B5 of the VI Rate Change Summary tab in the PAAM Exhibits.

Updated.

7. Please update the Minimum % Change and Maximum % Change on the Rate/Rule Schedule tab in SERFF to reflect the updated range from question 6 above. Also, please update the Overall % Rate Impact on the Rate/Rule Schedule tab to reflect the updated average requested rate change from question 6.

Updated.

8. The objection exhibits submitted on 6/21/2023 on the Supporting Documentation tab in SERFF were submitted as zip files. For future objection exhibits, please submit the exhibits as an excel file.

Thank you for this note, we will keep this in mind for future responses.

- 9. The following questions relate to the file "06.09.23_Objection_Exhibits_ALIC"
- a. The factors listed in cells G20 through G24 on the Q7 tab don't match the 2022 values provided by the Department. Please explain why these factors are different.

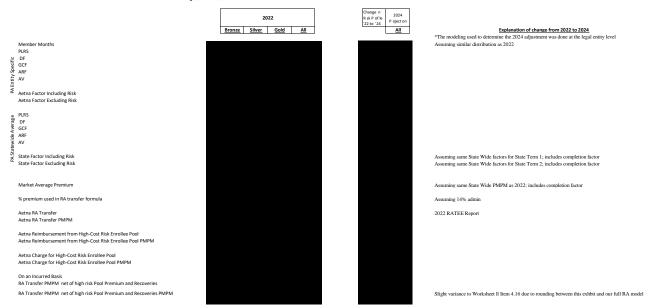
These factors have been updated. please refer to "Risk Transfer PA.xlsx"

b. Please provide an exhibit supporting the Market Average Premium value used in cell K30 on the Q7 tab.

The market average premium is sourced directly from Wakely's 2022 RATEE Results.

ALIC HIOS ISSUER ID: 33906

Risk Adjustment Transfer





July 21, 2023

Mr. Michael Hibbert Actuarial Review Division Bureau of Accident & Health Insurance 1311 Strawberry Square Harrisburg, PA 17120

Subject: Aetna Life Insurance Co.

Small Group Rate Filing SERFF #AETN-133624450

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC PPO SG filing received on July 19, 2023. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. The value in cell D51 of the II Rate Development & Change tab of the PAAM Exhibits doesn't match the PMPM Commissions value from the file "Commissions_2024_ALIC.xlsx". Please either update the PAAM Exhibits so these values match or provide an exhibit that demonstrates how the PMPM value in the PAAM Exhibits was determined and an explanation of why the values are different.

 $We have updated the \textit{PAAM} \textit{ exhibits to reflect the value in the previously provided commissions \textit{ exhibit.}}$