State: Pennsylvania **Filing Company:** Capital Advantage Assurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: Rates - CAAC Small Group PPO
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	SG_23-19_Revised_CAAC_PPO_PublicFiling_Supporting_20230414.pdf
Item Status:	
Status Date:	

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

Capital

March 17, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-19
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective July 1, 2023.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 7/1/2023
- Q3 Quarterly Rate Change Approved: 1.53%
- Additional Q3 Quarterly Rate Change Requested: -1.84%
- Average 2023 Annual Rate Change: 8.6%
- Range of Requested Rate Change: -10.6% to 9.9%
- Total additional annual revenue generated from the proposed rate change: $24,689,993
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 37,587/23,356
- 2023 Number of Plans/Change from 2022: 39/+2
- Contract Form #: C23-CAAC-SGP
- Form Filing SERFF #: CABC-133252170 & CABC-133252238
- Binder SERFF #: CABC-PA23-125113440
- HIOS Issuer ID: 45127

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], Associate General Counsel

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

Capital

April 14, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-19
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective July 1, 2023 – December 31, 2023.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 7/1/2023 – 12/31/2023
- Q3/Q4 Quarterly Rate Change Approved: 1.53%
- Additional Q3/Q4 Quarterly Rate Change Requested: -1.84%
- Average 2023 Annual Rate Change: 8.6%
- Range of Requested Rate Change: -10.6% to 9.9%
- Total additional annual revenue generated from the proposed rate change: $24,689,993
- Product: PPO and EPO
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- HIOS Issuer ID: 45127

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], Associate General Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective July 1, 2023 – December 31, 2023

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 7/1/2023-12/31/2023

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 7/1/2023-12/31/2023
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- Form Filing SERFF #: CABC-133252170 & CABC-133252238
- Binder SERFF #: CABC-PA23-125113440
- HIOS Issuer ID: 45127

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective July 1, 2023 to December 31, 2023.

This quarterly filing, as compared to the annual approved filing, only makes changes to the follow data items/factors:

- Membership
- Calibration factors due to updated enrollment
- Updated base experience period
- Risk adjustment projection
- Paid to Allowed Ratio and associated pricing AV due to updated base data

All other data items/factors are consistent with the approved annual filing.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%
Small Group	CAAC	1/1/2022	CABC-132795876	4.9%
Small Group	CAAC	1/1/2023	CABC-133252091	8.9%

Average Rate Change

CAAC is proposing an aggregate annual 8.6% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AZ15.

- The additional rate change over the approved Q3/Q4 2023 rate is -1.84%
- The total rate change consumers will see year over year (Q3/Q4 2023 over Q3/Q4 2022) is 6.24%
- The additional rate change over the total average approved annual rate is -1.07%.

CAAC is projecting a favorable restatement of claims net risk adjustment, worth a reduction of 1.84% in premium rates.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2022-2023

A summary of 2023 benefits is included in Exhibit A. There are no benefit design changes associated with this quarterly filing other than those changes submitted previously with the annual filing. All benefit changes referred to below are effective January 1, 2023.

There are several benefit changes being implemented in 2023. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between July 1, 2021 and June 30, 2022.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through January 31, 2023

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.

- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 6/30/2022 and best estimate 2022 as of March 2023.

Loss Ratio in BEP: Loss ratio is 89.27%

<u>Credibility of Data</u>

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between July 1, 2021 and June 30, 2022. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.20%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by Capital's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The morbidity factor is applied to remove a portion of the impact of COVID-19 from the claims projection. Capital estimates approximately 6% of Group and Individual claims in 2021 are attributable to COVID-19. We expect this will lessen going into 2023, but COVID-19 will continue to incur additional costs, and the inflationary pressures started by the pandemic may remain.

The above factor is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2021 to 2023. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} Network\ Factor \\ &= ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\div [Total\ Projected\ MM] \end{aligned}$$

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [Other\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned}&Projected\ Claims\ PMPM\ Benefit\ A\\&\quad = Projected\ Claims\ PMPM\ Base\ Plan\\&\quad \times Pricing\ Relativity\ A\end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$\begin{aligned}&= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A\\&\quad + Projected\ Claims\ PMPM\ Benefit\ B\\&\quad \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots\end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

<u>Market Adjusted Index Rate</u>

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned}&[Market\ Adjusted\ Index\ Rate]\\&\quad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio]\\&\quad - [Projected\ Incurred\ Reinsurace\ Recoveries]\\&\quad - [Projected\ Incurred\ Risk\ Adjustment\ PMPM]\\&\quad + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]\end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2023 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2023. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2020-2021 risk adjustment results
5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions

require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2023 projected risk adjustment PMPM uses actual 2021 CRA transfer and estimated 2022 CRA transfer to calculate a July 2021-June 2022 risk adjustment experience period. That value is projected to 2023 by assuming an increase in premium from 2021/2022 to 2023. The calculation is found is Exhibit K: Market Adjusted Index Rate.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2023\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2023\ On - Exchange\ Premium\ PMPM = [Avg\ 2022\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and

lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

   a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
      i. Complete biometric screening and receive a gift card.
      ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
      iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
      iv. Fees are included in overall administrative expense fee discussed above.
      v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2023 broker agreements – redacted versions. Files are as follows:
   a. Redacted Standard Producer Master Agreement: "SG_23-19_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20230318.pdf"
   b. Redacted Preferred Producer Master Agreement: "SG_23-19_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20230318.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

   Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering five networks: PPO, Valley Advantage EPO, Capital Advantage EPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO), and PPO Choice Select (2-tiered PPO). The network factors are the same across each plan in the network. Network factors and development are unchanged from the annual filing.
   a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.

   b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.

   c. The PPO Choice tiered design allows members to choose lower cost providers within their region. The product is offered in Adams (7), Berks (7) and Lancaster (7) counties.

   d. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties.

   e. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), Perry (9), and York (7) counties.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_23-19_Initial_CAAC_PPO_List-Billed_Supporting_20230318.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2022.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$

   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010161, 45127PA0010199, 45127PA0010054, 45127PA0010057, 45127PA0010084, 45127PA0010194 use alternative method 156.135(b)(2) to establish AV. SG_23-19_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20230318 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See find AV screenshots included with this submission:
SG_23-19_Initial_CAAC_PPO_AVScreenPrints_Supporting_CONF_20230318

AV Pricing Values

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2018-2020 filings. Actual comes from Table 4.

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	80.22%	83.34%	776,880	914,304
2019	76.55%	85.00%	504,647	813,342

2020	75.83%	84.40%	367,958	480,000

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2018-2021 filings.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit O5 – PPO Choice Select Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor
Exhibit R – MLR Exhibit
Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Network Calculation Factor Workbooks

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and
        ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	7/1/2023	to	6/30/2024
Base Period Start Date:	7/1/2021	to	6/30/2022
Date of Most Recent Membership:	8/1/2022		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 08-01-2022)**	**Projected Rating Period**
Average Age	38.7	38.1	38.1
Total	402,235	37,587	451,338
<18	61,549	5,926	71,158
18-24	33,677	3,279	39,374
25-29	30,852	2,926	35,135
30-34	35,208	3,348	40,202
35-39	34,115	3,174	38,113
40-44	35,412	3,351	40,238
45-49	34,416	3,251	39,037
50-54	39,451	3,683	44,225
55-59	43,899	4,102	49,256
60-63	34,263	3,148	37,801
64+	19,393	1,399	16,799

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$257,589,713.87	$249,980,943.67	$255,879,092.77	402,235	$43,185,167.35	$299,064,260.12	$0.00	($15,864,628.89)	$0.00	$0.00	$11,279,954.55	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 704.07**
Loss Ratio											**89.27%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jul-18		$31,543,615.56	1.0000	$ 31,543,615.56	65,352	$ 482.67		($1,494,431.33)	$35,248,366.48	$ 539.36
Aug-18		$32,942,393.73	1.0000	$ 32,942,393.73	64,296	$ 512.36		($1,524,835.39)	$36,780,424.82	$ 572.05
Sep-18		$28,215,071.72	1.0000	$ 28,215,071.72	62,820	$ 449.14		($1,344,253.13)	$31,562,561.30	$ 502.43
Oct-18		$32,471,025.17	1.0000	$ 32,471,025.17	60,534	$ 536.41		($1,457,406.61)	$36,215,795.38	$ 598.27
Nov-18		$28,839,769.91	1.0000	$ 28,839,769.91	59,053	$ 488.37		($1,359,912.71)	$31,926,247.14	$ 540.64
Dec-18		$23,871,061.96	0.9894	$ 24,126,260.42	48,204	$ 500.50		($1,097,481.36)	$27,525,908.05	$ 571.03
Jan-19		$24,216,463.59	0.9908	$ 24,441,867.93	44,897	$ 544.40		($1,156,682.00)	$28,524,474.61	$ 635.33
Feb-19		$22,552,693.84	1.0000	$ 22,552,693.84	44,287	$ 509.24		($1,175,196.02)	$25,629,655.23	$ 578.72
Mar-19		$23,034,047.65	0.9823	$ 23,447,948.43	43,567	$ 538.20		($1,217,890.98)	$26,661,741.50	$ 611.97
Apr-19		$21,937,640.52	1.0000	$ 21,937,640.52	42,954	$ 510.72		($1,344,349.89)	$24,800,428.83	$ 577.37
May-19		$23,236,510.98	1.0000	$ 23,236,510.98	42,684	$ 544.38		($1,401,221.11)	$25,703,095.54	$ 602.17
Jun-19	$369,695,065.04	$19,809,332.17	1.0000	$ 19,809,332.17	42,192	$ 469.50	$54,873,558.89	($1,280,133.05)	$22,005,196.81	$ 521.55
Jul-19		$24,215,970.70	1.0000	$ 24,215,970.70	41,802	$ 579.30		($1,225,907.88)	$26,774,008.39	$ 640.50
Aug-19		$22,440,975.61	1.0000	$ 22,440,975.61	41,306	$ 543.29		($1,151,462.61)	$24,790,441.90	$ 600.17
Sep-19		$20,861,702.09	1.0000	$ 20,861,702.09	40,857	$ 510.60		($1,178,997.94)	$22,938,742.02	$ 561.44
Oct-19		$23,486,022.77	1.0000	$ 23,486,022.77	40,563	$ 579.00		($1,203,471.47)	$25,970,047.08	$ 640.24
Nov-19		$20,529,299.13	0.9965	$ 20,601,659.27	40,195	$ 512.54		($1,173,870.82)	$22,599,492.05	$ 562.25
Dec-19		$20,787,101.22	1.0000	$ 20,787,101.22	39,343	$ 528.36		($1,174,201.44)	$23,546,317.22	$ 598.49
Jan-20		$18,154,032.94	1.0000	$ 18,154,032.94	34,878	$ 520.50		($749,830.62)	$21,283,006.09	$ 610.21
Feb-20		$19,697,618.64	0.9995	$ 19,707,407.29	33,972	$ 580.11		($891,525.28)	$22,301,988.25	$ 656.48
Mar-20		$16,415,008.06	1.0000	$ 16,415,008.06	33,276	$ 493.30		($972,519.56)	$18,128,202.84	$ 544.78
Apr-20		$12,583,763.48	1.0000	$ 12,583,975.66	32,263	$ 390.04		($1,039,451.81)	$13,079,130.50	$ 405.39
May-20		$13,953,621.40	0.9802	$ 14,235,133.79	31,359	$ 453.94		($915,528.92)	$15,473,658.05	$ 493.44
Jun-20	$279,888,955.31	$16,681,474.51	1.0000	$ 16,682,079.74	30,631	$ 544.61	$37,571,426.03	($958,228.41)	$18,222,464.02	$ 594.90
Jul-20		$18,544,304.02	1.0000	$ 18,544,943.58	29,999	$ 618.19		($989,626.91)	$20,230,318.21	$ 674.37
Aug-20		$18,693,338.53	1.0000	$ 18,693,965.56	29,712	$ 629.17		($986,683.79)	$20,405,756.67	$ 686.79
Sep-20		$16,619,229.92	1.0000	$ 16,619,855.31	29,152	$ 570.11		($924,932.28)	$18,201,852.46	$ 624.38
Oct-20		$16,357,195.47	0.9999	$ 16,358,077.46	28,462	$ 574.73		($928,735.26)	$17,849,989.71	$ 627.15
Nov-20		$16,625,324.68	0.9999	$ 16,627,198.35	27,897	$ 596.02		($931,576.66)	$17,976,233.35	$ 644.38
Dec-20		$16,843,662.85	0.9998	$ 16,846,194.19	26,355	$ 639.20		($966,789.82)	$18,534,769.25	$ 703.27
Jan-21		$17,252,770.35	0.9996	$ 17,259,916.92	27,541	$ 626.70		($966,266.50)	$19,395,213.39	$ 704.23
Feb-21		$15,876,944.90	0.9996	$ 15,883,673.57	27,543	$ 576.69		($928,772.45)	$17,564,914.07	$ 637.73
Mar-21		$18,580,531.64	0.9995	$ 18,590,083.27	27,817	$ 668.30		($1,113,895.74)	$20,525,344.92	$ 737.87
Apr-21		$18,163,098.09	0.9994	$ 18,173,754.28	28,026	$ 648.46		($1,092,771.91)	$19,873,625.12	$ 709.11
May-21		$16,082,121.93	0.9989	$ 16,100,583.90	28,088	$ 573.22		($972,189.31)	$17,667,151.48	$ 628.99
Jun-21	$224,312,471.12	$18,683,537.51	0.9987	$ 18,707,417.52	28,297	$ 661.11	$32,031,225.02	($1,041,590.88)	$20,367,888.79	$ 719.79
Jul-21		$17,324,097.21	0.9985	$ 17,350,702.58	28,607	$ 606.52		($1,061,438.74)	$18,923,004.22	$ 661.48
Aug-21		$17,418,925.57	0.9982	$ 17,449,950.72	28,671	$ 608.63		($1,069,217.81)	$19,100,531.00	$ 666.20
Sep-21		$17,760,953.16	0.9980	$ 17,796,063.64	28,958	$ 614.55		($1,070,376.79)	$19,402,805.99	$ 670.03
Oct-21		$19,202,295.84	0.9978	$ 19,243,848.53	29,703	$ 647.88		($1,127,829.63)	$20,912,929.01	$ 704.07
Nov-21		$20,381,591.46	0.9957	$ 20,470,010.96	30,379	$ 673.82		($1,124,077.11)	$22,253,518.75	$ 732.53
Dec-21		$22,803,402.25	0.9928	$ 22,969,553.71	34,938	$ 657.44		($1,290,786.93)	$25,761,270.18	$ 737.34
Jan-22		$21,932,790.60	0.9912	$ 22,127,811.94	36,615	$ 604.34		($1,363,796.40)	$25,020,938.59	$ 683.35
Feb-22		$20,098,863.31	0.9884	$ 20,335,375.08	36,668	$ 554.58		($1,326,120.68)	$23,187,968.14	$ 632.38
Mar-22		$26,081,220.53	0.9813	$ 26,577,034.45	36,536	$ 727.42		($1,674,104.49)	$29,420,689.05	$ 805.25
Apr-22		$22,152,216.66	0.9563	$ 23,164,486.79	36,880	$ 628.10		($1,495,802.66)	$25,729,834.44	$ 697.66
May-22		$22,537,974.79	0.9528	$ 23,654,107.12	36,973	$ 639.77		($1,617,804.25)	$26,154,500.68	$ 707.39
Jun-22	$257,589,713.87	$22,286,612.29	0.9008	$ 24,740,147.25	37,307	$ 663.15	$43,185,167.35	($1,643,273.40)	$27,331,641.18	$ 732.61

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative number*

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**7/1/2023**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$259,611,920.48	$251,507,208.42	$257,444,029.91	405,682	$43,442,574.78	$300,886,604.69		($15,924,775.57)	$2,451.33	$0.00	$11,168,796.33	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 702.43**
Loss Ratio											**89.19%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jul-18		$31,632,361.27	1.0000	$ 31,632,361.27	65,756	$ 481.06		($1,496,851.63)	$35,366,401.92	$ 537.84
Aug-18		$33,017,839.87	1.0000	$ 33,017,839.87	64,685	$ 510.44		($1,527,221.31)	$36,873,682.64	$ 570.05
Sep-18		$28,274,406.79	1.0000	$ 28,274,406.79	63,197	$ 447.40		($1,346,323.17)	$31,637,805.09	$ 500.62
Oct-18		$32,594,034.66	1.0000	$ 32,594,034.66	60,889	$ 535.30		($1,459,458.51)	$36,359,130.24	$ 597.14
Nov-18		$29,036,016.16	1.0000	$ 29,036,016.16	59,405	$ 488.78		($1,362,880.52)	$32,139,840.35	$ 541.03
Dec-18		$23,970,975.16	0.9894	$ 24,227,404.83	48,411	$ 500.45		($1,099,048.53)	$27,635,843.23	$ 570.86
Jan-19		$24,335,445.61	0.9908	$ 24,562,067.17	45,072	$ 544.95		($1,159,886.58)	$28,648,372.64	$ 635.61
Feb-19		$22,642,181.83	1.0000	$ 22,642,181.83	44,460	$ 509.27		($1,177,318.37)	$25,732,594.78	$ 578.78
Mar-19		$23,091,987.35	0.9823	$ 23,506,974.29	43,740	$ 537.43		($1,220,957.27)	$26,731,772.52	$ 611.15
Apr-19		$21,977,251.90	1.0000	$ 21,977,251.90	43,129	$ 509.57		($1,347,937.76)	$24,847,226.56	$ 576.11
May-19		$23,291,095.77	1.0000	$ 23,291,095.77	42,846	$ 543.60		($1,403,801.81)	$25,764,707.68	$ 601.33
Jun-19	$371,283,796.25	$19,839,950.69	1.0000	$ 19,839,950.69	42,349	$ 468.49	$55,073,463.93	($1,282,578.29)	$22,053,407.76	$ 520.75
Jul-19		$24,268,808.39	1.0000	$ 24,268,808.39	41,964	$ 578.32		($1,228,751.52)	$26,840,564.70	$ 639.61
Aug-19		$22,478,997.18	1.0000	$ 22,478,997.18	41,466	$ 542.11		($1,154,286.04)	$24,835,562.34	$ 598.94
Sep-19		$20,893,325.07	1.0000	$ 20,893,325.07	41,020	$ 509.34		($1,179,269.12)	$22,980,399.53	$ 560.22
Oct-19		$23,515,673.84	1.0000	$ 23,515,673.84	40,723	$ 577.45		($1,204,661.37)	$26,007,229.09	$ 638.64
Nov-19		$20,589,282.96	0.9965	$ 20,661,872.33	40,359	$ 511.95		($1,175,894.55)	$22,672,932.29	$ 561.78
Dec-19		$20,941,024.10	1.0000	$ 20,941,024.10	39,582	$ 529.05		($1,176,472.72)	$23,717,143.86	$ 599.19
Jan-20		$18,207,569.33	1.0000	$ 18,207,569.33	35,008	$ 520.10		($750,603.51)	$21,353,309.55	$ 609.96
Feb-20		$19,775,557.38	0.9995	$ 19,785,392.88	34,111	$ 580.03		($892,226.92)	$22,386,638.32	$ 656.29
Mar-20		$16,435,202.50	1.0000	$ 16,435,202.50	33,409	$ 491.94		($972,966.27)	$18,152,877.18	$ 543.35
Apr-20		$12,731,917.01	1.0000	$ 12,732,133.61	32,395	$ 393.03		($1,040,936.38)	$13,237,376.72	$ 408.62
May-20		$13,971,928.35	0.9802	$ 14,253,874.15	31,482	$ 452.76		($915,806.32)	$15,503,768.66	$ 492.46
Jun-20	$280,978,241.65	$16,740,930.05	1.0000	$ 16,741,538.28	30,750	$ 544.44	$37,718,286.74	($958,449.17)	$18,295,572.27	$ 594.98
Jul-20		$18,591,484.57	1.0000	$ 18,592,126.11	30,167	$ 616.31		($990,357.31)	$20,290,429.25	$ 672.60
Aug-20		$18,734,890.99	1.0000	$ 18,735,519.02	29,896	$ 626.69		($987,213.70)	$20,457,680.07	$ 684.29
Sep-20		$16,746,894.31	1.0000	$ 16,747,526.17	29,336	$ 570.89		($926,414.73)	$18,341,297.30	$ 625.21
Oct-20		$16,499,481.03	0.9999	$ 16,500,373.71	28,647	$ 575.99		($929,307.08)	$18,004,089.56	$ 628.48
Nov-20		$16,692,532.62	0.9999	$ 16,694,415.49	28,079	$ 594.55		($932,923.48)	$18,059,638.28	$ 643.17
Dec-20		$16,997,643.02	0.9998	$ 17,000,203.07	26,538	$ 640.60		($969,723.46)	$18,705,604.56	$ 704.86
Jan-21		$17,372,381.99	0.9996	$ 17,379,588.38	27,753	$ 626.22		($967,857.07)	$19,522,127.35	$ 703.42
Feb-21		$15,984,582.59	0.9996	$ 15,991,365.04	27,765	$ 575.95		($932,822.65)	$17,682,222.29	$ 636.85
Mar-21		$18,675,120.22	0.9995	$ 18,684,719.63	28,041	$ 666.34		($1,117,793.20)	$20,628,875.40	$ 735.67
Apr-21		$18,272,026.36	0.9994	$ 18,282,760.56	28,253	$ 647.11		($1,095,084.07)	$20,000,327.14	$ 707.90
May-21		$16,195,015.09	0.9989	$ 16,213,629.28	28,331	$ 572.29		($977,123.11)	$17,792,416.70	$ 628.02
Jun-21	$225,755,606.29	$18,856,611.67	0.9987	$ 18,880,767.49	28,538	$ 661.60	$32,225,305.10	($1,045,436.66)	$20,571,534.63	$ 720.85
Jul-21		$17,472,181.90	0.9985	$ 17,499,057.74	28,867	$ 606.20		($1,065,957.28)	$19,091,132.85	$ 661.35
Aug-21		$17,557,662.42	0.9982	$ 17,588,973.85	28,932	$ 607.94		($1,074,903.58)	$19,262,833.35	$ 665.80
Sep-21		$17,847,130.34	0.9980	$ 17,882,414.03	29,227	$ 611.85		($1,074,210.84)	$19,501,961.47	$ 667.26
Oct-21		$19,288,749.65	0.9978	$ 19,330,484.52	29,975	$ 644.89		($1,132,682.14)	$21,008,027.89	$ 700.85
Nov-21		$20,476,178.97	0.9957	$ 20,565,007.46	30,648	$ 671.01		($1,127,598.71)	$22,360,867.49	$ 729.60
Dec-21		$22,947,145.08	0.9928	$ 23,114,432.96	35,214	$ 656.40		($1,295,533.17)	$25,925,752.93	$ 736.23
Jan-22		$22,048,249.80	0.9912	$ 22,244,334.41	36,898	$ 602.86		($1,370,596.52)	$25,152,506.30	$ 681.68
Feb-22		$20,203,833.79	0.9884	$ 20,441,548.26	36,964	$ 553.01		($1,330,866.57)	$23,301,119.82	$ 630.37
Mar-22		$26,282,315.28	0.9813	$ 26,782,558.39	36,839	$ 727.02		($1,680,002.63)	$29,644,140.79	$ 804.69
Apr-22		$22,254,853.05	0.9563	$ 23,272,185.25	37,199	$ 625.61		($1,499,816.93)	$25,857,208.89	$ 695.10
May-22		$22,698,747.14	0.9528	$ 23,824,229.45	37,293	$ 638.84		($1,622,524.35)	$26,355,246.60	$ 706.71
Jun-22	$259,611,920.48	$22,430,161.00	0.9008	$ 24,901,254.92	37,626	$ 661.81	$43,442,574.78	($1,650,082.85)	$27,503,482.07	$ 730.97

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**7/1/2023**

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 704.07	$ 702.43	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.128	1.128	
Unadjusted Projected Allowed EHB Claims PMPM	$ 794.15	$ 792.30	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.970	0.970	<- See URRT Instructions
Total Non-Morbidity Changes	0.998	0.998	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	0.998	0.998	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 768.78	$ 767.00	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 767.00**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 767.00	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.849		
Projected Incurred EHB Claims PMPM	$ 651.08		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$29.96		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 621.12		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 731.70	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 621.12		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 731.70		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 702.43**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 259,611,920.48**	
Blended Loss Ratio	**89.19%**	

Table 5A. Small Group Projected Index Rate with Quarterly Trend

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewing in Quarter	138,208	56,725	61,591	194,814	451,338
Adjusted Projected Allowed EHB Claims PMPM	-		$ 767.00	$ 767.00	$ 767.00
Months of Trend	-		-	3	
Annual Trend			6.20%	6.20%	
Single Risk Pool Projected Allowed Claims	$ -	$ -	$ 767.00	$ 778.63	$ 440.75
Quarterly Trend Factor			1.000	1.015	0.575

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	10.49%	$74.95
General and Claims	7.37%	$52.65
Agent/Broker Fees and Commissions	3.12%	$22.30
Quality Improvement Initiatives	0.00%	$0.00
Taxes and Fees	0.59%	$4.23
Risk Adjustment User Fee	0.03%	$0.23
PCORI Fee	0.03%	$0.21
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$3.80
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$14.29
Total Retention	13.08%	$93.47
Projected Required Revenue PMPM	$ 714.59	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Age Factor	1.560	1.551
Average Geographic Factor	1.028	1.030
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$668.91	$ 731.70
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 417.11	$ 458.11

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ -	$ 447.22	$ 447.22	#DIV/0!
B. Base period allowed claims before normalization	$ 600.61	$ 702.43	$ 101.82	#DIV/0!
C. Normalization factor component of change	$ (226.09)	$ (262.65)	$ (36.56)	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 374.52	$ 439.79	$ 65.27	#DIV/0!
D2. URRT Trend	$ 50.56	$ 56.27	$ 5.71	#DIV/0!
D3. URRT Morbidity	$ 11.05	$ (14.88)	$ (25.93)	#DIV/0!
D4. URRT Other	$ (0.87)	$ (0.96)	$ (0.09)	#DIV/0!
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (18.22)	$ (22.10)	$ (3.87)	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	#DIV/0!
D8. Subtotal - Sum(D1:D7)	$ 417.04	$ 458.11	$ 41.07	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ 0.42	$ 0.21	$ (0.21)	#DIV/0!
E2. Pricing AV	$ (55.52)	$ (70.63)	$ (15.11)	#DIV/0!
E3. Benefit Richness	$ 0.36	$ (0.75)	$ (1.12)	#DIV/0!
E4. Catastrophic Eligibility	$ -	$ -	$ -	#DIV/0!
E5. Subtotal - Sum(E1:E4)	$ (54.74)	$ (71.17)	$ (16.43)	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	$ -	$ 46.91	$ 46.91	#DIV/0!
F2. Taxes and Fees	$ -	$ 2.65	$ 2.65	#DIV/0!
F3. Profit and/or Contingency	$ -	$ 8.94	$ 8.94	#DIV/0!
F4. Subtotal - Sum(F1:F3)	$ -	$ 58.50	$ 58.50	#DIV/0!
G. Change in Miscellaneous Items	$0.00		$ -	#DIV/0!
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 362.29	$ 445.44	$ 83.14	#DIV/0!

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

	2022	2023	
Paid-to-Allowed	0.863	0.849	
URRT Trend (Total Applied Trend Factor)	1.135	1.128	<- URRT W1, S2
URRT Morbidity	1.026	0.970	<- URRT W1, S2
URRT "Other"	0.998	0.998	<- URRT W1, S2
Risk Adjustment	$ (25.22)	$ (29.96)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.30	$0.30	<- URRT W1, S2
Network	1.001	1.000	
Pricing AV	0.867	0.846	<- For 2022 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.001	0.998	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.87%	10.49%	
Taxes and Fees	0.60%	0.59%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Calibration	
Age Calibration Factor	1.551
Geographic Calibration Factor	1.030
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.597

Total Covered Lives @ 08-01-2022
37,587

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	7/1/2023
Base Period Start Date	7/1/2021
Date of Most Recent Membership:	8/1/2022
Market Adjusted Index Rate:	$ 731.70

SMALL GROUP QUARTERLY FILINGS ONLY
Calculation of Average 2023 PAIR & Comparision to Average 2022 PAIR

	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Members	138,208	56,725	61,591	194,814

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	7/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2023	7/1/2023 HIOS Plan ID (If 7/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2023 Plans @ 08-01-2022	Total Projected Lives
Totals - Current Membership							0.769			0.846	0.998	1.000	1.000	1.000	1.000	$ 622.96	10.5%	0.6%	2.0%	37,587	37,611
Total - Projected Membership							0.770			0.849	1.000	1.000	1.000	1.000	1.000	$ 626.15	10.4%	0.6%	2.0%		
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-	
Plan 1	45127PA0130001	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 250	DM	45127PA0130003	Gold	0.70692732	Standard AV	Off	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%	27	-
Plan 2	45127PA0130002	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 0	DM	45127PA0130004	Gold	0.71710648	Standard AV	Off	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%	22	-
Plan 3	45127PA0130003	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 250	E		Silver	0.70692732	Standard AV	Off	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%	59	69
Plan 4	45127PA0130004	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 0	E		Silver	0.71710648	Standard AV	Off	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%	22	55
Plan 5	45127PA0130005	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 250	DM	45127PA0130007	Gold	0.70692732	Standard AV	Off	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%	27	-
Plan 6	45127PA0130006	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 0	DM	45127PA0130008	Gold	0.71710648	Standard AV	Off	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%	36	-
Plan 7	45127PA0130007	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 250	E		Silver	0.70692732	Standard AV	Off	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%	8	27
Plan 8	45127PA0130008	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 0	E		Silver	0.71710648	Standard AV	Off	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%	17	27
Plan 9	45127PA0010054	PPO	Platinum PPO 0/0/15 Rx 250	E		Platinum	0.8894189	Approach 1	Off	1.007	1.111	1.000	1.003	1.000	1.000	$821.42	7.9%	0.6%	2.0%	724	729
Plan 10	45127PA0010055	PPO	Platinum PPO 0/0/15 Rx 0	E		Platinum	0.91434557	Standard AV	Off	1.038	1.140	1.000	1.003	1.000	1.000	$868.61	7.5%	0.6%	2.0%	1,650	1,847
Plan 11	45127PA0010057	PPO	Platinum PPO 250/0/15 Rx 250	E		Platinum	0.8807392	Approach 1	Off	0.988	1.095	1.000	1.003	1.000	1.000	$793.78	8.2%	0.6%	2.0%	474	497
Plan 12	45127PA0010058	PPO	Platinum PPO 250/0/15 Rx 0	E		Platinum	0.9014785	Standard AV	Off	1.019	1.122	1.000	1.003	1.000	1.000	$838.25	7.8%	0.6%	2.0%	993	1,009
Plan 13	45127PA0010084	PPO	Gold PPO 1000/0/25 Rx 250	E		Gold	0.78693507	Approach 1	Off	0.900	1.025	1.000	1.003	1.000	1.000	$676.68	9.5%	0.6%	2.0%	1,198	1,010
Plan 14	45127PA0010085	PPO	Gold PPO 1000/0/25 Rx 0	E		Gold	0.803433	Standard AV	Off	0.937	1.052	1.000	1.003	1.000	1.000	$723.10	8.9%	0.6%	2.0%	2,175	2,697
Plan 15	45127PA0010089	PPO	Gold PPO 2000/0/15 Rx 250	E		Gold	0.78469136	Standard AV	Off	0.859	0.997	1.000	1.003	1.000	1.000	$628.28	10.1%	0.6%	2.0%	2,330	2,160
Plan 16	45127PA0010090	PPO	Gold PPO 2000/0/15 Rx 0	E		Gold	0.80009814	Standard AV	Off	0.898	1.023	1.000	1.003	1.000	1.000	$674.71	9.5%	0.6%	2.0%	6,705	5,637
Plan 17	45127PA0010116	PPO	Gold PPO 500/0/25 Rx 250	E		Gold	0.79008698	Standard AV	Off	0.931	1.048	1.000	1.003	1.000	1.000	$715.64	9.0%	0.6%	2.0%	647	721
Plan 18	45127PA0010117	PPO	Gold PPO 500/0/25 Rx 0	E		Gold	0.8060092	Standard AV	Off	0.965	1.075	1.000	1.003	1.000	1.000	$760.69	8.5%	0.6%	2.0%	1,409	1,545
Plan 19	45127PA0010124	PPO	Silver QHDHP PPO 2750/0/25	E		Silver	0.70637399	Standard AV	Off	0.803	0.964	1.000	1.003	1.000	1.000	$567.49	11.1%	0.6%	2.0%	1,389	1,443
Plan 20	45127PA0010131	PPO	Silver PPO 4000/0/40 Rx 250	E		Silver	0.70901343	Standard AV	Off	0.758	0.942	1.000	1.003	1.000	1.000	$523.87	11.9%	0.6%	2.0%	1,282	1,303
Plan 21	45127PA0010132	PPO	Silver PPO 4000/0/40 Rx 0	E		Silver	0.71989786	Standard AV	Off	0.796	0.960	1.000	1.003	1.000	1.000	$560.45	11.2%	0.6%	2.0%	1,819	2,151
Plan 22	45127PA0010135	PPO	Bronze QHDHP-E PPO 6900/0/0	E		Bronze	0.64397574	Standard AV	Off	0.624	0.896	1.000	1.003	1.000	1.000	$410.49	14.7%	0.6%	2.0%	1,799	1,719
Plan 23	45127PA0010144	PPO	Silver PPO 3500/0/45 Rx 0	DM	45127PA0010132	Silver	0.71989786	Standard AV	Off	0.796	0.960	1.000	1.003	1.000	1.000	$560.45	11.2%	0.6%	2.0%	-	-
Plan 24	45127PA0010161	PPO	Gold QHDHP PPO 1500/0/10	E		Gold	0.78305908	Approach 1	Off	0.906	1.029	1.000	1.003	1.000	1.000	$684.39	9.4%	0.6%	2.0%	521	530
Plan 25	45127PA0010170	PPO	Silver QHDHP PPO 3500/0/25	E		Silver	0.69231931	Standard AV	Off	0.747	0.936	1.000	1.003	1.000	1.000	$513.11	12.1%	0.6%	2.0%	1,915	1,910
Plan 26	45127PA0010184	PPO	Silver PPO 5000/0/35 Rx 250	E		Silver	0.70886289	Standard AV	Off	0.724	0.927	1.000	1.003	1.000	1.000	$492.07	12.6%	0.6%	2.0%	1,192	1,129
Plan 27	45127PA0010185	PPO	Silver PPO 5000/0/35 Rx 0	E		Silver	0.71956324	Standard AV	Off	0.762	0.943	1.000	1.003	1.000	1.000	$527.18	11.8%	0.6%	2.0%	1,680	1,576
Plan 28	45127PA0010186	PPO	Silver PPO 6000/0/35 Rx 250	E		Silver	0.70147445	Standard AV	Off	0.709	0.921	1.000	1.003	1.000	1.000	$479.54	12.8%	0.6%	2.0%	953	622
Plan 29	45127PA0010187	PPO	Silver PPO 6000/0/35 Rx 0	E		Silver	0.71078731	Standard AV	Off	0.748	0.937	1.000	1.003	1.000	1.000	$514.07	12.1%	0.6%	2.0%	716	756
Plan 30	45127PA0010188	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	DM	45127PA0010194	Gold	0.78183723	Standard AV	Off	0.827	0.977	1.000	1.003	1.000	1.000	$593.22	10.7%	0.6%	2.0%	-	-
Plan 31	45127PA0010189	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	DM	45127PA0010195	Gold	0.79725819	Standard AV	Off	0.865	1.001	1.000	1.003	1.000	1.000	$635.33	10.0%	0.6%	2.0%	-	-
Plan 32	45127PA0010190	PPO	Gold PPO 2000/20/20 Rx 250	DM	45127PA0010089	Gold	0.78469136	Standard AV	Off	0.859	0.997	1.000	1.003	1.000	1.000	$628.28	10.1%	0.6%	2.0%	-	-
Plan 33	45127PA0010191	PPO	Gold PPO 2000/20/20 Rx 0	DM	45127PA0010090	Gold	0.80009814	Standard AV	Off	0.898	1.023	1.000	1.003	1.000	1.000	$674.71	9.5%	0.6%	2.0%	-	-
Plan 34	45127PA0010194	PPO	Gold PPO 3000/0/15 Rx 250	E		Gold	0.78183723	Approach 1	Off	0.827	0.977	1.000	1.003	1.000	1.000	$593.22	10.7%	0.6%	2.0%	1,576	1,338
Plan 35	45127PA0010195	PPO	Gold PPO 3000/0/15 Rx 0	E		Gold	0.79725819	Standard AV	Off	0.865	1.001	1.000	1.003	1.000	1.000	$635.33	10.0%	0.6%	2.0%	2,156	2,498
Plan 36	45127PA0010196	PPO	Gold Simple PPO 0/0/40	E		Gold	0.7879693	Standard AV	Off	0.864	1.000	1.000	1.003	1.000	1.000	$634.15	10.0%	0.6%	2.0%	115	87
Plan 37	45127PA0010197	PPO	Gold PPO Choice 3000/0/30 Rx 250	DM	45127PA0010207	Gold	0.71790418	Standard AV	Off	0.732	0.930	1.000	0.958	1.000	1.000	$477.07	12.9%	0.6%	2.0%	365	-
Plan 38	45127PA0010198	PPO	Gold PPO Choice 3000/0/30 Rx 0	DM	45127PA0010207	Gold	0.71790418	Standard AV	Off	0.732	0.930	1.000	0.958	1.000	1.000	$477.07	12.9%	0.6%	2.0%	563	-
Plan 39	45127PA0010199	PPO	Silver QHDHP-E PPO 4500/0/10	E		Silver	0.68084568	Approach 1	Off	0.712	0.922	1.000	1.003	1.000	1.000	$481.49	12.8%	0.6%	2.0%	519	698
Plan 40	45127PA0010200	PPO	Gold Performance PPO 1000/0/20 Rx 0	E		Gold	0.80576265	Standard AV	Off	0.893	1.020	1.000	0.979	1.000	1.000	$652.50	9.8%	0.6%	2.0%	4	3
Plan 41	45127PA0010201	PPO	Silver QHDHP Performance PPO 2750/0/15	E		Silver	0.70659284	Standard AV	Off	0.754	0.940	1.000	0.979	1.000	1.000	$507.74	12.2%	0.6%	2.0%	6	102
Plan 42	45127PA0010202	PPO	Silver Performance PPO 4500/0/30 Rx 0	E		Silver	0.71790418	Standard AV	Off	0.732	0.930	1.000	0.979	1.000	1.000	$487.40	12.7%	0.6%	2.0%	78	42
Plan 43	45127PA0010203	PPO	Gold PPO Choice 1000/0/20 Rx 0	N		Gold	0.80576265	Standard AV	Off	0.893	1.020	1.000	0.958	1.000	1.000	$638.68	10.0%	0.6%	2.0%	2	98
Plan 44	45127PA0010204	PPO	Gold PPO Choice Select 1000/0/20 Rx 0	N		Gold	0.80576265	Standard AV	Off	0.893	1.020	1.000	0.896	1.000	1.000	$597.49	10.6%	0.6%	2.0%	12	98
Plan 45	45127PA0010205	PPO	Silver QHDHP PPO Choice 2750/0/15	N		Silver	0.70659284	Standard AV	Off	0.754	0.940	1.000	0.958	1.000	1.000	$496.98	12.5%	0.6%	2.0%	47	98
Plan 46	45127PA0010206	PPO	Silver QHDHP PPO Choice Select 2750/0/15	N		Silver	0.70659284	Standard AV	Off	0.754	0.940	1.000	0.896	1.000	1.000	$464.93	13.2%	0.6%	2.0%	48	98
Plan 47	45127PA0010207	PPO	Silver PPO Choice 4500/0/30 Rx 0	N		Silver	0.71790418	Standard AV	Off	0.732	0.930	1.000	0.958	1.000	1.000	$477.07	12.9%	0.6%	2.0%	242	1,009
Plan 48	45127PA0010208	PPO	Silver PPO Choice Select 4500/0/30 Rx 0	N		Silver	0.71790418	Standard AV	Off	0.732	0.930	1.000	0.896	1.000	1.000	$446.30	13.7%	0.6%	2.0%	42	98
Plan 49	45127PA0010209	PPO	Gold PPO 0/0/20 Rx 500	N		Gold	0.81600335	Standard AV	Off	0.927	1.044	1.000	1.003	1.000	1.000	$709.93	9.1%	0.6%	2.0%	23	173
Plan 50																$0.00				-	

Plan Number	2023 Calibrated Plan Adjusted Index Rate PMPM	% of Total Covered Lives	08-01-2022 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator	Q1 2023 Calibrated Plan Adjusted Index Rate PMPM	Q2 2023 Calibrated Plan Adjusted Index Rate PMPM	Q3 2023 Calibrated Plan Adjusted Index Rate PMPM	Q4 2023 Calibrated Plan Adjusted Index Rate PMPM	Average 2022 Calibrated Plan Adjusted Index Rate	Average 2023 Calibrated Plan Adjusted Index Rate	Proposed Rate Change - Average Annual PAIR
Totals - Current Membership	$ 447.22		-	-	-	-	-	16,760	11,919	-	8,908	37,587		442.0193	448.76277	447.21784	453.99917	413.29071	$ 448.75	0.085791
Total - Projected Membership																				
Transitional Plans	N/A	N/A										-	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	$ 332.04	0.1%						27	-		-	27	1	$328.48	$333.49	$ 332.04	$ 337.08	$372.67	$ 333.31	-10.6%
Plan 2	$ 352.21	0.1%						22	-		-	22	1	$348.36	$353.67	$ 352.21	$ 357.55	$393.90	$ 353.52	-10.3%
Plan 3	$ 332.04	0.2%						59	-		-	59	1	$328.48	$333.49	$ 332.04	$ 337.08	$312.52	$ 333.31	6.7%
Plan 4	$ 352.21	0.1%						22	-		-	22	1	$348.36	$353.67	$ 352.21	$ 357.55	$331.48	$ 353.52	6.6%
Plan 5	$ 332.04	0.1%						-	-		27	27	1	$328.48	$333.49	$ 332.04	$ 337.08	$372.67	$ 333.31	-10.6%
Plan 6	$ 352.21	0.1%						-	-		36	36	1	$348.36	$353.67	$ 352.21	$ 357.55	$393.90	$ 353.52	-10.3%
Plan 7	$ 332.04	0.0%						-	-		8	8	1	$328.48	$333.49	$ 332.04	$ 337.08	$312.52	$ 333.31	6.7%
Plan 8	$ 352.21	0.0%						-	-		17	17	1	$348.36	$353.67	$ 352.21	$ 357.55	$331.48	$ 353.52	6.6%
Plan 9	$ 574.70	1.9%						304	182		238	724	1	$567.59	$576.25	$ 574.70	$ 583.42	$540.77	$ 576.48	6.6%
Plan 10	$ 605.01	4.4%						1,116	220		314	1,650	1	$597.44	$606.55	$ 605.01	$ 614.19	$569.33	$ 606.85	6.6%
Plan 11	$ 556.94	1.3%						221	129		124	474	1	$550.11	$558.50	$ 556.94	$ 565.39	$520.44	$ 558.69	7.4%
Plan 12	$ 585.51	2.6%						494	259		240	993	1	$578.23	$587.05	$ 585.51	$ 594.39	$548.30	$ 587.31	7.1%
Plan 13	$ 481.72	3.2%						756	235		207	1,198	1	$476.03	$483.29	$ 481.72	$ 489.03	$450.26	$ 483.33	7.3%
Plan 14	$ 511.54	5.8%						1,163	473		539	2,175	1	$505.40	$513.11	$ 511.54	$ 519.30	$476.60	$ 513.21	7.7%
Plan 15	$ 450.64	6.2%						1,269	508		553	2,330	1	$445.41	$452.20	$ 450.64	$ 457.47	$413.06	$ 452.18	9.5%
Plan 16	$ 480.46	17.8%						2,945	2,138		1,622	6,705	1	$474.78	$482.03	$ 480.46	$ 487.75	$438.63	$ 482.06	9.9%
Plan 17	$ 506.75	1.7%						304	100		243	647	1	$500.68	$508.31	$ 506.75	$ 514.44	$476.75	$ 508.40	6.6%
Plan 18	$ 535.69	3.7%						743	327		339	1,409	1	$529.17	$537.25	$ 535.69	$ 543.81	$504.01	$ 537.39	6.6%
Plan 19	$ 411.58	3.7%						332	621		436	1,389	1	$406.93	$413.14	$ 411.58	$ 417.82	$387.17	$ 413.05	6.7%
Plan 20	$ 383.57	3.4%						591	408		283	1,282	1	$379.33	$385.11	$ 383.57	$ 389.39	$360.92	$ 384.98	6.7%
Plan 21	$ 407.07	4.8%						706	739		374	1,819	1	$402.48	$408.62	$ 407.07	$ 413.24	$382.88	$ 408.52	6.7%
Plan 22	$ 310.74	4.8%						504	838		457	1,799	1	$307.52	$312.21	$ 310.74	$ 315.45	$292.40	$ 311.97	6.7%
Plan 23	$ 407.07	0.0%						-	-		-	-	1	$402.48	$408.62	$ 407.07	$ 413.24	$382.88	$ 408.52	6.7%
Plan 24	$ 486.68	1.4%						271	170		80	521	1	$480.91	$488.25	$ 486.68	$ 494.06	$447.20	$ 488.30	9.2%
Plan 25	$ 376.65	5.1%						630	654		631	1,915	1	$372.51	$378.19	$ 376.65	$ 382.37	$354.32	$ 378.04	6.7%
Plan 26	$ 363.14	3.2%						450	418		324	1,192	1	$359.19	$364.67	$ 363.14	$ 368.65	$340.91	$ 364.50	6.9%
Plan 27	$ 385.69	4.5%						716	534		430	1,680	1	$381.42	$387.24	$ 385.69	$ 391.54	$362.03	$ 387.10	6.9%
Plan 28	$ 355.09	2.5%						524	257		172	953	1	$351.25	$356.61	$ 355.09	$ 360.48	$334.05	$ 356.43	6.7%
Plan 29	$ 377.27	1.9%						399	158		159	716	1	$373.12	$378.81	$ 377.27	$ 382.99	$354.90	$ 378.66	6.7%
Plan 30	$ 428.12	0.0%						-	-		-	-	1	$423.22	$429.68	$ 428.12	$ 434.61	$398.10	$ 429.62	7.9%
Plan 31	$ 455.16	0.0%						-	-		-	-	1	$449.87	$456.73	$ 455.16	$ 462.07	$423.05	$ 456.72	8.0%
Plan 32	$ 450.64	0.0%						-	-		-	-	1	$445.41	$452.20	$ 450.64	$ 457.47	$413.06	$ 452.18	9.5%
Plan 33	$ 480.46	0.0%						-	-		-	-	0	$474.78	$482.03	$ 480.46	$ 487.75	$438.63	$ 482.06	9.9%
Plan 34	$ 428.12	4.2%						866	438		272	1,576	1	$423.22	$429.68	$ 428.12	$ 434.61	$398.10	$ 429.62	7.9%
Plan 35	$ 455.16	5.7%						1,125	469		562	2,156	1	$449.87	$456.73	$ 455.16	$ 462.07	$423.05	$ 456.72	8.0%
Plan 36	$ 454.40	0.3%						62	39		14	115	1	$449.12	$455.97	$ 454.40	$ 461.29	$444.59	$ 455.96	2.6%
Plan 37	$ 353.51	1.0%						-	365		-	365	1	$349.67	$355.00	$ 353.51	$ 358.87	$332.07	$ 354.83	6.9%
Plan 38	$ 353.51	1.5%						-	563		-	563	1	$349.67	$355.00	$ 353.51	$ 358.87	$353.14	$ 354.83	0.5%
Plan 39	$ 356.34	1.4%						88	253		178	519	1	$352.49	$357.86	$ 356.34	$ 361.75	$335.23	$ 357.69	6.7%
Plan 40	$ 466.19	0.0%						4	-		-	4	1	$460.29	$467.31	$ 466.19	$ 473.26	$442.81	$ 467.58	5.6%
Plan 41	$ 373.21	0.0%						6	-		-	6	1	$368.77	$374.39	$ 373.21	$ 378.86	$354.23	$ 374.44	5.7%
Plan 42	$ 360.14	0.2%						18	58		2	78	1	$355.90	$361.33	$ 360.14	$ 365.60	$350.58	$ 361.35	3.1%
Plan 43	$ 457.32	0.0%						-	2		-	2	1	$451.95	$458.84	$ 457.32	$ 464.25	$0.00	$ 458.86	0.0%
Plan 44	$ 430.85	0.0%						-	7		5	12	1	$424.88	$431.36	$ 430.85	$ 437.39	$0.00	$ 431.91	0.0%
Plan 45	$ 366.30	0.1%						-	47		-	47	1	$362.28	$367.80	$ 366.30	$ 371.85	$0.00	$ 367.65	0.0%
Plan 46	$ 345.71	0.1%						-	45		3	48	1	$341.20	$346.41	$ 345.71	$ 350.95	$0.00	$ 346.68	0.0%
Plan 47	$ 353.51	0.6%						-	242		-	242	1	$349.67	$355.00	$ 353.51	$ 358.87	$0.00	$ 354.83	0.0%
Plan 48	$ 333.74	0.1%						-	23		19	42	1	$329.44	$334.47	$ 333.74	$ 338.80	$0.00	$ 334.70	0.0%
Plan 49	$ 503.08	0.1%						23	-		-	23	1	$497.07	$504.65	$ 503.08	$ 510.71	$0.00	$ 504.73	0.0%
Plan 50	$ -	0.0%										-	0		$0.00	$ -	$ -		$ -	0.0%

PA Rate Template Part IV B - Small Group Annual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO and EPO
Market Segment: Small Group
Rate Effective Date: 7/1/2023

Plan Number	HIOS Plan ID (Standard Component)	7/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2023	7/1/2023 HIOS Plan ID (If 7/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM										Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM										Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ -	$ -	$ -	$ -	$ 417.08	$ 409.31	$ -	$ 413.78	$ 413.83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 1	45127PA0130001	y Advantage EPO 2000/0/	DM	45127PA0130003	Gold	Off						$362.75	$0.00		$0.00	$ 362.75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 2	45127PA0130002	ey Advantage EPO 2000/(	DM	45127PA0130004	Gold	Off						$383.43	$0.00		$0.00	$ 383.43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 3	45127PA0130003	y Advantage EPO 5000/0,	E	0	Silver	Off						$304.21	$0.00		$0.00	$ 304.21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 4	45127PA0130004	ey Advantage EPO 5000/(	E	0	Silver	Off						$322.67	$0.00		$0.00	$ 322.67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 5	45127PA0130005	al Advantage EPO 2000/0,	DM	45127PA0130007	Gold	Off						$0.00	$0.00		$370.00	$ 370.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 6	45127PA0130006	tal Advantage EPO 2000/(	DM	45127PA0130008	Gold	Off						$0.00	$0.00		$391.10	$ 391.10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 7	45127PA0130007	al Advantage EPO 5000/0	E	0	Silver	Off						$0.00	$0.00		$310.29	$ 310.29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 8	45127PA0130008	ital Advantage EPO 5000/(	E	0	Silver	Off						$0.00	$0.00		$329.12	$ 329.12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 9	45127PA0010054	latinum PPO 0/0/15 Rx 25	E	0	Platinum	Off						$526.38	$568.49		$536.91	$ 540.43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 10	45127PA0010055	Platinum PPO 0/0/15 Rx 0	E	0	Platinum	Off						$554.19	$598.53		$565.27	$ 562.21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 11	45127PA0010057	tinum PPO 250/0/15 Rx 2	E	0	Platinum	Off						$506.60	$547.13		$516.73	$ 520.28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 12	45127PA0010058	latinum PPO 250/0/15 Rx	E	0	Platinum	Off						$533.71	$576.41		$544.38	$ 547.43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 13	45127PA0010084	old PPO 1000/0/25 Rx 25	E	0	Gold	Off						$438.28	$473.34		$447.05	$ 446.67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 14	45127PA0010085	Gold PPO 1000/0/25 Rx 0	E	0	Gold	Off						$463.92	$501.03		$473.20	$ 474.29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 15	45127PA0010089	old PPO 2000/0/15 Rx 25	E	0	Gold	Off						$402.07	$434.24		$410.11	$ 410.99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 16	45127PA0010090	Gold PPO 2000/0/15 Rx 0	E	0	Gold	Off						$426.96	$461.12		$435.50	$ 439.92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 17	45127PA0010116	Gold PPO 500/0/25 Rx 250	E	0	Gold	Off						$464.07	$501.20		$473.35	$ 473.29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 18	45127PA0010117	Gold PPO 500/0/25 Rx 0	E	0	Gold	Off						$490.60	$529.85		$500.41	$ 502.07	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 19	45127PA0010124	ver QHDHP PPO 2750/0/2	E	0	Silver	Off						$376.87	$407.02		$384.41	$ 392.72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 20	45127PA0010131	lver PPO 4000/0/40 Rx 25	E	0	Silver	Off						$351.32	$379.43		$358.35	$ 361.82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 21	45127PA0010132	Silver PPO 4000/0/40 Rx 0	E	0	Silver	Off						$372.69	$402.51		$380.14	$ 386.34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 22	45127PA0010135	nze QHDHP-E PPO 6900/(	E	0	Bronze	Off						$284.62	$307.39		$290.31	$ 296.67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 23	45127PA0010144	Silver PPO 3500/0/45 Rx 0	DM	45127PA0010132	Silver	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 24	45127PA0010161	old QHDHP PPO 1500/0/1	E	0	Gold	Off						$435.31	$470.13		$444.02	$ 448.01	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 25	45127PA0010170	ver QHDHP PPO 3500/0/2	E	0	Silver	Off						$344.90	$372.49		$351.80	$ 356.60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 26	45127PA0010184	lver PPO 5000/0/35 Rx 25	E	0	Silver	Off						$331.84	$358.39		$338.48	$ 342.96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 27	45127PA0010185	Silver PPO 5000/0/35 Rx 0	E	0	Silver	Off						$352.39	$380.58		$359.44	$ 363.15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 28	45127PA0010186	lver PPO 6000/0/35 Rx 25	E	0	Silver	Off						$325.17	$351.18		$331.67	$ 333.36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 29	45127PA0010187	Silver PPO 6000/0/35 Rx 0	E	0	Silver	Off						$345.46	$373.10		$352.37	$ 353.09	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 30	45127PA0010188	eductible PPO 3000/0/25	DM	45127PA0010194	Gold	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 31	45127PA0010189	Deductible PPO 3000/0/	DM	45127PA0010195	Gold	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 32	45127PA0010190	old PPO 2000/20/20 Rx 25	DM	45127PA0010089	Gold	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 33	45127PA0010191	Gold PPO 2000/20/20 Rx 0	DM	45127PA0010090	Gold	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 34	45127PA0010194	old PPO 3000/0/15 Rx 25	E	0	Gold	Off						$387.51	$418.51		$395.26	$ 397.46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 35	45127PA0010195	Gold PPO 3000/0/15 Rx 0	E	0	Gold	Off						$411.79	$444.73		$420.03	$ 421.10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 36	45127PA0010196	Gold Simple PPO 0/0/40	E	0	Gold	Off						$432.76	$467.38		$441.42	$ 445.55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 37	45127PA0010197	PPO Choice 3000/0/30 R	DM	45127PA0010207	Gold	Off						$0.00	$349.10		$0.00	$ 349.10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 38	45127PA0010198	d PPO Choice 3000/0/30 (	DM	45127PA0010207	Gold	Off						$0.00	$371.25		$0.00	$ 371.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 39	45127PA0010199	er QHDHP-E PPO 4500/0/	E	0	Silver	Off						$326.31	$352.41		$332.84	$ 341.27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 40	45127PA0010200	erformance PPO 1000/0/	E	0	Gold	Off						$431.03	$465.51		$439.65	$ 431.03	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 41	45127PA0010201	DHP Performance PPO 2	E	0	Silver	Off						$344.81	$372.39		$351.71	$ 344.81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 42	45127PA0010202	erformance PPO 4500/0/	E	0	Silver	Off						$341.25	$368.55		$348.08	$ 361.73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 43	45127PA0010203	d PPO Choice 1000/0/20 (	N	0	Gold	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 44	45127PA0010204	PO Choice Select 1000/0/	N	0	Gold	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 45	45127PA0010205	QHDHP PPO Choice 2750	N	0	Silver	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 46	45127PA0010206	DHP PPO Choice Select 2	N	0	Silver	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 47	45127PA0010207	r PPO Choice 4500/0/30	N	0	Silver	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 48	45127PA0010208	PO Choice Select 4500/0/	N	0	Silver	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 49	45127PA0010209	Gold PPO 0/0/20 Rx 500	N	0	Gold	Off						$0.00	$0.00		$0.00	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 50	0	0	0	0	0	0										$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 423.72	$ 415.82	$ -	$ 420.36	$ 420.42
					$368.53	$0.00		$0.00	$ 368.53
					$389.53	$0.00		$0.00	$ 389.53
					$309.05	$0.00		$0.00	$ 309.05
					$327.80	$0.00		$0.00	$ 327.80
					$0.00	$0.00		$375.90	$ 375.90
					$0.00	$0.00		$397.32	$ 397.32
					$0.00	$0.00		$315.23	$ 315.23
					$0.00	$0.00		$334.36	$ 334.36
					$534.76	$577.54		$545.46	$ 549.03
					$563.01	$608.05		$574.27	$ 571.16
					$514.66	$555.83		$524.95	$ 528.56
					$542.21	$585.59		$553.05	$ 556.14
					$445.26	$480.88		$454.17	$ 453.79
					$471.30	$509.00		$480.73	$ 481.84
					$408.47	$441.15		$416.64	$ 417.53
					$433.75	$468.45		$442.42	$ 446.91
					$471.46	$509.18		$480.89	$ 480.83
					$498.41	$538.28		$508.38	$ 510.06
					$382.87	$413.50		$390.53	$ 398.97
					$356.91	$385.46		$364.05	$ 367.57
					$378.63	$408.92		$386.20	$ 392.49
					$289.15	$312.28		$294.93	$ 301.39
					$0.00	$0.00		$0.00	$ -
					$442.24	$477.62		$451.08	$ 455.14
					$350.39	$378.42		$357.40	$ 362.27
					$337.12	$364.09		$343.86	$ 348.41
					$358.01	$386.65		$365.17	$ 368.95
					$330.34	$356.77		$336.95	$ 338.66
					$350.96	$379.04		$357.98	$ 358.72
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$393.68	$425.17		$401.55	$ 403.79
					$418.35	$451.82		$426.72	$ 427.81
					$439.65	$474.82		$448.44	$ 452.65
					$0.00	$354.66		$0.00	$ 354.66
					$0.00	$377.16		$0.00	$ 377.16
					$331.51	$358.03		$338.14	$ 346.71
					$437.89	$472.92		$446.65	$ 437.89
					$350.30	$378.32		$357.31	$ 350.30
					$346.69	$374.43		$353.62	$ 367.49
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
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Quarter 2 2023, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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Change in Quarter 2, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 430.47	$ 422.45	$ -	$ 427.06	$ 427.12
					$374.40	$0.00		$0.00	$ 374.40
					$395.73	$0.00		$0.00	$ 395.73
					$313.97	$0.00		$0.00	$ 313.97
					$333.02	$0.00		$0.00	$ 333.02
					$0.00	$0.00		$381.89	$ 381.89
					$0.00	$0.00		$403.64	$ 403.64
					$0.00	$0.00		$320.25	$ 320.25
					$0.00	$0.00		$339.68	$ 339.68
					$543.28	$586.74		$554.15	$ 557.78
					$571.98	$617.74		$583.42	$ 580.26
					$522.86	$564.69		$533.32	$ 536.98
					$550.85	$594.92		$561.87	$ 565.01
					$452.35	$488.54		$461.40	$ 461.01
					$478.81	$517.11		$488.39	$ 489.51
					$414.98	$448.18		$423.28	$ 424.19
					$440.66	$475.91		$449.47	$ 454.03
					$478.97	$517.29		$488.55	$ 488.49
					$506.35	$546.86		$516.48	$ 518.19
					$388.97	$420.09		$396.75	$ 405.33
					$362.60	$391.61		$369.85	$ 373.43
					$384.66	$415.43		$392.35	$ 398.74
					$293.76	$317.26		$299.64	$ 306.20
					$0.00	$0.00		$0.00	$ -
					$449.28	$485.22		$458.27	$ 462.39
					$355.97	$384.45		$363.09	$ 368.04
					$342.49	$369.89		$349.34	$ 353.96
					$363.71	$392.81		$370.98	$ 374.82
					$335.60	$362.45		$342.31	$ 344.05
					$356.55	$385.07		$363.68	$ 364.43
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$399.95	$431.95		$407.95	$ 410.22
					$425.01	$459.01		$433.51	$ 434.62
					$446.65	$482.38		$455.58	$ 459.85
					$0.00	$360.30		$0.00	$ 360.30
					$0.00	$383.16		$0.00	$ 383.16
					$336.79	$363.73		$343.53	$ 352.23
					$444.86	$480.45		$453.76	$ 444.86
					$355.87	$384.34		$362.99	$ 355.87
					$352.21	$380.39		$359.25	$ 373.34
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
									$ -

Quarter 3 2023, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 460.71	$ 461.86	$ -	$ 456.99	$ 460.19
$ -	$ -	$ -	$ -	$ -	$ 332.04	$ 358.61	$ -	$ 338.69	$ 332.04
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 352.21
$ -	$ -	$ -	$ -	$ -	$ 332.04	$ 358.61	$ -	$ 338.69	$ 332.04
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 352.21
$ -	$ -	$ -	$ -	$ -	$ 332.04	$ 358.61	$ -	$ 338.69	$ 338.69
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 359.26
$ -	$ -	$ -	$ -	$ -	$ 332.04	$ 358.61	$ -	$ 338.69	$ 338.69
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 359.26
$ -	$ -	$ -	$ -	$ -	$ 574.70	$ 620.68	$ -	$ 586.20	$ 590.04
$ -	$ -	$ -	$ -	$ -	$ 605.01	$ 653.41	$ -	$ 617.11	$ 613.77
$ -	$ -	$ -	$ -	$ -	$ 556.94	$ 601.50	$ -	$ 568.08	$ 571.98
$ -	$ -	$ -	$ -	$ -	$ 585.51	$ 632.35	$ -	$ 597.22	$ 600.56
$ -	$ -	$ -	$ -	$ -	$ 481.72	$ 520.26	$ -	$ 491.36	$ 490.95
$ -	$ -	$ -	$ -	$ -	$ 511.54	$ 552.47	$ -	$ 521.77	$ 522.98
$ -	$ -	$ -	$ -	$ -	$ 450.64	$ 486.69	$ -	$ 459.65	$ 460.64
$ -	$ -	$ -	$ -	$ -	$ 480.46	$ 518.90	$ -	$ 490.07	$ 495.04
$ -	$ -	$ -	$ -	$ -	$ 506.75	$ 547.29	$ -	$ 516.89	$ 516.82
$ -	$ -	$ -	$ -	$ -	$ 535.69	$ 578.54	$ -	$ 546.40	$ 548.21
$ -	$ -	$ -	$ -	$ -	$ 411.58	$ 444.51	$ -	$ 419.81	$ 428.89
$ -	$ -	$ -	$ -	$ -	$ 383.57	$ 414.26	$ -	$ 391.24	$ 395.03
$ -	$ -	$ -	$ -	$ -	$ 407.07	$ 439.63	$ -	$ 415.21	$ 421.97
$ -	$ -	$ -	$ -	$ -	$ 310.74	$ 335.60	$ -	$ 316.95	$ 323.89
$ -	$ -	$ -	$ -	$ -	$ 407.07	$ 439.63	$ -	$ 415.21	$ -
$ -	$ -	$ -	$ -	$ -	$ 486.68	$ 525.61	$ -	$ 496.41	$ 500.88
$ -	$ -	$ -	$ -	$ -	$ 376.65	$ 406.79	$ -	$ 384.19	$ 389.43
$ -	$ -	$ -	$ -	$ -	$ 363.14	$ 392.19	$ -	$ 370.41	$ 375.30
$ -	$ -	$ -	$ -	$ -	$ 385.69	$ 416.55	$ -	$ 393.41	$ 397.48
$ -	$ -	$ -	$ -	$ -	$ 355.09	$ 383.50	$ -	$ 362.19	$ 364.03
$ -	$ -	$ -	$ -	$ -	$ 377.27	$ 407.45	$ -	$ 384.82	$ 385.61
$ -	$ -	$ -	$ -	$ -	$ 428.12	$ 462.37	$ -	$ 436.68	$ -
$ -	$ -	$ -	$ -	$ -	$ 455.16	$ 491.58	$ -	$ 464.27	$ -
$ -	$ -	$ -	$ -	$ -	$ 450.64	$ 486.69	$ -	$ 459.65	$ -
$ -	$ -	$ -	$ -	$ -	$ 480.46	$ 518.90	$ -	$ 490.07	$ -
$ -	$ -	$ -	$ -	$ -	$ 428.12	$ 462.37	$ -	$ 436.68	$ 439.11
$ -	$ -	$ -	$ -	$ -	$ 455.16	$ 491.58	$ -	$ 464.27	$ 465.46
$ -	$ -	$ -	$ -	$ -	$ 454.40	$ 490.76	$ -	$ 463.49	$ 467.84
$ -	$ -	$ -	$ -	$ -	$ 353.51	$ 381.79	$ -	$ 360.58	$ 381.79
$ -	$ -	$ -	$ -	$ -	$ 353.51	$ 381.79	$ -	$ 360.58	$ 381.79
$ -	$ -	$ -	$ -	$ -	$ 356.34	$ 384.85	$ -	$ 363.47	$ 372.68
$ -	$ -	$ -	$ -	$ -	$ 466.19	$ 503.49	$ -	$ 475.52	$ 466.19
$ -	$ -	$ -	$ -	$ -	$ 373.21	$ 403.06	$ -	$ 380.67	$ 373.21
$ -	$ -	$ -	$ -	$ -	$ 360.14	$ 388.95	$ -	$ 367.34	$ 381.75
$ -	$ -	$ -	$ -	$ -	$ 457.32	$ 493.90	$ -	$ 466.46	$ 493.90
$ -	$ -	$ -	$ -	$ -	$ 430.85	$ 465.32	$ -	$ 439.47	$ 454.55
$ -	$ -	$ -	$ -	$ -	$ 366.30	$ 395.60	$ -	$ 373.62	$ 395.60
$ -	$ -	$ -	$ -	$ -	$ 345.71	$ 373.36	$ -	$ 352.62	$ 372.07
$ -	$ -	$ -	$ -	$ -	$ 353.51	$ 381.79	$ -	$ 360.58	$ 381.79
$ -	$ -	$ -	$ -	$ -	$ 333.74	$ 360.44	$ -	$ 340.42	$ 351.38
$ -	$ -	$ -	$ -	$ -	$ 503.08	$ 543.33	$ -	$ 513.14	$ 503.08
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in Quarter 3, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	6.8%	6.2%	0.0%	6.7%	6.6%
					-11.3%				-11.3%
					-11.0%				-11.0%
					5.8%				5.8%
					5.8%				5.8%
								-11.3%	-11.3%
								-11.0%	-11.0%
								5.8%	5.8%
								5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					6.5%	6.5%		6.5%	6.5%
					6.3%	6.3%		6.3%	6.3%
					6.5%	6.5%		6.5%	6.5%
					6.8%	6.8%		6.8%	6.8%
					8.6%	8.6%		8.6%	8.6%
					9.0%	9.0%		9.0%	9.0%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					8.3%	8.3%		8.3%	8.3%
					5.8%	5.8%		5.8%	5.8%
					6.0%	6.0%		6.0%	6.0%
					6.0%	6.0%		6.0%	6.0%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					7.0%	7.0%		7.0%	7.0%
					7.1%	7.1%		7.1%	7.1%
					1.7%	1.7%		1.7%	1.7%
						6.0%			6.0%
						-0.4%			-0.4%
					5.8%	5.8%		5.8%	5.8%
					4.8%	4.8%		4.8%	4.8%
					4.9%	4.9%		4.9%	4.9%
					2.3%	2.3%		2.3%	2.3%

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 437.32	$ 429.17	$ -	$ 433.86	$ 433.91
					$380.36	$0.00		$0.00	$ 380.36
					$402.03	$0.00		$0.00	$ 402.03
					$318.97	$0.00		$0.00	$ 318.97
					$338.32	$0.00		$0.00	$ 338.32
					$0.00	$0.00		$387.97	$ 387.97
					$0.00	$0.00		$410.07	$ 410.07
					$0.00	$0.00		$325.35	$ 325.35
					$0.00	$0.00		$345.09	$ 345.09
					$551.93	$596.08		$562.97	$ 566.66
					$581.08	$627.57		$592.70	$ 589.49
					$531.18	$573.67		$541.80	$ 545.52
					$559.62	$604.39		$570.81	$ 574.00
					$459.55	$496.31		$468.74	$ 468.35
					$486.43	$525.34		$496.16	$ 497.30
					$421.58	$455.31		$430.01	$ 430.93
					$447.68	$483.49		$456.63	$ 461.26
					$486.59	$525.52		$496.32	$ 496.26
					$514.41	$555.56		$524.70	$ 526.44
					$395.16	$426.77		$403.06	$ 411.77
					$368.37	$397.84		$375.74	$ 379.38
					$390.78	$422.04		$398.60	$ 405.09
					$298.43	$322.30		$304.40	$ 311.07
					$0.00	$0.00		$0.00	$ -
					$456.43	$492.94		$465.56	$ 469.74
					$361.63	$390.56		$368.86	$ 373.89
					$347.94	$375.78		$354.90	$ 359.59
					$369.50	$399.06		$376.89	$ 380.79
					$340.95	$368.23		$347.77	$ 349.54
					$362.23	$391.21		$369.47	$ 370.23
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$406.31	$438.81		$414.44	$ 416.75
					$431.78	$466.32		$440.42	$ 441.55
					$453.77	$490.07		$462.85	$ 467.19
					$0.00	$366.04		$0.00	$ 366.04
					$0.00	$389.26		$0.00	$ 389.26
					$342.15	$369.52		$348.99	$ 357.84
					$451.94	$488.10		$460.98	$ 451.94
					$361.54	$390.46		$368.77	$ 361.54
					$357.81	$386.43		$364.97	$ 379.28
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
					$0.00	$0.00		$0.00	$ -
									$ -

Quarter 4 2023, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 467.69	$ 468.86	$ -	$ 463.92	$ 467.17
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 337.08
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.70	$ 357.55
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 337.08
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.70	$ 357.55
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 343.82
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.70	$ 364.70
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 343.82
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.70	$ 364.70
$ -	$ -	$ -	$ -	$ -	$ 583.42	$ 630.09	$ -	$ 595.08	$ 598.98
$ -	$ -	$ -	$ -	$ -	$ 614.19	$ 663.32	$ -	$ 626.47	$ 623.08
$ -	$ -	$ -	$ -	$ -	$ 565.39	$ 610.62	$ -	$ 576.70	$ 580.66
$ -	$ -	$ -	$ -	$ -	$ 594.39	$ 641.94	$ -	$ 606.27	$ 609.66
$ -	$ -	$ -	$ -	$ -	$ 489.03	$ 528.15	$ -	$ 498.81	$ 498.39
$ -	$ -	$ -	$ -	$ -	$ 519.30	$ 560.84	$ -	$ 529.69	$ 530.91
$ -	$ -	$ -	$ -	$ -	$ 457.47	$ 494.07	$ -	$ 466.62	$ 467.62
$ -	$ -	$ -	$ -	$ -	$ 487.75	$ 526.77	$ -	$ 497.50	$ 502.55
$ -	$ -	$ -	$ -	$ -	$ 514.44	$ 555.59	$ -	$ 524.72	$ 524.66
$ -	$ -	$ -	$ -	$ -	$ 543.81	$ 587.31	$ -	$ 554.69	$ 556.52
$ -	$ -	$ -	$ -	$ -	$ 417.82	$ 451.25	$ -	$ 426.18	$ 435.39
$ -	$ -	$ -	$ -	$ -	$ 389.39	$ 420.54	$ -	$ 397.17	$ 401.02
$ -	$ -	$ -	$ -	$ -	$ 413.24	$ 446.30	$ -	$ 421.51	$ 428.37
$ -	$ -	$ -	$ -	$ -	$ 315.45	$ 340.68	$ -	$ 321.76	$ 328.81
$ -	$ -	$ -	$ -	$ -	$ 413.24	$ 446.30	$ -	$ 421.51	$ -
$ -	$ -	$ -	$ -	$ -	$ 494.06	$ 533.58	$ -	$ 503.94	$ 508.47
$ -	$ -	$ -	$ -	$ -	$ 382.37	$ 412.96	$ -	$ 390.01	$ 395.33
$ -	$ -	$ -	$ -	$ -	$ 368.65	$ 398.14	$ -	$ 376.02	$ 380.99
$ -	$ -	$ -	$ -	$ -	$ 391.54	$ 422.87	$ -	$ 399.37	$ 403.50
$ -	$ -	$ -	$ -	$ -	$ 360.48	$ 389.31	$ -	$ 367.69	$ 369.55
$ -	$ -	$ -	$ -	$ -	$ 382.99	$ 413.63	$ -	$ 390.65	$ 391.46
$ -	$ -	$ -	$ -	$ -	$ 434.61	$ 469.38	$ -	$ 443.30	$ -
$ -	$ -	$ -	$ -	$ -	$ 462.07	$ 499.03	$ -	$ 471.31	$ -
$ -	$ -	$ -	$ -	$ -	$ 457.47	$ 494.07	$ -	$ 466.62	$ -
$ -	$ -	$ -	$ -	$ -	$ 487.75	$ 526.77	$ -	$ 497.50	$ -
$ -	$ -	$ -	$ -	$ -	$ 434.61	$ 469.38	$ -	$ 443.30	$ 445.77
$ -	$ -	$ -	$ -	$ -	$ 462.07	$ 499.03	$ -	$ 471.31	$ 472.52
$ -	$ -	$ -	$ -	$ -	$ 461.29	$ 498.20	$ -	$ 470.52	$ 474.93
$ -	$ -	$ -	$ -	$ -	$ 358.87	$ 387.58	$ -	$ 366.05	$ 387.58
$ -	$ -	$ -	$ -	$ -	$ 358.87	$ 387.58	$ -	$ 366.05	$ 387.58
$ -	$ -	$ -	$ -	$ -	$ 361.75	$ 390.68	$ -	$ 368.98	$ 378.33
$ -	$ -	$ -	$ -	$ -	$ 473.26	$ 511.12	$ -	$ 482.73	$ 473.26
$ -	$ -	$ -	$ -	$ -	$ 378.86	$ 409.17	$ -	$ 386.44	$ 378.86
$ -	$ -	$ -	$ -	$ -	$ 365.60	$ 394.85	$ -	$ 372.91	$ 387.54
$ -	$ -	$ -	$ -	$ -	$ 464.25	$ 501.39	$ -	$ 473.53	$ 501.39
$ -	$ -	$ -	$ -	$ -	$ 437.39	$ 472.38	$ -	$ 446.14	$ 461.44
$ -	$ -	$ -	$ -	$ -	$ 371.85	$ 401.60	$ -	$ 379.29	$ 401.60
$ -	$ -	$ -	$ -	$ -	$ 350.95	$ 379.03	$ -	$ 357.97	$ 377.71
$ -	$ -	$ -	$ -	$ -	$ 358.87	$ 387.58	$ -	$ 366.05	$ 387.58
$ -	$ -	$ -	$ -	$ -	$ 338.80	$ 365.91	$ -	$ 345.58	$ 356.71
$ -	$ -	$ -	$ -	$ -	$ 510.71	$ 551.57	$ -	$ 520.93	$ 510.71
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in Quarter 4, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	6.8%	6.2%	0.0%	6.6%	6.5%
					-11.4%				-11.4%
					-11.1%				-11.1%
					5.7%				5.7%
					5.7%				5.7%
								-11.4%	-11.4%
								-11.1%	-11.1%
								5.7%	5.7%
								5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					6.4%	6.4%		6.4%	6.4%
					6.2%	6.2%		6.2%	6.2%
					6.4%	6.4%		6.4%	6.4%
					6.8%	6.8%		6.8%	6.8%
					8.5%	8.5%		8.5%	8.5%
					8.9%	9.0%		9.0%	9.0%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					8.2%	8.2%		8.2%	8.2%
					5.7%	5.7%		5.7%	5.7%
					6.0%	6.0%		6.0%	6.0%
					6.0%	6.0%		6.0%	6.0%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					7.0%	7.0%		7.0%	7.0%
					7.0%	7.0%		7.0%	7.0%
					1.7%	1.7%		1.7%	1.7%
						5.9%			5.9%
						-0.4%			-0.4%
					5.7%	5.7%		5.7%	5.7%
					4.7%	4.7%		4.7%	4.7%
					4.8%	4.8%		4.8%	4.8%
					2.2%	2.2%		2.2%	2.2%

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**7/1/2023**

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	**Age Factor**	**Tobacco Factor**		**Age Band**	**Age Factor**	**Tobacco 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.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
PPO	All	1.000	1.000	
Valley Advantage EPO	6	0.900	0.900	9/19/2016
Capital Advantage EPO	9	0.900	0.900	7/27/2020
PPO Choice	7	0.860	0.955	5/1/2009
Performance PPO	All	0.986	0.976	
PPO Choice Select	7, 9		0.894	

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Table B

Plan ID	Plan Name	Metal Level	Projected Member Months	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor	(8)/(6*7) Induced Utilization	Induced Demand Table 10
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010055	Platinum PPO 0/0/15 Rx 0	Platinum	22,166	$16,265,064	$19,253,777	1.18	1.000	1.04	0.88	1.14
45127PA0010058	Platinum PPO 250/0/15 Rx 0	Platinum	12,112	$8,887,596	$10,152,899	1.14	1.000	1.02	0.89	1.12
45127PA0010054	Platinum PPO 0/0/15 Rx 250	Platinum	8,749	$6,419,879	$7,186,665	1.12	1.000	1.01	0.90	1.11
45127PA0010057	Platinum PPO 250/0/15 Rx 250	Platinum	5,962	$4,374,822	$4,732,544	1.08	1.000	0.99	0.91	1.09
45127PA0010209	Gold PPO 0/0/20 Rx 500	Gold	2,081	$1,527,005	$1,477,371	0.97	1.000	0.93	0.96	1.04
45127PA0010117	Gold PPO 500/0/25 Rx 0	Gold	18,544	$13,607,297	$14,106,224	1.04	1.000	0.96	0.93	1.07
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	Gold	35	$25,066	$22,838	0.91	1.000	0.89	0.98	1.02
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	Gold	1,176	$824,381	$751,090	0.91	1.000	0.89	0.98	1.02
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	Gold	1,176	$771,211	$702,647	0.91	1.000	0.89	0.98	1.02
45127PA0010085	Gold PPO 1000/0/25 Rx 0	Gold	32,361	$23,745,995	$23,400,401	0.99	1.000	0.94	0.95	1.05
45127PA0010090	Gold PPO 2000/0/15 Rx 0	Gold	67,650	$49,640,511	$45,644,442	0.92	1.000	0.90	0.98	1.02
45127PA0010195	Gold PPO 3000/0/15 Rx 0	Gold	29,974	$21,994,452	$19,043,481	0.87	1.000	0.87	1.00	1.00
45127PA0010116	Gold PPO 500/0/25 Rx 250	Gold	8,655	$6,350,903	$6,193,893	0.98	1.000	0.93	0.95	1.05
45127PA0010196	Gold Simple PPO 40/65/350/2000/4000 Rx 0	Gold	1,047	$768,272	$663,956	0.86	1.000	0.86	1.00	1.00
45127PA0010084	Gold PPO 1000/0/25 Rx 250	Gold	12,124	$8,896,401	$8,204,053	0.92	1.000	0.90	0.98	1.02
45127PA0010089	Gold PPO 2000/0/15 Rx 250	Gold	25,917	$19,017,489	$16,283,304	0.86	1.000	0.86	1.00	1.00
45127PA0010161	Gold QHDHP PPO 1500/0/10	Gold	6,362	$4,668,336	$4,354,129	0.93	1.000	0.91	0.97	1.03
45127PA0010194	Gold PPO 3000/0/15 Rx 250	Gold	16,051	$11,777,972	$9,521,861	0.81	1.000	0.83	1.02	0.98
45127PA0010132	Silver PPO 4000/0/40 Rx 0	Silver	25,811	$18,939,708	$14,465,968	0.76	1.000	0.80	1.04	0.96
45127PA0010185	Silver PPO 5000/0/35 Rx 0	Silver	18,909	$13,875,128	$9,968,537	0.72	1.000	0.76	1.06	0.94
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	Silver	506	$362,384	$246,625	0.68	1.000	0.73	1.08	0.93
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	Silver	12,112	$8,490,564	$5,778,356	0.68	1.000	0.73	1.08	0.93
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	Silver	1,176	$771,211	$524,857	0.68	1.000	0.73	1.08	0.93
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	Silver	659	$435,207	$313,065	0.72	1.000	0.76	1.06	0.94
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	Silver	329	$217,274	$156,295	0.72	1.000	0.76	1.06	0.94
45127PA0010187	Silver PPO 6000/0/35 Rx 0	Silver	9,078	$6,661,294	$4,666,738	0.70	1.000	0.75	1.07	0.94
45127PA0010131	Silver PPO 4000/0/40 Rx 250	Silver	15,640	$11,476,387	$8,193,428	0.71	1.000	0.76	1.06	0.94
45127PA0010184	Silver PPO 5000/0/35 Rx 250	Silver	13,546	$9,939,843	$6,665,661	0.67	1.000	0.72	1.08	0.93
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	Silver	823	$543,514	$365,134	0.67	1.000	0.72	1.08	0.93
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	Silver	329	$217,274	$145,965	0.67	1.000	0.72	1.08	0.93
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Silver	1,223	$875,880	$620,968	0.71	1.000	0.75	1.06	0.94
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	Silver	1,176	$824,381	$584,457	0.71	1.000	0.75	1.06	0.94
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	Silver	1,176	$771,211	$546,761	0.71	1.000	0.75	1.06	0.94
45127PA0010124	Silver QHDHP PPO 2750/0/25	Silver	17,321	$12,709,879	$9,829,456	0.77	1.000	0.80	1.04	0.96
45127PA0010186	Silver PPO 6000/0/35 Rx 250	Silver	7,467	$5,479,168	$3,580,731	0.65	1.000	0.71	1.09	0.92
45127PA0010170	Silver QHDHP PPO 3500/0/25	Silver	22,918	$16,816,870	$11,759,490	0.70	1.000	0.75	1.07	0.94
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Silver	8,372	$6,143,242	$4,031,027	0.66	1.000	0.71	1.08	0.92
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Bronze	20,625	$15,134,302	$8,466,356	0.56	1.000	0.62	1.12	0.90
Total			451,338	330,247,372	282,605,448	0.849	1.00	0.849	1.00	1.00
PMPM				731.71	626.15					
Rate Dev II				731.71	621.12					

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$434.21	$434.21	$468.94	$468.94	$442.89	$442.89	$457.04	$457.04
15	$472.80	$472.80	$510.63	$510.63	$482.26	$482.26	$497.67	$497.67
16	$487.56	$487.56	$526.56	$526.56	$497.31	$497.31	$513.20	$513.20
17	$502.32	$502.32	$542.50	$542.50	$512.36	$512.36	$528.73	$528.73
18	$518.21	$518.21	$559.67	$559.67	$528.57	$528.57	$545.46	$545.46
19	$534.10	$534.10	$576.83	$576.83	$544.78	$544.78	$562.19	$562.19
20	$550.56	$550.56	$594.61	$594.61	$561.57	$561.57	$579.52	$579.52
21	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
22	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
23	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
24	$567.59	$567.59	$613.00	$613.00	$578.94	$578.94	$597.44	$597.44
25	$569.86	$569.86	$615.45	$615.45	$581.26	$581.26	$599.83	$599.83
26	$581.21	$581.21	$627.71	$627.71	$592.84	$592.84	$611.78	$611.78
27	$594.83	$594.83	$642.42	$642.42	$606.73	$606.73	$626.12	$626.12
28	$616.97	$616.97	$666.33	$666.33	$629.31	$629.31	$649.42	$649.42
29	$635.13	$635.13	$685.94	$685.94	$647.84	$647.84	$668.54	$668.54
30	$644.21	$644.21	$695.75	$695.75	$657.10	$657.10	$678.09	$678.09
31	$657.84	$657.84	$710.46	$710.46	$670.99	$670.99	$692.43	$692.43
32	$671.46	$671.46	$725.18	$725.18	$684.89	$684.89	$706.77	$706.77
33	$679.97	$679.97	$734.37	$734.37	$693.57	$693.57	$715.73	$715.73
34	$689.05	$689.05	$744.18	$744.18	$702.84	$702.84	$725.29	$725.29
35	$693.59	$693.59	$749.08	$749.08	$707.47	$707.47	$730.07	$730.07
36	$698.14	$698.14	$753.99	$753.99	$712.10	$712.10	$734.85	$734.85
37	$702.68	$702.68	$758.89	$758.89	$716.73	$716.73	$739.63	$739.63
38	$707.22	$707.22	$763.79	$763.79	$721.36	$721.36	$744.41	$744.41
39	$716.30	$716.30	$773.60	$773.60	$730.62	$730.62	$753.97	$753.97
40	$725.38	$725.38	$783.41	$783.41	$739.89	$739.89	$763.53	$763.53
41	$739.00	$739.00	$798.12	$798.12	$753.78	$753.78	$777.87	$777.87
42	$752.06	$752.06	$812.22	$812.22	$767.10	$767.10	$791.61	$791.61
43	$770.22	$770.22	$831.84	$831.84	$785.62	$785.62	$810.73	$810.73
44	$792.92	$792.92	$856.36	$856.36	$808.78	$808.78	$834.62	$834.62
45	$819.60	$819.60	$885.17	$885.17	$835.99	$835.99	$862.70	$862.70
46	$851.38	$851.38	$919.50	$919.50	$868.41	$868.41	$896.16	$896.16
47	$887.14	$887.14	$958.11	$958.11	$904.89	$904.89	$933.80	$933.80
48	$928.01	$928.01	$1,002.25	$1,002.25	$946.57	$946.57	$976.81	$976.81
49	$968.31	$968.31	$1,045.77	$1,045.77	$987.67	$987.67	$1,019.23	$1,019.23
50	$1,013.72	$1,013.72	$1,094.81	$1,094.81	$1,033.99	$1,033.99	$1,067.03	$1,067.03
51	$1,058.56	$1,058.56	$1,143.24	$1,143.24	$1,079.73	$1,079.73	$1,114.23	$1,114.23
52	$1,107.94	$1,107.94	$1,196.57	$1,196.57	$1,130.09	$1,130.09	$1,166.20	$1,166.20
53	$1,157.88	$1,157.88	$1,250.51	$1,250.51	$1,181.04	$1,181.04	$1,218.78	$1,218.78
54	$1,211.80	$1,211.80	$1,308.75	$1,308.75	$1,236.04	$1,236.04	$1,275.53	$1,275.53
55	$1,265.73	$1,265.73	$1,366.98	$1,366.98	$1,291.04	$1,291.04	$1,332.29	$1,332.29
56	$1,324.19	$1,324.19	$1,430.12	$1,430.12	$1,350.67	$1,350.67	$1,393.83	$1,393.83
57	$1,383.22	$1,383.22	$1,493.87	$1,493.87	$1,410.88	$1,410.88	$1,455.96	$1,455.96
58	$1,446.22	$1,446.22	$1,561.92	$1,561.92	$1,475.14	$1,475.14	$1,522.28	$1,522.28
59	$1,477.44	$1,477.44	$1,595.63	$1,595.63	$1,506.99	$1,506.99	$1,555.14	$1,555.14
60	$1,540.44	$1,540.44	$1,663.67	$1,663.67	$1,571.25	$1,571.25	$1,621.45	$1,621.45
61	$1,594.93	$1,594.93	$1,722.52	$1,722.52	$1,626.83	$1,626.83	$1,678.81	$1,678.81
62	$1,630.69	$1,630.69	$1,761.14	$1,761.14	$1,663.30	$1,663.30	$1,716.45	$1,716.45
63	$1,675.53	$1,675.53	$1,809.57	$1,809.57	$1,709.04	$1,709.04	$1,763.64	$1,763.64
64+	$1,702.76	$1,702.76	$1,838.99	$1,838.99	$1,736.82	$1,736.82	$1,792.31	$1,792.31

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$493.60	$493.60	$466.18	$466.18	$420.83	$420.83	$454.50	$454.50
15	$537.48	$537.48	$507.62	$507.62	$458.24	$458.24	$494.90	$494.90
16	$554.26	$554.26	$523.46	$523.46	$472.54	$472.54	$510.35	$510.35
17	$571.03	$571.03	$539.31	$539.31	$486.85	$486.85	$525.80	$525.80
18	$589.10	$589.10	$556.37	$556.37	$502.25	$502.25	$542.43	$542.43
19	$607.17	$607.17	$573.43	$573.43	$517.65	$517.65	$559.07	$559.07
20	$625.88	$625.88	$591.11	$591.11	$533.61	$533.61	$576.30	$576.30
21	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
22	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
23	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
24	$645.24	$645.24	$609.39	$609.39	$550.11	$550.11	$594.12	$594.12
25	$647.82	$647.82	$611.83	$611.83	$552.31	$552.31	$596.50	$596.50
26	$660.72	$660.72	$624.01	$624.01	$563.31	$563.31	$608.38	$608.38
27	$676.21	$676.21	$638.64	$638.64	$576.52	$576.52	$622.64	$622.64
28	$701.37	$701.37	$662.41	$662.41	$597.97	$597.97	$645.81	$645.81
29	$722.02	$722.02	$681.91	$681.91	$615.57	$615.57	$664.82	$664.82
30	$732.34	$732.34	$691.66	$691.66	$624.37	$624.37	$674.32	$674.32
31	$747.83	$747.83	$706.28	$706.28	$637.58	$637.58	$688.58	$688.58
32	$763.31	$763.31	$720.91	$720.91	$650.78	$650.78	$702.84	$702.84
33	$772.99	$772.99	$730.05	$730.05	$659.03	$659.03	$711.75	$711.75
34	$783.32	$783.32	$739.80	$739.80	$667.83	$667.83	$721.26	$721.26
35	$788.48	$788.48	$744.67	$744.67	$672.23	$672.23	$726.01	$726.01
36	$793.64	$793.64	$749.55	$749.55	$676.64	$676.64	$730.77	$730.77
37	$798.80	$798.80	$754.42	$754.42	$681.04	$681.04	$735.52	$735.52
38	$803.96	$803.96	$759.30	$759.30	$685.44	$685.44	$740.27	$740.27
39	$814.29	$814.29	$769.05	$769.05	$694.24	$694.24	$749.78	$749.78
40	$824.61	$824.61	$778.80	$778.80	$703.04	$703.04	$759.28	$759.28
41	$840.10	$840.10	$793.42	$793.42	$716.24	$716.24	$773.54	$773.54
42	$854.94	$854.94	$807.44	$807.44	$728.90	$728.90	$787.21	$787.21
43	$875.58	$875.58	$826.94	$826.94	$746.50	$746.50	$806.22	$806.22
44	$901.39	$901.39	$851.32	$851.32	$768.50	$768.50	$829.98	$829.98
45	$931.72	$931.72	$879.96	$879.96	$794.36	$794.36	$857.91	$857.91
46	$967.85	$967.85	$914.08	$914.08	$825.16	$825.16	$891.18	$891.18
47	$1,008.50	$1,008.50	$952.47	$952.47	$859.82	$859.82	$928.61	$928.61
48	$1,054.96	$1,054.96	$996.35	$996.35	$899.43	$899.43	$971.38	$971.38
49	$1,100.77	$1,100.77	$1,039.62	$1,039.62	$938.49	$938.49	$1,013.57	$1,013.57
50	$1,152.39	$1,152.39	$1,088.37	$1,088.37	$982.50	$982.50	$1,061.10	$1,061.10
51	$1,203.36	$1,203.36	$1,136.51	$1,136.51	$1,025.96	$1,025.96	$1,108.03	$1,108.03
52	$1,259.50	$1,259.50	$1,189.53	$1,189.53	$1,073.81	$1,073.81	$1,159.72	$1,159.72
53	$1,316.28	$1,316.28	$1,243.15	$1,243.15	$1,122.22	$1,122.22	$1,212.00	$1,212.00
54	$1,377.58	$1,377.58	$1,301.05	$1,301.05	$1,174.48	$1,174.48	$1,268.44	$1,268.44
55	$1,438.87	$1,438.87	$1,358.94	$1,358.94	$1,226.75	$1,226.75	$1,324.88	$1,324.88
56	$1,505.33	$1,505.33	$1,421.70	$1,421.70	$1,283.41	$1,283.41	$1,386.08	$1,386.08
57	$1,572.44	$1,572.44	$1,485.08	$1,485.08	$1,340.62	$1,340.62	$1,447.87	$1,447.87
58	$1,644.06	$1,644.06	$1,552.72	$1,552.72	$1,401.68	$1,401.68	$1,513.81	$1,513.81
59	$1,679.55	$1,679.55	$1,586.24	$1,586.24	$1,431.94	$1,431.94	$1,546.49	$1,546.49
60	$1,751.17	$1,751.17	$1,653.88	$1,653.88	$1,493.00	$1,493.00	$1,612.44	$1,612.44
61	$1,813.11	$1,813.11	$1,712.38	$1,712.38	$1,545.81	$1,545.81	$1,669.47	$1,669.47
62	$1,853.76	$1,853.76	$1,750.77	$1,750.77	$1,580.47	$1,580.47	$1,706.90	$1,706.90
63	$1,904.73	$1,904.73	$1,798.92	$1,798.92	$1,623.92	$1,623.92	$1,753.84	$1,753.84
64+	$1,935.71	$1,935.71	$1,828.16	$1,828.16	$1,650.32	$1,650.32	$1,782.35	$1,782.35

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$429.25	$429.25	$442.35	$442.35	$477.73	$477.73	$451.19	$451.19
15	$467.41	$467.41	$481.67	$481.67	$520.20	$520.20	$491.30	$491.30
16	$482.00	$482.00	$496.70	$496.70	$536.44	$536.44	$506.63	$506.63
17	$496.58	$496.58	$511.73	$511.73	$552.67	$552.67	$521.97	$521.97
18	$512.30	$512.30	$527.92	$527.92	$570.16	$570.16	$538.48	$538.48
19	$528.01	$528.01	$544.11	$544.11	$587.64	$587.64	$555.00	$555.00
20	$544.28	$544.28	$560.88	$560.88	$605.75	$605.75	$572.10	$572.10
21	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
22	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
23	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
24	$561.11	$561.11	$578.23	$578.23	$624.49	$624.49	$589.79	$589.79
25	$563.36	$563.36	$580.54	$580.54	$626.99	$626.99	$592.15	$592.15
26	$574.58	$574.58	$592.11	$592.11	$639.48	$639.48	$603.95	$603.95
27	$588.05	$588.05	$605.99	$605.99	$654.46	$654.46	$618.10	$618.10
28	$609.93	$609.93	$628.54	$628.54	$678.82	$678.82	$641.11	$641.11
29	$627.88	$627.88	$647.04	$647.04	$698.80	$698.80	$659.98	$659.98
30	$636.86	$636.86	$656.29	$656.29	$708.79	$708.79	$669.42	$669.42
31	$650.33	$650.33	$670.17	$670.17	$723.78	$723.78	$683.57	$683.57
32	$663.80	$663.80	$684.05	$684.05	$738.77	$738.77	$697.73	$697.73
33	$672.21	$672.21	$692.72	$692.72	$748.14	$748.14	$706.57	$706.57
34	$681.19	$681.19	$701.97	$701.97	$758.13	$758.13	$716.01	$716.01
35	$685.68	$685.68	$706.60	$706.60	$763.12	$763.12	$720.73	$720.73
36	$690.17	$690.17	$711.22	$711.22	$768.12	$768.12	$725.45	$725.45
37	$694.66	$694.66	$715.85	$715.85	$773.12	$773.12	$730.17	$730.17
38	$699.15	$699.15	$720.47	$720.47	$778.11	$778.11	$734.88	$734.88
39	$708.12	$708.12	$729.73	$729.73	$788.10	$788.10	$744.32	$744.32
40	$717.10	$717.10	$738.98	$738.98	$798.10	$798.10	$753.76	$753.76
41	$730.57	$730.57	$752.86	$752.86	$813.08	$813.08	$767.91	$767.91
42	$743.47	$743.47	$766.15	$766.15	$827.45	$827.45	$781.48	$781.48
43	$761.43	$761.43	$784.66	$784.66	$847.43	$847.43	$800.35	$800.35
44	$783.87	$783.87	$807.79	$807.79	$872.41	$872.41	$823.94	$823.94
45	$810.25	$810.25	$834.96	$834.96	$901.76	$901.76	$851.66	$851.66
46	$841.67	$841.67	$867.34	$867.34	$936.73	$936.73	$884.69	$884.69
47	$877.02	$877.02	$903.77	$903.77	$976.08	$976.08	$921.85	$921.85
48	$917.42	$917.42	$945.41	$945.41	$1,021.04	$1,021.04	$964.31	$964.31
49	$957.26	$957.26	$986.46	$986.46	$1,065.38	$1,065.38	$1,006.19	$1,006.19
50	$1,002.15	$1,002.15	$1,032.72	$1,032.72	$1,115.34	$1,115.34	$1,053.37	$1,053.37
51	$1,046.47	$1,046.47	$1,078.40	$1,078.40	$1,164.67	$1,164.67	$1,099.97	$1,099.97
52	$1,095.29	$1,095.29	$1,128.70	$1,128.70	$1,219.00	$1,219.00	$1,151.28	$1,151.28
53	$1,144.67	$1,144.67	$1,179.59	$1,179.59	$1,273.96	$1,273.96	$1,203.18	$1,203.18
54	$1,197.97	$1,197.97	$1,234.52	$1,234.52	$1,333.28	$1,333.28	$1,259.21	$1,259.21
55	$1,251.28	$1,251.28	$1,289.45	$1,289.45	$1,392.61	$1,392.61	$1,315.24	$1,315.24
56	$1,309.07	$1,309.07	$1,349.01	$1,349.01	$1,456.93	$1,456.93	$1,375.99	$1,375.99
57	$1,367.43	$1,367.43	$1,409.15	$1,409.15	$1,521.88	$1,521.88	$1,437.33	$1,437.33
58	$1,429.71	$1,429.71	$1,473.33	$1,473.33	$1,591.20	$1,591.20	$1,502.80	$1,502.80
59	$1,460.58	$1,460.58	$1,505.13	$1,505.13	$1,625.54	$1,625.54	$1,535.24	$1,535.24
60	$1,522.86	$1,522.86	$1,569.32	$1,569.32	$1,694.86	$1,694.86	$1,600.70	$1,600.70
61	$1,576.73	$1,576.73	$1,624.83	$1,624.83	$1,754.81	$1,754.81	$1,657.32	$1,657.32
62	$1,612.08	$1,612.08	$1,661.25	$1,661.25	$1,794.16	$1,794.16	$1,694.48	$1,694.48
63	$1,656.40	$1,656.40	$1,706.93	$1,706.93	$1,843.49	$1,843.49	$1,741.07	$1,741.07
64+	$1,683.33	$1,683.33	$1,734.68	$1,734.68	$1,873.46	$1,873.46	$1,769.37	$1,769.37

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$364.16	$364.16	$393.30	$393.30	$371.45	$371.45	$386.63	$386.63
15	$396.53	$396.53	$428.26	$428.26	$404.46	$404.46	$421.00	$421.00
16	$408.91	$408.91	$441.62	$441.62	$417.09	$417.09	$434.14	$434.14
17	$421.29	$421.29	$454.99	$454.99	$429.71	$429.71	$447.28	$447.28
18	$434.62	$434.62	$469.38	$469.38	$443.31	$443.31	$461.43	$461.43
19	$447.94	$447.94	$483.78	$483.78	$456.90	$456.90	$475.58	$475.58
20	$461.75	$461.75	$498.69	$498.69	$470.98	$470.98	$490.24	$490.24
21	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
22	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
23	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
24	$476.03	$476.03	$514.11	$514.11	$485.55	$485.55	$505.40	$505.40
25	$477.93	$477.93	$516.17	$516.17	$487.49	$487.49	$507.42	$507.42
26	$487.45	$487.45	$526.45	$526.45	$497.20	$497.20	$517.53	$517.53
27	$498.88	$498.88	$538.79	$538.79	$508.86	$508.86	$529.66	$529.66
28	$517.44	$517.44	$558.84	$558.84	$527.79	$527.79	$549.37	$549.37
29	$532.68	$532.68	$575.29	$575.29	$543.33	$543.33	$565.54	$565.54
30	$540.29	$540.29	$583.52	$583.52	$551.10	$551.10	$573.63	$573.63
31	$551.72	$551.72	$595.86	$595.86	$562.75	$562.75	$585.76	$585.76
32	$563.14	$563.14	$608.19	$608.19	$574.41	$574.41	$597.89	$597.89
33	$570.28	$570.28	$615.91	$615.91	$581.69	$581.69	$605.47	$605.47
34	$577.90	$577.90	$624.13	$624.13	$589.46	$589.46	$613.56	$613.56
35	$581.71	$581.71	$628.25	$628.25	$593.34	$593.34	$617.60	$617.60
36	$585.52	$585.52	$632.36	$632.36	$597.23	$597.23	$621.64	$621.64
37	$589.33	$589.33	$636.47	$636.47	$601.11	$601.11	$625.69	$625.69
38	$593.13	$593.13	$640.58	$640.58	$605.00	$605.00	$629.73	$629.73
39	$600.75	$600.75	$648.81	$648.81	$612.76	$612.76	$637.81	$637.81
40	$608.37	$608.37	$657.04	$657.04	$620.53	$620.53	$645.90	$645.90
41	$619.79	$619.79	$669.37	$669.37	$632.19	$632.19	$658.03	$658.03
42	$630.74	$630.74	$681.20	$681.20	$643.35	$643.35	$669.66	$669.66
43	$645.97	$645.97	$697.65	$697.65	$658.89	$658.89	$685.83	$685.83
44	$665.01	$665.01	$718.22	$718.22	$678.31	$678.31	$706.04	$706.04
45	$687.39	$687.39	$742.38	$742.38	$701.14	$701.14	$729.80	$729.80
46	$714.04	$714.04	$771.17	$771.17	$728.33	$728.33	$758.10	$758.10
47	$744.03	$744.03	$803.56	$803.56	$758.92	$758.92	$789.94	$789.94
48	$778.31	$778.31	$840.57	$840.57	$793.88	$793.88	$826.33	$826.33
49	$812.11	$812.11	$877.08	$877.08	$828.35	$828.35	$862.21	$862.21
50	$850.19	$850.19	$918.20	$918.20	$867.19	$867.19	$902.64	$902.64
51	$887.80	$887.80	$958.82	$958.82	$905.55	$905.55	$942.57	$942.57
52	$929.21	$929.21	$1,003.55	$1,003.55	$947.79	$947.79	$986.54	$986.54
53	$971.10	$971.10	$1,048.79	$1,048.79	$990.52	$990.52	$1,031.02	$1,031.02
54	$1,016.32	$1,016.32	$1,097.63	$1,097.63	$1,036.65	$1,036.65	$1,079.03	$1,079.03
55	$1,061.55	$1,061.55	$1,146.47	$1,146.47	$1,082.78	$1,082.78	$1,127.04	$1,127.04
56	$1,110.58	$1,110.58	$1,199.42	$1,199.42	$1,132.79	$1,132.79	$1,179.10	$1,179.10
57	$1,160.09	$1,160.09	$1,252.89	$1,252.89	$1,183.29	$1,183.29	$1,231.66	$1,231.66
58	$1,212.92	$1,212.92	$1,309.96	$1,309.96	$1,237.18	$1,237.18	$1,287.76	$1,287.76
59	$1,239.11	$1,239.11	$1,338.23	$1,338.23	$1,263.89	$1,263.89	$1,315.56	$1,315.56
60	$1,291.95	$1,291.95	$1,395.30	$1,395.30	$1,317.78	$1,317.78	$1,371.66	$1,371.66
61	$1,337.64	$1,337.64	$1,444.66	$1,444.66	$1,364.40	$1,364.40	$1,420.17	$1,420.17
62	$1,367.63	$1,367.63	$1,477.04	$1,477.04	$1,394.99	$1,394.99	$1,452.01	$1,452.01
63	$1,405.24	$1,405.24	$1,517.66	$1,517.66	$1,433.35	$1,433.35	$1,491.94	$1,491.94
64+	$1,428.08	$1,428.08	$1,542.33	$1,542.33	$1,456.64	$1,456.64	$1,516.19	$1,516.19

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010085		45127PA0010085		45127PA0010089		45127PA0010089	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 0		Gold PPO 1000/0/25 Rx 0		Gold PPO 2000/0/15 Rx 250		Gold PPO 2000/0/15 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$417.56	$417.56	$394.36	$394.36	$340.74	$340.74	$368.00	$368.00
15	$454.68	$454.68	$429.42	$429.42	$371.03	$371.03	$400.71	$400.71
16	$468.87	$468.87	$442.82	$442.82	$382.61	$382.61	$413.22	$413.22
17	$483.06	$483.06	$456.22	$456.22	$394.19	$394.19	$425.72	$425.72
18	$498.34	$498.34	$470.66	$470.66	$406.66	$406.66	$439.19	$439.19
19	$513.63	$513.63	$485.09	$485.09	$419.13	$419.13	$452.66	$452.66
20	$529.46	$529.46	$500.04	$500.04	$432.05	$432.05	$466.61	$466.61
21	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
22	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
23	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
24	$545.83	$545.83	$515.51	$515.51	$445.41	$445.41	$481.04	$481.04
25	$548.02	$548.02	$517.57	$517.57	$447.19	$447.19	$482.97	$482.97
26	$558.93	$558.93	$527.88	$527.88	$456.10	$456.10	$492.59	$492.59
27	$572.03	$572.03	$540.25	$540.25	$466.79	$466.79	$504.13	$504.13
28	$593.32	$593.32	$560.36	$560.36	$484.16	$484.16	$522.89	$522.89
29	$610.79	$610.79	$576.85	$576.85	$498.41	$498.41	$538.29	$538.29
30	$619.52	$619.52	$585.10	$585.10	$505.54	$505.54	$545.98	$545.98
31	$632.62	$632.62	$597.47	$597.47	$516.23	$516.23	$557.53	$557.53
32	$645.72	$645.72	$609.85	$609.85	$526.92	$526.92	$569.07	$569.07
33	$653.91	$653.91	$617.58	$617.58	$533.60	$533.60	$576.29	$576.29
34	$662.64	$662.64	$625.83	$625.83	$540.73	$540.73	$583.99	$583.99
35	$667.01	$667.01	$629.95	$629.95	$544.29	$544.29	$587.83	$587.83
36	$671.37	$671.37	$634.07	$634.07	$547.85	$547.85	$591.68	$591.68
37	$675.74	$675.74	$638.20	$638.20	$551.42	$551.42	$595.53	$595.53
38	$680.11	$680.11	$642.32	$642.32	$554.98	$554.98	$599.38	$599.38
39	$688.84	$688.84	$650.57	$650.57	$562.11	$562.11	$607.08	$607.08
40	$697.57	$697.57	$658.82	$658.82	$569.23	$569.23	$614.77	$614.77
41	$710.67	$710.67	$671.19	$671.19	$579.92	$579.92	$626.32	$626.32
42	$723.23	$723.23	$683.05	$683.05	$590.17	$590.17	$637.38	$637.38
43	$740.69	$740.69	$699.54	$699.54	$604.42	$604.42	$652.78	$652.78
44	$762.53	$762.53	$720.16	$720.16	$622.24	$622.24	$672.02	$672.02
45	$788.18	$788.18	$744.39	$744.39	$643.17	$643.17	$694.63	$694.63
46	$818.75	$818.75	$773.26	$773.26	$668.12	$668.12	$721.56	$721.56
47	$853.14	$853.14	$805.74	$805.74	$696.18	$696.18	$751.87	$751.87
48	$892.44	$892.44	$842.86	$842.86	$728.25	$728.25	$786.50	$786.50
49	$931.19	$931.19	$879.46	$879.46	$759.87	$759.87	$820.66	$820.66
50	$974.86	$974.86	$920.70	$920.70	$795.50	$795.50	$859.14	$859.14
51	$1,017.98	$1,017.98	$961.42	$961.42	$830.69	$830.69	$897.14	$897.14
52	$1,065.46	$1,065.46	$1,006.27	$1,006.27	$869.44	$869.44	$939.00	$939.00
53	$1,113.50	$1,113.50	$1,051.64	$1,051.64	$908.64	$908.64	$981.33	$981.33
54	$1,165.35	$1,165.35	$1,100.61	$1,100.61	$950.95	$950.95	$1,027.03	$1,027.03
55	$1,217.21	$1,217.21	$1,149.58	$1,149.58	$993.26	$993.26	$1,072.73	$1,072.73
56	$1,273.43	$1,273.43	$1,202.68	$1,202.68	$1,039.14	$1,039.14	$1,122.27	$1,122.27
57	$1,330.19	$1,330.19	$1,256.29	$1,256.29	$1,085.46	$1,085.46	$1,172.30	$1,172.30
58	$1,390.78	$1,390.78	$1,313.51	$1,313.51	$1,134.90	$1,134.90	$1,225.70	$1,225.70
59	$1,420.80	$1,420.80	$1,341.87	$1,341.87	$1,159.40	$1,159.40	$1,252.15	$1,252.15
60	$1,481.39	$1,481.39	$1,399.09	$1,399.09	$1,208.84	$1,208.84	$1,305.55	$1,305.55
61	$1,533.79	$1,533.79	$1,448.58	$1,448.58	$1,251.60	$1,251.60	$1,351.73	$1,351.73
62	$1,568.18	$1,568.18	$1,481.05	$1,481.05	$1,279.66	$1,279.66	$1,382.04	$1,382.04
63	$1,611.30	$1,611.30	$1,521.78	$1,521.78	$1,314.85	$1,314.85	$1,420.04	$1,420.04
64+	$1,637.49	$1,637.49	$1,546.52	$1,546.52	$1,336.22	$1,336.22	$1,443.12	$1,443.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$347.55	$347.55	$363.21	$363.21	$392.26	$392.26	$370.47	$370.47
15	$378.45	$378.45	$395.49	$395.49	$427.13	$427.13	$403.40	$403.40
16	$390.26	$390.26	$407.84	$407.84	$440.46	$440.46	$415.99	$415.99
17	$402.07	$402.07	$420.18	$420.18	$453.79	$453.79	$428.58	$428.58
18	$414.79	$414.79	$433.47	$433.47	$468.15	$468.15	$442.14	$442.14
19	$427.51	$427.51	$446.77	$446.77	$482.51	$482.51	$455.70	$455.70
20	$440.69	$440.69	$460.54	$460.54	$497.38	$497.38	$469.75	$469.75
21	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
22	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
23	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
24	$454.32	$454.32	$474.78	$474.78	$512.76	$512.76	$484.28	$484.28
25	$456.14	$456.14	$476.68	$476.68	$514.81	$514.81	$486.21	$486.21
26	$465.22	$465.22	$486.17	$486.17	$525.07	$525.07	$495.90	$495.90
27	$476.13	$476.13	$497.57	$497.57	$537.37	$537.37	$507.52	$507.52
28	$493.84	$493.84	$516.09	$516.09	$557.37	$557.37	$526.41	$526.41
29	$508.38	$508.38	$531.28	$531.28	$573.78	$573.78	$541.90	$541.90
30	$515.65	$515.65	$538.88	$538.88	$581.99	$581.99	$549.65	$549.65
31	$526.55	$526.55	$550.27	$550.27	$594.29	$594.29	$561.28	$561.28
32	$537.46	$537.46	$561.66	$561.66	$606.60	$606.60	$572.90	$572.90
33	$544.27	$544.27	$568.79	$568.79	$614.29	$614.29	$580.16	$580.16
34	$551.54	$551.54	$576.38	$576.38	$622.49	$622.49	$587.91	$587.91
35	$555.18	$555.18	$580.18	$580.18	$626.60	$626.60	$591.78	$591.78
36	$558.81	$558.81	$583.98	$583.98	$630.70	$630.70	$595.66	$595.66
37	$562.45	$562.45	$587.78	$587.78	$634.80	$634.80	$599.53	$599.53
38	$566.08	$566.08	$591.58	$591.58	$638.90	$638.90	$603.41	$603.41
39	$573.35	$573.35	$599.17	$599.17	$647.11	$647.11	$611.16	$611.16
40	$580.62	$580.62	$606.77	$606.77	$655.31	$655.31	$618.90	$618.90
41	$591.52	$591.52	$618.16	$618.16	$667.62	$667.62	$630.53	$630.53
42	$601.97	$601.97	$629.08	$629.08	$679.41	$679.41	$641.67	$641.67
43	$616.51	$616.51	$644.28	$644.28	$695.82	$695.82	$657.16	$657.16
44	$634.68	$634.68	$663.27	$663.27	$716.33	$716.33	$676.53	$676.53
45	$656.04	$656.04	$685.58	$685.58	$740.43	$740.43	$699.29	$699.29
46	$681.48	$681.48	$712.17	$712.17	$769.14	$769.14	$726.41	$726.41
47	$710.10	$710.10	$742.08	$742.08	$801.45	$801.45	$756.92	$756.92
48	$742.81	$742.81	$776.27	$776.27	$838.37	$838.37	$791.79	$791.79
49	$775.07	$775.07	$809.97	$809.97	$874.77	$874.77	$826.17	$826.17
50	$811.41	$811.41	$847.96	$847.96	$915.79	$915.79	$864.92	$864.92
51	$847.30	$847.30	$885.46	$885.46	$956.30	$956.30	$903.17	$903.17
52	$886.83	$886.83	$926.77	$926.77	$1,000.91	$1,000.91	$945.31	$945.31
53	$926.81	$926.81	$968.55	$968.55	$1,046.04	$1,046.04	$987.92	$987.92
54	$969.97	$969.97	$1,013.66	$1,013.66	$1,094.75	$1,094.75	$1,033.93	$1,033.93
55	$1,013.13	$1,013.13	$1,058.76	$1,058.76	$1,143.46	$1,143.46	$1,079.93	$1,079.93
56	$1,059.92	$1,059.92	$1,107.66	$1,107.66	$1,196.27	$1,196.27	$1,129.81	$1,129.81
57	$1,107.17	$1,107.17	$1,157.04	$1,157.04	$1,249.60	$1,249.60	$1,180.18	$1,180.18
58	$1,157.60	$1,157.60	$1,209.74	$1,209.74	$1,306.52	$1,306.52	$1,233.93	$1,233.93
59	$1,182.59	$1,182.59	$1,235.85	$1,235.85	$1,334.72	$1,334.72	$1,260.57	$1,260.57
60	$1,233.02	$1,233.02	$1,288.55	$1,288.55	$1,391.64	$1,391.64	$1,314.32	$1,314.32
61	$1,276.63	$1,276.63	$1,334.13	$1,334.13	$1,440.86	$1,440.86	$1,360.81	$1,360.81
62	$1,305.26	$1,305.26	$1,364.04	$1,364.04	$1,473.17	$1,473.17	$1,391.32	$1,391.32
63	$1,341.15	$1,341.15	$1,401.55	$1,401.55	$1,513.67	$1,513.67	$1,429.58	$1,429.58
64+	$1,362.95	$1,362.95	$1,424.33	$1,424.33	$1,538.28	$1,538.28	$1,452.83	$1,452.83

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$383.02	$383.02	$413.66	$413.66	$390.68	$390.68	$404.82	$404.82
15	$417.07	$417.07	$450.43	$450.43	$425.41	$425.41	$440.80	$440.80
16	$430.08	$430.08	$464.49	$464.49	$438.69	$438.69	$454.56	$454.56
17	$443.10	$443.10	$478.55	$478.55	$451.96	$451.96	$468.32	$468.32
18	$457.12	$457.12	$493.69	$493.69	$466.26	$466.26	$483.13	$483.13
19	$471.14	$471.14	$508.83	$508.83	$480.56	$480.56	$497.95	$497.95
20	$485.66	$485.66	$524.51	$524.51	$495.37	$495.37	$513.29	$513.29
21	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
22	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
23	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
24	$500.68	$500.68	$540.73	$540.73	$510.69	$510.69	$529.17	$529.17
25	$502.68	$502.68	$542.90	$542.90	$512.74	$512.74	$531.29	$531.29
26	$512.70	$512.70	$553.71	$553.71	$522.95	$522.95	$541.87	$541.87
27	$524.71	$524.71	$566.69	$566.69	$535.21	$535.21	$554.57	$554.57
28	$544.24	$544.24	$587.78	$587.78	$555.12	$555.12	$575.21	$575.21
29	$560.26	$560.26	$605.08	$605.08	$571.47	$571.47	$592.14	$592.14
30	$568.27	$568.27	$613.73	$613.73	$579.64	$579.64	$600.61	$600.61
31	$580.29	$580.29	$626.71	$626.71	$591.89	$591.89	$613.31	$613.31
32	$592.30	$592.30	$639.69	$639.69	$604.15	$604.15	$626.01	$626.01
33	$599.81	$599.81	$647.80	$647.80	$611.81	$611.81	$633.95	$633.95
34	$607.83	$607.83	$656.45	$656.45	$619.98	$619.98	$642.41	$642.41
35	$611.83	$611.83	$660.78	$660.78	$624.07	$624.07	$646.65	$646.65
36	$615.84	$615.84	$665.10	$665.10	$628.15	$628.15	$650.88	$650.88
37	$619.84	$619.84	$669.43	$669.43	$632.24	$632.24	$655.11	$655.11
38	$623.85	$623.85	$673.76	$673.76	$636.32	$636.32	$659.35	$659.35
39	$631.86	$631.86	$682.41	$682.41	$644.50	$644.50	$667.81	$667.81
40	$639.87	$639.87	$691.06	$691.06	$652.67	$652.67	$676.28	$676.28
41	$651.89	$651.89	$704.04	$704.04	$664.92	$664.92	$688.98	$688.98
42	$663.40	$663.40	$716.47	$716.47	$676.67	$676.67	$701.15	$701.15
43	$679.42	$679.42	$733.78	$733.78	$693.01	$693.01	$718.08	$718.08
44	$699.45	$699.45	$755.41	$755.41	$713.44	$713.44	$739.25	$739.25
45	$722.98	$722.98	$780.82	$780.82	$737.44	$737.44	$764.12	$764.12
46	$751.02	$751.02	$811.10	$811.10	$766.04	$766.04	$793.76	$793.76
47	$782.56	$782.56	$845.17	$845.17	$798.21	$798.21	$827.09	$827.09
48	$818.61	$818.61	$884.10	$884.10	$834.98	$834.98	$865.19	$865.19
49	$854.16	$854.16	$922.49	$922.49	$871.24	$871.24	$902.76	$902.76
50	$894.21	$894.21	$965.75	$965.75	$912.10	$912.10	$945.10	$945.10
51	$933.77	$933.77	$1,008.47	$1,008.47	$952.44	$952.44	$986.90	$986.90
52	$977.33	$977.33	$1,055.51	$1,055.51	$996.87	$996.87	$1,032.94	$1,032.94
53	$1,021.39	$1,021.39	$1,103.10	$1,103.10	$1,041.81	$1,041.81	$1,079.51	$1,079.51
54	$1,068.95	$1,068.95	$1,154.47	$1,154.47	$1,090.33	$1,090.33	$1,129.78	$1,129.78
55	$1,116.52	$1,116.52	$1,205.84	$1,205.84	$1,138.85	$1,138.85	$1,180.05	$1,180.05
56	$1,168.09	$1,168.09	$1,261.53	$1,261.53	$1,191.45	$1,191.45	$1,234.55	$1,234.55
57	$1,220.16	$1,220.16	$1,317.77	$1,317.77	$1,244.56	$1,244.56	$1,289.59	$1,289.59
58	$1,275.73	$1,275.73	$1,377.79	$1,377.79	$1,301.25	$1,301.25	$1,348.33	$1,348.33
59	$1,303.27	$1,303.27	$1,407.53	$1,407.53	$1,329.34	$1,329.34	$1,377.43	$1,377.43
60	$1,358.85	$1,358.85	$1,467.55	$1,467.55	$1,386.02	$1,386.02	$1,436.17	$1,436.17
61	$1,406.91	$1,406.91	$1,519.46	$1,519.46	$1,435.05	$1,435.05	$1,486.97	$1,486.97
62	$1,438.45	$1,438.45	$1,553.53	$1,553.53	$1,467.22	$1,467.22	$1,520.31	$1,520.31
63	$1,478.01	$1,478.01	$1,596.25	$1,596.25	$1,507.57	$1,507.57	$1,562.11	$1,562.11
64+	$1,502.03	$1,502.03	$1,622.19	$1,622.19	$1,532.07	$1,532.07	$1,587.50	$1,587.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 0		Silver QHDHP PPO 2750/0/25		Silver QHDHP PPO 2750/0/25	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$2750 Med/Rx Combined		$2750 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$437.20	$437.20	$412.91	$412.91	$311.30	$311.30	$336.21	$336.21
15	$476.06	$476.06	$449.61	$449.61	$338.97	$338.97	$366.09	$366.09
16	$490.92	$490.92	$463.65	$463.65	$349.55	$349.55	$377.52	$377.52
17	$505.78	$505.78	$477.68	$477.68	$360.13	$360.13	$388.94	$388.94
18	$521.78	$521.78	$492.79	$492.79	$371.53	$371.53	$401.25	$401.25
19	$537.78	$537.78	$507.91	$507.91	$382.92	$382.92	$413.55	$413.55
20	$554.36	$554.36	$523.56	$523.56	$394.72	$394.72	$426.30	$426.30
21	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
22	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
23	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
24	$571.50	$571.50	$539.75	$539.75	$406.93	$406.93	$439.48	$439.48
25	$573.79	$573.79	$541.91	$541.91	$408.56	$408.56	$441.24	$441.24
26	$585.22	$585.22	$552.71	$552.71	$416.70	$416.70	$450.03	$450.03
27	$598.94	$598.94	$565.66	$565.66	$426.46	$426.46	$460.58	$460.58
28	$621.22	$621.22	$586.71	$586.71	$442.33	$442.33	$477.72	$477.72
29	$639.51	$639.51	$603.98	$603.98	$455.35	$455.35	$491.78	$491.78
30	$648.66	$648.66	$612.62	$612.62	$461.87	$461.87	$498.81	$498.81
31	$662.37	$662.37	$625.57	$625.57	$471.63	$471.63	$509.36	$509.36
32	$676.09	$676.09	$638.53	$638.53	$481.40	$481.40	$519.91	$519.91
33	$684.66	$684.66	$646.62	$646.62	$487.50	$487.50	$526.50	$526.50
34	$693.81	$693.81	$655.26	$655.26	$494.01	$494.01	$533.53	$533.53
35	$698.38	$698.38	$659.58	$659.58	$497.27	$497.27	$537.05	$537.05
36	$702.95	$702.95	$663.90	$663.90	$500.52	$500.52	$540.57	$540.57
37	$707.52	$707.52	$668.21	$668.21	$503.78	$503.78	$544.08	$544.08
38	$712.09	$712.09	$672.53	$672.53	$507.03	$507.03	$547.60	$547.60
39	$721.24	$721.24	$681.17	$681.17	$513.55	$513.55	$554.63	$554.63
40	$730.38	$730.38	$689.80	$689.80	$520.06	$520.06	$561.66	$561.66
41	$744.10	$744.10	$702.76	$702.76	$529.82	$529.82	$572.21	$572.21
42	$757.24	$757.24	$715.17	$715.17	$539.18	$539.18	$582.32	$582.32
43	$775.53	$775.53	$732.45	$732.45	$552.20	$552.20	$596.38	$596.38
44	$798.39	$798.39	$754.04	$754.04	$568.48	$568.48	$613.96	$613.96
45	$825.25	$825.25	$779.40	$779.40	$587.61	$587.61	$634.62	$634.62
46	$857.26	$857.26	$809.63	$809.63	$610.40	$610.40	$659.23	$659.23
47	$893.26	$893.26	$843.63	$843.63	$636.03	$636.03	$686.91	$686.91
48	$934.41	$934.41	$882.50	$882.50	$665.33	$665.33	$718.56	$718.56
49	$974.99	$974.99	$920.82	$920.82	$694.22	$694.22	$749.76	$749.76
50	$1,020.71	$1,020.71	$964.00	$964.00	$726.78	$726.78	$784.92	$784.92
51	$1,065.85	$1,065.85	$1,006.64	$1,006.64	$758.92	$758.92	$819.64	$819.64
52	$1,115.58	$1,115.58	$1,053.60	$1,053.60	$794.33	$794.33	$857.87	$857.87
53	$1,165.87	$1,165.87	$1,101.10	$1,101.10	$830.14	$830.14	$896.55	$896.55
54	$1,220.16	$1,220.16	$1,152.37	$1,152.37	$868.80	$868.80	$938.30	$938.30
55	$1,274.45	$1,274.45	$1,203.65	$1,203.65	$907.45	$907.45	$980.05	$980.05
56	$1,333.32	$1,333.32	$1,259.24	$1,259.24	$949.37	$949.37	$1,025.32	$1,025.32
57	$1,392.75	$1,392.75	$1,315.38	$1,315.38	$991.69	$991.69	$1,071.02	$1,071.02
58	$1,456.19	$1,456.19	$1,375.29	$1,375.29	$1,036.86	$1,036.86	$1,119.81	$1,119.81
59	$1,487.62	$1,487.62	$1,404.98	$1,404.98	$1,059.24	$1,059.24	$1,143.98	$1,143.98
60	$1,551.06	$1,551.06	$1,464.89	$1,464.89	$1,104.41	$1,104.41	$1,192.76	$1,192.76
61	$1,605.93	$1,605.93	$1,516.71	$1,516.71	$1,143.47	$1,143.47	$1,234.95	$1,234.95
62	$1,641.93	$1,641.93	$1,550.71	$1,550.71	$1,169.11	$1,169.11	$1,262.64	$1,262.64
63	$1,687.08	$1,687.08	$1,593.35	$1,593.35	$1,201.26	$1,201.26	$1,297.36	$1,297.36
64+	$1,714.50	$1,714.50	$1,619.25	$1,619.25	$1,220.78	$1,220.78	$1,318.44	$1,318.44

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010131		45127PA0010131		45127PA0010131	
Plan Marketing Name =>	Silver QHDHP PPO 2750/0/25		Silver PPO 4000/0/40 Rx 250		Silver PPO 4000/0/40 Rx 250		Silver PPO 4000/0/40 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$317.53	$317.53	$290.19	$290.19	$313.40	$313.40	$295.99	$295.99
15	$345.75	$345.75	$315.98	$315.98	$341.26	$341.26	$322.30	$322.30
16	$356.54	$356.54	$325.84	$325.84	$351.91	$351.91	$332.36	$332.36
17	$367.34	$367.34	$335.71	$335.71	$362.56	$362.56	$342.42	$342.42
18	$378.96	$378.96	$346.33	$346.33	$374.03	$374.03	$353.25	$353.25
19	$390.58	$390.58	$356.95	$356.95	$385.51	$385.51	$364.09	$364.09
20	$402.62	$402.62	$367.95	$367.95	$397.39	$397.39	$375.31	$375.31
21	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
22	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
23	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
24	$415.07	$415.07	$379.33	$379.33	$409.68	$409.68	$386.92	$386.92
25	$416.73	$416.73	$380.85	$380.85	$411.32	$411.32	$388.46	$388.46
26	$425.03	$425.03	$388.43	$388.43	$419.51	$419.51	$396.20	$396.20
27	$434.99	$434.99	$397.54	$397.54	$429.34	$429.34	$405.49	$405.49
28	$451.18	$451.18	$412.33	$412.33	$445.32	$445.32	$420.58	$420.58
29	$464.46	$464.46	$424.47	$424.47	$458.43	$458.43	$432.96	$432.96
30	$471.10	$471.10	$430.54	$430.54	$464.98	$464.98	$439.15	$439.15
31	$481.06	$481.06	$439.64	$439.64	$474.81	$474.81	$448.44	$448.44
32	$491.03	$491.03	$448.75	$448.75	$484.65	$484.65	$457.72	$457.72
33	$497.25	$497.25	$454.44	$454.44	$490.79	$490.79	$463.53	$463.53
34	$503.89	$503.89	$460.51	$460.51	$497.35	$497.35	$469.72	$469.72
35	$507.21	$507.21	$463.54	$463.54	$500.62	$500.62	$472.81	$472.81
36	$510.53	$510.53	$466.58	$466.58	$503.90	$503.90	$475.91	$475.91
37	$513.85	$513.85	$469.61	$469.61	$507.18	$507.18	$479.00	$479.00
38	$517.18	$517.18	$472.65	$472.65	$510.46	$510.46	$482.10	$482.10
39	$523.82	$523.82	$478.71	$478.71	$517.01	$517.01	$488.29	$488.29
40	$530.46	$530.46	$484.78	$484.78	$523.57	$523.57	$494.48	$494.48
41	$540.42	$540.42	$493.89	$493.89	$533.40	$533.40	$503.77	$503.77
42	$549.97	$549.97	$502.61	$502.61	$542.82	$542.82	$512.66	$512.66
43	$563.25	$563.25	$514.75	$514.75	$555.93	$555.93	$525.05	$525.05
44	$579.85	$579.85	$529.92	$529.92	$572.32	$572.32	$540.52	$540.52
45	$599.36	$599.36	$547.75	$547.75	$591.57	$591.57	$558.71	$558.71
46	$622.60	$622.60	$569.00	$569.00	$614.51	$614.51	$580.37	$580.37
47	$648.75	$648.75	$592.89	$592.89	$640.32	$640.32	$604.75	$604.75
48	$678.64	$678.64	$620.20	$620.20	$669.82	$669.82	$632.61	$632.61
49	$708.11	$708.11	$647.14	$647.14	$698.91	$698.91	$660.08	$660.08
50	$741.31	$741.31	$677.48	$677.48	$731.68	$731.68	$691.03	$691.03
51	$774.10	$774.10	$707.45	$707.45	$764.05	$764.05	$721.60	$721.60
52	$810.21	$810.21	$740.45	$740.45	$799.69	$799.69	$755.26	$755.26
53	$846.74	$846.74	$773.83	$773.83	$835.74	$835.74	$789.31	$789.31
54	$886.17	$886.17	$809.87	$809.87	$874.66	$874.66	$826.07	$826.07
55	$925.60	$925.60	$845.91	$845.91	$913.58	$913.58	$862.82	$862.82
56	$968.36	$968.36	$884.98	$884.98	$955.78	$955.78	$902.68	$902.68
57	$1,011.52	$1,011.52	$924.43	$924.43	$998.38	$998.38	$942.92	$942.92
58	$1,057.59	$1,057.59	$966.53	$966.53	$1,043.86	$1,043.86	$985.86	$985.86
59	$1,080.42	$1,080.42	$987.40	$987.40	$1,066.39	$1,066.39	$1,007.14	$1,007.14
60	$1,126.50	$1,126.50	$1,029.50	$1,029.50	$1,111.86	$1,111.86	$1,050.09	$1,050.09
61	$1,166.34	$1,166.34	$1,065.92	$1,065.92	$1,151.19	$1,151.19	$1,087.24	$1,087.24
62	$1,192.49	$1,192.49	$1,089.82	$1,089.82	$1,177.00	$1,177.00	$1,111.61	$1,111.61
63	$1,225.28	$1,225.28	$1,119.78	$1,119.78	$1,209.36	$1,209.36	$1,142.18	$1,142.18
64+	$1,245.20	$1,245.20	$1,137.98	$1,137.98	$1,229.03	$1,229.03	$1,160.75	$1,160.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Bronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$307.90	$307.90	$332.53	$332.53	$314.06	$314.06	$235.25	$235.25
15	$335.27	$335.27	$362.09	$362.09	$341.97	$341.97	$256.16	$256.16
16	$345.73	$345.73	$373.39	$373.39	$352.64	$352.64	$264.16	$264.16
17	$356.19	$356.19	$384.69	$384.69	$363.32	$363.32	$272.16	$272.16
18	$367.46	$367.46	$396.86	$396.86	$374.81	$374.81	$280.77	$280.77
19	$378.73	$378.73	$409.03	$409.03	$386.31	$386.31	$289.38	$289.38
20	$390.41	$390.41	$421.64	$421.64	$398.21	$398.21	$298.29	$298.29
21	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
22	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
23	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
24	$402.48	$402.48	$434.68	$434.68	$410.53	$410.53	$307.52	$307.52
25	$404.09	$404.09	$436.42	$436.42	$412.17	$412.17	$308.75	$308.75
26	$412.14	$412.14	$445.11	$445.11	$420.38	$420.38	$314.90	$314.90
27	$421.80	$421.80	$455.54	$455.54	$430.24	$430.24	$322.28	$322.28
28	$437.50	$437.50	$472.50	$472.50	$446.25	$446.25	$334.27	$334.27
29	$450.38	$450.38	$486.41	$486.41	$459.38	$459.38	$344.11	$344.11
30	$456.81	$456.81	$493.36	$493.36	$465.95	$465.95	$349.04	$349.04
31	$466.47	$466.47	$503.79	$503.79	$475.80	$475.80	$356.42	$356.42
32	$476.13	$476.13	$514.22	$514.22	$485.66	$485.66	$363.80	$363.80
33	$482.17	$482.17	$520.74	$520.74	$491.81	$491.81	$368.41	$368.41
34	$488.61	$488.61	$527.70	$527.70	$498.38	$498.38	$373.33	$373.33
35	$491.83	$491.83	$531.18	$531.18	$501.67	$501.67	$375.79	$375.79
36	$495.05	$495.05	$534.65	$534.65	$504.95	$504.95	$378.25	$378.25
37	$498.27	$498.27	$538.13	$538.13	$508.24	$508.24	$380.71	$380.71
38	$501.49	$501.49	$541.61	$541.61	$511.52	$511.52	$383.17	$383.17
39	$507.93	$507.93	$548.56	$548.56	$518.09	$518.09	$388.09	$388.09
40	$514.37	$514.37	$555.52	$555.52	$524.66	$524.66	$393.01	$393.01
41	$524.03	$524.03	$565.95	$565.95	$534.51	$534.51	$400.39	$400.39
42	$533.29	$533.29	$575.95	$575.95	$543.95	$543.95	$407.46	$407.46
43	$546.17	$546.17	$589.86	$589.86	$557.09	$557.09	$417.30	$417.30
44	$562.26	$562.26	$607.25	$607.25	$573.51	$573.51	$429.61	$429.61
45	$581.18	$581.18	$627.68	$627.68	$592.80	$592.80	$444.06	$444.06
46	$603.72	$603.72	$652.02	$652.02	$615.79	$615.79	$461.28	$461.28
47	$629.08	$629.08	$679.40	$679.40	$641.66	$641.66	$480.65	$480.65
48	$658.05	$658.05	$710.70	$710.70	$671.22	$671.22	$502.80	$502.80
49	$686.63	$686.63	$741.56	$741.56	$700.36	$700.36	$524.63	$524.63
50	$718.83	$718.83	$776.34	$776.34	$733.21	$733.21	$549.23	$549.23
51	$750.63	$750.63	$810.68	$810.68	$765.64	$765.64	$573.52	$573.52
52	$785.64	$785.64	$848.49	$848.49	$801.35	$801.35	$600.28	$600.28
53	$821.06	$821.06	$886.74	$886.74	$837.48	$837.48	$627.34	$627.34
54	$859.29	$859.29	$928.04	$928.04	$876.48	$876.48	$656.56	$656.56
55	$897.53	$897.53	$969.33	$969.33	$915.48	$915.48	$685.77	$685.77
56	$938.99	$938.99	$1,014.10	$1,014.10	$957.77	$957.77	$717.44	$717.44
57	$980.84	$980.84	$1,059.31	$1,059.31	$1,000.46	$1,000.46	$749.43	$749.43
58	$1,025.52	$1,025.52	$1,107.56	$1,107.56	$1,046.03	$1,046.03	$783.56	$783.56
59	$1,047.66	$1,047.66	$1,131.47	$1,131.47	$1,068.61	$1,068.61	$800.47	$800.47
60	$1,092.33	$1,092.33	$1,179.72	$1,179.72	$1,114.18	$1,114.18	$834.61	$834.61
61	$1,130.97	$1,130.97	$1,221.45	$1,221.45	$1,153.59	$1,153.59	$864.13	$864.13
62	$1,156.33	$1,156.33	$1,248.83	$1,248.83	$1,179.45	$1,179.45	$883.50	$883.50
63	$1,188.12	$1,188.12	$1,283.17	$1,283.17	$1,211.88	$1,211.88	$907.80	$907.80
64+	$1,207.43	$1,207.43	$1,304.03	$1,304.03	$1,231.58	$1,231.58	$922.55	$922.55

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010161		45127PA0010161	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$254.07	$254.07	$239.96	$239.96	$367.90	$367.90	$397.33	$397.33
15	$276.66	$276.66	$261.29	$261.29	$400.60	$400.60	$432.65	$432.65
16	$285.29	$285.29	$269.44	$269.44	$413.10	$413.10	$446.15	$446.15
17	$293.93	$293.93	$277.60	$277.60	$425.61	$425.61	$459.65	$459.65
18	$303.23	$303.23	$286.38	$286.38	$439.07	$439.07	$474.20	$474.20
19	$312.53	$312.53	$295.16	$295.16	$452.54	$452.54	$488.74	$488.74
20	$322.16	$322.16	$304.26	$304.26	$466.48	$466.48	$503.80	$503.80
21	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
22	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
23	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
24	$332.12	$332.12	$313.67	$313.67	$480.91	$480.91	$519.38	$519.38
25	$333.45	$333.45	$314.93	$314.93	$482.83	$482.83	$521.46	$521.46
26	$340.09	$340.09	$321.20	$321.20	$492.45	$492.45	$531.85	$531.85
27	$348.06	$348.06	$328.73	$328.73	$503.99	$503.99	$544.31	$544.31
28	$361.02	$361.02	$340.96	$340.96	$522.75	$522.75	$564.57	$564.57
29	$371.64	$371.64	$351.00	$351.00	$538.14	$538.14	$581.19	$581.19
30	$376.96	$376.96	$356.02	$356.02	$545.83	$545.83	$589.50	$589.50
31	$384.93	$384.93	$363.54	$363.54	$557.37	$557.37	$601.96	$601.96
32	$392.90	$392.90	$371.07	$371.07	$568.92	$568.92	$614.43	$614.43
33	$397.88	$397.88	$375.78	$375.78	$576.13	$576.13	$622.22	$622.22
34	$403.20	$403.20	$380.80	$380.80	$583.82	$583.82	$630.53	$630.53
35	$405.85	$405.85	$383.31	$383.31	$587.67	$587.67	$634.69	$634.69
36	$408.51	$408.51	$385.81	$385.81	$591.52	$591.52	$638.84	$638.84
37	$411.17	$411.17	$388.32	$388.32	$595.37	$595.37	$643.00	$643.00
38	$413.82	$413.82	$390.83	$390.83	$599.21	$599.21	$647.15	$647.15
39	$419.14	$419.14	$395.85	$395.85	$606.91	$606.91	$655.46	$655.46
40	$424.45	$424.45	$400.87	$400.87	$614.60	$614.60	$663.77	$663.77
41	$432.42	$432.42	$408.40	$408.40	$626.14	$626.14	$676.24	$676.24
42	$440.06	$440.06	$415.61	$415.61	$637.21	$637.21	$688.18	$688.18
43	$450.69	$450.69	$425.65	$425.65	$652.59	$652.59	$704.80	$704.80
44	$463.97	$463.97	$438.20	$438.20	$671.83	$671.83	$725.58	$725.58
45	$479.58	$479.58	$452.94	$452.94	$694.43	$694.43	$749.99	$749.99
46	$498.18	$498.18	$470.51	$470.51	$721.36	$721.36	$779.07	$779.07
47	$519.11	$519.11	$490.27	$490.27	$751.66	$751.66	$811.80	$811.80
48	$543.02	$543.02	$512.85	$512.85	$786.29	$786.29	$849.19	$849.19
49	$566.60	$566.60	$535.12	$535.12	$820.43	$820.43	$886.07	$886.07
50	$593.17	$593.17	$560.22	$560.22	$858.91	$858.91	$927.62	$927.62
51	$619.41	$619.41	$585.00	$585.00	$896.90	$896.90	$968.65	$968.65
52	$648.30	$648.30	$612.28	$612.28	$938.74	$938.74	$1,013.84	$1,013.84
53	$677.53	$677.53	$639.89	$639.89	$981.06	$981.06	$1,059.54	$1,059.54
54	$709.08	$709.08	$669.69	$669.69	$1,026.74	$1,026.74	$1,108.88	$1,108.88
55	$740.63	$740.63	$699.48	$699.48	$1,072.43	$1,072.43	$1,158.22	$1,158.22
56	$774.84	$774.84	$731.79	$731.79	$1,121.96	$1,121.96	$1,211.72	$1,211.72
57	$809.38	$809.38	$764.41	$764.41	$1,171.98	$1,171.98	$1,265.74	$1,265.74
58	$846.25	$846.25	$799.23	$799.23	$1,225.36	$1,225.36	$1,323.39	$1,323.39
59	$864.51	$864.51	$816.48	$816.48	$1,251.81	$1,251.81	$1,351.95	$1,351.95
60	$901.38	$901.38	$851.30	$851.30	$1,305.19	$1,305.19	$1,409.60	$1,409.60
61	$933.26	$933.26	$881.41	$881.41	$1,351.36	$1,351.36	$1,459.47	$1,459.47
62	$954.19	$954.19	$901.18	$901.18	$1,381.65	$1,381.65	$1,492.19	$1,492.19
63	$980.42	$980.42	$925.96	$925.96	$1,419.65	$1,419.65	$1,533.22	$1,533.22
64+	$996.35	$996.35	$941.00	$941.00	$1,442.72	$1,442.72	$1,558.14	$1,558.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010170		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	Gold QHDHP PPO 1500/0/10		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25		Silver QHDHP PPO 3500/0/25	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$1500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$10/$20/$175 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$375.25	$375.25	$284.97	$284.97	$307.77	$307.77	$290.67	$290.67
15	$408.61	$408.61	$310.30	$310.30	$335.12	$335.12	$316.51	$316.51
16	$421.36	$421.36	$319.99	$319.99	$345.58	$345.58	$326.39	$326.39
17	$434.12	$434.12	$329.67	$329.67	$356.05	$356.05	$336.26	$336.26
18	$447.85	$447.85	$340.10	$340.10	$367.31	$367.31	$346.90	$346.90
19	$461.59	$461.59	$350.53	$350.53	$378.57	$378.57	$357.54	$357.54
20	$475.81	$475.81	$361.33	$361.33	$390.24	$390.24	$368.56	$368.56
21	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
22	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
23	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
24	$490.53	$490.53	$372.51	$372.51	$402.31	$402.31	$379.96	$379.96
25	$492.49	$492.49	$374.00	$374.00	$403.92	$403.92	$381.48	$381.48
26	$502.30	$502.30	$381.45	$381.45	$411.97	$411.97	$389.08	$389.08
27	$514.07	$514.07	$390.39	$390.39	$421.62	$421.62	$398.20	$398.20
28	$533.20	$533.20	$404.92	$404.92	$437.31	$437.31	$413.02	$413.02
29	$548.90	$548.90	$416.84	$416.84	$450.19	$450.19	$425.18	$425.18
30	$556.75	$556.75	$422.80	$422.80	$456.62	$456.62	$431.25	$431.25
31	$568.52	$568.52	$431.74	$431.74	$466.28	$466.28	$440.37	$440.37
32	$580.29	$580.29	$440.68	$440.68	$475.93	$475.93	$449.49	$449.49
33	$587.65	$587.65	$446.27	$446.27	$481.97	$481.97	$455.19	$455.19
34	$595.50	$595.50	$452.23	$452.23	$488.41	$488.41	$461.27	$461.27
35	$599.43	$599.43	$455.21	$455.21	$491.62	$491.62	$464.31	$464.31
36	$603.35	$603.35	$458.19	$458.19	$494.84	$494.84	$467.35	$467.35
37	$607.27	$607.27	$461.17	$461.17	$498.06	$498.06	$470.39	$470.39
38	$611.20	$611.20	$464.15	$464.15	$501.28	$501.28	$473.43	$473.43
39	$619.05	$619.05	$470.11	$470.11	$507.72	$507.72	$479.51	$479.51
40	$626.90	$626.90	$476.07	$476.07	$514.15	$514.15	$485.59	$485.59
41	$638.67	$638.67	$485.01	$485.01	$523.81	$523.81	$494.71	$494.71
42	$649.95	$649.95	$493.58	$493.58	$533.06	$533.06	$503.45	$503.45
43	$665.65	$665.65	$505.50	$505.50	$545.94	$545.94	$515.61	$515.61
44	$685.27	$685.27	$520.40	$520.40	$562.03	$562.03	$530.80	$530.80
45	$708.32	$708.32	$537.90	$537.90	$580.94	$580.94	$548.66	$548.66
46	$735.79	$735.79	$558.76	$558.76	$603.47	$603.47	$569.94	$569.94
47	$766.70	$766.70	$582.23	$582.23	$628.81	$628.81	$593.88	$593.88
48	$802.01	$802.01	$609.05	$609.05	$657.78	$657.78	$621.23	$621.23
49	$836.84	$836.84	$635.50	$635.50	$686.34	$686.34	$648.21	$648.21
50	$876.08	$876.08	$665.30	$665.30	$718.53	$718.53	$678.61	$678.61
51	$914.84	$914.84	$694.73	$694.73	$750.31	$750.31	$708.63	$708.63
52	$957.51	$957.51	$727.14	$727.14	$785.31	$785.31	$741.68	$741.68
53	$1,000.68	$1,000.68	$759.92	$759.92	$820.71	$820.71	$775.12	$775.12
54	$1,047.28	$1,047.28	$795.31	$795.31	$858.93	$858.93	$811.22	$811.22
55	$1,093.88	$1,093.88	$830.70	$830.70	$897.15	$897.15	$847.31	$847.31
56	$1,144.40	$1,144.40	$869.07	$869.07	$938.59	$938.59	$886.45	$886.45
57	$1,195.42	$1,195.42	$907.81	$907.81	$980.43	$980.43	$925.96	$925.96
58	$1,249.87	$1,249.87	$949.16	$949.16	$1,025.09	$1,025.09	$968.14	$968.14
59	$1,276.84	$1,276.84	$969.64	$969.64	$1,047.22	$1,047.22	$989.04	$989.04
60	$1,331.29	$1,331.29	$1,010.99	$1,010.99	$1,091.87	$1,091.87	$1,031.21	$1,031.21
61	$1,378.38	$1,378.38	$1,046.75	$1,046.75	$1,130.49	$1,130.49	$1,067.69	$1,067.69
62	$1,409.29	$1,409.29	$1,070.22	$1,070.22	$1,155.84	$1,155.84	$1,091.63	$1,091.63
63	$1,448.04	$1,448.04	$1,099.65	$1,099.65	$1,187.62	$1,187.62	$1,121.64	$1,121.64
64+	$1,471.58	$1,471.58	$1,117.52	$1,117.52	$1,206.92	$1,206.92	$1,139.87	$1,139.87

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010184		45127PA0010184		45127PA0010184		45127PA0010185	
Plan Marketing Name =>	Silver PPO 5000/0/35 Rx 250		Silver PPO 5000/0/35 Rx 250		Silver PPO 5000/0/35 Rx 250		Silver PPO 5000/0/35 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$274.78	$274.78	$296.76	$296.76	$280.28	$280.28	$291.79	$291.79
15	$299.21	$299.21	$323.14	$323.14	$305.19	$305.19	$317.72	$317.72
16	$308.54	$308.54	$333.23	$333.23	$314.72	$314.72	$327.64	$327.64
17	$317.88	$317.88	$343.31	$343.31	$324.24	$324.24	$337.56	$337.56
18	$327.94	$327.94	$354.18	$354.18	$334.50	$334.50	$348.24	$348.24
19	$338.00	$338.00	$365.04	$365.04	$344.76	$344.76	$358.92	$358.92
20	$348.41	$348.41	$376.29	$376.29	$355.38	$355.38	$369.98	$369.98
21	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
22	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
23	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
24	$359.19	$359.19	$387.93	$387.93	$366.37	$366.37	$381.42	$381.42
25	$360.63	$360.63	$389.48	$389.48	$367.84	$367.84	$382.95	$382.95
26	$367.81	$367.81	$397.24	$397.24	$375.17	$375.17	$390.57	$390.57
27	$376.43	$376.43	$406.55	$406.55	$383.96	$383.96	$399.73	$399.73
28	$390.44	$390.44	$421.67	$421.67	$398.25	$398.25	$414.60	$414.60
29	$401.93	$401.93	$434.09	$434.09	$409.97	$409.97	$426.81	$426.81
30	$407.68	$407.68	$440.30	$440.30	$415.83	$415.83	$432.91	$432.91
31	$416.30	$416.30	$449.61	$449.61	$424.63	$424.63	$442.07	$442.07
32	$424.92	$424.92	$458.92	$458.92	$433.42	$433.42	$451.22	$451.22
33	$430.31	$430.31	$464.73	$464.73	$438.92	$438.92	$456.94	$456.94
34	$436.06	$436.06	$470.94	$470.94	$444.78	$444.78	$463.04	$463.04
35	$438.93	$438.93	$474.04	$474.04	$447.71	$447.71	$466.10	$466.10
36	$441.80	$441.80	$477.15	$477.15	$450.64	$450.64	$469.15	$469.15
37	$444.68	$444.68	$480.25	$480.25	$453.57	$453.57	$472.20	$472.20
38	$447.55	$447.55	$483.35	$483.35	$456.50	$456.50	$475.25	$475.25
39	$453.30	$453.30	$489.56	$489.56	$462.36	$462.36	$481.35	$481.35
40	$459.04	$459.04	$495.77	$495.77	$468.23	$468.23	$487.45	$487.45
41	$467.67	$467.67	$505.08	$505.08	$477.02	$477.02	$496.61	$496.61
42	$475.93	$475.93	$514.00	$514.00	$485.45	$485.45	$505.38	$505.38
43	$487.42	$487.42	$526.41	$526.41	$497.17	$497.17	$517.59	$517.59
44	$501.79	$501.79	$541.93	$541.93	$511.82	$511.82	$532.84	$532.84
45	$518.67	$518.67	$560.16	$560.16	$529.04	$529.04	$550.77	$550.77
46	$538.78	$538.78	$581.89	$581.89	$549.56	$549.56	$572.13	$572.13
47	$561.41	$561.41	$606.33	$606.33	$572.64	$572.64	$596.16	$596.16
48	$587.28	$587.28	$634.26	$634.26	$599.02	$599.02	$623.62	$623.62
49	$612.78	$612.78	$661.80	$661.80	$625.03	$625.03	$650.70	$650.70
50	$641.51	$641.51	$692.83	$692.83	$654.34	$654.34	$681.22	$681.22
51	$669.89	$669.89	$723.48	$723.48	$683.29	$683.29	$711.35	$711.35
52	$701.14	$701.14	$757.23	$757.23	$715.16	$715.16	$744.53	$744.53
53	$732.75	$732.75	$791.37	$791.37	$747.40	$747.40	$778.10	$778.10
54	$766.87	$766.87	$828.22	$828.22	$782.21	$782.21	$814.33	$814.33
55	$800.99	$800.99	$865.07	$865.07	$817.01	$817.01	$850.57	$850.57
56	$837.99	$837.99	$905.03	$905.03	$854.75	$854.75	$889.85	$889.85
57	$875.35	$875.35	$945.37	$945.37	$892.85	$892.85	$929.52	$929.52
58	$915.22	$915.22	$988.43	$988.43	$933.52	$933.52	$971.86	$971.86
59	$934.97	$934.97	$1,009.77	$1,009.77	$953.67	$953.67	$992.84	$992.84
60	$974.84	$974.84	$1,052.83	$1,052.83	$994.34	$994.34	$1,035.17	$1,035.17
61	$1,009.32	$1,009.32	$1,090.07	$1,090.07	$1,029.51	$1,029.51	$1,071.79	$1,071.79
62	$1,031.95	$1,031.95	$1,114.51	$1,114.51	$1,052.59	$1,052.59	$1,095.82	$1,095.82
63	$1,060.33	$1,060.33	$1,145.16	$1,145.16	$1,081.54	$1,081.54	$1,125.95	$1,125.95
64+	$1,077.56	$1,077.56	$1,163.78	$1,163.78	$1,099.11	$1,099.11	$1,144.25	$1,144.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$315.13	$315.13	$297.62	$297.62	$268.71	$268.71	$290.20	$290.20
15	$343.14	$343.14	$324.08	$324.08	$292.59	$292.59	$316.00	$316.00
16	$353.85	$353.85	$334.19	$334.19	$301.72	$301.72	$325.86	$325.86
17	$364.56	$364.56	$344.31	$344.31	$310.86	$310.86	$335.72	$335.72
18	$376.10	$376.10	$355.20	$355.20	$320.69	$320.69	$346.35	$346.35
19	$387.63	$387.63	$366.09	$366.09	$330.53	$330.53	$356.97	$356.97
20	$399.58	$399.58	$377.38	$377.38	$340.71	$340.71	$367.97	$367.97
21	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
22	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
23	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
24	$411.93	$411.93	$389.05	$389.05	$351.25	$351.25	$379.35	$379.35
25	$413.58	$413.58	$390.60	$390.60	$352.66	$352.66	$380.87	$380.87
26	$421.82	$421.82	$398.39	$398.39	$359.68	$359.68	$388.45	$388.45
27	$431.71	$431.71	$407.72	$407.72	$368.11	$368.11	$397.56	$397.56
28	$447.77	$447.77	$422.90	$422.90	$381.81	$381.81	$412.35	$412.35
29	$460.95	$460.95	$435.35	$435.35	$393.05	$393.05	$424.49	$424.49
30	$467.54	$467.54	$441.57	$441.57	$398.67	$398.67	$430.56	$430.56
31	$477.43	$477.43	$450.91	$450.91	$407.10	$407.10	$439.67	$439.67
32	$487.32	$487.32	$460.24	$460.24	$415.53	$415.53	$448.77	$448.77
33	$493.50	$493.50	$466.08	$466.08	$420.80	$420.80	$454.46	$454.46
34	$500.09	$500.09	$472.30	$472.30	$426.42	$426.42	$460.53	$460.53
35	$503.38	$503.38	$475.42	$475.42	$429.23	$429.23	$463.57	$463.57
36	$506.68	$506.68	$478.53	$478.53	$432.04	$432.04	$466.60	$466.60
37	$509.97	$509.97	$481.64	$481.64	$434.85	$434.85	$469.64	$469.64
38	$513.27	$513.27	$484.75	$484.75	$437.66	$437.66	$472.67	$472.67
39	$519.86	$519.86	$490.98	$490.98	$443.28	$443.28	$478.74	$478.74
40	$526.45	$526.45	$497.20	$497.20	$448.90	$448.90	$484.81	$484.81
41	$536.34	$536.34	$506.54	$506.54	$457.33	$457.33	$493.91	$493.91
42	$545.81	$545.81	$515.49	$515.49	$465.41	$465.41	$502.64	$502.64
43	$558.99	$558.99	$527.94	$527.94	$476.65	$476.65	$514.78	$514.78
44	$575.47	$575.47	$543.50	$543.50	$490.70	$490.70	$529.95	$529.95
45	$594.83	$594.83	$561.79	$561.79	$507.20	$507.20	$547.78	$547.78
46	$617.90	$617.90	$583.57	$583.57	$526.88	$526.88	$569.03	$569.03
47	$643.85	$643.85	$608.08	$608.08	$549.00	$549.00	$592.92	$592.92
48	$673.51	$673.51	$636.09	$636.09	$574.29	$574.29	$620.24	$620.24
49	$702.76	$702.76	$663.72	$663.72	$599.23	$599.23	$647.17	$647.17
50	$735.71	$735.71	$694.84	$694.84	$627.33	$627.33	$677.52	$677.52
51	$768.26	$768.26	$725.58	$725.58	$655.08	$655.08	$707.49	$707.49
52	$804.09	$804.09	$759.42	$759.42	$685.64	$685.64	$740.49	$740.49
53	$840.34	$840.34	$793.66	$793.66	$716.55	$716.55	$773.87	$773.87
54	$879.48	$879.48	$830.62	$830.62	$749.92	$749.92	$809.91	$809.91
55	$918.61	$918.61	$867.58	$867.58	$783.29	$783.29	$845.95	$845.95
56	$961.04	$961.04	$907.65	$907.65	$819.47	$819.47	$885.02	$885.02
57	$1,003.88	$1,003.88	$948.11	$948.11	$856.00	$856.00	$924.48	$924.48
58	$1,049.61	$1,049.61	$991.30	$991.30	$894.98	$894.98	$966.58	$966.58
59	$1,072.26	$1,072.26	$1,012.69	$1,012.69	$914.30	$914.30	$987.45	$987.45
60	$1,117.99	$1,117.99	$1,055.88	$1,055.88	$953.29	$953.29	$1,029.56	$1,029.56
61	$1,157.53	$1,157.53	$1,093.23	$1,093.23	$987.01	$987.01	$1,065.97	$1,065.97
62	$1,183.49	$1,183.49	$1,117.74	$1,117.74	$1,009.14	$1,009.14	$1,089.87	$1,089.87
63	$1,216.03	$1,216.03	$1,148.47	$1,148.47	$1,036.89	$1,036.89	$1,119.84	$1,119.84
64+	$1,235.79	$1,235.79	$1,167.14	$1,167.14	$1,053.74	$1,053.74	$1,138.04	$1,138.04

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$274.08	$274.08	$285.44	$285.44	$308.27	$308.27	$291.15	$291.15
15	$298.44	$298.44	$310.81	$310.81	$335.67	$335.67	$317.03	$317.03
16	$307.76	$307.76	$320.51	$320.51	$346.15	$346.15	$326.92	$326.92
17	$317.07	$317.07	$330.21	$330.21	$356.63	$356.63	$336.82	$336.82
18	$327.11	$327.11	$340.66	$340.66	$367.91	$367.91	$347.47	$347.47
19	$337.14	$337.14	$351.11	$351.11	$379.19	$379.19	$358.13	$358.13
20	$347.53	$347.53	$361.93	$361.93	$390.88	$390.88	$369.16	$369.16
21	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
22	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
23	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
24	$358.28	$358.28	$373.12	$373.12	$402.97	$402.97	$380.58	$380.58
25	$359.71	$359.71	$374.61	$374.61	$404.58	$404.58	$382.10	$382.10
26	$366.87	$366.87	$382.07	$382.07	$412.64	$412.64	$389.72	$389.72
27	$375.47	$375.47	$391.03	$391.03	$422.31	$422.31	$398.85	$398.85
28	$389.44	$389.44	$405.58	$405.58	$438.03	$438.03	$413.69	$413.69
29	$400.91	$400.91	$417.52	$417.52	$450.92	$450.92	$425.87	$425.87
30	$406.64	$406.64	$423.49	$423.49	$457.37	$457.37	$431.96	$431.96
31	$415.24	$415.24	$432.45	$432.45	$467.04	$467.04	$441.10	$441.10
32	$423.84	$423.84	$441.40	$441.40	$476.71	$476.71	$450.23	$450.23
33	$429.21	$429.21	$447.00	$447.00	$482.76	$482.76	$455.94	$455.94
34	$434.95	$434.95	$452.97	$452.97	$489.21	$489.21	$462.03	$462.03
35	$437.81	$437.81	$455.95	$455.95	$492.43	$492.43	$465.07	$465.07
36	$440.68	$440.68	$458.94	$458.94	$495.65	$495.65	$468.12	$468.12
37	$443.54	$443.54	$461.92	$461.92	$498.88	$498.88	$471.16	$471.16
38	$446.41	$446.41	$464.91	$464.91	$502.10	$502.10	$474.21	$474.21
39	$452.14	$452.14	$470.88	$470.88	$508.55	$508.55	$480.29	$480.29
40	$457.88	$457.88	$476.85	$476.85	$515.00	$515.00	$486.38	$486.38
41	$466.47	$466.47	$485.80	$485.80	$524.67	$524.67	$495.52	$495.52
42	$474.71	$474.71	$494.38	$494.38	$533.93	$533.93	$504.27	$504.27
43	$486.18	$486.18	$506.32	$506.32	$546.83	$546.83	$516.45	$516.45
44	$500.51	$500.51	$521.25	$521.25	$562.95	$562.95	$531.67	$531.67
45	$517.35	$517.35	$538.79	$538.79	$581.89	$581.89	$549.56	$549.56
46	$537.41	$537.41	$559.68	$559.68	$604.45	$604.45	$570.87	$570.87
47	$559.98	$559.98	$583.19	$583.19	$629.84	$629.84	$594.85	$594.85
48	$585.78	$585.78	$610.05	$610.05	$658.86	$658.86	$622.25	$622.25
49	$611.22	$611.22	$636.54	$636.54	$687.47	$687.47	$649.27	$649.27
50	$639.88	$639.88	$666.39	$666.39	$719.70	$719.70	$679.72	$679.72
51	$668.18	$668.18	$695.87	$695.87	$751.54	$751.54	$709.79	$709.79
52	$699.35	$699.35	$728.33	$728.33	$786.60	$786.60	$742.90	$742.90
53	$730.88	$730.88	$761.16	$761.16	$822.06	$822.06	$776.39	$776.39
54	$764.92	$764.92	$796.61	$796.61	$860.34	$860.34	$812.54	$812.54
55	$798.95	$798.95	$832.06	$832.06	$898.62	$898.62	$848.70	$848.70
56	$835.86	$835.86	$870.49	$870.49	$940.13	$940.13	$887.90	$887.90
57	$873.12	$873.12	$909.29	$909.29	$982.04	$982.04	$927.48	$927.48
58	$912.88	$912.88	$950.71	$950.71	$1,026.77	$1,026.77	$969.72	$969.72
59	$932.59	$932.59	$971.23	$971.23	$1,048.93	$1,048.93	$990.66	$990.66
60	$972.36	$972.36	$1,012.65	$1,012.65	$1,093.66	$1,093.66	$1,032.90	$1,032.90
61	$1,006.75	$1,006.75	$1,048.47	$1,048.47	$1,132.34	$1,132.34	$1,069.44	$1,069.44
62	$1,029.32	$1,029.32	$1,071.97	$1,071.97	$1,157.73	$1,157.73	$1,093.41	$1,093.41
63	$1,057.63	$1,057.63	$1,101.45	$1,101.45	$1,189.57	$1,189.57	$1,123.48	$1,123.48
64+	$1,074.82	$1,074.82	$1,119.35	$1,119.35	$1,208.90	$1,208.90	$1,141.74	$1,141.74

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010195	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.76	$323.76	$349.66	$349.66	$330.24	$330.24	$344.15	$344.15
15	$352.54	$352.54	$380.75	$380.75	$359.59	$359.59	$374.74	$374.74
16	$363.55	$363.55	$392.63	$392.63	$370.82	$370.82	$386.44	$386.44
17	$374.55	$374.55	$404.51	$404.51	$382.04	$382.04	$398.13	$398.13
18	$386.40	$386.40	$417.31	$417.31	$394.13	$394.13	$410.73	$410.73
19	$398.25	$398.25	$430.11	$430.11	$406.22	$406.22	$423.33	$423.33
20	$410.52	$410.52	$443.37	$443.37	$418.73	$418.73	$436.37	$436.37
21	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
22	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
23	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
24	$423.22	$423.22	$457.08	$457.08	$431.68	$431.68	$449.87	$449.87
25	$424.91	$424.91	$458.91	$458.91	$433.41	$433.41	$451.67	$451.67
26	$433.38	$433.38	$468.05	$468.05	$442.04	$442.04	$460.67	$460.67
27	$443.53	$443.53	$479.02	$479.02	$452.41	$452.41	$471.46	$471.46
28	$460.04	$460.04	$496.84	$496.84	$469.24	$469.24	$489.01	$489.01
29	$473.58	$473.58	$511.47	$511.47	$483.05	$483.05	$503.40	$503.40
30	$480.35	$480.35	$518.78	$518.78	$489.96	$489.96	$510.60	$510.60
31	$490.51	$490.51	$529.75	$529.75	$500.32	$500.32	$521.40	$521.40
32	$500.67	$500.67	$540.72	$540.72	$510.68	$510.68	$532.20	$532.20
33	$507.02	$507.02	$547.58	$547.58	$517.16	$517.16	$538.94	$538.94
34	$513.79	$513.79	$554.89	$554.89	$524.06	$524.06	$546.14	$546.14
35	$517.17	$517.17	$558.55	$558.55	$527.52	$527.52	$549.74	$549.74
36	$520.56	$520.56	$562.21	$562.21	$530.97	$530.97	$553.34	$553.34
37	$523.95	$523.95	$565.86	$565.86	$534.43	$534.43	$556.94	$556.94
38	$527.33	$527.33	$569.52	$569.52	$537.88	$537.88	$560.54	$560.54
39	$534.10	$534.10	$576.83	$576.83	$544.79	$544.79	$567.74	$567.74
40	$540.88	$540.88	$584.15	$584.15	$551.69	$551.69	$574.93	$574.93
41	$551.03	$551.03	$595.12	$595.12	$562.05	$562.05	$585.73	$585.73
42	$560.77	$560.77	$605.63	$605.63	$571.98	$571.98	$596.08	$596.08
43	$574.31	$574.31	$620.25	$620.25	$585.80	$585.80	$610.47	$610.47
44	$591.24	$591.24	$638.54	$638.54	$603.06	$603.06	$628.47	$628.47
45	$611.13	$611.13	$660.02	$660.02	$623.35	$623.35	$649.61	$649.61
46	$634.83	$634.83	$685.62	$685.62	$647.53	$647.53	$674.80	$674.80
47	$661.49	$661.49	$714.41	$714.41	$674.72	$674.72	$703.15	$703.15
48	$691.96	$691.96	$747.32	$747.32	$705.80	$705.80	$735.54	$735.54
49	$722.01	$722.01	$779.77	$779.77	$736.45	$736.45	$767.48	$767.48
50	$755.87	$755.87	$816.34	$816.34	$770.99	$770.99	$803.47	$803.47
51	$789.31	$789.31	$852.45	$852.45	$805.09	$805.09	$839.01	$839.01
52	$826.13	$826.13	$892.22	$892.22	$842.65	$842.65	$878.15	$878.15
53	$863.37	$863.37	$932.44	$932.44	$880.64	$880.64	$917.73	$917.73
54	$903.57	$903.57	$975.86	$975.86	$921.65	$921.65	$960.47	$960.47
55	$943.78	$943.78	$1,019.28	$1,019.28	$962.66	$962.66	$1,003.21	$1,003.21
56	$987.37	$987.37	$1,066.36	$1,066.36	$1,007.12	$1,007.12	$1,049.55	$1,049.55
57	$1,031.39	$1,031.39	$1,113.90	$1,113.90	$1,052.01	$1,052.01	$1,096.33	$1,096.33
58	$1,078.36	$1,078.36	$1,164.63	$1,164.63	$1,099.93	$1,099.93	$1,146.27	$1,146.27
59	$1,101.64	$1,101.64	$1,189.77	$1,189.77	$1,123.67	$1,123.67	$1,171.01	$1,171.01
60	$1,148.62	$1,148.62	$1,240.51	$1,240.51	$1,171.59	$1,171.59	$1,220.95	$1,220.95
61	$1,189.25	$1,189.25	$1,284.39	$1,284.39	$1,213.03	$1,213.03	$1,264.13	$1,264.13
62	$1,215.91	$1,215.91	$1,313.18	$1,313.18	$1,240.23	$1,240.23	$1,292.48	$1,292.48
63	$1,249.35	$1,249.35	$1,349.29	$1,349.29	$1,274.33	$1,274.33	$1,328.02	$1,328.02
64+	$1,269.65	$1,269.65	$1,371.23	$1,371.23	$1,295.04	$1,295.04	$1,349.60	$1,349.60

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010195		45127PA0010195		45127PA0010196		45127PA0010196	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold Simple PPO 0/0/40		Gold Simple PPO 0/0/40	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$9100 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$371.68	$371.68	$351.03	$351.03	$343.58	$343.58	$371.06	$371.06
15	$404.72	$404.72	$382.24	$382.24	$374.12	$374.12	$404.05	$404.05
16	$417.35	$417.35	$394.17	$394.17	$385.79	$385.79	$416.66	$416.66
17	$429.99	$429.99	$406.10	$406.10	$397.47	$397.47	$429.27	$429.27
18	$443.59	$443.59	$418.95	$418.95	$410.05	$410.05	$442.85	$442.85
19	$457.19	$457.19	$431.79	$431.79	$422.62	$422.62	$456.43	$456.43
20	$471.28	$471.28	$445.10	$445.10	$435.65	$435.65	$470.50	$470.50
21	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
22	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
23	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
24	$485.86	$485.86	$458.87	$458.87	$449.12	$449.12	$485.05	$485.05
25	$487.80	$487.80	$460.70	$460.70	$450.92	$450.92	$486.99	$486.99
26	$497.52	$497.52	$469.88	$469.88	$459.90	$459.90	$496.69	$496.69
27	$509.18	$509.18	$480.89	$480.89	$470.68	$470.68	$508.33	$508.33
28	$528.13	$528.13	$498.79	$498.79	$488.19	$488.19	$527.25	$527.25
29	$543.68	$543.68	$513.47	$513.47	$502.57	$502.57	$542.77	$542.77
30	$551.45	$551.45	$520.81	$520.81	$509.75	$509.75	$550.53	$550.53
31	$563.11	$563.11	$531.83	$531.83	$520.53	$520.53	$562.17	$562.17
32	$574.77	$574.77	$542.84	$542.84	$531.31	$531.31	$573.81	$573.81
33	$582.06	$582.06	$549.72	$549.72	$538.05	$538.05	$581.09	$581.09
34	$589.83	$589.83	$557.07	$557.07	$545.23	$545.23	$588.85	$588.85
35	$593.72	$593.72	$560.74	$560.74	$548.82	$548.82	$592.73	$592.73
36	$597.61	$597.61	$564.41	$564.41	$552.42	$552.42	$596.61	$596.61
37	$601.49	$601.49	$568.08	$568.08	$556.01	$556.01	$600.49	$600.49
38	$605.38	$605.38	$571.75	$571.75	$559.60	$559.60	$604.37	$604.37
39	$613.15	$613.15	$579.09	$579.09	$566.79	$566.79	$612.13	$612.13
40	$620.93	$620.93	$586.43	$586.43	$573.98	$573.98	$619.89	$619.89
41	$632.59	$632.59	$597.45	$597.45	$584.75	$584.75	$631.53	$631.53
42	$643.76	$643.76	$608.00	$608.00	$595.08	$595.08	$642.69	$642.69
43	$659.31	$659.31	$622.68	$622.68	$609.46	$609.46	$658.21	$658.21
44	$678.75	$678.75	$641.04	$641.04	$627.42	$627.42	$677.61	$677.61
45	$701.58	$701.58	$662.60	$662.60	$648.53	$648.53	$700.41	$700.41
46	$728.79	$728.79	$688.30	$688.30	$673.68	$673.68	$727.57	$727.57
47	$759.40	$759.40	$717.21	$717.21	$701.97	$701.97	$758.13	$758.13
48	$794.38	$794.38	$750.25	$750.25	$734.31	$734.31	$793.06	$793.06
49	$828.88	$828.88	$782.83	$782.83	$766.20	$766.20	$827.49	$827.49
50	$867.75	$867.75	$819.54	$819.54	$802.13	$802.13	$866.30	$866.30
51	$906.13	$906.13	$855.79	$855.79	$837.61	$837.61	$904.62	$904.62
52	$948.40	$948.40	$895.71	$895.71	$876.68	$876.68	$946.82	$946.82
53	$991.15	$991.15	$936.09	$936.09	$916.20	$916.20	$989.50	$989.50
54	$1,037.31	$1,037.31	$979.68	$979.68	$958.87	$958.87	$1,035.58	$1,035.58
55	$1,083.47	$1,083.47	$1,023.27	$1,023.27	$1,001.54	$1,001.54	$1,081.66	$1,081.66
56	$1,133.51	$1,133.51	$1,070.54	$1,070.54	$1,047.80	$1,047.80	$1,131.62	$1,131.62
57	$1,184.04	$1,184.04	$1,118.26	$1,118.26	$1,094.51	$1,094.51	$1,182.07	$1,182.07
58	$1,237.97	$1,237.97	$1,169.19	$1,169.19	$1,144.36	$1,144.36	$1,235.91	$1,235.91
59	$1,264.69	$1,264.69	$1,194.43	$1,194.43	$1,169.06	$1,169.06	$1,262.58	$1,262.58
60	$1,318.62	$1,318.62	$1,245.37	$1,245.37	$1,218.91	$1,218.91	$1,316.42	$1,316.42
61	$1,365.27	$1,365.27	$1,289.42	$1,289.42	$1,262.03	$1,262.03	$1,362.99	$1,362.99
62	$1,395.87	$1,395.87	$1,318.33	$1,318.33	$1,290.32	$1,290.32	$1,393.55	$1,393.55
63	$1,434.26	$1,434.26	$1,354.58	$1,354.58	$1,325.80	$1,325.80	$1,431.87	$1,431.87
64+	$1,457.57	$1,457.57	$1,376.60	$1,376.60	$1,347.35	$1,347.35	$1,455.14	$1,455.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Simple PPO 0/0/40**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$350.45	$350.45	$269.65	$269.65	$291.23	$291.23	$275.05	$275.05
15	$381.60	$381.60	$293.62	$293.62	$317.11	$317.11	$299.50	$299.50
16	$393.51	$393.51	$302.79	$302.79	$327.01	$327.01	$308.84	$308.84
17	$405.42	$405.42	$311.95	$311.95	$336.91	$336.91	$318.19	$318.19
18	$418.25	$418.25	$321.82	$321.82	$347.57	$347.57	$328.26	$328.26
19	$431.07	$431.07	$331.69	$331.69	$358.23	$358.23	$338.33	$338.33
20	$444.36	$444.36	$341.92	$341.92	$369.27	$369.27	$348.75	$348.75
21	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
22	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
23	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
24	$458.10	$458.10	$352.49	$352.49	$380.69	$380.69	$359.54	$359.54
25	$459.93	$459.93	$353.90	$353.90	$382.21	$382.21	$360.98	$360.98
26	$469.10	$469.10	$360.95	$360.95	$389.83	$389.83	$368.17	$368.17
27	$480.09	$480.09	$369.41	$369.41	$398.96	$398.96	$376.80	$376.80
28	$497.96	$497.96	$383.16	$383.16	$413.81	$413.81	$390.82	$390.82
29	$512.62	$512.62	$394.44	$394.44	$425.99	$425.99	$402.33	$402.33
30	$519.95	$519.95	$400.08	$400.08	$432.08	$432.08	$408.08	$408.08
31	$530.94	$530.94	$408.54	$408.54	$441.22	$441.22	$416.71	$416.71
32	$541.94	$541.94	$417.00	$417.00	$450.36	$450.36	$425.34	$425.34
33	$548.81	$548.81	$422.28	$422.28	$456.07	$456.07	$430.73	$430.73
34	$556.14	$556.14	$427.92	$427.92	$462.16	$462.16	$436.48	$436.48
35	$559.80	$559.80	$430.74	$430.74	$465.20	$465.20	$439.36	$439.36
36	$563.47	$563.47	$433.56	$433.56	$468.25	$468.25	$442.23	$442.23
37	$567.13	$567.13	$436.38	$436.38	$471.29	$471.29	$445.11	$445.11
38	$570.80	$570.80	$439.20	$439.20	$474.34	$474.34	$447.99	$447.99
39	$578.13	$578.13	$444.84	$444.84	$480.43	$480.43	$453.74	$453.74
40	$585.45	$585.45	$450.48	$450.48	$486.52	$486.52	$459.49	$459.49
41	$596.45	$596.45	$458.94	$458.94	$495.66	$495.66	$468.12	$468.12
42	$606.99	$606.99	$467.05	$467.05	$504.41	$504.41	$476.39	$476.39
43	$621.64	$621.64	$478.33	$478.33	$516.60	$516.60	$487.90	$487.90
44	$639.97	$639.97	$492.43	$492.43	$531.82	$531.82	$502.28	$502.28
45	$661.50	$661.50	$509.00	$509.00	$549.72	$549.72	$519.18	$519.18
46	$687.15	$687.15	$528.74	$528.74	$571.03	$571.03	$539.31	$539.31
47	$716.01	$716.01	$550.94	$550.94	$595.02	$595.02	$561.96	$561.96
48	$749.00	$749.00	$576.32	$576.32	$622.43	$622.43	$587.85	$587.85
49	$781.52	$781.52	$601.35	$601.35	$649.46	$649.46	$613.37	$613.37
50	$818.17	$818.17	$629.55	$629.55	$679.91	$679.91	$642.14	$642.14
51	$854.36	$854.36	$657.39	$657.39	$709.99	$709.99	$670.54	$670.54
52	$894.22	$894.22	$688.06	$688.06	$743.11	$743.11	$701.82	$701.82
53	$934.53	$934.53	$719.08	$719.08	$776.61	$776.61	$733.46	$733.46
54	$978.05	$978.05	$752.57	$752.57	$812.77	$812.77	$767.62	$767.62
55	$1,021.57	$1,021.57	$786.05	$786.05	$848.94	$848.94	$801.77	$801.77
56	$1,068.75	$1,068.75	$822.36	$822.36	$888.15	$888.15	$838.81	$838.81
57	$1,116.40	$1,116.40	$859.02	$859.02	$927.74	$927.74	$876.20	$876.20
58	$1,167.24	$1,167.24	$898.14	$898.14	$970.00	$970.00	$916.11	$916.11
59	$1,192.44	$1,192.44	$917.53	$917.53	$990.93	$990.93	$935.88	$935.88
60	$1,243.29	$1,243.29	$956.66	$956.66	$1,033.19	$1,033.19	$975.79	$975.79
61	$1,287.27	$1,287.27	$990.50	$990.50	$1,069.74	$1,069.74	$1,010.31	$1,010.31
62	$1,316.13	$1,316.13	$1,012.70	$1,012.70	$1,093.72	$1,093.72	$1,032.96	$1,032.96
63	$1,352.32	$1,352.32	$1,040.55	$1,040.55	$1,123.79	$1,123.79	$1,061.36	$1,061.36
64+	$1,374.30	$1,374.30	$1,057.46	$1,057.46	$1,142.06	$1,142.06	$1,078.61	$1,078.61

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010200		45127PA0010200		45127PA0010200		45127PA0010201	
Plan Marketing Name =>	d Performance PPO 1000/0/20		d Performance PPO 1000/0/20		d Performance PPO 1000/0/20		QHDHP Performance PPO 2750	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver	
Deductible =>	$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$2750 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$7000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$352.12	$352.12	$380.29	$380.29	$359.16	$359.16	$282.11	$282.11
15	$383.42	$383.42	$414.10	$414.10	$391.09	$391.09	$307.19	$307.19
16	$395.39	$395.39	$427.02	$427.02	$403.30	$403.30	$316.77	$316.77
17	$407.36	$407.36	$439.95	$439.95	$415.50	$415.50	$326.36	$326.36
18	$420.24	$420.24	$453.86	$453.86	$428.65	$428.65	$336.69	$336.69
19	$433.13	$433.13	$467.78	$467.78	$441.80	$441.80	$347.01	$347.01
20	$446.48	$446.48	$482.20	$482.20	$455.41	$455.41	$357.71	$357.71
21	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
22	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
23	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
24	$460.29	$460.29	$497.11	$497.11	$469.50	$469.50	$368.77	$368.77
25	$462.13	$462.13	$499.10	$499.10	$471.37	$471.37	$370.25	$370.25
26	$471.34	$471.34	$509.04	$509.04	$480.76	$480.76	$377.62	$377.62
27	$482.38	$482.38	$520.97	$520.97	$492.03	$492.03	$386.47	$386.47
28	$500.34	$500.34	$540.36	$540.36	$510.34	$510.34	$400.85	$400.85
29	$515.06	$515.06	$556.27	$556.27	$525.37	$525.37	$412.65	$412.65
30	$522.43	$522.43	$564.22	$564.22	$532.88	$532.88	$418.55	$418.55
31	$533.48	$533.48	$576.15	$576.15	$544.15	$544.15	$427.40	$427.40
32	$544.52	$544.52	$588.08	$588.08	$555.41	$555.41	$436.25	$436.25
33	$551.43	$551.43	$595.54	$595.54	$562.46	$562.46	$441.79	$441.79
34	$558.79	$558.79	$603.50	$603.50	$569.97	$569.97	$447.69	$447.69
35	$562.47	$562.47	$607.47	$607.47	$573.72	$573.72	$450.64	$450.64
36	$566.16	$566.16	$611.45	$611.45	$577.48	$577.48	$453.59	$453.59
37	$569.84	$569.84	$615.43	$615.43	$581.24	$581.24	$456.54	$456.54
38	$573.52	$573.52	$619.40	$619.40	$584.99	$584.99	$459.49	$459.49
39	$580.89	$580.89	$627.36	$627.36	$592.50	$592.50	$465.39	$465.39
40	$588.25	$588.25	$635.31	$635.31	$600.02	$600.02	$471.29	$471.29
41	$599.30	$599.30	$647.24	$647.24	$611.28	$611.28	$480.14	$480.14
42	$609.88	$609.88	$658.67	$658.67	$622.08	$622.08	$488.62	$488.62
43	$624.61	$624.61	$674.58	$674.58	$637.11	$637.11	$500.42	$500.42
44	$643.03	$643.03	$694.47	$694.47	$655.89	$655.89	$515.17	$515.17
45	$664.66	$664.66	$717.83	$717.83	$677.95	$677.95	$532.50	$532.50
46	$690.44	$690.44	$745.67	$745.67	$704.24	$704.24	$553.16	$553.16
47	$719.43	$719.43	$776.99	$776.99	$733.82	$733.82	$576.39	$576.39
48	$752.57	$752.57	$812.78	$812.78	$767.63	$767.63	$602.94	$602.94
49	$785.25	$785.25	$848.08	$848.08	$800.96	$800.96	$629.12	$629.12
50	$822.08	$822.08	$887.84	$887.84	$838.52	$838.52	$658.62	$658.62
51	$858.44	$858.44	$927.12	$927.12	$875.61	$875.61	$687.76	$687.76
52	$898.49	$898.49	$970.36	$970.36	$916.46	$916.46	$719.84	$719.84
53	$938.99	$938.99	$1,014.11	$1,014.11	$957.77	$957.77	$752.29	$752.29
54	$982.72	$982.72	$1,061.34	$1,061.34	$1,002.37	$1,002.37	$787.32	$787.32
55	$1,026.45	$1,026.45	$1,108.56	$1,108.56	$1,046.98	$1,046.98	$822.36	$822.36
56	$1,073.86	$1,073.86	$1,159.77	$1,159.77	$1,095.33	$1,095.33	$860.34	$860.34
57	$1,121.73	$1,121.73	$1,211.46	$1,211.46	$1,144.16	$1,144.16	$898.69	$898.69
58	$1,172.82	$1,172.82	$1,266.64	$1,266.64	$1,196.28	$1,196.28	$939.63	$939.63
59	$1,198.13	$1,198.13	$1,293.99	$1,293.99	$1,222.10	$1,222.10	$959.91	$959.91
60	$1,249.23	$1,249.23	$1,349.17	$1,349.17	$1,274.21	$1,274.21	$1,000.84	$1,000.84
61	$1,293.41	$1,293.41	$1,396.89	$1,396.89	$1,319.28	$1,319.28	$1,036.24	$1,036.24
62	$1,322.41	$1,322.41	$1,428.21	$1,428.21	$1,348.86	$1,348.86	$1,059.48	$1,059.48
63	$1,358.78	$1,358.78	$1,467.48	$1,467.48	$1,385.95	$1,385.95	$1,088.61	$1,088.61
64+	$1,380.86	$1,380.86	$1,491.33	$1,491.33	$1,408.49	$1,408.49	$1,106.30	$1,106.30

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010201		45127PA0010201		45127PA0010202		45127PA0010202	
Plan Marketing Name =>	QHDHP Performance PPO 2750		QHDHP Performance PPO 2750		r Performance PPO 4500/0/30		r Performance PPO 4500/0/30	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$7000 Med/Rx Combined		$7000 Med/Rx Combined		$9100 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.68	$304.68	$287.75	$287.75	$272.26	$272.26	$294.04	$294.04
15	$331.76	$331.76	$313.33	$313.33	$296.46	$296.46	$320.18	$320.18
16	$342.12	$342.12	$323.11	$323.11	$305.72	$305.72	$330.18	$330.18
17	$352.47	$352.47	$332.89	$332.89	$314.97	$314.97	$340.17	$340.17
18	$363.62	$363.62	$343.42	$343.42	$324.94	$324.94	$350.93	$350.93
19	$374.77	$374.77	$353.95	$353.95	$334.90	$334.90	$361.69	$361.69
20	$386.32	$386.32	$364.86	$364.86	$345.22	$345.22	$372.84	$372.84
21	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
22	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
23	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
24	$398.27	$398.27	$376.15	$376.15	$355.90	$355.90	$384.37	$384.37
25	$399.86	$399.86	$377.65	$377.65	$357.32	$357.32	$385.91	$385.91
26	$407.83	$407.83	$385.17	$385.17	$364.44	$364.44	$393.60	$393.60
27	$417.39	$417.39	$394.20	$394.20	$372.98	$372.98	$402.82	$402.82
28	$432.92	$432.92	$408.87	$408.87	$386.86	$386.86	$417.81	$417.81
29	$445.67	$445.67	$420.91	$420.91	$398.25	$398.25	$430.11	$430.11
30	$452.04	$452.04	$426.93	$426.93	$403.95	$403.95	$436.26	$436.26
31	$461.60	$461.60	$435.95	$435.95	$412.49	$412.49	$445.49	$445.49
32	$471.16	$471.16	$444.98	$444.98	$421.03	$421.03	$454.71	$454.71
33	$477.13	$477.13	$450.62	$450.62	$426.37	$426.37	$460.48	$460.48
34	$483.50	$483.50	$456.64	$456.64	$432.06	$432.06	$466.63	$466.63
35	$486.69	$486.69	$459.65	$459.65	$434.91	$434.91	$469.70	$469.70
36	$489.87	$489.87	$462.66	$462.66	$437.76	$437.76	$472.78	$472.78
37	$493.06	$493.06	$465.67	$465.67	$440.60	$440.60	$475.85	$475.85
38	$496.25	$496.25	$468.68	$468.68	$443.45	$443.45	$478.93	$478.93
39	$502.62	$502.62	$474.70	$474.70	$449.15	$449.15	$485.08	$485.08
40	$508.99	$508.99	$480.71	$480.71	$454.84	$454.84	$491.23	$491.23
41	$518.55	$518.55	$489.74	$489.74	$463.38	$463.38	$500.45	$500.45
42	$527.71	$527.71	$498.39	$498.39	$471.57	$471.57	$509.29	$509.29
43	$540.45	$540.45	$510.43	$510.43	$482.96	$482.96	$521.59	$521.59
44	$556.39	$556.39	$525.48	$525.48	$497.19	$497.19	$536.97	$536.97
45	$575.10	$575.10	$543.15	$543.15	$513.92	$513.92	$555.03	$555.03
46	$597.41	$597.41	$564.22	$564.22	$533.85	$533.85	$576.56	$576.56
47	$622.50	$622.50	$587.92	$587.92	$556.27	$556.27	$600.77	$600.77
48	$651.17	$651.17	$615.00	$615.00	$581.90	$581.90	$628.45	$628.45
49	$679.45	$679.45	$641.70	$641.70	$607.17	$607.17	$655.74	$655.74
50	$711.31	$711.31	$671.80	$671.80	$635.64	$635.64	$686.49	$686.49
51	$742.78	$742.78	$701.51	$701.51	$663.75	$663.75	$716.85	$716.85
52	$777.43	$777.43	$734.24	$734.24	$694.72	$694.72	$750.29	$750.29
53	$812.47	$812.47	$767.34	$767.34	$726.04	$726.04	$784.12	$784.12
54	$850.31	$850.31	$803.07	$803.07	$759.85	$759.85	$820.63	$820.63
55	$888.15	$888.15	$838.80	$838.80	$793.66	$793.66	$857.15	$857.15
56	$929.17	$929.17	$877.55	$877.55	$830.31	$830.31	$896.74	$896.74
57	$970.59	$970.59	$916.67	$916.67	$867.33	$867.33	$936.71	$936.71
58	$1,014.80	$1,014.80	$958.42	$958.42	$906.83	$906.83	$979.38	$979.38
59	$1,036.70	$1,036.70	$979.11	$979.11	$926.41	$926.41	$1,000.52	$1,000.52
60	$1,080.91	$1,080.91	$1,020.86	$1,020.86	$965.91	$965.91	$1,043.19	$1,043.19
61	$1,119.14	$1,119.14	$1,056.97	$1,056.97	$1,000.08	$1,000.08	$1,080.09	$1,080.09
62	$1,144.23	$1,144.23	$1,080.67	$1,080.67	$1,022.50	$1,022.50	$1,104.30	$1,104.30
63	$1,175.70	$1,175.70	$1,110.38	$1,110.38	$1,050.62	$1,050.62	$1,134.67	$1,134.67
64+	$1,194.80	$1,194.80	$1,128.44	$1,128.44	$1,067.69	$1,067.69	$1,153.11	$1,153.11

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010203		45127PA0010204		45127PA0010204	
Plan Marketing Name =>	er Performance PPO 4500/0/30		Gold PPO Choice 1000/0/20 Rx		PPO Choice Select 1000/0/20		PPO Choice Select 1000/0/20	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		7		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$277.71	$277.71	$373.40	$373.40	$351.04	$351.04	$331.53	$331.53
15	$302.39	$302.39	$406.59	$406.59	$382.24	$382.24	$361.00	$361.00
16	$311.83	$311.83	$419.28	$419.28	$394.17	$394.17	$372.27	$372.27
17	$321.27	$321.27	$431.97	$431.97	$406.10	$406.10	$383.54	$383.54
18	$331.44	$331.44	$445.64	$445.64	$418.95	$418.95	$395.67	$395.67
19	$341.60	$341.60	$459.31	$459.31	$431.80	$431.80	$407.81	$407.81
20	$352.13	$352.13	$473.46	$473.46	$445.10	$445.10	$420.38	$420.38
21	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
22	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
23	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
24	$363.02	$363.02	$488.11	$488.11	$458.87	$458.87	$433.38	$433.38
25	$364.47	$364.47	$490.06	$490.06	$460.71	$460.71	$435.11	$435.11
26	$371.73	$371.73	$499.82	$499.82	$469.88	$469.88	$443.78	$443.78
27	$380.44	$380.44	$511.54	$511.54	$480.90	$480.90	$454.18	$454.18
28	$394.60	$394.60	$530.57	$530.57	$498.79	$498.79	$471.08	$471.08
29	$406.22	$406.22	$546.19	$546.19	$513.48	$513.48	$484.95	$484.95
30	$412.03	$412.03	$554.00	$554.00	$520.82	$520.82	$491.88	$491.88
31	$420.74	$420.74	$565.71	$565.71	$531.83	$531.83	$502.28	$502.28
32	$429.45	$429.45	$577.43	$577.43	$542.84	$542.84	$512.69	$512.69
33	$434.90	$434.90	$584.75	$584.75	$549.73	$549.73	$519.19	$519.19
34	$440.70	$440.70	$592.56	$592.56	$557.07	$557.07	$526.12	$526.12
35	$443.61	$443.61	$596.47	$596.47	$560.74	$560.74	$529.59	$529.59
36	$446.51	$446.51	$600.37	$600.37	$564.41	$564.41	$533.05	$533.05
37	$449.42	$449.42	$604.28	$604.28	$568.08	$568.08	$536.52	$536.52
38	$452.32	$452.32	$608.18	$608.18	$571.75	$571.75	$539.99	$539.99
39	$458.13	$458.13	$615.99	$615.99	$579.09	$579.09	$546.92	$546.92
40	$463.94	$463.94	$623.80	$623.80	$586.44	$586.44	$553.86	$553.86
41	$472.65	$472.65	$635.51	$635.51	$597.45	$597.45	$564.26	$564.26
42	$481.00	$481.00	$646.74	$646.74	$608.00	$608.00	$574.23	$574.23
43	$492.62	$492.62	$662.36	$662.36	$622.69	$622.69	$588.09	$588.09
44	$507.14	$507.14	$681.88	$681.88	$641.04	$641.04	$605.43	$605.43
45	$524.20	$524.20	$704.83	$704.83	$662.61	$662.61	$625.80	$625.80
46	$544.53	$544.53	$732.16	$732.16	$688.31	$688.31	$650.07	$650.07
47	$567.40	$567.40	$762.91	$762.91	$717.21	$717.21	$677.37	$677.37
48	$593.53	$593.53	$798.05	$798.05	$750.25	$750.25	$708.57	$708.57
49	$619.31	$619.31	$832.71	$832.71	$782.83	$782.83	$739.34	$739.34
50	$648.35	$648.35	$871.76	$871.76	$819.54	$819.54	$774.01	$774.01
51	$677.03	$677.03	$910.32	$910.32	$855.79	$855.79	$808.25	$808.25
52	$708.61	$708.61	$952.78	$952.78	$895.72	$895.72	$845.95	$845.95
53	$740.56	$740.56	$995.74	$995.74	$936.10	$936.10	$884.09	$884.09
54	$775.04	$775.04	$1,042.11	$1,042.11	$979.69	$979.69	$925.26	$925.26
55	$809.53	$809.53	$1,088.48	$1,088.48	$1,023.28	$1,023.28	$966.43	$966.43
56	$846.92	$846.92	$1,138.75	$1,138.75	$1,070.54	$1,070.54	$1,011.07	$1,011.07
57	$884.67	$884.67	$1,189.51	$1,189.51	$1,118.27	$1,118.27	$1,056.14	$1,056.14
58	$924.97	$924.97	$1,243.69	$1,243.69	$1,169.20	$1,169.20	$1,104.25	$1,104.25
59	$944.94	$944.94	$1,270.54	$1,270.54	$1,194.44	$1,194.44	$1,128.08	$1,128.08
60	$985.23	$985.23	$1,324.72	$1,324.72	$1,245.37	$1,245.37	$1,176.19	$1,176.19
61	$1,020.08	$1,020.08	$1,371.58	$1,371.58	$1,289.43	$1,289.43	$1,217.79	$1,217.79
62	$1,042.95	$1,042.95	$1,402.33	$1,402.33	$1,318.33	$1,318.33	$1,245.09	$1,245.09
63	$1,071.63	$1,071.63	$1,440.89	$1,440.89	$1,354.59	$1,354.59	$1,279.33	$1,279.33
64+	$1,089.05	$1,089.05	$1,464.32	$1,464.32	$1,376.60	$1,376.60	$1,300.13	$1,300.13

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010205		45127PA0010206		45127PA0010206		45127PA0010207	
Plan Marketing Name =>	ver QHDHP PPO Choice 2750/0/		QHDHP PPO Choice Select 2750		QHDHP PPO Choice Select 2750		ilver PPO Choice 4500/0/30 Rx	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$299.32	$299.32	$281.90	$281.90	$266.24	$266.24	$288.90	$288.90
15	$325.92	$325.92	$306.96	$306.96	$289.90	$289.90	$314.58	$314.58
16	$336.09	$336.09	$316.54	$316.54	$298.95	$298.95	$324.40	$324.40
17	$346.27	$346.27	$326.12	$326.12	$308.00	$308.00	$334.21	$334.21
18	$357.22	$357.22	$336.44	$336.44	$317.75	$317.75	$344.79	$344.79
19	$368.18	$368.18	$346.75	$346.75	$327.49	$327.49	$355.36	$355.36
20	$379.52	$379.52	$357.44	$357.44	$337.58	$337.58	$366.31	$366.31
21	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
22	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
23	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
24	$391.26	$391.26	$368.50	$368.50	$348.02	$348.02	$377.64	$377.64
25	$392.83	$392.83	$369.97	$369.97	$349.42	$349.42	$379.15	$379.15
26	$400.65	$400.65	$377.34	$377.34	$356.38	$356.38	$386.71	$386.71
27	$410.04	$410.04	$386.18	$386.18	$364.73	$364.73	$395.77	$395.77
28	$425.30	$425.30	$400.56	$400.56	$378.30	$378.30	$410.50	$410.50
29	$437.82	$437.82	$412.35	$412.35	$389.44	$389.44	$422.58	$422.58
30	$444.08	$444.08	$418.24	$418.24	$395.01	$395.01	$428.63	$428.63
31	$453.47	$453.47	$427.09	$427.09	$403.36	$403.36	$437.69	$437.69
32	$462.86	$462.86	$435.93	$435.93	$411.71	$411.71	$446.75	$446.75
33	$468.73	$468.73	$441.46	$441.46	$416.93	$416.93	$452.42	$452.42
34	$474.99	$474.99	$447.35	$447.35	$422.50	$422.50	$458.46	$458.46
35	$478.12	$478.12	$450.30	$450.30	$425.29	$425.29	$461.48	$461.48
36	$481.25	$481.25	$453.25	$453.25	$428.07	$428.07	$464.50	$464.50
37	$484.38	$484.38	$456.20	$456.20	$430.85	$430.85	$467.52	$467.52
38	$487.51	$487.51	$459.15	$459.15	$433.64	$433.64	$470.54	$470.54
39	$493.77	$493.77	$465.04	$465.04	$439.21	$439.21	$476.59	$476.59
40	$500.03	$500.03	$470.94	$470.94	$444.77	$444.77	$482.63	$482.63
41	$509.42	$509.42	$479.78	$479.78	$453.13	$453.13	$491.69	$491.69
42	$518.42	$518.42	$488.26	$488.26	$461.13	$461.13	$500.38	$500.38
43	$530.94	$530.94	$500.05	$500.05	$472.27	$472.27	$512.46	$512.46
44	$546.59	$546.59	$514.79	$514.79	$486.19	$486.19	$527.57	$527.57
45	$564.98	$564.98	$532.11	$532.11	$502.55	$502.55	$545.32	$545.32
46	$586.89	$586.89	$552.74	$552.74	$522.04	$522.04	$566.47	$566.47
47	$611.54	$611.54	$575.96	$575.96	$543.96	$543.96	$590.26	$590.26
48	$639.71	$639.71	$602.49	$602.49	$569.02	$569.02	$617.45	$617.45
49	$667.49	$667.49	$628.65	$628.65	$593.73	$593.73	$644.26	$644.26
50	$698.79	$698.79	$658.13	$658.13	$621.57	$621.57	$674.47	$674.47
51	$729.70	$729.70	$687.25	$687.25	$649.06	$649.06	$704.31	$704.31
52	$763.74	$763.74	$719.30	$719.30	$679.34	$679.34	$737.16	$737.16
53	$798.18	$798.18	$751.73	$751.73	$709.97	$709.97	$770.39	$770.39
54	$835.35	$835.35	$786.74	$786.74	$743.03	$743.03	$806.27	$806.27
55	$872.52	$872.52	$821.75	$821.75	$776.09	$776.09	$842.15	$842.15
56	$912.82	$912.82	$859.70	$859.70	$811.94	$811.94	$881.04	$881.04
57	$953.51	$953.51	$898.02	$898.02	$848.13	$848.13	$920.32	$920.32
58	$996.94	$996.94	$938.93	$938.93	$886.77	$886.77	$962.24	$962.24
59	$1,018.46	$1,018.46	$959.20	$959.20	$905.91	$905.91	$983.01	$983.01
60	$1,061.89	$1,061.89	$1,000.10	$1,000.10	$944.54	$944.54	$1,024.92	$1,024.92
61	$1,099.45	$1,099.45	$1,035.47	$1,035.47	$977.95	$977.95	$1,061.18	$1,061.18
62	$1,124.10	$1,124.10	$1,058.69	$1,058.69	$999.87	$999.87	$1,084.97	$1,084.97
63	$1,155.01	$1,155.01	$1,087.80	$1,087.80	$1,027.37	$1,027.37	$1,114.80	$1,114.80
64+	$1,173.78	$1,173.78	$1,105.49	$1,105.49	$1,044.06	$1,044.06	$1,132.92	$1,132.92

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010208		45127PA0010208		45127PA0010209		45127PA0010209	
Plan Marketing Name =>	r PPO Choice Select 4500/0/30		r PPO Choice Select 4500/0/30		Gold PPO 0/0/20 Rx 500		Gold PPO 0/0/20 Rx 500	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$0 /$500 Med/Rx		$0 /$500 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$272.18	$272.18	$257.06	$257.06	$380.26	$380.26	$410.68	$410.68
15	$296.38	$296.38	$279.91	$279.91	$414.06	$414.06	$447.18	$447.18
16	$305.63	$305.63	$288.65	$288.65	$426.98	$426.98	$461.14	$461.14
17	$314.88	$314.88	$297.39	$297.39	$439.91	$439.91	$475.10	$475.10
18	$324.84	$324.84	$306.79	$306.79	$453.82	$453.82	$490.13	$490.13
19	$334.80	$334.80	$316.20	$316.20	$467.74	$467.74	$505.16	$505.16
20	$345.12	$345.12	$325.95	$325.95	$482.16	$482.16	$520.73	$520.73
21	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
22	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
23	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
24	$355.80	$355.80	$336.03	$336.03	$497.07	$497.07	$536.84	$536.84
25	$357.22	$357.22	$337.37	$337.37	$499.06	$499.06	$538.98	$538.98
26	$364.33	$364.33	$344.09	$344.09	$509.00	$509.00	$549.72	$549.72
27	$372.87	$372.87	$352.16	$352.16	$520.93	$520.93	$562.60	$562.60
28	$386.75	$386.75	$365.26	$365.26	$540.32	$540.32	$583.54	$583.54
29	$398.13	$398.13	$376.02	$376.02	$556.22	$556.22	$600.72	$600.72
30	$403.83	$403.83	$381.39	$381.39	$564.17	$564.17	$609.31	$609.31
31	$412.37	$412.37	$389.46	$389.46	$576.10	$576.10	$622.19	$622.19
32	$420.91	$420.91	$397.52	$397.52	$588.03	$588.03	$635.08	$635.08
33	$426.24	$426.24	$402.56	$402.56	$595.49	$595.49	$643.13	$643.13
34	$431.94	$431.94	$407.94	$407.94	$603.44	$603.44	$651.72	$651.72
35	$434.78	$434.78	$410.63	$410.63	$607.42	$607.42	$656.01	$656.01
36	$437.63	$437.63	$413.32	$413.32	$611.40	$611.40	$660.31	$660.31
37	$440.47	$440.47	$416.00	$416.00	$615.37	$615.37	$664.60	$664.60
38	$443.32	$443.32	$418.69	$418.69	$619.35	$619.35	$668.90	$668.90
39	$449.01	$449.01	$424.07	$424.07	$627.30	$627.30	$677.49	$677.49
40	$454.71	$454.71	$429.44	$429.44	$635.26	$635.26	$686.08	$686.08
41	$463.25	$463.25	$437.51	$437.51	$647.19	$647.19	$698.96	$698.96
42	$471.43	$471.43	$445.24	$445.24	$658.62	$658.62	$711.31	$711.31
43	$482.81	$482.81	$455.99	$455.99	$674.52	$674.52	$728.49	$728.49
44	$497.05	$497.05	$469.43	$469.43	$694.41	$694.41	$749.96	$749.96
45	$513.77	$513.77	$485.23	$485.23	$717.77	$717.77	$775.19	$775.19
46	$533.69	$533.69	$504.04	$504.04	$745.60	$745.60	$805.25	$805.25
47	$556.11	$556.11	$525.21	$525.21	$776.92	$776.92	$839.07	$839.07
48	$581.73	$581.73	$549.41	$549.41	$812.71	$812.71	$877.73	$877.73
49	$606.99	$606.99	$573.27	$573.27	$848.00	$848.00	$915.84	$915.84
50	$635.45	$635.45	$600.15	$600.15	$887.77	$887.77	$958.79	$958.79
51	$663.56	$663.56	$626.69	$626.69	$927.04	$927.04	$1,001.20	$1,001.20
52	$694.51	$694.51	$655.93	$655.93	$970.28	$970.28	$1,047.90	$1,047.90
53	$725.82	$725.82	$685.50	$685.50	$1,014.02	$1,014.02	$1,095.14	$1,095.14
54	$759.62	$759.62	$717.42	$717.42	$1,061.24	$1,061.24	$1,146.14	$1,146.14
55	$793.42	$793.42	$749.34	$749.34	$1,108.47	$1,108.47	$1,197.14	$1,197.14
56	$830.07	$830.07	$783.96	$783.96	$1,159.66	$1,159.66	$1,252.44	$1,252.44
57	$867.07	$867.07	$818.90	$818.90	$1,211.36	$1,211.36	$1,308.27	$1,308.27
58	$906.57	$906.57	$856.20	$856.20	$1,266.53	$1,266.53	$1,367.86	$1,367.86
59	$926.13	$926.13	$874.68	$874.68	$1,293.87	$1,293.87	$1,397.38	$1,397.38
60	$965.63	$965.63	$911.98	$911.98	$1,349.05	$1,349.05	$1,456.97	$1,456.97
61	$999.78	$999.78	$944.24	$944.24	$1,396.77	$1,396.77	$1,508.51	$1,508.51
62	$1,022.20	$1,022.20	$965.41	$965.41	$1,428.08	$1,428.08	$1,542.33	$1,542.33
63	$1,050.31	$1,050.31	$991.96	$991.96	$1,467.35	$1,467.35	$1,584.74	$1,584.74
64+	$1,067.39	$1,067.39	$1,008.08	$1,008.08	$1,491.20	$1,491.20	$1,610.51	$1,610.51

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010209		45127PA0130003		45127PA0130004		45127PA0130007	
Plan Marketing Name =>	Gold PPO 0/0/20 Rx 500		alley Advantage EPO 5000/0/3		Valley Advantage EPO 5000/0/3		pital Advantage EPO 5000/0/3	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		6		9	
Network =>	PPO		EPO		EPO		EPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$0 /$500 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$300 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$387.86	$387.86	$251.29	$251.29	$266.50	$266.50	$256.31	$256.31
15	$422.34	$422.34	$273.62	$273.62	$290.18	$290.18	$279.10	$279.10
16	$435.52	$435.52	$282.16	$282.16	$299.24	$299.24	$287.81	$287.81
17	$448.71	$448.71	$290.70	$290.70	$308.30	$308.30	$296.52	$296.52
18	$462.90	$462.90	$299.90	$299.90	$318.05	$318.05	$305.90	$305.90
19	$477.10	$477.10	$309.10	$309.10	$327.81	$327.81	$315.28	$315.28
20	$491.80	$491.80	$318.63	$318.63	$337.91	$337.91	$325.00	$325.00
21	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
22	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
23	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
24	$507.01	$507.01	$328.48	$328.48	$348.36	$348.36	$335.05	$335.05
25	$509.04	$509.04	$329.79	$329.79	$349.75	$349.75	$336.39	$336.39
26	$519.18	$519.18	$336.36	$336.36	$356.72	$356.72	$343.09	$343.09
27	$531.35	$531.35	$344.25	$344.25	$365.08	$365.08	$351.13	$351.13
28	$551.12	$551.12	$357.06	$357.06	$378.67	$378.67	$364.20	$364.20
29	$567.35	$567.35	$367.57	$367.57	$389.81	$389.81	$374.92	$374.92
30	$575.46	$575.46	$372.82	$372.82	$395.39	$395.39	$380.28	$380.28
31	$587.63	$587.63	$380.71	$380.71	$403.75	$403.75	$388.32	$388.32
32	$599.79	$599.79	$388.59	$388.59	$412.11	$412.11	$396.36	$396.36
33	$607.40	$607.40	$393.52	$393.52	$417.34	$417.34	$401.39	$401.39
34	$615.51	$615.51	$398.77	$398.77	$422.91	$422.91	$406.75	$406.75
35	$619.57	$619.57	$401.40	$401.40	$425.70	$425.70	$409.43	$409.43
36	$623.62	$623.62	$404.03	$404.03	$428.48	$428.48	$412.11	$412.11
37	$627.68	$627.68	$406.66	$406.66	$431.27	$431.27	$414.79	$414.79
38	$631.74	$631.74	$409.29	$409.29	$434.06	$434.06	$417.47	$417.47
39	$639.85	$639.85	$414.54	$414.54	$439.63	$439.63	$422.83	$422.83
40	$647.96	$647.96	$419.80	$419.80	$445.20	$445.20	$428.19	$428.19
41	$660.13	$660.13	$427.68	$427.68	$453.56	$453.56	$436.23	$436.23
42	$671.79	$671.79	$435.24	$435.24	$461.58	$461.58	$443.94	$443.94
43	$688.01	$688.01	$445.75	$445.75	$472.72	$472.72	$454.66	$454.66
44	$708.29	$708.29	$458.89	$458.89	$486.66	$486.66	$468.06	$468.06
45	$732.12	$732.12	$474.33	$474.33	$503.03	$503.03	$483.81	$483.81
46	$760.52	$760.52	$492.72	$492.72	$522.54	$522.54	$502.57	$502.57
47	$792.46	$792.46	$513.41	$513.41	$544.49	$544.49	$523.68	$523.68
48	$828.96	$828.96	$537.06	$537.06	$569.57	$569.57	$547.81	$547.81
49	$864.96	$864.96	$560.39	$560.39	$594.30	$594.30	$571.59	$571.59
50	$905.52	$905.52	$586.67	$586.67	$622.17	$622.17	$598.40	$598.40
51	$945.58	$945.58	$612.62	$612.62	$649.69	$649.69	$624.87	$624.87
52	$989.69	$989.69	$641.19	$641.19	$680.00	$680.00	$654.02	$654.02
53	$1,034.30	$1,034.30	$670.10	$670.10	$710.65	$710.65	$683.50	$683.50
54	$1,082.47	$1,082.47	$701.30	$701.30	$743.75	$743.75	$715.33	$715.33
55	$1,130.64	$1,130.64	$732.51	$732.51	$776.84	$776.84	$747.16	$747.16
56	$1,182.86	$1,182.86	$766.34	$766.34	$812.72	$812.72	$781.67	$781.67
57	$1,235.59	$1,235.59	$800.51	$800.51	$848.95	$848.95	$816.52	$816.52
58	$1,291.87	$1,291.87	$836.97	$836.97	$887.62	$887.62	$853.71	$853.71
59	$1,319.75	$1,319.75	$855.03	$855.03	$906.78	$906.78	$872.13	$872.13
60	$1,376.03	$1,376.03	$891.49	$891.49	$945.45	$945.45	$909.32	$909.32
61	$1,424.70	$1,424.70	$923.03	$923.03	$978.89	$978.89	$941.49	$941.49
62	$1,456.64	$1,456.64	$943.72	$943.72	$1,000.84	$1,000.84	$962.60	$962.60
63	$1,496.70	$1,496.70	$969.67	$969.67	$1,028.36	$1,028.36	$989.07	$989.07
64+	$1,521.02	$1,521.02	$985.43	$985.43	$1,045.07	$1,045.07	$1,005.14	$1,005.14

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$271.83	$271.83
15	$295.99	$295.99
16	$305.23	$305.23
17	$314.46	$314.46
18	$324.41	$324.41
19	$334.36	$334.36
20	$344.67	$344.67
21	$355.33	$355.33
22	$355.33	$355.33
23	$355.33	$355.33
24	$355.33	$355.33
25	$356.75	$356.75
26	$363.86	$363.86
27	$372.38	$372.38
28	$386.24	$386.24
29	$397.61	$397.61
30	$403.30	$403.30
31	$411.82	$411.82
32	$420.35	$420.35
33	$425.68	$425.68
34	$431.37	$431.37
35	$434.21	$434.21
36	$437.05	$437.05
37	$439.90	$439.90
38	$442.74	$442.74
39	$448.42	$448.42
40	$454.11	$454.11
41	$462.64	$462.64
42	$470.81	$470.81
43	$482.18	$482.18
44	$496.39	$496.39
45	$513.09	$513.09
46	$532.99	$532.99
47	$555.38	$555.38
48	$580.96	$580.96
49	$606.19	$606.19
50	$634.61	$634.61
51	$662.69	$662.69
52	$693.60	$693.60
53	$724.87	$724.87
54	$758.62	$758.62
55	$792.38	$792.38
56	$828.98	$828.98
57	$865.93	$865.93
58	$905.37	$905.37
59	$924.92	$924.92
60	$964.36	$964.36
61	$998.47	$998.47
62	$1,020.86	$1,020.86
63	$1,048.93	$1,048.93
64+	$1,065.98	$1,065.98

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$440.83	$440.83	$476.10	$476.10	$449.65	$449.65	$464.01	$464.01
15	$480.02	$480.02	$518.42	$518.42	$489.62	$489.62	$505.26	$505.26
16	$495.00	$495.00	$534.60	$534.60	$504.90	$504.90	$521.03	$521.03
17	$509.98	$509.98	$550.78	$550.78	$520.18	$520.18	$536.80	$536.80
18	$526.12	$526.12	$568.21	$568.21	$536.64	$536.64	$553.78	$553.78
19	$542.25	$542.25	$585.63	$585.63	$553.10	$553.10	$570.76	$570.76
20	$558.96	$558.96	$603.68	$603.68	$570.14	$570.14	$588.35	$588.35
21	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
22	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
23	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
24	$576.25	$576.25	$622.35	$622.35	$587.78	$587.78	$606.55	$606.55
25	$578.55	$578.55	$624.84	$624.84	$590.13	$590.13	$608.98	$608.98
26	$590.08	$590.08	$637.29	$637.29	$601.88	$601.88	$621.11	$621.11
27	$603.91	$603.91	$652.22	$652.22	$615.99	$615.99	$635.66	$635.66
28	$626.38	$626.38	$676.49	$676.49	$638.91	$638.91	$659.32	$659.32
29	$644.82	$644.82	$696.41	$696.41	$657.72	$657.72	$678.73	$678.73
30	$654.04	$654.04	$706.37	$706.37	$667.12	$667.12	$688.43	$688.43
31	$667.87	$667.87	$721.30	$721.30	$681.23	$681.23	$702.99	$702.99
32	$681.70	$681.70	$736.24	$736.24	$695.34	$695.34	$717.55	$717.55
33	$690.35	$690.35	$745.58	$745.58	$704.15	$704.15	$726.65	$726.65
34	$699.57	$699.57	$755.53	$755.53	$713.56	$713.56	$736.35	$736.35
35	$704.18	$704.18	$760.51	$760.51	$718.26	$718.26	$741.20	$741.20
36	$708.79	$708.79	$765.49	$765.49	$722.96	$722.96	$746.06	$746.06
37	$713.40	$713.40	$770.47	$770.47	$727.67	$727.67	$750.91	$750.91
38	$718.01	$718.01	$775.45	$775.45	$732.37	$732.37	$755.76	$755.76
39	$727.23	$727.23	$785.41	$785.41	$741.77	$741.77	$765.47	$765.47
40	$736.45	$736.45	$795.36	$795.36	$751.18	$751.18	$775.17	$775.17
41	$750.28	$750.28	$810.30	$810.30	$765.28	$765.28	$789.73	$789.73
42	$763.53	$763.53	$824.61	$824.61	$778.80	$778.80	$803.68	$803.68
43	$781.97	$781.97	$844.53	$844.53	$797.61	$797.61	$823.09	$823.09
44	$805.02	$805.02	$869.42	$869.42	$821.12	$821.12	$847.35	$847.35
45	$832.10	$832.10	$898.67	$898.67	$848.75	$848.75	$875.86	$875.86
46	$864.38	$864.38	$933.53	$933.53	$881.66	$881.66	$909.82	$909.82
47	$900.68	$900.68	$972.73	$972.73	$918.69	$918.69	$948.04	$948.04
48	$942.17	$942.17	$1,017.54	$1,017.54	$961.01	$961.01	$991.71	$991.71
49	$983.08	$983.08	$1,061.73	$1,061.73	$1,002.74	$1,002.74	$1,034.77	$1,034.77
50	$1,029.18	$1,029.18	$1,111.52	$1,111.52	$1,049.77	$1,049.77	$1,083.30	$1,083.30
51	$1,074.71	$1,074.71	$1,160.68	$1,160.68	$1,096.20	$1,096.20	$1,131.22	$1,131.22
52	$1,124.84	$1,124.84	$1,214.83	$1,214.83	$1,147.34	$1,147.34	$1,183.99	$1,183.99
53	$1,175.55	$1,175.55	$1,269.59	$1,269.59	$1,199.06	$1,199.06	$1,237.36	$1,237.36
54	$1,230.29	$1,230.29	$1,328.72	$1,328.72	$1,254.90	$1,254.90	$1,294.98	$1,294.98
55	$1,285.04	$1,285.04	$1,387.84	$1,387.84	$1,310.74	$1,310.74	$1,352.61	$1,352.61
56	$1,344.39	$1,344.39	$1,451.94	$1,451.94	$1,371.28	$1,371.28	$1,415.08	$1,415.08
57	$1,404.32	$1,404.32	$1,516.67	$1,516.67	$1,432.41	$1,432.41	$1,478.16	$1,478.16
58	$1,468.28	$1,468.28	$1,585.75	$1,585.75	$1,497.65	$1,497.65	$1,545.49	$1,545.49
59	$1,499.98	$1,499.98	$1,619.98	$1,619.98	$1,529.98	$1,529.98	$1,578.85	$1,578.85
60	$1,563.94	$1,563.94	$1,689.06	$1,689.06	$1,595.22	$1,595.22	$1,646.18	$1,646.18
61	$1,619.26	$1,619.26	$1,748.80	$1,748.80	$1,651.65	$1,651.65	$1,704.41	$1,704.41
62	$1,655.57	$1,655.57	$1,788.01	$1,788.01	$1,688.68	$1,688.68	$1,742.62	$1,742.62
63	$1,701.09	$1,701.09	$1,837.18	$1,837.18	$1,735.11	$1,735.11	$1,790.54	$1,790.54
64+	$1,728.74	$1,728.74	$1,867.04	$1,867.04	$1,763.32	$1,763.32	$1,819.64	$1,819.64

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$501.13	$501.13	$473.29	$473.29	$427.25	$427.25	$461.43	$461.43
15	$545.68	$545.68	$515.36	$515.36	$465.23	$465.23	$502.45	$502.45
16	$562.71	$562.71	$531.45	$531.45	$479.75	$479.75	$518.13	$518.13
17	$579.74	$579.74	$547.53	$547.53	$494.27	$494.27	$533.81	$533.81
18	$598.08	$598.08	$564.86	$564.86	$509.91	$509.91	$550.70	$550.70
19	$616.42	$616.42	$582.18	$582.18	$525.55	$525.55	$567.59	$567.59
20	$635.42	$635.42	$600.12	$600.12	$541.74	$541.74	$585.08	$585.08
21	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
22	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
23	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
24	$655.07	$655.07	$618.68	$618.68	$558.50	$558.50	$603.18	$603.18
25	$657.69	$657.69	$621.16	$621.16	$560.73	$560.73	$605.59	$605.59
26	$670.80	$670.80	$633.53	$633.53	$571.90	$571.90	$617.66	$617.66
27	$686.52	$686.52	$648.38	$648.38	$585.31	$585.31	$632.13	$632.13
28	$712.07	$712.07	$672.51	$672.51	$607.09	$607.09	$655.66	$655.66
29	$733.03	$733.03	$692.30	$692.30	$624.96	$624.96	$674.96	$674.96
30	$743.51	$743.51	$702.20	$702.20	$633.90	$633.90	$684.61	$684.61
31	$759.23	$759.23	$717.05	$717.05	$647.30	$647.30	$699.09	$699.09
32	$774.95	$774.95	$731.90	$731.90	$660.71	$660.71	$713.56	$713.56
33	$784.78	$784.78	$741.18	$741.18	$669.08	$669.08	$722.61	$722.61
34	$795.26	$795.26	$751.08	$751.08	$678.02	$678.02	$732.26	$732.26
35	$800.50	$800.50	$756.03	$756.03	$682.49	$682.49	$737.09	$737.09
36	$805.74	$805.74	$760.98	$760.98	$686.96	$686.96	$741.91	$741.91
37	$810.98	$810.98	$765.93	$765.93	$691.42	$691.42	$746.74	$746.74
38	$816.22	$816.22	$770.88	$770.88	$695.89	$695.89	$751.56	$751.56
39	$826.70	$826.70	$780.78	$780.78	$704.83	$704.83	$761.21	$761.21
40	$837.18	$837.18	$790.67	$790.67	$713.76	$713.76	$770.86	$770.86
41	$852.91	$852.91	$805.52	$805.52	$727.17	$727.17	$785.34	$785.34
42	$867.97	$867.97	$819.75	$819.75	$740.01	$740.01	$799.21	$799.21
43	$888.94	$888.94	$839.55	$839.55	$757.88	$757.88	$818.52	$818.52
44	$915.14	$915.14	$864.30	$864.30	$780.22	$780.22	$842.64	$842.64
45	$945.93	$945.93	$893.38	$893.38	$806.47	$806.47	$870.99	$870.99
46	$982.61	$982.61	$928.02	$928.02	$837.75	$837.75	$904.77	$904.77
47	$1,023.88	$1,023.88	$967.00	$967.00	$872.94	$872.94	$942.77	$942.77
48	$1,071.05	$1,071.05	$1,011.54	$1,011.54	$913.15	$913.15	$986.20	$986.20
49	$1,117.56	$1,117.56	$1,055.47	$1,055.47	$952.80	$952.80	$1,029.03	$1,029.03
50	$1,169.96	$1,169.96	$1,104.96	$1,104.96	$997.48	$997.48	$1,077.28	$1,077.28
51	$1,221.71	$1,221.71	$1,153.84	$1,153.84	$1,041.60	$1,041.60	$1,124.93	$1,124.93
52	$1,278.70	$1,278.70	$1,207.67	$1,207.67	$1,090.19	$1,090.19	$1,177.41	$1,177.41
53	$1,336.35	$1,336.35	$1,262.11	$1,262.11	$1,139.34	$1,139.34	$1,230.49	$1,230.49
54	$1,398.58	$1,398.58	$1,320.88	$1,320.88	$1,192.40	$1,192.40	$1,287.79	$1,287.79
55	$1,460.82	$1,460.82	$1,379.66	$1,379.66	$1,245.46	$1,245.46	$1,345.09	$1,345.09
56	$1,528.29	$1,528.29	$1,443.38	$1,443.38	$1,302.98	$1,302.98	$1,407.22	$1,407.22
57	$1,596.42	$1,596.42	$1,507.73	$1,507.73	$1,361.06	$1,361.06	$1,469.95	$1,469.95
58	$1,669.13	$1,669.13	$1,576.40	$1,576.40	$1,423.06	$1,423.06	$1,536.90	$1,536.90
59	$1,705.16	$1,705.16	$1,610.43	$1,610.43	$1,453.78	$1,453.78	$1,570.08	$1,570.08
60	$1,777.87	$1,777.87	$1,679.10	$1,679.10	$1,515.77	$1,515.77	$1,637.03	$1,637.03
61	$1,840.76	$1,840.76	$1,738.49	$1,738.49	$1,569.38	$1,569.38	$1,694.94	$1,694.94
62	$1,882.03	$1,882.03	$1,777.47	$1,777.47	$1,604.57	$1,604.57	$1,732.94	$1,732.94
63	$1,933.78	$1,933.78	$1,826.35	$1,826.35	$1,648.69	$1,648.69	$1,780.59	$1,780.59
64+	$1,965.21	$1,965.21	$1,856.03	$1,856.03	$1,675.49	$1,675.49	$1,809.53	$1,809.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$435.80	$435.80	$449.09	$449.09	$485.02	$485.02	$458.08	$458.08
15	$474.54	$474.54	$489.01	$489.01	$528.13	$528.13	$498.79	$498.79
16	$489.35	$489.35	$504.28	$504.28	$544.62	$544.62	$514.36	$514.36
17	$504.16	$504.16	$519.54	$519.54	$561.10	$561.10	$529.93	$529.93
18	$520.11	$520.11	$535.98	$535.98	$578.85	$578.85	$546.70	$546.70
19	$536.06	$536.06	$552.41	$552.41	$596.61	$596.61	$563.46	$563.46
20	$552.58	$552.58	$569.44	$569.44	$614.99	$614.99	$580.83	$580.83
21	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
22	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
23	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
24	$569.67	$569.67	$587.05	$587.05	$634.01	$634.01	$598.79	$598.79
25	$571.95	$571.95	$589.40	$589.40	$636.55	$636.55	$601.19	$601.19
26	$583.34	$583.34	$601.14	$601.14	$649.23	$649.23	$613.16	$613.16
27	$597.01	$597.01	$615.23	$615.23	$664.45	$664.45	$627.53	$627.53
28	$619.23	$619.23	$638.12	$638.12	$689.17	$689.17	$650.89	$650.89
29	$637.46	$637.46	$656.91	$656.91	$709.46	$709.46	$670.05	$670.05
30	$646.58	$646.58	$666.30	$666.30	$719.61	$719.61	$679.63	$679.63
31	$660.25	$660.25	$680.39	$680.39	$734.82	$734.82	$694.00	$694.00
32	$673.92	$673.92	$694.48	$694.48	$750.04	$750.04	$708.37	$708.37
33	$682.46	$682.46	$703.29	$703.29	$759.55	$759.55	$717.35	$717.35
34	$691.58	$691.58	$712.68	$712.68	$769.69	$769.69	$726.93	$726.93
35	$696.14	$696.14	$717.38	$717.38	$774.77	$774.77	$731.72	$731.72
36	$700.69	$700.69	$722.07	$722.07	$779.84	$779.84	$736.51	$736.51
37	$705.25	$705.25	$726.77	$726.77	$784.91	$784.91	$741.30	$741.30
38	$709.81	$709.81	$731.46	$731.46	$789.98	$789.98	$746.09	$746.09
39	$718.92	$718.92	$740.86	$740.86	$800.13	$800.13	$755.67	$755.67
40	$728.04	$728.04	$750.25	$750.25	$810.27	$810.27	$765.25	$765.25
41	$741.71	$741.71	$764.34	$764.34	$825.49	$825.49	$779.63	$779.63
42	$754.81	$754.81	$777.84	$777.84	$840.07	$840.07	$793.40	$793.40
43	$773.04	$773.04	$796.63	$796.63	$860.36	$860.36	$812.56	$812.56
44	$795.83	$795.83	$820.11	$820.11	$885.72	$885.72	$836.51	$836.51
45	$822.60	$822.60	$847.70	$847.70	$915.52	$915.52	$864.65	$864.65
46	$854.50	$854.50	$880.58	$880.58	$951.02	$951.02	$898.19	$898.19
47	$890.39	$890.39	$917.56	$917.56	$990.96	$990.96	$935.91	$935.91
48	$931.41	$931.41	$959.83	$959.83	$1,036.61	$1,036.61	$979.02	$979.02
49	$971.86	$971.86	$1,001.51	$1,001.51	$1,081.63	$1,081.63	$1,021.54	$1,021.54
50	$1,017.43	$1,017.43	$1,048.47	$1,048.47	$1,132.35	$1,132.35	$1,069.44	$1,069.44
51	$1,062.43	$1,062.43	$1,094.85	$1,094.85	$1,182.44	$1,182.44	$1,116.75	$1,116.75
52	$1,112.00	$1,112.00	$1,145.92	$1,145.92	$1,237.60	$1,237.60	$1,168.84	$1,168.84
53	$1,162.13	$1,162.13	$1,197.58	$1,197.58	$1,293.39	$1,293.39	$1,221.53	$1,221.53
54	$1,216.25	$1,216.25	$1,253.35	$1,253.35	$1,353.62	$1,353.62	$1,278.42	$1,278.42
55	$1,270.36	$1,270.36	$1,309.12	$1,309.12	$1,413.85	$1,413.85	$1,335.30	$1,335.30
56	$1,329.04	$1,329.04	$1,369.59	$1,369.59	$1,479.15	$1,479.15	$1,396.98	$1,396.98
57	$1,388.29	$1,388.29	$1,430.64	$1,430.64	$1,545.09	$1,545.09	$1,459.25	$1,459.25
58	$1,451.52	$1,451.52	$1,495.80	$1,495.80	$1,615.47	$1,615.47	$1,525.72	$1,525.72
59	$1,482.85	$1,482.85	$1,528.09	$1,528.09	$1,650.34	$1,650.34	$1,558.65	$1,558.65
60	$1,546.08	$1,546.08	$1,593.25	$1,593.25	$1,720.71	$1,720.71	$1,625.12	$1,625.12
61	$1,600.77	$1,600.77	$1,649.61	$1,649.61	$1,781.58	$1,781.58	$1,682.60	$1,682.60
62	$1,636.66	$1,636.66	$1,686.59	$1,686.59	$1,821.52	$1,821.52	$1,720.33	$1,720.33
63	$1,681.67	$1,681.67	$1,732.97	$1,732.97	$1,871.61	$1,871.61	$1,767.63	$1,767.63
64+	$1,709.00	$1,709.00	$1,761.14	$1,761.14	$1,902.03	$1,902.03	$1,796.36	$1,796.36

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$369.72	$369.72	$399.29	$399.29	$377.11	$377.11	$392.53	$392.53
15	$402.58	$402.58	$434.79	$434.79	$410.63	$410.63	$427.42	$427.42
16	$415.15	$415.15	$448.36	$448.36	$423.45	$423.45	$440.76	$440.76
17	$427.71	$427.71	$461.93	$461.93	$436.27	$436.27	$454.10	$454.10
18	$441.24	$441.24	$476.54	$476.54	$450.07	$450.07	$468.47	$468.47
19	$454.78	$454.78	$491.16	$491.16	$463.87	$463.87	$482.84	$482.84
20	$468.79	$468.79	$506.29	$506.29	$478.17	$478.17	$497.72	$497.72
21	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
22	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
23	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
24	$483.29	$483.29	$521.95	$521.95	$492.96	$492.96	$513.11	$513.11
25	$485.22	$485.22	$524.04	$524.04	$494.93	$494.93	$515.16	$515.16
26	$494.89	$494.89	$534.48	$534.48	$504.79	$504.79	$525.42	$525.42
27	$506.49	$506.49	$547.01	$547.01	$516.62	$516.62	$537.74	$537.74
28	$525.34	$525.34	$567.36	$567.36	$535.84	$535.84	$557.75	$557.75
29	$540.80	$540.80	$584.07	$584.07	$551.62	$551.62	$574.17	$574.17
30	$548.53	$548.53	$592.42	$592.42	$559.50	$559.50	$582.38	$582.38
31	$560.13	$560.13	$604.94	$604.94	$571.34	$571.34	$594.69	$594.69
32	$571.73	$571.73	$617.47	$617.47	$583.17	$583.17	$607.01	$607.01
33	$578.98	$578.98	$625.30	$625.30	$590.56	$590.56	$614.71	$614.71
34	$586.71	$586.71	$633.65	$633.65	$598.45	$598.45	$622.92	$622.92
35	$590.58	$590.58	$637.83	$637.83	$602.39	$602.39	$627.02	$627.02
36	$594.45	$594.45	$642.00	$642.00	$606.34	$606.34	$631.13	$631.13
37	$598.31	$598.31	$646.18	$646.18	$610.28	$610.28	$635.23	$635.23
38	$602.18	$602.18	$650.35	$650.35	$614.22	$614.22	$639.34	$639.34
39	$609.91	$609.91	$658.70	$658.70	$622.11	$622.11	$647.54	$647.54
40	$617.64	$617.64	$667.06	$667.06	$630.00	$630.00	$655.75	$655.75
41	$629.24	$629.24	$679.58	$679.58	$641.83	$641.83	$668.07	$668.07
42	$640.36	$640.36	$691.59	$691.59	$653.17	$653.17	$679.87	$679.87
43	$655.82	$655.82	$708.29	$708.29	$668.94	$668.94	$696.29	$696.29
44	$675.16	$675.16	$729.17	$729.17	$688.66	$688.66	$716.81	$716.81
45	$697.87	$697.87	$753.70	$753.70	$711.83	$711.83	$740.93	$740.93
46	$724.94	$724.94	$782.93	$782.93	$739.43	$739.43	$769.66	$769.66
47	$755.38	$755.38	$815.81	$815.81	$770.49	$770.49	$801.99	$801.99
48	$790.18	$790.18	$853.39	$853.39	$805.98	$805.98	$838.93	$838.93
49	$824.49	$824.49	$890.45	$890.45	$840.98	$840.98	$875.37	$875.37
50	$863.16	$863.16	$932.21	$932.21	$880.42	$880.42	$916.41	$916.41
51	$901.34	$901.34	$973.44	$973.44	$919.36	$919.36	$956.95	$956.95
52	$943.38	$943.38	$1,018.85	$1,018.85	$962.25	$962.25	$1,001.59	$1,001.59
53	$985.91	$985.91	$1,064.78	$1,064.78	$1,005.63	$1,005.63	$1,046.74	$1,046.74
54	$1,031.82	$1,031.82	$1,114.37	$1,114.37	$1,052.46	$1,052.46	$1,095.49	$1,095.49
55	$1,077.74	$1,077.74	$1,163.96	$1,163.96	$1,099.29	$1,099.29	$1,144.24	$1,144.24
56	$1,127.52	$1,127.52	$1,217.72	$1,217.72	$1,150.07	$1,150.07	$1,197.09	$1,197.09
57	$1,177.78	$1,177.78	$1,272.00	$1,272.00	$1,201.33	$1,201.33	$1,250.45	$1,250.45
58	$1,231.42	$1,231.42	$1,329.94	$1,329.94	$1,256.05	$1,256.05	$1,307.40	$1,307.40
59	$1,258.00	$1,258.00	$1,358.64	$1,358.64	$1,283.16	$1,283.16	$1,335.63	$1,335.63
60	$1,311.65	$1,311.65	$1,416.58	$1,416.58	$1,337.88	$1,337.88	$1,392.58	$1,392.58
61	$1,358.04	$1,358.04	$1,466.69	$1,466.69	$1,385.21	$1,385.21	$1,441.84	$1,441.84
62	$1,388.49	$1,388.49	$1,499.57	$1,499.57	$1,416.26	$1,416.26	$1,474.17	$1,474.17
63	$1,426.67	$1,426.67	$1,540.81	$1,540.81	$1,455.21	$1,455.21	$1,514.70	$1,514.70
64+	$1,449.86	$1,449.86	$1,565.85	$1,565.85	$1,478.87	$1,478.87	$1,539.32	$1,539.32

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$423.93	$423.93	$400.38	$400.38	$345.93	$345.93	$373.61	$373.61
15	$461.61	$461.61	$435.97	$435.97	$376.68	$376.68	$406.82	$406.82
16	$476.02	$476.02	$449.58	$449.58	$388.44	$388.44	$419.51	$419.51
17	$490.43	$490.43	$463.18	$463.18	$400.20	$400.20	$432.21	$432.21
18	$505.95	$505.95	$477.84	$477.84	$412.86	$412.86	$445.89	$445.89
19	$521.46	$521.46	$492.49	$492.49	$425.52	$425.52	$459.56	$459.56
20	$537.53	$537.53	$507.67	$507.67	$438.63	$438.63	$473.72	$473.72
21	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
22	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
23	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
24	$554.16	$554.16	$523.37	$523.37	$452.20	$452.20	$488.38	$488.38
25	$556.38	$556.38	$525.47	$525.47	$454.01	$454.01	$490.33	$490.33
26	$567.46	$567.46	$535.93	$535.93	$463.05	$463.05	$500.10	$500.10
27	$580.76	$580.76	$548.49	$548.49	$473.91	$473.91	$511.82	$511.82
28	$602.37	$602.37	$568.91	$568.91	$491.54	$491.54	$530.86	$530.86
29	$620.10	$620.10	$585.65	$585.65	$506.01	$506.01	$546.49	$546.49
30	$628.97	$628.97	$594.03	$594.03	$513.25	$513.25	$554.31	$554.31
31	$642.27	$642.27	$606.59	$606.59	$524.10	$524.10	$566.03	$566.03
32	$655.57	$655.57	$619.15	$619.15	$534.95	$534.95	$577.75	$577.75
33	$663.88	$663.88	$627.00	$627.00	$541.74	$541.74	$585.07	$585.07
34	$672.75	$672.75	$635.37	$635.37	$548.97	$548.97	$592.89	$592.89
35	$677.18	$677.18	$639.56	$639.56	$552.59	$552.59	$596.80	$596.80
36	$681.62	$681.62	$643.75	$643.75	$556.21	$556.21	$600.70	$600.70
37	$686.05	$686.05	$647.93	$647.93	$559.82	$559.82	$604.61	$604.61
38	$690.48	$690.48	$652.12	$652.12	$563.44	$563.44	$608.52	$608.52
39	$699.35	$699.35	$660.50	$660.50	$570.68	$570.68	$616.33	$616.33
40	$708.21	$708.21	$668.87	$668.87	$577.91	$577.91	$624.14	$624.14
41	$721.51	$721.51	$681.43	$681.43	$588.76	$588.76	$635.87	$635.87
42	$734.26	$734.26	$693.47	$693.47	$599.16	$599.16	$647.10	$647.10
43	$751.99	$751.99	$710.22	$710.22	$613.64	$613.64	$662.73	$662.73
44	$774.16	$774.16	$731.15	$731.15	$631.72	$631.72	$682.26	$682.26
45	$800.21	$800.21	$755.75	$755.75	$652.98	$652.98	$705.21	$705.21
46	$831.24	$831.24	$785.06	$785.06	$678.30	$678.30	$732.56	$732.56
47	$866.15	$866.15	$818.03	$818.03	$706.79	$706.79	$763.33	$763.33
48	$906.05	$906.05	$855.71	$855.71	$739.35	$739.35	$798.49	$798.49
49	$945.39	$945.39	$892.87	$892.87	$771.45	$771.45	$833.17	$833.17
50	$989.73	$989.73	$934.74	$934.74	$807.63	$807.63	$872.24	$872.24
51	$1,033.51	$1,033.51	$976.09	$976.09	$843.35	$843.35	$910.82	$910.82
52	$1,081.72	$1,081.72	$1,021.62	$1,021.62	$882.69	$882.69	$953.31	$953.31
53	$1,130.48	$1,130.48	$1,067.68	$1,067.68	$922.49	$922.49	$996.29	$996.29
54	$1,183.13	$1,183.13	$1,117.40	$1,117.40	$965.45	$965.45	$1,042.68	$1,042.68
55	$1,235.77	$1,235.77	$1,167.12	$1,167.12	$1,008.41	$1,008.41	$1,089.08	$1,089.08
56	$1,292.85	$1,292.85	$1,221.03	$1,221.03	$1,054.98	$1,054.98	$1,139.38	$1,139.38
57	$1,350.48	$1,350.48	$1,275.46	$1,275.46	$1,102.01	$1,102.01	$1,190.17	$1,190.17
58	$1,412.00	$1,412.00	$1,333.55	$1,333.55	$1,152.21	$1,152.21	$1,244.38	$1,244.38
59	$1,442.48	$1,442.48	$1,362.34	$1,362.34	$1,177.08	$1,177.08	$1,271.24	$1,271.24
60	$1,503.99	$1,503.99	$1,420.43	$1,420.43	$1,227.27	$1,227.27	$1,325.45	$1,325.45
61	$1,557.19	$1,557.19	$1,470.68	$1,470.68	$1,270.68	$1,270.68	$1,372.34	$1,372.34
62	$1,592.10	$1,592.10	$1,503.65	$1,503.65	$1,299.17	$1,299.17	$1,403.10	$1,403.10
63	$1,635.88	$1,635.88	$1,544.99	$1,544.99	$1,334.89	$1,334.89	$1,441.69	$1,441.69
64+	$1,662.47	$1,662.47	$1,570.11	$1,570.11	$1,356.59	$1,356.59	$1,465.13	$1,465.13

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$352.85	$352.85	$368.75	$368.75	$398.25	$398.25	$376.13	$376.13
15	$384.22	$384.22	$401.53	$401.53	$433.65	$433.65	$409.56	$409.56
16	$396.21	$396.21	$414.06	$414.06	$447.19	$447.19	$422.35	$422.35
17	$408.20	$408.20	$426.60	$426.60	$460.72	$460.72	$435.13	$435.13
18	$421.12	$421.12	$440.09	$440.09	$475.30	$475.30	$448.90	$448.90
19	$434.03	$434.03	$453.59	$453.59	$489.88	$489.88	$462.66	$462.66
20	$447.41	$447.41	$467.57	$467.57	$504.97	$504.97	$476.92	$476.92
21	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
22	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
23	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
24	$461.24	$461.24	$482.03	$482.03	$520.59	$520.59	$491.67	$491.67
25	$463.09	$463.09	$483.96	$483.96	$522.67	$522.67	$493.64	$493.64
26	$472.31	$472.31	$493.60	$493.60	$533.09	$533.09	$503.47	$503.47
27	$483.38	$483.38	$505.17	$505.17	$545.58	$545.58	$515.27	$515.27
28	$501.37	$501.37	$523.97	$523.97	$565.88	$565.88	$534.45	$534.45
29	$516.13	$516.13	$539.39	$539.39	$582.54	$582.54	$550.18	$550.18
30	$523.51	$523.51	$547.10	$547.10	$590.87	$590.87	$558.05	$558.05
31	$534.58	$534.58	$558.67	$558.67	$603.37	$603.37	$569.85	$569.85
32	$545.65	$545.65	$570.24	$570.24	$615.86	$615.86	$581.65	$581.65
33	$552.57	$552.57	$577.47	$577.47	$623.67	$623.67	$589.02	$589.02
34	$559.95	$559.95	$585.18	$585.18	$632.00	$632.00	$596.89	$596.89
35	$563.64	$563.64	$589.04	$589.04	$636.16	$636.16	$600.82	$600.82
36	$567.33	$567.33	$592.90	$592.90	$640.33	$640.33	$604.75	$604.75
37	$571.02	$571.02	$596.75	$596.75	$644.49	$644.49	$608.69	$608.69
38	$574.71	$574.71	$600.61	$600.61	$648.66	$648.66	$612.62	$612.62
39	$582.09	$582.09	$608.32	$608.32	$656.99	$656.99	$620.49	$620.49
40	$589.47	$589.47	$616.03	$616.03	$665.32	$665.32	$628.36	$628.36
41	$600.54	$600.54	$627.60	$627.60	$677.81	$677.81	$640.16	$640.16
42	$611.15	$611.15	$638.69	$638.69	$689.78	$689.78	$651.46	$651.46
43	$625.91	$625.91	$654.11	$654.11	$706.44	$706.44	$667.20	$667.20
44	$644.36	$644.36	$673.40	$673.40	$727.27	$727.27	$686.86	$686.86
45	$666.04	$666.04	$696.05	$696.05	$751.74	$751.74	$709.97	$709.97
46	$691.87	$691.87	$723.04	$723.04	$780.89	$780.89	$737.51	$737.51
47	$720.92	$720.92	$753.41	$753.41	$813.69	$813.69	$768.48	$768.48
48	$754.13	$754.13	$788.12	$788.12	$851.17	$851.17	$803.88	$803.88
49	$786.88	$786.88	$822.34	$822.34	$888.13	$888.13	$838.79	$838.79
50	$823.78	$823.78	$860.91	$860.91	$929.78	$929.78	$878.12	$878.12
51	$860.22	$860.22	$898.99	$898.99	$970.90	$970.90	$916.97	$916.97
52	$900.35	$900.35	$940.92	$940.92	$1,016.20	$1,016.20	$959.74	$959.74
53	$940.94	$940.94	$983.34	$983.34	$1,062.01	$1,062.01	$1,003.01	$1,003.01
54	$984.76	$984.76	$1,029.13	$1,029.13	$1,111.46	$1,111.46	$1,049.72	$1,049.72
55	$1,028.57	$1,028.57	$1,074.93	$1,074.93	$1,160.92	$1,160.92	$1,096.43	$1,096.43
56	$1,076.08	$1,076.08	$1,124.58	$1,124.58	$1,214.54	$1,214.54	$1,147.07	$1,147.07
57	$1,124.05	$1,124.05	$1,174.71	$1,174.71	$1,268.68	$1,268.68	$1,198.20	$1,198.20
58	$1,175.25	$1,175.25	$1,228.21	$1,228.21	$1,326.47	$1,326.47	$1,252.78	$1,252.78
59	$1,200.62	$1,200.62	$1,254.72	$1,254.72	$1,355.10	$1,355.10	$1,279.82	$1,279.82
60	$1,251.82	$1,251.82	$1,308.23	$1,308.23	$1,412.89	$1,412.89	$1,334.39	$1,334.39
61	$1,296.10	$1,296.10	$1,354.50	$1,354.50	$1,462.86	$1,462.86	$1,381.59	$1,381.59
62	$1,325.15	$1,325.15	$1,384.87	$1,384.87	$1,495.66	$1,495.66	$1,412.57	$1,412.57
63	$1,361.59	$1,361.59	$1,422.95	$1,422.95	$1,536.79	$1,536.79	$1,451.41	$1,451.41
64+	$1,383.72	$1,383.72	$1,446.08	$1,446.08	$1,561.77	$1,561.77	$1,475.00	$1,475.00

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$388.86	$388.86	$419.97	$419.97	$396.63	$396.63	$411.00	$411.00
15	$423.42	$423.42	$457.30	$457.30	$431.89	$431.89	$447.53	$447.53
16	$436.64	$436.64	$471.57	$471.57	$445.37	$445.37	$461.50	$461.50
17	$449.85	$449.85	$485.84	$485.84	$458.85	$458.85	$475.47	$475.47
18	$464.09	$464.09	$501.21	$501.21	$473.37	$473.37	$490.51	$490.51
19	$478.32	$478.32	$516.59	$516.59	$487.89	$487.89	$505.55	$505.55
20	$493.06	$493.06	$532.51	$532.51	$502.92	$502.92	$521.13	$521.13
21	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
22	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
23	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
24	$508.31	$508.31	$548.97	$548.97	$518.48	$518.48	$537.25	$537.25
25	$510.34	$510.34	$551.17	$551.17	$520.55	$520.55	$539.40	$539.40
26	$520.51	$520.51	$562.15	$562.15	$530.92	$530.92	$550.14	$550.14
27	$532.71	$532.71	$575.33	$575.33	$543.36	$543.36	$563.04	$563.04
28	$552.53	$552.53	$596.74	$596.74	$563.58	$563.58	$583.99	$583.99
29	$568.80	$568.80	$614.30	$614.30	$580.17	$580.17	$601.18	$601.18
30	$576.93	$576.93	$623.09	$623.09	$588.47	$588.47	$609.78	$609.78
31	$589.13	$589.13	$636.26	$636.26	$600.91	$600.91	$622.67	$622.67
32	$601.33	$601.33	$649.44	$649.44	$613.36	$613.36	$635.57	$635.57
33	$608.96	$608.96	$657.67	$657.67	$621.13	$621.13	$643.63	$643.63
34	$617.09	$617.09	$666.46	$666.46	$629.43	$629.43	$652.22	$652.22
35	$621.15	$621.15	$670.85	$670.85	$633.58	$633.58	$656.52	$656.52
36	$625.22	$625.22	$675.24	$675.24	$637.73	$637.73	$660.82	$660.82
37	$629.29	$629.29	$679.63	$679.63	$641.87	$641.87	$665.12	$665.12
38	$633.35	$633.35	$684.02	$684.02	$646.02	$646.02	$669.41	$669.41
39	$641.49	$641.49	$692.81	$692.81	$654.32	$654.32	$678.01	$678.01
40	$649.62	$649.62	$701.59	$701.59	$662.61	$662.61	$686.61	$686.61
41	$661.82	$661.82	$714.77	$714.77	$675.06	$675.06	$699.50	$699.50
42	$673.51	$673.51	$727.39	$727.39	$686.98	$686.98	$711.86	$711.86
43	$689.78	$689.78	$744.96	$744.96	$703.57	$703.57	$729.05	$729.05
44	$710.11	$710.11	$766.92	$766.92	$724.31	$724.31	$750.54	$750.54
45	$734.00	$734.00	$792.72	$792.72	$748.68	$748.68	$775.79	$775.79
46	$762.46	$762.46	$823.46	$823.46	$777.71	$777.71	$805.88	$805.88
47	$794.49	$794.49	$858.05	$858.05	$810.38	$810.38	$839.72	$839.72
48	$831.09	$831.09	$897.57	$897.57	$847.71	$847.71	$878.40	$878.40
49	$867.18	$867.18	$936.55	$936.55	$884.52	$884.52	$916.55	$916.55
50	$907.84	$907.84	$980.47	$980.47	$926.00	$926.00	$959.53	$959.53
51	$948.00	$948.00	$1,023.84	$1,023.84	$966.96	$966.96	$1,001.97	$1,001.97
52	$992.22	$992.22	$1,071.60	$1,071.60	$1,012.07	$1,012.07	$1,048.71	$1,048.71
53	$1,036.95	$1,036.95	$1,119.91	$1,119.91	$1,057.69	$1,057.69	$1,095.99	$1,095.99
54	$1,085.24	$1,085.24	$1,172.06	$1,172.06	$1,106.95	$1,106.95	$1,147.03	$1,147.03
55	$1,133.53	$1,133.53	$1,224.21	$1,224.21	$1,156.20	$1,156.20	$1,198.07	$1,198.07
56	$1,185.89	$1,185.89	$1,280.76	$1,280.76	$1,209.60	$1,209.60	$1,253.40	$1,253.40
57	$1,238.75	$1,238.75	$1,337.85	$1,337.85	$1,263.53	$1,263.53	$1,309.28	$1,309.28
58	$1,295.17	$1,295.17	$1,398.79	$1,398.79	$1,321.08	$1,321.08	$1,368.91	$1,368.91
59	$1,323.13	$1,323.13	$1,428.98	$1,428.98	$1,349.59	$1,349.59	$1,398.46	$1,398.46
60	$1,379.55	$1,379.55	$1,489.92	$1,489.92	$1,407.14	$1,407.14	$1,458.10	$1,458.10
61	$1,428.35	$1,428.35	$1,542.62	$1,542.62	$1,456.92	$1,456.92	$1,509.67	$1,509.67
62	$1,460.37	$1,460.37	$1,577.20	$1,577.20	$1,489.58	$1,489.58	$1,543.52	$1,543.52
63	$1,500.53	$1,500.53	$1,620.57	$1,620.57	$1,530.54	$1,530.54	$1,585.96	$1,585.96
64+	$1,524.92	$1,524.92	$1,646.91	$1,646.91	$1,555.43	$1,555.43	$1,611.74	$1,611.74

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$443.88	$443.88	$419.22	$419.22	$316.05	$316.05	$341.34	$341.34
15	$483.33	$483.33	$456.48	$456.48	$344.15	$344.15	$371.68	$371.68
16	$498.42	$498.42	$470.73	$470.73	$354.89	$354.89	$383.28	$383.28
17	$513.50	$513.50	$484.98	$484.98	$365.63	$365.63	$394.88	$394.88
18	$529.75	$529.75	$500.32	$500.32	$377.20	$377.20	$407.37	$407.37
19	$546.00	$546.00	$515.66	$515.66	$388.76	$388.76	$419.87	$419.87
20	$562.82	$562.82	$531.56	$531.56	$400.75	$400.75	$432.81	$432.81
21	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
22	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
23	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
24	$580.23	$580.23	$548.00	$548.00	$413.14	$413.14	$446.19	$446.19
25	$582.55	$582.55	$550.19	$550.19	$414.79	$414.79	$447.98	$447.98
26	$594.16	$594.16	$561.15	$561.15	$423.06	$423.06	$456.90	$456.90
27	$608.08	$608.08	$574.30	$574.30	$432.97	$432.97	$467.61	$467.61
28	$630.71	$630.71	$595.67	$595.67	$449.08	$449.08	$485.01	$485.01
29	$649.28	$649.28	$613.21	$613.21	$462.30	$462.30	$499.29	$499.29
30	$658.56	$658.56	$621.97	$621.97	$468.91	$468.91	$506.43	$506.43
31	$672.49	$672.49	$635.13	$635.13	$478.83	$478.83	$517.14	$517.14
32	$686.41	$686.41	$648.28	$648.28	$488.74	$488.74	$527.84	$527.84
33	$695.12	$695.12	$656.50	$656.50	$494.94	$494.94	$534.54	$534.54
34	$704.40	$704.40	$665.27	$665.27	$501.55	$501.55	$541.68	$541.68
35	$709.04	$709.04	$669.65	$669.65	$504.86	$504.86	$545.25	$545.25
36	$713.68	$713.68	$674.03	$674.03	$508.16	$508.16	$548.82	$548.82
37	$718.32	$718.32	$678.42	$678.42	$511.47	$511.47	$552.38	$552.38
38	$722.97	$722.97	$682.80	$682.80	$514.77	$514.77	$555.95	$555.95
39	$732.25	$732.25	$691.57	$691.57	$521.38	$521.38	$563.09	$563.09
40	$741.53	$741.53	$700.34	$700.34	$527.99	$527.99	$570.23	$570.23
41	$755.46	$755.46	$713.49	$713.49	$537.91	$537.91	$580.94	$580.94
42	$768.80	$768.80	$726.09	$726.09	$547.41	$547.41	$591.20	$591.20
43	$787.37	$787.37	$743.63	$743.63	$560.63	$560.63	$605.48	$605.48
44	$810.58	$810.58	$765.55	$765.55	$577.16	$577.16	$623.33	$623.33
45	$837.85	$837.85	$791.30	$791.30	$596.57	$596.57	$644.30	$644.30
46	$870.34	$870.34	$821.99	$821.99	$619.71	$619.71	$669.29	$669.29
47	$906.90	$906.90	$856.52	$856.52	$645.74	$645.74	$697.40	$697.40
48	$948.68	$948.68	$895.97	$895.97	$675.48	$675.48	$729.52	$729.52
49	$989.87	$989.87	$934.88	$934.88	$704.82	$704.82	$761.20	$761.20
50	$1,036.29	$1,036.29	$978.72	$978.72	$737.87	$737.87	$796.90	$796.90
51	$1,082.13	$1,082.13	$1,022.01	$1,022.01	$770.51	$770.51	$832.15	$832.15
52	$1,132.61	$1,132.61	$1,069.69	$1,069.69	$806.45	$806.45	$870.97	$870.97
53	$1,183.67	$1,183.67	$1,117.91	$1,117.91	$842.81	$842.81	$910.23	$910.23
54	$1,238.79	$1,238.79	$1,169.97	$1,169.97	$882.05	$882.05	$952.62	$952.62
55	$1,293.91	$1,293.91	$1,222.03	$1,222.03	$921.30	$921.30	$995.01	$995.01
56	$1,353.68	$1,353.68	$1,278.47	$1,278.47	$963.86	$963.86	$1,040.96	$1,040.96
57	$1,414.02	$1,414.02	$1,335.46	$1,335.46	$1,006.82	$1,006.82	$1,087.37	$1,087.37
58	$1,478.43	$1,478.43	$1,396.29	$1,396.29	$1,052.68	$1,052.68	$1,136.90	$1,136.90
59	$1,510.34	$1,510.34	$1,426.43	$1,426.43	$1,075.40	$1,075.40	$1,161.44	$1,161.44
60	$1,574.74	$1,574.74	$1,487.26	$1,487.26	$1,121.26	$1,121.26	$1,210.96	$1,210.96
61	$1,630.45	$1,630.45	$1,539.87	$1,539.87	$1,160.92	$1,160.92	$1,253.80	$1,253.80
62	$1,667.00	$1,667.00	$1,574.39	$1,574.39	$1,186.95	$1,186.95	$1,281.91	$1,281.91
63	$1,712.84	$1,712.84	$1,617.68	$1,617.68	$1,219.59	$1,219.59	$1,317.16	$1,317.16
64+	$1,740.68	$1,740.68	$1,643.98	$1,643.98	$1,239.41	$1,239.41	$1,338.56	$1,338.56

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$322.37	$322.37	$294.61	$294.61	$318.18	$318.18	$300.50	$300.50
15	$351.03	$351.03	$320.80	$320.80	$346.46	$346.46	$327.21	$327.21
16	$361.99	$361.99	$330.81	$330.81	$357.27	$357.27	$337.43	$337.43
17	$372.94	$372.94	$340.82	$340.82	$368.09	$368.09	$347.64	$347.64
18	$384.74	$384.74	$351.61	$351.61	$379.73	$379.73	$358.64	$358.64
19	$396.54	$396.54	$362.39	$362.39	$391.38	$391.38	$369.64	$369.64
20	$408.76	$408.76	$373.56	$373.56	$403.44	$403.44	$381.03	$381.03
21	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
22	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
23	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
24	$421.40	$421.40	$385.11	$385.11	$415.92	$415.92	$392.81	$392.81
25	$423.09	$423.09	$386.65	$386.65	$417.58	$417.58	$394.38	$394.38
26	$431.52	$431.52	$394.35	$394.35	$425.90	$425.90	$402.24	$402.24
27	$441.63	$441.63	$403.60	$403.60	$435.88	$435.88	$411.67	$411.67
28	$458.06	$458.06	$418.61	$418.61	$452.10	$452.10	$426.99	$426.99
29	$471.55	$471.55	$430.94	$430.94	$465.41	$465.41	$439.56	$439.56
30	$478.29	$478.29	$437.10	$437.10	$472.07	$472.07	$445.84	$445.84
31	$488.41	$488.41	$446.34	$446.34	$482.05	$482.05	$455.27	$455.27
32	$498.52	$498.52	$455.59	$455.59	$492.03	$492.03	$464.70	$464.70
33	$504.84	$504.84	$461.36	$461.36	$498.27	$498.27	$470.59	$470.59
34	$511.58	$511.58	$467.52	$467.52	$504.93	$504.93	$476.87	$476.87
35	$514.95	$514.95	$470.60	$470.60	$508.25	$508.25	$480.02	$480.02
36	$518.33	$518.33	$473.69	$473.69	$511.58	$511.58	$483.16	$483.16
37	$521.70	$521.70	$476.77	$476.77	$514.91	$514.91	$486.30	$486.30
38	$525.07	$525.07	$479.85	$479.85	$518.23	$518.23	$489.44	$489.44
39	$531.81	$531.81	$486.01	$486.01	$524.89	$524.89	$495.73	$495.73
40	$538.55	$538.55	$492.17	$492.17	$531.54	$531.54	$502.01	$502.01
41	$548.67	$548.67	$501.41	$501.41	$541.53	$541.53	$511.44	$511.44
42	$558.36	$558.36	$510.27	$510.27	$551.09	$551.09	$520.48	$520.48
43	$571.84	$571.84	$522.59	$522.59	$564.40	$564.40	$533.05	$533.05
44	$588.70	$588.70	$538.00	$538.00	$581.04	$581.04	$548.76	$548.76
45	$608.51	$608.51	$556.10	$556.10	$600.59	$600.59	$567.22	$567.22
46	$632.10	$632.10	$577.66	$577.66	$623.88	$623.88	$589.22	$589.22
47	$658.65	$658.65	$601.93	$601.93	$650.08	$650.08	$613.97	$613.97
48	$688.99	$688.99	$629.65	$629.65	$680.03	$680.03	$642.25	$642.25
49	$718.91	$718.91	$657.00	$657.00	$709.56	$709.56	$670.14	$670.14
50	$752.63	$752.63	$687.81	$687.81	$742.83	$742.83	$701.56	$701.56
51	$785.92	$785.92	$718.23	$718.23	$775.69	$775.69	$732.59	$732.59
52	$822.58	$822.58	$751.73	$751.73	$811.87	$811.87	$766.77	$766.77
53	$859.66	$859.66	$785.62	$785.62	$848.47	$848.47	$801.34	$801.34
54	$899.69	$899.69	$822.21	$822.21	$887.99	$887.99	$838.65	$838.65
55	$939.73	$939.73	$858.80	$858.80	$927.50	$927.50	$875.97	$875.97
56	$983.13	$983.13	$898.46	$898.46	$970.34	$970.34	$916.43	$916.43
57	$1,026.96	$1,026.96	$938.51	$938.51	$1,013.59	$1,013.59	$957.28	$957.28
58	$1,073.73	$1,073.73	$981.26	$981.26	$1,059.76	$1,059.76	$1,000.89	$1,000.89
59	$1,096.91	$1,096.91	$1,002.44	$1,002.44	$1,082.64	$1,082.64	$1,022.49	$1,022.49
60	$1,143.69	$1,143.69	$1,045.19	$1,045.19	$1,128.80	$1,128.80	$1,066.09	$1,066.09
61	$1,184.14	$1,184.14	$1,082.16	$1,082.16	$1,168.73	$1,168.73	$1,103.80	$1,103.80
62	$1,210.69	$1,210.69	$1,106.42	$1,106.42	$1,194.93	$1,194.93	$1,128.55	$1,128.55
63	$1,243.98	$1,243.98	$1,136.84	$1,136.84	$1,227.79	$1,227.79	$1,159.58	$1,159.58
64+	$1,264.20	$1,264.20	$1,155.32	$1,155.32	$1,247.75	$1,247.75	$1,178.43	$1,178.43

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Bronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$312.59	$312.59	$337.60	$337.60	$318.85	$318.85	$238.84	$238.84
15	$340.38	$340.38	$367.61	$367.61	$347.19	$347.19	$260.07	$260.07
16	$351.00	$351.00	$379.08	$379.08	$358.02	$358.02	$268.19	$268.19
17	$361.63	$361.63	$390.56	$390.56	$368.86	$368.86	$276.31	$276.31
18	$373.07	$373.07	$402.92	$402.92	$380.53	$380.53	$285.05	$285.05
19	$384.51	$384.51	$415.27	$415.27	$392.20	$392.20	$293.79	$293.79
20	$396.36	$396.36	$428.07	$428.07	$404.29	$404.29	$302.84	$302.84
21	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
22	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
23	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
24	$408.62	$408.62	$441.31	$441.31	$416.79	$416.79	$312.21	$312.21
25	$410.25	$410.25	$443.07	$443.07	$418.46	$418.46	$313.46	$313.46
26	$418.43	$418.43	$451.90	$451.90	$426.80	$426.80	$319.70	$319.70
27	$428.23	$428.23	$462.49	$462.49	$436.80	$436.80	$327.20	$327.20
28	$444.17	$444.17	$479.70	$479.70	$453.05	$453.05	$339.37	$339.37
29	$457.25	$457.25	$493.83	$493.83	$466.39	$466.39	$349.36	$349.36
30	$463.78	$463.78	$500.89	$500.89	$473.06	$473.06	$354.36	$354.36
31	$473.59	$473.59	$511.48	$511.48	$483.06	$483.06	$361.85	$361.85
32	$483.40	$483.40	$522.07	$522.07	$493.07	$493.07	$369.34	$369.34
33	$489.53	$489.53	$528.69	$528.69	$499.32	$499.32	$374.03	$374.03
34	$496.06	$496.06	$535.75	$535.75	$505.99	$505.99	$379.02	$379.02
35	$499.33	$499.33	$539.28	$539.28	$509.32	$509.32	$381.52	$381.52
36	$502.60	$502.60	$542.81	$542.81	$512.65	$512.65	$384.02	$384.02
37	$505.87	$505.87	$546.34	$546.34	$515.99	$515.99	$386.52	$386.52
38	$509.14	$509.14	$549.87	$549.87	$519.32	$519.32	$389.01	$389.01
39	$515.68	$515.68	$556.93	$556.93	$525.99	$525.99	$394.01	$394.01
40	$522.22	$522.22	$563.99	$563.99	$532.66	$532.66	$399.00	$399.00
41	$532.02	$532.02	$574.59	$574.59	$542.66	$542.66	$406.50	$406.50
42	$541.42	$541.42	$584.74	$584.74	$552.25	$552.25	$413.68	$413.68
43	$554.50	$554.50	$598.86	$598.86	$565.59	$565.59	$423.67	$423.67
44	$570.84	$570.84	$616.51	$616.51	$582.26	$582.26	$436.16	$436.16
45	$590.05	$590.05	$637.25	$637.25	$601.85	$601.85	$450.83	$450.83
46	$612.93	$612.93	$661.96	$661.96	$625.19	$625.19	$468.32	$468.32
47	$638.67	$638.67	$689.77	$689.77	$651.45	$651.45	$487.98	$487.98
48	$668.09	$668.09	$721.54	$721.54	$681.46	$681.46	$510.46	$510.46
49	$697.11	$697.11	$752.87	$752.87	$711.05	$711.05	$532.63	$532.63
50	$729.80	$729.80	$788.18	$788.18	$744.39	$744.39	$557.61	$557.61
51	$762.08	$762.08	$823.04	$823.04	$777.32	$777.32	$582.27	$582.27
52	$797.63	$797.63	$861.44	$861.44	$813.58	$813.58	$609.43	$609.43
53	$833.58	$833.58	$900.27	$900.27	$850.26	$850.26	$636.91	$636.91
54	$872.40	$872.40	$942.20	$942.20	$889.85	$889.85	$666.57	$666.57
55	$911.22	$911.22	$984.12	$984.12	$929.45	$929.45	$696.23	$696.23
56	$953.31	$953.31	$1,029.58	$1,029.58	$972.38	$972.38	$728.39	$728.39
57	$995.81	$995.81	$1,075.47	$1,075.47	$1,015.72	$1,015.72	$760.86	$760.86
58	$1,041.16	$1,041.16	$1,124.46	$1,124.46	$1,061.99	$1,061.99	$795.51	$795.51
59	$1,063.64	$1,063.64	$1,148.73	$1,148.73	$1,084.91	$1,084.91	$812.68	$812.68
60	$1,108.99	$1,108.99	$1,197.71	$1,197.71	$1,131.17	$1,131.17	$847.34	$847.34
61	$1,148.22	$1,148.22	$1,240.08	$1,240.08	$1,171.19	$1,171.19	$877.31	$877.31
62	$1,173.97	$1,173.97	$1,267.88	$1,267.88	$1,197.44	$1,197.44	$896.98	$896.98
63	$1,206.25	$1,206.25	$1,302.75	$1,302.75	$1,230.37	$1,230.37	$921.64	$921.64
64+	$1,225.85	$1,225.85	$1,323.92	$1,323.92	$1,250.37	$1,250.37	$936.62	$936.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010161		45127PA0010161	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$257.95	$257.95	$243.62	$243.62	$373.51	$373.51	$403.39	$403.39
15	$280.88	$280.88	$265.27	$265.27	$406.71	$406.71	$439.25	$439.25
16	$289.64	$289.64	$273.55	$273.55	$419.41	$419.41	$452.96	$452.96
17	$298.41	$298.41	$281.83	$281.83	$432.10	$432.10	$466.67	$466.67
18	$307.85	$307.85	$290.75	$290.75	$445.77	$445.77	$481.43	$481.43
19	$317.29	$317.29	$299.67	$299.67	$459.44	$459.44	$496.20	$496.20
20	$327.07	$327.07	$308.90	$308.90	$473.60	$473.60	$511.49	$511.49
21	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
22	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
23	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
24	$337.19	$337.19	$318.45	$318.45	$488.25	$488.25	$527.31	$527.31
25	$338.54	$338.54	$319.73	$319.73	$490.20	$490.20	$529.42	$529.42
26	$345.28	$345.28	$326.10	$326.10	$499.97	$499.97	$539.97	$539.97
27	$353.37	$353.37	$333.74	$333.74	$511.69	$511.69	$552.62	$552.62
28	$366.52	$366.52	$346.16	$346.16	$530.73	$530.73	$573.19	$573.19
29	$377.31	$377.31	$356.35	$356.35	$546.35	$546.35	$590.06	$590.06
30	$382.71	$382.71	$361.45	$361.45	$554.16	$554.16	$598.50	$598.50
31	$390.80	$390.80	$369.09	$369.09	$565.88	$565.88	$611.15	$611.15
32	$398.89	$398.89	$376.73	$376.73	$577.60	$577.60	$623.81	$623.81
33	$403.95	$403.95	$381.51	$381.51	$584.92	$584.92	$631.72	$631.72
34	$409.34	$409.34	$386.60	$386.60	$592.74	$592.74	$640.15	$640.15
35	$412.04	$412.04	$389.15	$389.15	$596.64	$596.64	$644.37	$644.37
36	$414.74	$414.74	$391.70	$391.70	$600.55	$600.55	$648.59	$648.59
37	$417.44	$417.44	$394.25	$394.25	$604.45	$604.45	$652.81	$652.81
38	$420.13	$420.13	$396.79	$396.79	$608.36	$608.36	$657.03	$657.03
39	$425.53	$425.53	$401.89	$401.89	$616.17	$616.17	$665.47	$665.47
40	$430.92	$430.92	$406.98	$406.98	$623.98	$623.98	$673.90	$673.90
41	$439.02	$439.02	$414.63	$414.63	$635.70	$635.70	$686.56	$686.56
42	$446.77	$446.77	$421.95	$421.95	$646.93	$646.93	$698.69	$698.69
43	$457.56	$457.56	$432.14	$432.14	$662.56	$662.56	$715.56	$715.56
44	$471.05	$471.05	$444.88	$444.88	$682.09	$682.09	$736.65	$736.65
45	$486.90	$486.90	$459.85	$459.85	$705.03	$705.03	$761.44	$761.44
46	$505.78	$505.78	$477.68	$477.68	$732.38	$732.38	$790.96	$790.96
47	$527.02	$527.02	$497.74	$497.74	$763.13	$763.13	$824.19	$824.19
48	$551.30	$551.30	$520.67	$520.67	$798.29	$798.29	$862.15	$862.15
49	$575.24	$575.24	$543.28	$543.28	$832.95	$832.95	$899.59	$899.59
50	$602.22	$602.22	$568.76	$568.76	$872.01	$872.01	$941.78	$941.78
51	$628.85	$628.85	$593.92	$593.92	$910.59	$910.59	$983.43	$983.43
52	$658.19	$658.19	$621.62	$621.62	$953.06	$953.06	$1,029.31	$1,029.31
53	$687.86	$687.86	$649.65	$649.65	$996.03	$996.03	$1,075.71	$1,075.71
54	$719.89	$719.89	$679.90	$679.90	$1,042.41	$1,042.41	$1,125.81	$1,125.81
55	$751.93	$751.93	$710.15	$710.15	$1,088.80	$1,088.80	$1,175.90	$1,175.90
56	$786.66	$786.66	$742.95	$742.95	$1,139.09	$1,139.09	$1,230.21	$1,230.21
57	$821.72	$821.72	$776.07	$776.07	$1,189.87	$1,189.87	$1,285.05	$1,285.05
58	$859.15	$859.15	$811.42	$811.42	$1,244.06	$1,244.06	$1,343.59	$1,343.59
59	$877.70	$877.70	$828.94	$828.94	$1,270.91	$1,270.91	$1,372.59	$1,372.59
60	$915.12	$915.12	$864.28	$864.28	$1,325.11	$1,325.11	$1,431.12	$1,431.12
61	$947.49	$947.49	$894.86	$894.86	$1,371.98	$1,371.98	$1,481.74	$1,481.74
62	$968.74	$968.74	$914.92	$914.92	$1,402.74	$1,402.74	$1,514.96	$1,514.96
63	$995.38	$995.38	$940.08	$940.08	$1,441.31	$1,441.31	$1,556.62	$1,556.62
64+	$1,011.56	$1,011.56	$955.35	$955.35	$1,464.74	$1,464.74	$1,581.92	$1,581.92

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023
Ending date of Rates:	June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/10**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$380.98	$380.98	$289.32	$289.32	$312.46	$312.46	$295.10	$295.10
15	$414.85	$414.85	$315.03	$315.03	$340.23	$340.23	$321.33	$321.33
16	$427.79	$427.79	$324.87	$324.87	$350.85	$350.85	$331.36	$331.36
17	$440.74	$440.74	$334.70	$334.70	$361.47	$361.47	$341.39	$341.39
18	$454.69	$454.69	$345.29	$345.29	$372.91	$372.91	$352.19	$352.19
19	$468.63	$468.63	$355.88	$355.88	$384.35	$384.35	$362.99	$362.99
20	$483.07	$483.07	$366.84	$366.84	$396.19	$396.19	$374.18	$374.18
21	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
22	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
23	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
24	$498.02	$498.02	$378.19	$378.19	$408.45	$408.45	$385.75	$385.75
25	$500.01	$500.01	$379.70	$379.70	$410.08	$410.08	$387.30	$387.30
26	$509.97	$509.97	$387.27	$387.27	$418.25	$418.25	$395.01	$395.01
27	$521.92	$521.92	$396.34	$396.34	$428.05	$428.05	$404.27	$404.27
28	$541.34	$541.34	$411.09	$411.09	$443.98	$443.98	$419.31	$419.31
29	$557.28	$557.28	$423.19	$423.19	$457.05	$457.05	$431.66	$431.66
30	$565.25	$565.25	$429.25	$429.25	$463.59	$463.59	$437.83	$437.83
31	$577.20	$577.20	$438.32	$438.32	$473.39	$473.39	$447.09	$447.09
32	$589.15	$589.15	$447.40	$447.40	$483.19	$483.19	$456.35	$456.35
33	$596.62	$596.62	$453.07	$453.07	$489.32	$489.32	$462.13	$462.13
34	$604.59	$604.59	$459.12	$459.12	$495.85	$495.85	$468.31	$468.31
35	$608.57	$608.57	$462.15	$462.15	$499.12	$499.12	$471.39	$471.39
36	$612.56	$612.56	$465.17	$465.17	$502.39	$502.39	$474.48	$474.48
37	$616.54	$616.54	$468.20	$468.20	$505.66	$505.66	$477.56	$477.56
38	$620.53	$620.53	$471.22	$471.22	$508.92	$508.92	$480.65	$480.65
39	$628.49	$628.49	$477.28	$477.28	$515.46	$515.46	$486.82	$486.82
40	$636.46	$636.46	$483.33	$483.33	$521.99	$521.99	$492.99	$492.99
41	$648.42	$648.42	$492.40	$492.40	$531.80	$531.80	$502.25	$502.25
42	$659.87	$659.87	$501.10	$501.10	$541.19	$541.19	$511.12	$511.12
43	$675.81	$675.81	$513.20	$513.20	$554.26	$554.26	$523.47	$523.47
44	$695.73	$695.73	$528.33	$528.33	$570.60	$570.60	$538.90	$538.90
45	$719.13	$719.13	$546.11	$546.11	$589.79	$589.79	$557.03	$557.03
46	$747.02	$747.02	$567.28	$567.28	$612.67	$612.67	$578.63	$578.63
47	$778.40	$778.40	$591.11	$591.11	$638.40	$638.40	$602.93	$602.93
48	$814.25	$814.25	$618.34	$618.34	$667.81	$667.81	$630.71	$630.71
49	$849.61	$849.61	$645.19	$645.19	$696.81	$696.81	$658.10	$658.10
50	$889.45	$889.45	$675.45	$675.45	$729.48	$729.48	$688.96	$688.96
51	$928.80	$928.80	$705.32	$705.32	$761.75	$761.75	$719.43	$719.43
52	$972.13	$972.13	$738.23	$738.23	$797.29	$797.29	$752.99	$752.99
53	$1,015.95	$1,015.95	$771.51	$771.51	$833.23	$833.23	$786.94	$786.94
54	$1,063.26	$1,063.26	$807.44	$807.44	$872.03	$872.03	$823.58	$823.58
55	$1,110.57	$1,110.57	$843.36	$843.36	$910.83	$910.83	$860.23	$860.23
56	$1,161.87	$1,161.87	$882.32	$882.32	$952.90	$952.90	$899.96	$899.96
57	$1,213.66	$1,213.66	$921.65	$921.65	$995.38	$995.38	$940.08	$940.08
58	$1,268.94	$1,268.94	$963.63	$963.63	$1,040.72	$1,040.72	$982.90	$982.90
59	$1,296.33	$1,296.33	$984.43	$984.43	$1,063.18	$1,063.18	$1,004.12	$1,004.12
60	$1,351.61	$1,351.61	$1,026.41	$1,026.41	$1,108.52	$1,108.52	$1,046.94	$1,046.94
61	$1,399.42	$1,399.42	$1,062.71	$1,062.71	$1,147.73	$1,147.73	$1,083.97	$1,083.97
62	$1,430.80	$1,430.80	$1,086.54	$1,086.54	$1,173.46	$1,173.46	$1,108.27	$1,108.27
63	$1,470.14	$1,470.14	$1,116.42	$1,116.42	$1,205.73	$1,205.73	$1,138.75	$1,138.75
64+	$1,494.04	$1,494.04	$1,134.56	$1,134.56	$1,225.34	$1,225.34	$1,157.25	$1,157.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.97	$278.97	$301.29	$301.29	$284.55	$284.55	$296.24	$296.24
15	$303.77	$303.77	$328.07	$328.07	$309.85	$309.85	$322.57	$322.57
16	$313.25	$313.25	$338.31	$338.31	$319.52	$319.52	$332.64	$332.64
17	$322.73	$322.73	$348.55	$348.55	$329.19	$329.19	$342.71	$342.71
18	$332.94	$332.94	$359.58	$359.58	$339.60	$339.60	$353.55	$353.55
19	$343.15	$343.15	$370.61	$370.61	$350.02	$350.02	$364.39	$364.39
20	$353.73	$353.73	$382.03	$382.03	$360.80	$360.80	$375.62	$375.62
21	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
22	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
23	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
24	$364.67	$364.67	$393.84	$393.84	$371.96	$371.96	$387.24	$387.24
25	$366.13	$366.13	$395.42	$395.42	$373.45	$373.45	$388.79	$388.79
26	$373.42	$373.42	$403.30	$403.30	$380.89	$380.89	$396.53	$396.53
27	$382.17	$382.17	$412.75	$412.75	$389.82	$389.82	$405.83	$405.83
28	$396.40	$396.40	$428.11	$428.11	$404.32	$404.32	$420.93	$420.93
29	$408.07	$408.07	$440.71	$440.71	$416.23	$416.23	$433.32	$433.32
30	$413.90	$413.90	$447.01	$447.01	$422.18	$422.18	$439.52	$439.52
31	$422.65	$422.65	$456.46	$456.46	$431.11	$431.11	$448.81	$448.81
32	$431.40	$431.40	$465.92	$465.92	$440.03	$440.03	$458.10	$458.10
33	$436.87	$436.87	$471.82	$471.82	$445.61	$445.61	$463.91	$463.91
34	$442.71	$442.71	$478.13	$478.13	$451.56	$451.56	$470.11	$470.11
35	$445.63	$445.63	$481.28	$481.28	$454.54	$454.54	$473.21	$473.21
36	$448.54	$448.54	$484.43	$484.43	$457.51	$457.51	$476.31	$476.31
37	$451.46	$451.46	$487.58	$487.58	$460.49	$460.49	$479.40	$479.40
38	$454.38	$454.38	$490.73	$490.73	$463.47	$463.47	$482.50	$482.50
39	$460.21	$460.21	$497.03	$497.03	$469.42	$469.42	$488.70	$488.70
40	$466.05	$466.05	$503.33	$503.33	$475.37	$475.37	$494.89	$494.89
41	$474.80	$474.80	$512.78	$512.78	$484.30	$484.30	$504.19	$504.19
42	$483.19	$483.19	$521.84	$521.84	$492.85	$492.85	$513.09	$513.09
43	$494.86	$494.86	$534.45	$534.45	$504.75	$504.75	$525.48	$525.48
44	$509.44	$509.44	$550.20	$550.20	$519.63	$519.63	$540.97	$540.97
45	$526.58	$526.58	$568.71	$568.71	$537.12	$537.12	$559.17	$559.17
46	$547.00	$547.00	$590.77	$590.77	$557.95	$557.95	$580.86	$580.86
47	$569.98	$569.98	$615.58	$615.58	$581.38	$581.38	$605.26	$605.26
48	$596.24	$596.24	$643.93	$643.93	$608.16	$608.16	$633.14	$633.14
49	$622.13	$622.13	$671.90	$671.90	$634.57	$634.57	$660.63	$660.63
50	$651.30	$651.30	$703.40	$703.40	$664.33	$664.33	$691.61	$691.61
51	$680.11	$680.11	$734.52	$734.52	$693.71	$693.71	$722.20	$722.20
52	$711.84	$711.84	$768.78	$768.78	$726.07	$726.07	$755.89	$755.89
53	$743.93	$743.93	$803.44	$803.44	$758.81	$758.81	$789.97	$789.97
54	$778.57	$778.57	$840.86	$840.86	$794.14	$794.14	$826.76	$826.76
55	$813.21	$813.21	$878.27	$878.27	$829.48	$829.48	$863.55	$863.55
56	$850.78	$850.78	$918.84	$918.84	$867.79	$867.79	$903.43	$903.43
57	$888.70	$888.70	$959.80	$959.80	$906.47	$906.47	$943.70	$943.70
58	$929.18	$929.18	$1,003.51	$1,003.51	$947.76	$947.76	$986.69	$986.69
59	$949.24	$949.24	$1,025.17	$1,025.17	$968.22	$968.22	$1,007.99	$1,007.99
60	$989.71	$989.71	$1,068.89	$1,068.89	$1,009.51	$1,009.51	$1,050.97	$1,050.97
61	$1,024.72	$1,024.72	$1,106.70	$1,106.70	$1,045.22	$1,045.22	$1,088.14	$1,088.14
62	$1,047.70	$1,047.70	$1,131.51	$1,131.51	$1,068.65	$1,068.65	$1,112.54	$1,112.54
63	$1,076.51	$1,076.51	$1,162.63	$1,162.63	$1,098.04	$1,098.04	$1,143.13	$1,143.13
64+	$1,094.00	$1,094.00	$1,181.52	$1,181.52	$1,115.88	$1,115.88	$1,161.71	$1,161.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$319.94	$319.94	$302.16	$302.16	$272.81	$272.81	$294.63	$294.63
15	$348.38	$348.38	$329.02	$329.02	$297.06	$297.06	$320.82	$320.82
16	$359.25	$359.25	$339.29	$339.29	$306.33	$306.33	$330.83	$330.83
17	$370.12	$370.12	$349.56	$349.56	$315.60	$315.60	$340.85	$340.85
18	$381.83	$381.83	$360.62	$360.62	$325.58	$325.58	$351.63	$351.63
19	$393.54	$393.54	$371.68	$371.68	$335.57	$335.57	$362.42	$362.42
20	$405.67	$405.67	$383.14	$383.14	$345.91	$345.91	$373.58	$373.58
21	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
22	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
23	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
24	$418.22	$418.22	$394.98	$394.98	$356.61	$356.61	$385.14	$385.14
25	$419.89	$419.89	$396.56	$396.56	$358.04	$358.04	$386.68	$386.68
26	$428.26	$428.26	$404.46	$404.46	$365.17	$365.17	$394.38	$394.38
27	$438.29	$438.29	$413.94	$413.94	$373.73	$373.73	$403.63	$403.63
28	$454.60	$454.60	$429.35	$429.35	$387.64	$387.64	$418.65	$418.65
29	$467.99	$467.99	$441.99	$441.99	$399.05	$399.05	$430.97	$430.97
30	$474.68	$474.68	$448.31	$448.31	$404.75	$404.75	$437.13	$437.13
31	$484.72	$484.72	$457.79	$457.79	$413.31	$413.31	$446.38	$446.38
32	$494.75	$494.75	$467.27	$467.27	$421.87	$421.87	$455.62	$455.62
33	$501.03	$501.03	$473.19	$473.19	$427.22	$427.22	$461.40	$461.40
34	$507.72	$507.72	$479.51	$479.51	$432.92	$432.92	$467.56	$467.56
35	$511.06	$511.06	$482.67	$482.67	$435.78	$435.78	$470.64	$470.64
36	$514.41	$514.41	$485.83	$485.83	$438.63	$438.63	$473.72	$473.72
37	$517.76	$517.76	$488.99	$488.99	$441.48	$441.48	$476.80	$476.80
38	$521.10	$521.10	$492.15	$492.15	$444.34	$444.34	$479.88	$479.88
39	$527.79	$527.79	$498.47	$498.47	$450.04	$450.04	$486.05	$486.05
40	$534.48	$534.48	$504.79	$504.79	$455.75	$455.75	$492.21	$492.21
41	$544.52	$544.52	$514.27	$514.27	$464.31	$464.31	$501.45	$501.45
42	$554.14	$554.14	$523.35	$523.35	$472.51	$472.51	$510.31	$510.31
43	$567.52	$567.52	$535.99	$535.99	$483.92	$483.92	$522.63	$522.63
44	$584.25	$584.25	$551.79	$551.79	$498.18	$498.18	$538.04	$538.04
45	$603.91	$603.91	$570.36	$570.36	$514.94	$514.94	$556.14	$556.14
46	$627.33	$627.33	$592.48	$592.48	$534.92	$534.92	$577.71	$577.71
47	$653.68	$653.68	$617.36	$617.36	$557.38	$557.38	$601.97	$601.97
48	$683.79	$683.79	$645.80	$645.80	$583.06	$583.06	$629.70	$629.70
49	$713.48	$713.48	$673.84	$673.84	$608.38	$608.38	$657.05	$657.05
50	$746.94	$746.94	$705.44	$705.44	$636.91	$636.91	$687.86	$687.86
51	$779.98	$779.98	$736.65	$736.65	$665.08	$665.08	$718.28	$718.28
52	$816.36	$816.36	$771.01	$771.01	$696.10	$696.10	$751.79	$751.79
53	$853.17	$853.17	$805.77	$805.77	$727.48	$727.48	$785.68	$785.68
54	$892.90	$892.90	$843.29	$843.29	$761.36	$761.36	$822.27	$822.27
55	$932.63	$932.63	$880.82	$880.82	$795.24	$795.24	$858.86	$858.86
56	$975.71	$975.71	$921.50	$921.50	$831.97	$831.97	$898.53	$898.53
57	$1,019.20	$1,019.20	$962.58	$962.58	$869.06	$869.06	$938.58	$938.58
58	$1,065.62	$1,065.62	$1,006.42	$1,006.42	$908.64	$908.64	$981.33	$981.33
59	$1,088.62	$1,088.62	$1,028.15	$1,028.15	$928.26	$928.26	$1,002.52	$1,002.52
60	$1,135.05	$1,135.05	$1,071.99	$1,071.99	$967.84	$967.84	$1,045.27	$1,045.27
61	$1,175.20	$1,175.20	$1,109.91	$1,109.91	$1,002.07	$1,002.07	$1,082.24	$1,082.24
62	$1,201.54	$1,201.54	$1,134.79	$1,134.79	$1,024.54	$1,024.54	$1,106.50	$1,106.50
63	$1,234.58	$1,234.58	$1,166.00	$1,166.00	$1,052.71	$1,052.71	$1,136.93	$1,136.93
64+	$1,254.65	$1,254.65	$1,184.94	$1,184.94	$1,069.82	$1,069.82	$1,155.41	$1,155.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.26	$278.26	$289.79	$289.79	$312.97	$312.97	$295.59	$295.59
15	$303.00	$303.00	$315.55	$315.55	$340.79	$340.79	$321.86	$321.86
16	$312.45	$312.45	$325.40	$325.40	$351.43	$351.43	$331.91	$331.91
17	$321.91	$321.91	$335.25	$335.25	$362.07	$362.07	$341.95	$341.95
18	$332.10	$332.10	$345.85	$345.85	$373.52	$373.52	$352.77	$352.77
19	$342.28	$342.28	$356.46	$356.46	$384.98	$384.98	$363.59	$363.59
20	$352.83	$352.83	$367.45	$367.45	$396.84	$396.84	$374.79	$374.79
21	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
22	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
23	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
24	$363.74	$363.74	$378.81	$378.81	$409.11	$409.11	$386.39	$386.39
25	$365.20	$365.20	$380.33	$380.33	$410.75	$410.75	$387.93	$387.93
26	$372.47	$372.47	$387.90	$387.90	$418.93	$418.93	$395.66	$395.66
27	$381.20	$381.20	$396.99	$396.99	$428.75	$428.75	$404.93	$404.93
28	$395.39	$395.39	$411.77	$411.77	$444.71	$444.71	$420.00	$420.00
29	$407.03	$407.03	$423.89	$423.89	$457.80	$457.80	$432.37	$432.37
30	$412.85	$412.85	$429.95	$429.95	$464.35	$464.35	$438.55	$438.55
31	$421.58	$421.58	$439.04	$439.04	$474.16	$474.16	$447.82	$447.82
32	$430.31	$430.31	$448.13	$448.13	$483.98	$483.98	$457.09	$457.09
33	$435.76	$435.76	$453.81	$453.81	$490.12	$490.12	$462.89	$462.89
34	$441.58	$441.58	$459.88	$459.88	$496.67	$496.67	$469.07	$469.07
35	$444.49	$444.49	$462.91	$462.91	$499.94	$499.94	$472.16	$472.16
36	$447.40	$447.40	$465.94	$465.94	$503.21	$503.21	$475.26	$475.26
37	$450.31	$450.31	$468.97	$468.97	$506.48	$506.48	$478.35	$478.35
38	$453.22	$453.22	$472.00	$472.00	$509.76	$509.76	$481.44	$481.44
39	$459.04	$459.04	$478.06	$478.06	$516.30	$516.30	$487.62	$487.62
40	$464.86	$464.86	$484.12	$484.12	$522.85	$522.85	$493.80	$493.80
41	$473.59	$473.59	$493.21	$493.21	$532.67	$532.67	$503.07	$503.07
42	$481.96	$481.96	$501.92	$501.92	$542.08	$542.08	$511.96	$511.96
43	$493.60	$493.60	$514.05	$514.05	$555.17	$555.17	$524.33	$524.33
44	$508.15	$508.15	$529.20	$529.20	$571.53	$571.53	$539.78	$539.78
45	$525.24	$525.24	$547.00	$547.00	$590.76	$590.76	$557.94	$557.94
46	$545.61	$545.61	$568.22	$568.22	$613.67	$613.67	$579.58	$579.58
47	$568.53	$568.53	$592.08	$592.08	$639.45	$639.45	$603.92	$603.92
48	$594.72	$594.72	$619.35	$619.35	$668.90	$668.90	$631.74	$631.74
49	$620.54	$620.54	$646.25	$646.25	$697.95	$697.95	$659.17	$659.17
50	$649.64	$649.64	$676.55	$676.55	$730.68	$730.68	$690.09	$690.09
51	$678.38	$678.38	$706.48	$706.48	$763.00	$763.00	$720.61	$720.61
52	$710.02	$710.02	$739.44	$739.44	$798.59	$798.59	$754.23	$754.23
53	$742.03	$742.03	$772.77	$772.77	$834.59	$834.59	$788.23	$788.23
54	$776.59	$776.59	$808.76	$808.76	$873.46	$873.46	$824.93	$824.93
55	$811.15	$811.15	$844.75	$844.75	$912.33	$912.33	$861.64	$861.64
56	$848.61	$848.61	$883.76	$883.76	$954.46	$954.46	$901.44	$901.44
57	$886.44	$886.44	$923.16	$923.16	$997.01	$997.01	$941.62	$941.62
58	$926.82	$926.82	$965.21	$965.21	$1,042.42	$1,042.42	$984.51	$984.51
59	$946.82	$946.82	$986.04	$986.04	$1,064.93	$1,064.93	$1,005.76	$1,005.76
60	$987.20	$987.20	$1,028.09	$1,028.09	$1,110.34	$1,110.34	$1,048.65	$1,048.65
61	$1,022.12	$1,022.12	$1,064.46	$1,064.46	$1,149.61	$1,149.61	$1,085.75	$1,085.75
62	$1,045.03	$1,045.03	$1,088.32	$1,088.32	$1,175.39	$1,175.39	$1,110.09	$1,110.09
63	$1,073.77	$1,073.77	$1,118.25	$1,118.25	$1,207.71	$1,207.71	$1,140.61	$1,140.61
64+	$1,091.22	$1,091.22	$1,136.42	$1,136.42	$1,227.33	$1,227.33	$1,159.16	$1,159.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$328.71	$328.71	$355.00	$355.00	$335.28	$335.28	$349.40	$349.40
15	$357.92	$357.92	$386.56	$386.56	$365.08	$365.08	$380.46	$380.46
16	$369.10	$369.10	$398.62	$398.62	$376.48	$376.48	$392.33	$392.33
17	$380.27	$380.27	$410.69	$410.69	$387.87	$387.87	$404.21	$404.21
18	$392.30	$392.30	$423.68	$423.68	$400.14	$400.14	$416.99	$416.99
19	$404.33	$404.33	$436.68	$436.68	$412.42	$412.42	$429.78	$429.78
20	$416.79	$416.79	$450.13	$450.13	$425.13	$425.13	$443.03	$443.03
21	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
22	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
23	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
24	$429.68	$429.68	$464.05	$464.05	$438.27	$438.27	$456.73	$456.73
25	$431.40	$431.40	$465.91	$465.91	$440.03	$440.03	$458.56	$458.56
26	$439.99	$439.99	$475.19	$475.19	$448.79	$448.79	$467.69	$467.69
27	$450.30	$450.30	$486.33	$486.33	$459.31	$459.31	$478.65	$478.65
28	$467.06	$467.06	$504.43	$504.43	$476.40	$476.40	$496.47	$496.47
29	$480.81	$480.81	$519.28	$519.28	$490.43	$490.43	$511.08	$511.08
30	$487.69	$487.69	$526.70	$526.70	$497.44	$497.44	$518.39	$518.39
31	$498.00	$498.00	$537.84	$537.84	$507.96	$507.96	$529.35	$529.35
32	$508.31	$508.31	$548.98	$548.98	$518.48	$518.48	$540.31	$540.31
33	$514.76	$514.76	$555.94	$555.94	$525.05	$525.05	$547.16	$547.16
34	$521.63	$521.63	$563.36	$563.36	$532.06	$532.06	$554.47	$554.47
35	$525.07	$525.07	$567.07	$567.07	$535.57	$535.57	$558.12	$558.12
36	$528.51	$528.51	$570.79	$570.79	$539.08	$539.08	$561.78	$561.78
37	$531.94	$531.94	$574.50	$574.50	$542.58	$542.58	$565.43	$565.43
38	$535.38	$535.38	$578.21	$578.21	$546.09	$546.09	$569.09	$569.09
39	$542.26	$542.26	$585.64	$585.64	$553.10	$553.10	$576.39	$576.39
40	$549.13	$549.13	$593.06	$593.06	$560.11	$560.11	$583.70	$583.70
41	$559.44	$559.44	$604.20	$604.20	$570.63	$570.63	$594.66	$594.66
42	$569.33	$569.33	$614.87	$614.87	$580.71	$580.71	$605.17	$605.17
43	$583.08	$583.08	$629.72	$629.72	$594.74	$594.74	$619.78	$619.78
44	$600.26	$600.26	$648.28	$648.28	$612.27	$612.27	$638.05	$638.05
45	$620.46	$620.46	$670.09	$670.09	$632.87	$632.87	$659.52	$659.52
46	$644.52	$644.52	$696.08	$696.08	$657.41	$657.41	$685.10	$685.10
47	$671.59	$671.59	$725.32	$725.32	$685.02	$685.02	$713.87	$713.87
48	$702.53	$702.53	$758.73	$758.73	$716.58	$716.58	$746.75	$746.75
49	$733.03	$733.03	$791.68	$791.68	$747.69	$747.69	$779.18	$779.18
50	$767.41	$767.41	$828.80	$828.80	$782.76	$782.76	$815.72	$815.72
51	$801.35	$801.35	$865.46	$865.46	$817.38	$817.38	$851.80	$851.80
52	$838.74	$838.74	$905.83	$905.83	$855.51	$855.51	$891.54	$891.54
53	$876.55	$876.55	$946.67	$946.67	$894.08	$894.08	$931.73	$931.73
54	$917.37	$917.37	$990.76	$990.76	$935.71	$935.71	$975.12	$975.12
55	$958.19	$958.19	$1,034.84	$1,034.84	$977.35	$977.35	$1,018.51	$1,018.51
56	$1,002.44	$1,002.44	$1,082.64	$1,082.64	$1,022.49	$1,022.49	$1,065.55	$1,065.55
57	$1,047.13	$1,047.13	$1,130.90	$1,130.90	$1,068.07	$1,068.07	$1,113.05	$1,113.05
58	$1,094.82	$1,094.82	$1,182.41	$1,182.41	$1,116.72	$1,116.72	$1,163.75	$1,163.75
59	$1,118.46	$1,118.46	$1,207.93	$1,207.93	$1,140.83	$1,140.83	$1,188.87	$1,188.87
60	$1,166.15	$1,166.15	$1,259.44	$1,259.44	$1,189.47	$1,189.47	$1,239.57	$1,239.57
61	$1,207.40	$1,207.40	$1,303.99	$1,303.99	$1,231.55	$1,231.55	$1,283.41	$1,283.41
62	$1,234.47	$1,234.47	$1,333.23	$1,333.23	$1,259.16	$1,259.16	$1,312.19	$1,312.19
63	$1,268.42	$1,268.42	$1,369.89	$1,369.89	$1,293.78	$1,293.78	$1,348.27	$1,348.27
64+	$1,289.03	$1,289.03	$1,392.15	$1,392.15	$1,314.81	$1,314.81	$1,370.18	$1,370.18

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010195**		**45127PA0010196**		**45127PA0010196**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**		**Gold Simple PPO 0/0/40**		**Gold Simple PPO 0/0/40**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$377.35	$377.35	$356.39	$356.39	$348.82	$348.82	$376.72	$376.72
15	$410.89	$410.89	$388.07	$388.07	$379.82	$379.82	$410.21	$410.21
16	$423.72	$423.72	$400.18	$400.18	$391.68	$391.68	$423.01	$423.01
17	$436.54	$436.54	$412.29	$412.29	$403.53	$403.53	$435.82	$435.82
18	$450.35	$450.35	$425.33	$425.33	$416.30	$416.30	$449.60	$449.60
19	$464.17	$464.17	$438.38	$438.38	$429.07	$429.07	$463.39	$463.39
20	$478.47	$478.47	$451.89	$451.89	$442.29	$442.29	$477.67	$477.67
21	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
22	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
23	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
24	$493.27	$493.27	$465.86	$465.86	$455.97	$455.97	$492.45	$492.45
25	$495.24	$495.24	$467.73	$467.73	$457.79	$457.79	$494.42	$494.42
26	$505.11	$505.11	$477.05	$477.05	$466.91	$466.91	$504.27	$504.27
27	$516.95	$516.95	$488.23	$488.23	$477.86	$477.86	$516.09	$516.09
28	$536.18	$536.18	$506.39	$506.39	$495.64	$495.64	$535.29	$535.29
29	$551.97	$551.97	$521.30	$521.30	$510.23	$510.23	$551.05	$551.05
30	$559.86	$559.86	$528.76	$528.76	$517.53	$517.53	$558.93	$558.93
31	$571.70	$571.70	$539.94	$539.94	$528.47	$528.47	$570.75	$570.75
32	$583.54	$583.54	$551.12	$551.12	$539.41	$539.41	$582.57	$582.57
33	$590.94	$590.94	$558.11	$558.11	$546.25	$546.25	$589.95	$589.95
34	$598.83	$598.83	$565.56	$565.56	$553.55	$553.55	$597.83	$597.83
35	$602.77	$602.77	$569.29	$569.29	$557.20	$557.20	$601.77	$601.77
36	$606.72	$606.72	$573.01	$573.01	$560.84	$560.84	$605.71	$605.71
37	$610.67	$610.67	$576.74	$576.74	$564.49	$564.49	$609.65	$609.65
38	$614.61	$614.61	$580.47	$580.47	$568.14	$568.14	$613.59	$613.59
39	$622.50	$622.50	$587.92	$587.92	$575.43	$575.43	$621.47	$621.47
40	$630.40	$630.40	$595.37	$595.37	$582.73	$582.73	$629.35	$629.35
41	$642.24	$642.24	$606.56	$606.56	$593.67	$593.67	$641.17	$641.17
42	$653.58	$653.58	$617.27	$617.27	$604.16	$604.16	$652.49	$652.49
43	$669.37	$669.37	$632.18	$632.18	$618.75	$618.75	$668.25	$668.25
44	$689.10	$689.10	$650.81	$650.81	$636.99	$636.99	$687.95	$687.95
45	$712.28	$712.28	$672.71	$672.71	$658.42	$658.42	$711.09	$711.09
46	$739.90	$739.90	$698.80	$698.80	$683.96	$683.96	$738.67	$738.67
47	$770.98	$770.98	$728.15	$728.15	$712.68	$712.68	$769.70	$769.70
48	$806.49	$806.49	$761.69	$761.69	$745.51	$745.51	$805.15	$805.15
49	$841.52	$841.52	$794.77	$794.77	$777.88	$777.88	$840.12	$840.12
50	$880.98	$880.98	$832.03	$832.03	$814.36	$814.36	$879.51	$879.51
51	$919.95	$919.95	$868.84	$868.84	$850.38	$850.38	$918.41	$918.41
52	$962.86	$962.86	$909.37	$909.37	$890.05	$890.05	$961.26	$961.26
53	$1,006.27	$1,006.27	$950.36	$950.36	$930.18	$930.18	$1,004.59	$1,004.59
54	$1,053.13	$1,053.13	$994.62	$994.62	$973.50	$973.50	$1,051.38	$1,051.38
55	$1,099.99	$1,099.99	$1,038.88	$1,038.88	$1,016.81	$1,016.81	$1,098.16	$1,098.16
56	$1,150.80	$1,150.80	$1,086.86	$1,086.86	$1,063.78	$1,063.78	$1,148.88	$1,148.88
57	$1,202.10	$1,202.10	$1,135.31	$1,135.31	$1,111.20	$1,111.20	$1,200.09	$1,200.09
58	$1,256.85	$1,256.85	$1,187.02	$1,187.02	$1,161.81	$1,161.81	$1,254.76	$1,254.76
59	$1,283.98	$1,283.98	$1,212.65	$1,212.65	$1,186.89	$1,186.89	$1,281.84	$1,281.84
60	$1,338.73	$1,338.73	$1,264.36	$1,264.36	$1,237.50	$1,237.50	$1,336.50	$1,336.50
61	$1,386.08	$1,386.08	$1,309.08	$1,309.08	$1,281.28	$1,281.28	$1,383.78	$1,383.78
62	$1,417.16	$1,417.16	$1,338.43	$1,338.43	$1,310.00	$1,310.00	$1,414.80	$1,414.80
63	$1,456.13	$1,456.13	$1,375.23	$1,375.23	$1,346.02	$1,346.02	$1,453.71	$1,453.71
64+	$1,479.80	$1,479.80	$1,397.58	$1,397.58	$1,367.90	$1,367.90	$1,477.34	$1,477.34

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Simple PPO 0/0/40**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$355.79	$355.79	$273.76	$273.76	$295.66	$295.66	$279.24	$279.24
15	$387.42	$387.42	$298.10	$298.10	$321.95	$321.95	$304.06	$304.06
16	$399.51	$399.51	$307.40	$307.40	$331.99	$331.99	$313.55	$313.55
17	$411.60	$411.60	$316.71	$316.71	$342.04	$342.04	$323.04	$323.04
18	$424.63	$424.63	$326.73	$326.73	$352.86	$352.86	$333.26	$333.26
19	$437.65	$437.65	$336.75	$336.75	$363.69	$363.69	$343.48	$343.48
20	$451.14	$451.14	$347.12	$347.12	$374.89	$374.89	$354.07	$354.07
21	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
22	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
23	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
24	$465.09	$465.09	$357.86	$357.86	$386.49	$386.49	$365.02	$365.02
25	$466.95	$466.95	$359.29	$359.29	$388.03	$388.03	$366.48	$366.48
26	$476.25	$476.25	$366.45	$366.45	$395.76	$395.76	$373.78	$373.78
27	$487.41	$487.41	$375.04	$375.04	$405.04	$405.04	$382.54	$382.54
28	$505.55	$505.55	$388.99	$388.99	$420.11	$420.11	$396.77	$396.77
29	$520.44	$520.44	$400.45	$400.45	$432.48	$432.48	$408.45	$408.45
30	$527.88	$527.88	$406.17	$406.17	$438.66	$438.66	$414.29	$414.29
31	$539.04	$539.04	$414.76	$414.76	$447.94	$447.94	$423.05	$423.05
32	$550.20	$550.20	$423.35	$423.35	$457.22	$457.22	$431.82	$431.82
33	$557.18	$557.18	$428.72	$428.72	$463.01	$463.01	$437.29	$437.29
34	$564.62	$564.62	$434.44	$434.44	$469.20	$469.20	$443.13	$443.13
35	$568.34	$568.34	$437.30	$437.30	$472.29	$472.29	$446.05	$446.05
36	$572.06	$572.06	$440.17	$440.17	$475.38	$475.38	$448.97	$448.97
37	$575.78	$575.78	$443.03	$443.03	$478.47	$478.47	$451.89	$451.89
38	$579.50	$579.50	$445.89	$445.89	$481.57	$481.57	$454.81	$454.81
39	$586.94	$586.94	$451.62	$451.62	$487.75	$487.75	$460.65	$460.65
40	$594.38	$594.38	$457.35	$457.35	$493.93	$493.93	$466.49	$466.49
41	$605.55	$605.55	$465.93	$465.93	$503.21	$503.21	$475.25	$475.25
42	$616.24	$616.24	$474.16	$474.16	$512.10	$512.10	$483.65	$483.65
43	$631.13	$631.13	$485.62	$485.62	$524.47	$524.47	$495.33	$495.33
44	$649.73	$649.73	$499.93	$499.93	$539.92	$539.92	$509.93	$509.93
45	$671.59	$671.59	$516.75	$516.75	$558.09	$558.09	$527.08	$527.08
46	$697.63	$697.63	$536.79	$536.79	$579.73	$579.73	$547.53	$547.53
47	$726.93	$726.93	$559.34	$559.34	$604.08	$604.08	$570.52	$570.52
48	$760.42	$760.42	$585.10	$585.10	$631.91	$631.91	$596.80	$596.80
49	$793.44	$793.44	$610.51	$610.51	$659.35	$659.35	$622.72	$622.72
50	$830.65	$830.65	$639.14	$639.14	$690.27	$690.27	$651.92	$651.92
51	$867.39	$867.39	$667.41	$667.41	$720.80	$720.80	$680.76	$680.76
52	$907.85	$907.85	$698.54	$698.54	$754.43	$754.43	$712.51	$712.51
53	$948.78	$948.78	$730.03	$730.03	$788.44	$788.44	$744.64	$744.64
54	$992.97	$992.97	$764.03	$764.03	$825.15	$825.15	$779.31	$779.31
55	$1,037.15	$1,037.15	$798.03	$798.03	$861.87	$861.87	$813.99	$813.99
56	$1,085.05	$1,085.05	$834.89	$834.89	$901.68	$901.68	$851.59	$851.59
57	$1,133.42	$1,133.42	$872.10	$872.10	$941.87	$941.87	$889.55	$889.55
58	$1,185.05	$1,185.05	$911.83	$911.83	$984.77	$984.77	$930.06	$930.06
59	$1,210.63	$1,210.63	$931.51	$931.51	$1,006.03	$1,006.03	$950.14	$950.14
60	$1,262.25	$1,262.25	$971.23	$971.23	$1,048.93	$1,048.93	$990.66	$990.66
61	$1,306.90	$1,306.90	$1,005.59	$1,005.59	$1,086.03	$1,086.03	$1,025.70	$1,025.70
62	$1,336.20	$1,336.20	$1,028.13	$1,028.13	$1,110.38	$1,110.38	$1,048.69	$1,048.69
63	$1,372.94	$1,372.94	$1,056.40	$1,056.40	$1,140.91	$1,140.91	$1,077.53	$1,077.53
64+	$1,395.26	$1,395.26	$1,073.57	$1,073.57	$1,159.46	$1,159.46	$1,095.05	$1,095.05

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010200**		**45127PA0010201**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**QHDHP Performance PPO 2750**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$357.49	$357.49	$386.09	$386.09	$364.64	$364.64	$286.41	$286.41
15	$389.27	$389.27	$420.41	$420.41	$397.05	$397.05	$311.87	$311.87
16	$401.42	$401.42	$433.53	$433.53	$409.45	$409.45	$321.60	$321.60
17	$413.57	$413.57	$446.65	$446.65	$421.84	$421.84	$331.34	$331.34
18	$426.65	$426.65	$460.79	$460.79	$435.19	$435.19	$341.82	$341.82
19	$439.74	$439.74	$474.92	$474.92	$448.53	$448.53	$352.30	$352.30
20	$453.29	$453.29	$489.55	$489.55	$462.36	$462.36	$363.16	$363.16
21	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
22	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
23	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
24	$467.31	$467.31	$504.69	$504.69	$476.66	$476.66	$374.39	$374.39
25	$469.18	$469.18	$506.71	$506.71	$478.56	$478.56	$375.89	$375.89
26	$478.53	$478.53	$516.81	$516.81	$488.10	$488.10	$383.38	$383.38
27	$489.74	$489.74	$528.92	$528.92	$499.54	$499.54	$392.36	$392.36
28	$507.97	$507.97	$548.60	$548.60	$518.13	$518.13	$406.96	$406.96
29	$522.92	$522.92	$564.75	$564.75	$533.38	$533.38	$418.94	$418.94
30	$530.40	$530.40	$572.83	$572.83	$541.00	$541.00	$424.93	$424.93
31	$541.61	$541.61	$584.94	$584.94	$552.44	$552.44	$433.92	$433.92
32	$552.83	$552.83	$597.05	$597.05	$563.88	$563.88	$442.90	$442.90
33	$559.84	$559.84	$604.62	$604.62	$571.03	$571.03	$448.52	$448.52
34	$567.31	$567.31	$612.70	$612.70	$578.66	$578.66	$454.51	$454.51
35	$571.05	$571.05	$616.74	$616.74	$582.47	$582.47	$457.50	$457.50
36	$574.79	$574.79	$620.77	$620.77	$586.29	$586.29	$460.50	$460.50
37	$578.53	$578.53	$624.81	$624.81	$590.10	$590.10	$463.49	$463.49
38	$582.27	$582.27	$628.85	$628.85	$593.91	$593.91	$466.49	$466.49
39	$589.75	$589.75	$636.92	$636.92	$601.54	$601.54	$472.48	$472.48
40	$597.22	$597.22	$645.00	$645.00	$609.17	$609.17	$478.47	$478.47
41	$608.44	$608.44	$657.11	$657.11	$620.61	$620.61	$487.46	$487.46
42	$619.19	$619.19	$668.72	$668.72	$631.57	$631.57	$496.07	$496.07
43	$634.14	$634.14	$684.87	$684.87	$646.82	$646.82	$508.05	$508.05
44	$652.83	$652.83	$705.06	$705.06	$665.89	$665.89	$523.02	$523.02
45	$674.80	$674.80	$728.78	$728.78	$688.29	$688.29	$540.62	$540.62
46	$700.96	$700.96	$757.04	$757.04	$714.98	$714.98	$561.58	$561.58
47	$730.41	$730.41	$788.84	$788.84	$745.01	$745.01	$585.17	$585.17
48	$764.05	$764.05	$825.18	$825.18	$779.33	$779.33	$612.13	$612.13
49	$797.23	$797.23	$861.01	$861.01	$813.18	$813.18	$638.71	$638.71
50	$834.62	$834.62	$901.38	$901.38	$851.31	$851.31	$668.66	$668.66
51	$871.53	$871.53	$941.26	$941.26	$888.96	$888.96	$698.24	$698.24
52	$912.19	$912.19	$985.16	$985.16	$930.43	$930.43	$730.81	$730.81
53	$953.31	$953.31	$1,029.58	$1,029.58	$972.38	$972.38	$763.76	$763.76
54	$997.71	$997.71	$1,077.52	$1,077.52	$1,017.66	$1,017.66	$799.32	$799.32
55	$1,042.10	$1,042.10	$1,125.47	$1,125.47	$1,062.94	$1,062.94	$834.89	$834.89
56	$1,090.23	$1,090.23	$1,177.45	$1,177.45	$1,112.04	$1,112.04	$873.45	$873.45
57	$1,138.83	$1,138.83	$1,229.94	$1,229.94	$1,161.61	$1,161.61	$912.39	$912.39
58	$1,190.71	$1,190.71	$1,285.96	$1,285.96	$1,214.52	$1,214.52	$953.95	$953.95
59	$1,216.41	$1,216.41	$1,313.72	$1,313.72	$1,240.74	$1,240.74	$974.54	$974.54
60	$1,268.28	$1,268.28	$1,369.74	$1,369.74	$1,293.64	$1,293.64	$1,016.09	$1,016.09
61	$1,313.14	$1,313.14	$1,418.19	$1,418.19	$1,339.40	$1,339.40	$1,052.04	$1,052.04
62	$1,342.58	$1,342.58	$1,449.99	$1,449.99	$1,369.43	$1,369.43	$1,075.62	$1,075.62
63	$1,379.50	$1,379.50	$1,489.86	$1,489.86	$1,407.09	$1,407.09	$1,105.20	$1,105.20
64+	$1,401.92	$1,401.92	$1,514.07	$1,514.07	$1,429.97	$1,429.97	$1,123.16	$1,123.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$309.32	$309.32	$292.14	$292.14	$276.42	$276.42	$298.53	$298.53
15	$336.82	$336.82	$318.10	$318.10	$300.99	$300.99	$325.07	$325.07
16	$347.33	$347.33	$328.03	$328.03	$310.38	$310.38	$335.21	$335.21
17	$357.84	$357.84	$337.96	$337.96	$319.78	$319.78	$345.36	$345.36
18	$369.16	$369.16	$348.65	$348.65	$329.89	$329.89	$356.29	$356.29
19	$380.49	$380.49	$359.35	$359.35	$340.01	$340.01	$367.21	$367.21
20	$392.21	$392.21	$370.42	$370.42	$350.49	$350.49	$378.53	$378.53
21	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
22	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
23	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
24	$404.34	$404.34	$381.88	$381.88	$361.33	$361.33	$390.24	$390.24
25	$405.96	$405.96	$383.41	$383.41	$362.78	$362.78	$391.80	$391.80
26	$414.05	$414.05	$391.04	$391.04	$370.00	$370.00	$399.60	$399.60
27	$423.75	$423.75	$400.21	$400.21	$378.67	$378.67	$408.97	$408.97
28	$439.52	$439.52	$415.10	$415.10	$392.77	$392.77	$424.19	$424.19
29	$452.46	$452.46	$427.32	$427.32	$404.33	$404.33	$436.67	$436.67
30	$458.93	$458.93	$433.43	$433.43	$410.11	$410.11	$442.92	$442.92
31	$468.63	$468.63	$442.60	$442.60	$418.78	$418.78	$452.28	$452.28
32	$478.34	$478.34	$451.76	$451.76	$427.45	$427.45	$461.65	$461.65
33	$484.40	$484.40	$457.49	$457.49	$432.87	$432.87	$467.50	$467.50
34	$490.87	$490.87	$463.60	$463.60	$438.65	$438.65	$473.75	$473.75
35	$494.10	$494.10	$466.65	$466.65	$441.55	$441.55	$476.87	$476.87
36	$497.34	$497.34	$469.71	$469.71	$444.44	$444.44	$479.99	$479.99
37	$500.57	$500.57	$472.76	$472.76	$447.33	$447.33	$483.11	$483.11
38	$503.81	$503.81	$475.82	$475.82	$450.22	$450.22	$486.23	$486.23
39	$510.28	$510.28	$481.93	$481.93	$456.00	$456.00	$492.48	$492.48
40	$516.75	$516.75	$488.04	$488.04	$461.78	$461.78	$498.72	$498.72
41	$526.45	$526.45	$497.20	$497.20	$470.45	$470.45	$508.09	$508.09
42	$535.75	$535.75	$505.99	$505.99	$478.76	$478.76	$517.06	$517.06
43	$548.69	$548.69	$518.21	$518.21	$490.32	$490.32	$529.55	$529.55
44	$564.86	$564.86	$533.48	$533.48	$504.78	$504.78	$545.16	$545.16
45	$583.87	$583.87	$551.43	$551.43	$521.76	$521.76	$563.50	$563.50
46	$606.51	$606.51	$572.82	$572.82	$542.00	$542.00	$585.35	$585.35
47	$631.99	$631.99	$596.88	$596.88	$564.76	$564.76	$609.94	$609.94
48	$661.10	$661.10	$624.37	$624.37	$590.77	$590.77	$638.04	$638.04
49	$689.81	$689.81	$651.48	$651.48	$616.43	$616.43	$665.74	$665.74
50	$722.15	$722.15	$682.03	$682.03	$645.34	$645.34	$696.96	$696.96
51	$754.10	$754.10	$712.20	$712.20	$673.88	$673.88	$727.79	$727.79
52	$789.27	$789.27	$745.43	$745.43	$705.32	$705.32	$761.74	$761.74
53	$824.86	$824.86	$779.03	$779.03	$737.11	$737.11	$796.08	$796.08
54	$863.27	$863.27	$815.31	$815.31	$771.44	$771.44	$833.15	$833.15
55	$901.68	$901.68	$851.59	$851.59	$805.77	$805.77	$870.23	$870.23
56	$943.33	$943.33	$890.92	$890.92	$842.98	$842.98	$910.42	$910.42
57	$985.38	$985.38	$930.64	$930.64	$880.56	$880.56	$951.01	$951.01
58	$1,030.26	$1,030.26	$973.02	$973.02	$920.67	$920.67	$994.32	$994.32
59	$1,052.50	$1,052.50	$994.03	$994.03	$940.54	$940.54	$1,015.79	$1,015.79
60	$1,097.38	$1,097.38	$1,036.42	$1,036.42	$980.65	$980.65	$1,059.10	$1,059.10
61	$1,136.20	$1,136.20	$1,073.08	$1,073.08	$1,015.34	$1,015.34	$1,096.56	$1,096.56
62	$1,161.67	$1,161.67	$1,097.13	$1,097.13	$1,038.10	$1,038.10	$1,121.15	$1,121.15
63	$1,193.62	$1,193.62	$1,127.30	$1,127.30	$1,066.65	$1,066.65	$1,151.98	$1,151.98
64+	$1,213.01	$1,213.01	$1,145.63	$1,145.63	$1,083.98	$1,083.98	$1,170.71	$1,170.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010203		45127PA0010204		45127PA0010204	
Plan Marketing Name =>	er Performance PPO 4500/0/30		Gold PPO Choice 1000/0/20 Rx		PPO Choice Select 1000/0/20		PPO Choice Select 1000/0/20	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		7		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$281.95	$281.95	$379.09	$379.09	$356.39	$356.39	$336.59	$336.59
15	$307.01	$307.01	$412.79	$412.79	$388.07	$388.07	$366.51	$366.51
16	$316.59	$316.59	$425.68	$425.68	$400.18	$400.18	$377.95	$377.95
17	$326.17	$326.17	$438.56	$438.56	$412.29	$412.29	$389.39	$389.39
18	$336.49	$336.49	$452.43	$452.43	$425.34	$425.34	$401.71	$401.71
19	$346.81	$346.81	$466.31	$466.31	$438.38	$438.38	$414.03	$414.03
20	$357.50	$357.50	$480.68	$480.68	$451.89	$451.89	$426.79	$426.79
21	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
22	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
23	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
24	$368.56	$368.56	$495.55	$495.55	$465.87	$465.87	$439.99	$439.99
25	$370.03	$370.03	$497.53	$497.53	$467.73	$467.73	$441.75	$441.75
26	$377.40	$377.40	$507.44	$507.44	$477.05	$477.05	$450.55	$450.55
27	$386.25	$386.25	$519.33	$519.33	$488.23	$488.23	$461.11	$461.11
28	$400.62	$400.62	$538.66	$538.66	$506.40	$506.40	$478.27	$478.27
29	$412.41	$412.41	$554.52	$554.52	$521.31	$521.31	$492.35	$492.35
30	$418.31	$418.31	$562.45	$562.45	$528.76	$528.76	$499.39	$499.39
31	$427.16	$427.16	$574.34	$574.34	$539.94	$539.94	$509.95	$509.95
32	$436.00	$436.00	$586.23	$586.23	$551.12	$551.12	$520.50	$520.50
33	$441.53	$441.53	$593.67	$593.67	$558.11	$558.11	$527.10	$527.10
34	$447.43	$447.43	$601.59	$601.59	$565.56	$565.56	$534.14	$534.14
35	$450.38	$450.38	$605.56	$605.56	$569.29	$569.29	$537.66	$537.66
36	$453.32	$453.32	$609.52	$609.52	$573.02	$573.02	$541.18	$541.18
37	$456.27	$456.27	$613.49	$613.49	$576.75	$576.75	$544.70	$544.70
38	$459.22	$459.22	$617.45	$617.45	$580.47	$580.47	$548.22	$548.22
39	$465.12	$465.12	$625.38	$625.38	$587.93	$587.93	$555.26	$555.26
40	$471.02	$471.02	$633.31	$633.31	$595.38	$595.38	$562.30	$562.30
41	$479.86	$479.86	$645.20	$645.20	$606.56	$606.56	$572.86	$572.86
42	$488.34	$488.34	$656.60	$656.60	$617.28	$617.28	$582.98	$582.98
43	$500.13	$500.13	$672.46	$672.46	$632.18	$632.18	$597.06	$597.06
44	$514.87	$514.87	$692.28	$692.28	$650.82	$650.82	$614.66	$614.66
45	$532.20	$532.20	$715.57	$715.57	$672.71	$672.71	$635.34	$635.34
46	$552.83	$552.83	$743.32	$743.32	$698.80	$698.80	$659.98	$659.98
47	$576.05	$576.05	$774.54	$774.54	$728.15	$728.15	$687.70	$687.70
48	$602.59	$602.59	$810.22	$810.22	$761.70	$761.70	$719.38	$719.38
49	$628.76	$628.76	$845.40	$845.40	$794.77	$794.77	$750.62	$750.62
50	$658.24	$658.24	$885.05	$885.05	$832.04	$832.04	$785.82	$785.82
51	$687.36	$687.36	$924.20	$924.20	$868.85	$868.85	$820.58	$820.58
52	$719.42	$719.42	$967.31	$967.31	$909.38	$909.38	$858.86	$858.86
53	$751.86	$751.86	$1,010.92	$1,010.92	$950.37	$950.37	$897.57	$897.57
54	$786.87	$786.87	$1,057.99	$1,057.99	$994.63	$994.63	$939.37	$939.37
55	$821.88	$821.88	$1,105.07	$1,105.07	$1,038.89	$1,038.89	$981.17	$981.17
56	$859.84	$859.84	$1,156.11	$1,156.11	$1,086.87	$1,086.87	$1,026.49	$1,026.49
57	$898.17	$898.17	$1,207.65	$1,207.65	$1,135.32	$1,135.32	$1,072.25	$1,072.25
58	$939.08	$939.08	$1,262.65	$1,262.65	$1,187.03	$1,187.03	$1,121.09	$1,121.09
59	$959.35	$959.35	$1,289.91	$1,289.91	$1,212.66	$1,212.66	$1,145.29	$1,145.29
60	$1,000.26	$1,000.26	$1,344.92	$1,344.92	$1,264.37	$1,264.37	$1,194.13	$1,194.13
61	$1,035.64	$1,035.64	$1,392.49	$1,392.49	$1,309.09	$1,309.09	$1,236.36	$1,236.36
62	$1,058.86	$1,058.86	$1,423.71	$1,423.71	$1,338.44	$1,338.44	$1,264.08	$1,264.08
63	$1,087.98	$1,087.98	$1,462.86	$1,462.86	$1,375.24	$1,375.24	$1,298.84	$1,298.84
64+	$1,105.67	$1,105.67	$1,486.64	$1,486.64	$1,397.60	$1,397.60	$1,319.96	$1,319.96

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010205**		**45127PA0010206**		**45127PA0010206**		**45127PA0010207**	
Plan Marketing Name =>	**ver QHDHP PPO Choice 2750/0/**		**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**ilver PPO Choice 4500/0/30 Rx**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$303.88	$303.88	$286.20	$286.20	$270.30	$270.30	$293.30	$293.30
15	$330.89	$330.89	$311.64	$311.64	$294.33	$294.33	$319.37	$319.37
16	$341.22	$341.22	$321.37	$321.37	$303.52	$303.52	$329.34	$329.34
17	$351.54	$351.54	$331.10	$331.10	$312.70	$312.70	$339.31	$339.31
18	$362.67	$362.67	$341.57	$341.57	$322.60	$322.60	$350.04	$350.04
19	$373.79	$373.79	$352.05	$352.05	$332.49	$332.49	$360.78	$360.78
20	$385.31	$385.31	$362.90	$362.90	$342.74	$342.74	$371.90	$371.90
21	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
22	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
23	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
24	$397.22	$397.22	$374.12	$374.12	$353.34	$353.34	$383.40	$383.40
25	$398.81	$398.81	$375.62	$375.62	$354.75	$354.75	$384.93	$384.93
26	$406.76	$406.76	$383.10	$383.10	$361.82	$361.82	$392.60	$392.60
27	$416.29	$416.29	$392.08	$392.08	$370.30	$370.30	$401.80	$401.80
28	$431.78	$431.78	$406.67	$406.67	$384.08	$384.08	$416.76	$416.76
29	$444.49	$444.49	$418.64	$418.64	$395.39	$395.39	$429.02	$429.02
30	$450.85	$450.85	$424.63	$424.63	$401.04	$401.04	$435.16	$435.16
31	$460.38	$460.38	$433.61	$433.61	$409.52	$409.52	$444.36	$444.36
32	$469.92	$469.92	$442.59	$442.59	$418.00	$418.00	$453.56	$453.56
33	$475.87	$475.87	$448.20	$448.20	$423.30	$423.30	$459.31	$459.31
34	$482.23	$482.23	$454.19	$454.19	$428.95	$428.95	$465.45	$465.45
35	$485.41	$485.41	$457.18	$457.18	$431.78	$431.78	$468.51	$468.51
36	$488.59	$488.59	$460.17	$460.17	$434.61	$434.61	$471.58	$471.58
37	$491.76	$491.76	$463.16	$463.16	$437.43	$437.43	$474.65	$474.65
38	$494.94	$494.94	$466.16	$466.16	$440.26	$440.26	$477.72	$477.72
39	$501.30	$501.30	$472.14	$472.14	$445.91	$445.91	$483.85	$483.85
40	$507.65	$507.65	$478.13	$478.13	$451.57	$451.57	$489.99	$489.99
41	$517.19	$517.19	$487.11	$487.11	$460.05	$460.05	$499.19	$499.19
42	$526.32	$526.32	$495.71	$495.71	$468.17	$468.17	$508.00	$508.00
43	$539.03	$539.03	$507.68	$507.68	$479.48	$479.48	$520.27	$520.27
44	$554.92	$554.92	$522.65	$522.65	$493.61	$493.61	$535.61	$535.61
45	$573.59	$573.59	$540.23	$540.23	$510.22	$510.22	$553.63	$553.63
46	$595.84	$595.84	$561.18	$561.18	$530.01	$530.01	$575.10	$575.10
47	$620.86	$620.86	$584.75	$584.75	$552.27	$552.27	$599.25	$599.25
48	$649.46	$649.46	$611.69	$611.69	$577.71	$577.71	$626.86	$626.86
49	$677.66	$677.66	$638.25	$638.25	$602.79	$602.79	$654.08	$654.08
50	$709.44	$709.44	$668.18	$668.18	$631.06	$631.06	$684.75	$684.75
51	$740.82	$740.82	$697.74	$697.74	$658.98	$658.98	$715.04	$715.04
52	$775.38	$775.38	$730.29	$730.29	$689.72	$689.72	$748.40	$748.40
53	$810.34	$810.34	$763.21	$763.21	$720.81	$720.81	$782.14	$782.14
54	$848.07	$848.07	$798.75	$798.75	$754.38	$754.38	$818.56	$818.56
55	$885.81	$885.81	$834.29	$834.29	$787.94	$787.94	$854.98	$854.98
56	$926.72	$926.72	$872.83	$872.83	$824.34	$824.34	$894.47	$894.47
57	$968.03	$968.03	$911.74	$911.74	$861.09	$861.09	$934.35	$934.35
58	$1,012.13	$1,012.13	$953.26	$953.26	$900.31	$900.31	$976.90	$976.90
59	$1,033.97	$1,033.97	$973.84	$973.84	$919.74	$919.74	$997.99	$997.99
60	$1,078.07	$1,078.07	$1,015.37	$1,015.37	$958.96	$958.96	$1,040.55	$1,040.55
61	$1,116.20	$1,116.20	$1,051.29	$1,051.29	$992.88	$992.88	$1,077.35	$1,077.35
62	$1,141.22	$1,141.22	$1,074.85	$1,074.85	$1,015.14	$1,015.14	$1,101.51	$1,101.51
63	$1,172.61	$1,172.61	$1,104.41	$1,104.41	$1,043.05	$1,043.05	$1,131.80	$1,131.80
64+	$1,191.66	$1,191.66	$1,122.36	$1,122.36	$1,060.01	$1,060.01	$1,150.19	$1,150.19

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010208		45127PA0010208		45127PA0010209		45127PA0010209	
Plan Marketing Name =>	r PPO Choice Select 4500/0/30		r PPO Choice Select 4500/0/30		Gold PPO 0/0/20 Rx 500		Gold PPO 0/0/20 Rx 500	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$0 /$500 Med/Rx		$0 /$500 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$276.34	$276.34	$260.99	$260.99	$386.06	$386.06	$416.94	$416.94
15	$300.90	$300.90	$284.19	$284.19	$420.37	$420.37	$454.00	$454.00
16	$310.29	$310.29	$293.06	$293.06	$433.49	$433.49	$468.17	$468.17
17	$319.69	$319.69	$301.93	$301.93	$446.62	$446.62	$482.34	$482.34
18	$329.80	$329.80	$311.48	$311.48	$460.75	$460.75	$497.61	$497.61
19	$339.92	$339.92	$321.03	$321.03	$474.88	$474.88	$512.87	$512.87
20	$350.39	$350.39	$330.92	$330.92	$489.51	$489.51	$528.67	$528.67
21	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
22	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
23	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
24	$361.23	$361.23	$341.16	$341.16	$504.65	$504.65	$545.02	$545.02
25	$362.67	$362.67	$342.52	$342.52	$506.67	$506.67	$547.20	$547.20
26	$369.90	$369.90	$349.35	$349.35	$516.76	$516.76	$558.10	$558.10
27	$378.57	$378.57	$357.54	$357.54	$528.87	$528.87	$571.18	$571.18
28	$392.65	$392.65	$370.84	$370.84	$548.55	$548.55	$592.44	$592.44
29	$404.21	$404.21	$381.76	$381.76	$564.70	$564.70	$609.88	$609.88
30	$409.99	$409.99	$387.22	$387.22	$572.78	$572.78	$618.60	$618.60
31	$418.66	$418.66	$395.40	$395.40	$584.89	$584.89	$631.68	$631.68
32	$427.33	$427.33	$403.59	$403.59	$597.00	$597.00	$644.76	$644.76
33	$432.75	$432.75	$408.71	$408.71	$604.57	$604.57	$652.94	$652.94
34	$438.53	$438.53	$414.17	$414.17	$612.65	$612.65	$661.66	$661.66
35	$441.42	$441.42	$416.90	$416.90	$616.68	$616.68	$666.02	$666.02
36	$444.31	$444.31	$419.63	$419.63	$620.72	$620.72	$670.38	$670.38
37	$447.20	$447.20	$422.36	$422.36	$624.76	$624.76	$674.74	$674.74
38	$450.09	$450.09	$425.08	$425.08	$628.79	$628.79	$679.10	$679.10
39	$455.87	$455.87	$430.54	$430.54	$636.87	$636.87	$687.82	$687.82
40	$461.65	$461.65	$436.00	$436.00	$644.94	$644.94	$696.54	$696.54
41	$470.32	$470.32	$444.19	$444.19	$657.05	$657.05	$709.62	$709.62
42	$478.63	$478.63	$452.04	$452.04	$668.66	$668.66	$722.15	$722.15
43	$490.19	$490.19	$462.95	$462.95	$684.81	$684.81	$739.59	$739.59
44	$504.63	$504.63	$476.60	$476.60	$705.00	$705.00	$761.40	$761.40
45	$521.61	$521.61	$492.63	$492.63	$728.71	$728.71	$787.01	$787.01
46	$541.84	$541.84	$511.74	$511.74	$756.98	$756.98	$817.53	$817.53
47	$564.60	$564.60	$533.23	$533.23	$788.77	$788.77	$851.87	$851.87
48	$590.61	$590.61	$557.80	$557.80	$825.10	$825.10	$891.11	$891.11
49	$616.25	$616.25	$582.02	$582.02	$860.93	$860.93	$929.81	$929.81
50	$645.15	$645.15	$609.31	$609.31	$901.30	$901.30	$973.41	$973.41
51	$673.69	$673.69	$636.26	$636.26	$941.17	$941.17	$1,016.47	$1,016.47
52	$705.12	$705.12	$665.94	$665.94	$985.08	$985.08	$1,063.88	$1,063.88
53	$736.90	$736.90	$695.97	$695.97	$1,029.49	$1,029.49	$1,111.84	$1,111.84
54	$771.22	$771.22	$728.38	$728.38	$1,077.43	$1,077.43	$1,163.62	$1,163.62
55	$805.54	$805.54	$760.79	$760.79	$1,125.37	$1,125.37	$1,215.40	$1,215.40
56	$842.74	$842.74	$795.92	$795.92	$1,177.35	$1,177.35	$1,271.54	$1,271.54
57	$880.31	$880.31	$831.41	$831.41	$1,229.83	$1,229.83	$1,328.22	$1,328.22
58	$920.41	$920.41	$869.27	$869.27	$1,285.85	$1,285.85	$1,388.72	$1,388.72
59	$940.28	$940.28	$888.04	$888.04	$1,313.60	$1,313.60	$1,418.69	$1,418.69
60	$980.37	$980.37	$925.91	$925.91	$1,369.62	$1,369.62	$1,479.19	$1,479.19
61	$1,015.05	$1,015.05	$958.66	$958.66	$1,418.07	$1,418.07	$1,531.51	$1,531.51
62	$1,037.81	$1,037.81	$980.15	$980.15	$1,449.86	$1,449.86	$1,565.85	$1,565.85
63	$1,066.34	$1,066.34	$1,007.10	$1,007.10	$1,489.73	$1,489.73	$1,608.90	$1,608.90
64+	$1,083.68	$1,083.68	$1,023.47	$1,023.47	$1,513.94	$1,513.94	$1,635.06	$1,635.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010209		45127PA0130003		45127PA0130004		45127PA0130007	
Plan Marketing Name =>	Gold PPO 0/0/20 Rx 500		alley Advantage EPO 5000/0/3		Valley Advantage EPO 5000/0/3		pital Advantage EPO 5000/0/3	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		6		9	
Network =>	PPO		EPO		EPO		EPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$0 /$500 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$300 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$393.78	$393.78	$255.12	$255.12	$270.56	$270.56	$260.22	$260.22
15	$428.78	$428.78	$277.80	$277.80	$294.61	$294.61	$283.35	$283.35
16	$442.16	$442.16	$286.47	$286.47	$303.80	$303.80	$292.20	$292.20
17	$455.55	$455.55	$295.14	$295.14	$313.00	$313.00	$301.04	$301.04
18	$469.96	$469.96	$304.48	$304.48	$322.90	$322.90	$310.57	$310.57
19	$484.37	$484.37	$313.81	$313.81	$332.80	$332.80	$320.09	$320.09
20	$499.30	$499.30	$323.49	$323.49	$343.06	$343.06	$329.96	$329.96
21	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
22	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
23	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
24	$514.74	$514.74	$333.49	$333.49	$353.67	$353.67	$340.16	$340.16
25	$516.80	$516.80	$334.82	$334.82	$355.08	$355.08	$341.52	$341.52
26	$527.10	$527.10	$341.49	$341.49	$362.16	$362.16	$348.32	$348.32
27	$539.45	$539.45	$349.50	$349.50	$370.65	$370.65	$356.49	$356.49
28	$559.53	$559.53	$362.50	$362.50	$384.44	$384.44	$369.75	$369.75
29	$576.00	$576.00	$373.18	$373.18	$395.76	$395.76	$380.64	$380.64
30	$584.23	$584.23	$378.51	$378.51	$401.42	$401.42	$386.08	$386.08
31	$596.59	$596.59	$386.51	$386.51	$409.90	$409.90	$394.25	$394.25
32	$608.94	$608.94	$394.52	$394.52	$418.39	$418.39	$402.41	$402.41
33	$616.66	$616.66	$399.52	$399.52	$423.70	$423.70	$407.51	$407.51
34	$624.90	$624.90	$404.86	$404.86	$429.36	$429.36	$412.95	$412.95
35	$629.02	$629.02	$407.52	$407.52	$432.18	$432.18	$415.68	$415.68
36	$633.13	$633.13	$410.19	$410.19	$435.01	$435.01	$418.40	$418.40
37	$637.25	$637.25	$412.86	$412.86	$437.84	$437.84	$421.12	$421.12
38	$641.37	$641.37	$415.53	$415.53	$440.67	$440.67	$423.84	$423.84
39	$649.61	$649.61	$420.86	$420.86	$446.33	$446.33	$429.28	$429.28
40	$657.84	$657.84	$426.20	$426.20	$451.99	$451.99	$434.72	$434.72
41	$670.20	$670.20	$434.20	$434.20	$460.48	$460.48	$442.89	$442.89
42	$682.03	$682.03	$441.87	$441.87	$468.61	$468.61	$450.71	$450.71
43	$698.51	$698.51	$452.55	$452.55	$479.93	$479.93	$461.60	$461.60
44	$719.10	$719.10	$465.89	$465.89	$494.08	$494.08	$475.20	$475.20
45	$743.29	$743.29	$481.56	$481.56	$510.70	$510.70	$491.19	$491.19
46	$772.11	$772.11	$500.24	$500.24	$530.50	$530.50	$510.24	$510.24
47	$804.54	$804.54	$521.24	$521.24	$552.79	$552.79	$531.67	$531.67
48	$841.60	$841.60	$545.26	$545.26	$578.25	$578.25	$556.16	$556.16
49	$878.15	$878.15	$568.93	$568.93	$603.36	$603.36	$580.31	$580.31
50	$919.33	$919.33	$595.61	$595.61	$631.65	$631.65	$607.53	$607.53
51	$960.00	$960.00	$621.96	$621.96	$659.59	$659.59	$634.40	$634.40
52	$1,004.78	$1,004.78	$650.97	$650.97	$690.36	$690.36	$663.99	$663.99
53	$1,050.08	$1,050.08	$680.32	$680.32	$721.49	$721.49	$693.93	$693.93
54	$1,098.98	$1,098.98	$712.00	$712.00	$755.09	$755.09	$726.24	$726.24
55	$1,147.88	$1,147.88	$743.68	$743.68	$788.68	$788.68	$758.56	$758.56
56	$1,200.90	$1,200.90	$778.03	$778.03	$825.11	$825.11	$793.59	$793.59
57	$1,254.43	$1,254.43	$812.72	$812.72	$861.89	$861.89	$828.97	$828.97
58	$1,311.57	$1,311.57	$849.73	$849.73	$901.15	$901.15	$866.73	$866.73
59	$1,339.88	$1,339.88	$868.07	$868.07	$920.60	$920.60	$885.44	$885.44
60	$1,397.01	$1,397.01	$905.09	$905.09	$959.86	$959.86	$923.19	$923.19
61	$1,446.43	$1,446.43	$937.11	$937.11	$993.81	$993.81	$955.85	$955.85
62	$1,478.86	$1,478.86	$958.12	$958.12	$1,016.09	$1,016.09	$977.28	$977.28
63	$1,519.52	$1,519.52	$984.46	$984.46	$1,044.03	$1,044.03	$1,004.15	$1,004.15
64+	$1,544.22	$1,544.22	$1,000.46	$1,000.46	$1,061.00	$1,061.00	$1,020.47	$1,020.47

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$275.97	$275.97
15	$300.50	$300.50
16	$309.88	$309.88
17	$319.26	$319.26
18	$329.36	$329.36
19	$339.46	$339.46
20	$349.92	$349.92
21	$360.74	$360.74
22	$360.74	$360.74
23	$360.74	$360.74
24	$360.74	$360.74
25	$362.19	$362.19
26	$369.40	$369.40
27	$378.06	$378.06
28	$392.13	$392.13
29	$403.67	$403.67
30	$409.44	$409.44
31	$418.10	$418.10
32	$426.76	$426.76
33	$432.17	$432.17
34	$437.94	$437.94
35	$440.83	$440.83
36	$443.71	$443.71
37	$446.60	$446.60
38	$449.49	$449.49
39	$455.26	$455.26
40	$461.03	$461.03
41	$469.69	$469.69
42	$477.99	$477.99
43	$489.53	$489.53
44	$503.96	$503.96
45	$520.91	$520.91
46	$541.12	$541.12
47	$563.84	$563.84
48	$589.82	$589.82
49	$615.43	$615.43
50	$644.29	$644.29
51	$672.79	$672.79
52	$704.17	$704.17
53	$735.92	$735.92
54	$770.19	$770.19
55	$804.46	$804.46
56	$841.61	$841.61
57	$879.13	$879.13
58	$919.17	$919.17
59	$939.02	$939.02
60	$979.06	$979.06
61	$1,013.69	$1,013.69
62	$1,036.42	$1,036.42
63	$1,064.91	$1,064.91
64+	$1,082.22	$1,082.22

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$439.65	$439.65	$474.82	$474.82	$448.44	$448.44	$462.84	$462.84
15	$478.73	$478.73	$517.02	$517.02	$488.30	$488.30	$503.98	$503.98
16	$493.67	$493.67	$533.16	$533.16	$503.54	$503.54	$519.71	$519.71
17	$508.61	$508.61	$549.30	$549.30	$518.78	$518.78	$535.44	$535.44
18	$524.70	$524.70	$566.68	$566.68	$535.20	$535.20	$552.38	$552.38
19	$540.79	$540.79	$584.06	$584.06	$551.61	$551.61	$569.32	$569.32
20	$557.46	$557.46	$602.06	$602.06	$568.61	$568.61	$586.87	$586.87
21	$574.70	$574.70	$620.68	$620.68	$586.19	$586.19	$605.02	$605.02
22	$574.70	$574.70	$620.68	$620.68	$586.19	$586.19	$605.02	$605.02
23	$574.70	$574.70	$620.68	$620.68	$586.19	$586.19	$605.02	$605.02
24	$574.70	$574.70	$620.68	$620.68	$586.19	$586.19	$605.02	$605.02
25	$577.00	$577.00	$623.16	$623.16	$588.54	$588.54	$607.44	$607.44
26	$588.49	$588.49	$635.57	$635.57	$600.26	$600.26	$619.54	$619.54
27	$602.29	$602.29	$650.47	$650.47	$614.33	$614.33	$634.06	$634.06
28	$624.70	$624.70	$674.67	$674.67	$637.19	$637.19	$657.66	$657.66
29	$643.09	$643.09	$694.54	$694.54	$655.95	$655.95	$677.02	$677.02
30	$652.28	$652.28	$704.47	$704.47	$665.33	$665.33	$686.70	$686.70
31	$666.08	$666.08	$719.36	$719.36	$679.40	$679.40	$701.22	$701.22
32	$679.87	$679.87	$734.26	$734.26	$693.47	$693.47	$715.74	$715.74
33	$688.49	$688.49	$743.57	$743.57	$702.26	$702.26	$724.81	$724.81
34	$697.69	$697.69	$753.50	$753.50	$711.64	$711.64	$734.49	$734.49
35	$702.28	$702.28	$758.47	$758.47	$716.33	$716.33	$739.33	$739.33
36	$706.88	$706.88	$763.43	$763.43	$721.02	$721.02	$744.17	$744.17
37	$711.48	$711.48	$768.40	$768.40	$725.71	$725.71	$749.01	$749.01
38	$716.08	$716.08	$773.36	$773.36	$730.40	$730.40	$753.85	$753.85
39	$725.27	$725.27	$783.29	$783.29	$739.78	$739.78	$763.54	$763.54
40	$734.47	$734.47	$793.22	$793.22	$749.16	$749.16	$773.22	$773.22
41	$748.26	$748.26	$808.12	$808.12	$763.22	$763.22	$787.74	$787.74
42	$761.48	$761.48	$822.40	$822.40	$776.71	$776.71	$801.65	$801.65
43	$779.87	$779.87	$842.26	$842.26	$795.47	$795.47	$821.01	$821.01
44	$802.86	$802.86	$867.08	$867.08	$818.91	$818.91	$845.21	$845.21
45	$829.87	$829.87	$896.26	$896.26	$846.46	$846.46	$873.65	$873.65
46	$862.05	$862.05	$931.01	$931.01	$879.29	$879.29	$907.53	$907.53
47	$898.26	$898.26	$970.12	$970.12	$916.22	$916.22	$945.65	$945.65
48	$939.63	$939.63	$1,014.81	$1,014.81	$958.43	$958.43	$989.21	$989.21
49	$980.44	$980.44	$1,058.87	$1,058.87	$1,000.05	$1,000.05	$1,032.16	$1,032.16
50	$1,026.41	$1,026.41	$1,108.53	$1,108.53	$1,046.94	$1,046.94	$1,080.57	$1,080.57
51	$1,071.82	$1,071.82	$1,157.56	$1,157.56	$1,093.25	$1,093.25	$1,128.36	$1,128.36
52	$1,121.81	$1,121.81	$1,211.56	$1,211.56	$1,144.25	$1,144.25	$1,181.00	$1,181.00
53	$1,172.39	$1,172.39	$1,266.18	$1,266.18	$1,195.84	$1,195.84	$1,234.24	$1,234.24
54	$1,226.98	$1,226.98	$1,325.14	$1,325.14	$1,251.52	$1,251.52	$1,291.72	$1,291.72
55	$1,281.58	$1,281.58	$1,384.11	$1,384.11	$1,307.21	$1,307.21	$1,349.19	$1,349.19
56	$1,340.78	$1,340.78	$1,448.04	$1,448.04	$1,367.59	$1,367.59	$1,411.51	$1,411.51
57	$1,400.54	$1,400.54	$1,512.59	$1,512.59	$1,428.55	$1,428.55	$1,474.43	$1,474.43
58	$1,464.34	$1,464.34	$1,581.48	$1,581.48	$1,493.62	$1,493.62	$1,541.59	$1,541.59
59	$1,495.94	$1,495.94	$1,615.62	$1,615.62	$1,525.86	$1,525.86	$1,574.87	$1,574.87
60	$1,559.74	$1,559.74	$1,684.51	$1,684.51	$1,590.93	$1,590.93	$1,642.02	$1,642.02
61	$1,614.91	$1,614.91	$1,744.10	$1,744.10	$1,647.21	$1,647.21	$1,700.11	$1,700.11
62	$1,651.11	$1,651.11	$1,783.20	$1,783.20	$1,684.14	$1,684.14	$1,738.22	$1,738.22
63	$1,696.51	$1,696.51	$1,832.24	$1,832.24	$1,730.44	$1,730.44	$1,786.02	$1,786.02
64+	$1,724.09	$1,724.09	$1,862.03	$1,862.03	$1,758.57	$1,758.57	$1,815.05	$1,815.05

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 Rx 0		Platinum PPO 0/0/15 Rx 0		Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$4500 Med/Rx Combined		$4500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$499.87	$499.87	$472.10	$472.10	$426.07	$426.07	$460.15	$460.15
15	$544.30	$544.30	$514.06	$514.06	$463.94	$463.94	$501.05	$501.05
16	$561.29	$561.29	$530.11	$530.11	$478.42	$478.42	$516.69	$516.69
17	$578.28	$578.28	$546.15	$546.15	$492.90	$492.90	$532.33	$532.33
18	$596.57	$596.57	$563.43	$563.43	$508.50	$508.50	$549.17	$549.17
19	$614.87	$614.87	$580.71	$580.71	$524.09	$524.09	$566.02	$566.02
20	$633.82	$633.82	$598.61	$598.61	$540.24	$540.24	$583.46	$583.46
21	$653.42	$653.42	$617.12	$617.12	$556.95	$556.95	$601.51	$601.51
22	$653.42	$653.42	$617.12	$617.12	$556.95	$556.95	$601.51	$601.51
23	$653.42	$653.42	$617.12	$617.12	$556.95	$556.95	$601.51	$601.51
24	$653.42	$653.42	$617.12	$617.12	$556.95	$556.95	$601.51	$601.51
25	$656.04	$656.04	$619.59	$619.59	$559.18	$559.18	$603.91	$603.91
26	$669.10	$669.10	$631.93	$631.93	$570.32	$570.32	$615.94	$615.94
27	$684.79	$684.79	$646.74	$646.74	$583.68	$583.68	$630.38	$630.38
28	$710.27	$710.27	$670.81	$670.81	$605.40	$605.40	$653.84	$653.84
29	$731.18	$731.18	$690.56	$690.56	$623.23	$623.23	$673.09	$673.09
30	$741.63	$741.63	$700.43	$700.43	$632.14	$632.14	$682.71	$682.71
31	$757.32	$757.32	$715.24	$715.24	$645.51	$645.51	$697.15	$697.15
32	$773.00	$773.00	$730.05	$730.05	$658.87	$658.87	$711.58	$711.58
33	$782.80	$782.80	$739.31	$739.31	$667.23	$667.23	$720.60	$720.60
34	$793.25	$793.25	$749.18	$749.18	$676.14	$676.14	$730.23	$730.23
35	$798.48	$798.48	$754.12	$754.12	$680.59	$680.59	$735.04	$735.04
36	$803.71	$803.71	$759.06	$759.06	$685.05	$685.05	$739.85	$739.85
37	$808.94	$808.94	$764.00	$764.00	$689.50	$689.50	$744.66	$744.66
38	$814.16	$814.16	$768.93	$768.93	$693.96	$693.96	$749.48	$749.48
39	$824.62	$824.62	$778.81	$778.81	$702.87	$702.87	$759.10	$759.10
40	$835.07	$835.07	$788.68	$788.68	$711.78	$711.78	$768.72	$768.72
41	$850.75	$850.75	$803.49	$803.49	$725.15	$725.15	$783.16	$783.16
42	$865.78	$865.78	$817.68	$817.68	$737.96	$737.96	$797.00	$797.00
43	$886.69	$886.69	$837.43	$837.43	$755.78	$755.78	$816.24	$816.24
44	$912.83	$912.83	$862.12	$862.12	$778.06	$778.06	$840.30	$840.30
45	$943.54	$943.54	$891.12	$891.12	$804.24	$804.24	$868.57	$868.57
46	$980.13	$980.13	$925.68	$925.68	$835.42	$835.42	$902.26	$902.26
47	$1,021.30	$1,021.30	$964.56	$964.56	$870.51	$870.51	$940.15	$940.15
48	$1,068.34	$1,068.34	$1,008.99	$1,008.99	$910.61	$910.61	$983.46	$983.46
49	$1,114.74	$1,114.74	$1,052.81	$1,052.81	$950.16	$950.16	$1,026.17	$1,026.17
50	$1,167.01	$1,167.01	$1,102.18	$1,102.18	$994.71	$994.71	$1,074.29	$1,074.29
51	$1,218.63	$1,218.63	$1,150.93	$1,150.93	$1,038.71	$1,038.71	$1,121.81	$1,121.81
52	$1,275.48	$1,275.48	$1,204.62	$1,204.62	$1,087.17	$1,087.17	$1,174.14	$1,174.14
53	$1,332.98	$1,332.98	$1,258.93	$1,258.93	$1,136.18	$1,136.18	$1,227.07	$1,227.07
54	$1,395.06	$1,395.06	$1,317.55	$1,317.55	$1,189.09	$1,189.09	$1,284.22	$1,284.22
55	$1,457.13	$1,457.13	$1,376.18	$1,376.18	$1,242.00	$1,242.00	$1,341.36	$1,341.36
56	$1,524.43	$1,524.43	$1,439.74	$1,439.74	$1,299.36	$1,299.36	$1,403.31	$1,403.31
57	$1,592.39	$1,592.39	$1,503.92	$1,503.92	$1,357.29	$1,357.29	$1,465.87	$1,465.87
58	$1,664.92	$1,664.92	$1,572.42	$1,572.42	$1,419.11	$1,419.11	$1,532.64	$1,532.64
59	$1,700.86	$1,700.86	$1,606.36	$1,606.36	$1,449.74	$1,449.74	$1,565.72	$1,565.72
60	$1,773.39	$1,773.39	$1,674.86	$1,674.86	$1,511.56	$1,511.56	$1,632.49	$1,632.49
61	$1,836.11	$1,836.11	$1,734.11	$1,734.11	$1,565.03	$1,565.03	$1,690.23	$1,690.23
62	$1,877.28	$1,877.28	$1,772.99	$1,772.99	$1,600.12	$1,600.12	$1,728.13	$1,728.13
63	$1,928.90	$1,928.90	$1,821.74	$1,821.74	$1,644.12	$1,644.12	$1,775.65	$1,775.65
64+	$1,960.25	$1,960.25	$1,851.35	$1,851.35	$1,670.84	$1,670.84	$1,804.52	$1,804.52

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$434.59	$434.59	$447.92	$447.92	$483.75	$483.75	$456.87	$456.87
15	$473.22	$473.22	$487.73	$487.73	$526.75	$526.75	$497.48	$497.48
16	$487.99	$487.99	$502.95	$502.95	$543.19	$543.19	$513.01	$513.01
17	$502.76	$502.76	$518.18	$518.18	$559.63	$559.63	$528.54	$528.54
18	$518.67	$518.67	$534.57	$534.57	$577.34	$577.34	$545.26	$545.26
19	$534.57	$534.57	$550.96	$550.96	$595.04	$595.04	$561.98	$561.98
20	$551.05	$551.05	$567.94	$567.94	$613.38	$613.38	$579.30	$579.30
21	$568.09	$568.09	$585.51	$585.51	$632.35	$632.35	$597.22	$597.22
22	$568.09	$568.09	$585.51	$585.51	$632.35	$632.35	$597.22	$597.22
23	$568.09	$568.09	$585.51	$585.51	$632.35	$632.35	$597.22	$597.22
24	$568.09	$568.09	$585.51	$585.51	$632.35	$632.35	$597.22	$597.22
25	$570.36	$570.36	$587.85	$587.85	$634.88	$634.88	$599.61	$599.61
26	$581.72	$581.72	$599.56	$599.56	$647.53	$647.53	$611.55	$611.55
27	$595.36	$595.36	$613.61	$613.61	$662.70	$662.70	$625.89	$625.89
28	$617.51	$617.51	$636.45	$636.45	$687.37	$687.37	$649.18	$649.18
29	$635.69	$635.69	$655.19	$655.19	$707.60	$707.60	$668.29	$668.29
30	$644.78	$644.78	$664.55	$664.55	$717.72	$717.72	$677.84	$677.84
31	$658.42	$658.42	$678.61	$678.61	$732.89	$732.89	$692.18	$692.18
32	$672.05	$672.05	$692.66	$692.66	$748.07	$748.07	$706.51	$706.51
33	$680.57	$680.57	$701.44	$701.44	$757.56	$757.56	$715.47	$715.47
34	$689.66	$689.66	$710.81	$710.81	$767.67	$767.67	$725.03	$725.03
35	$694.20	$694.20	$715.49	$715.49	$772.73	$772.73	$729.80	$729.80
36	$698.75	$698.75	$720.18	$720.18	$777.79	$777.79	$734.58	$734.58
37	$703.29	$703.29	$724.86	$724.86	$782.85	$782.85	$739.36	$739.36
38	$707.84	$707.84	$729.55	$729.55	$787.91	$787.91	$744.14	$744.14
39	$716.93	$716.93	$738.91	$738.91	$798.03	$798.03	$753.69	$753.69
40	$726.02	$726.02	$748.28	$748.28	$808.14	$808.14	$763.25	$763.25
41	$739.65	$739.65	$762.33	$762.33	$823.32	$823.32	$777.58	$777.58
42	$752.72	$752.72	$775.80	$775.80	$837.86	$837.86	$791.32	$791.32
43	$770.90	$770.90	$794.54	$794.54	$858.10	$858.10	$810.43	$810.43
44	$793.62	$793.62	$817.96	$817.96	$883.39	$883.39	$834.32	$834.32
45	$820.32	$820.32	$845.48	$845.48	$913.11	$913.11	$862.39	$862.39
46	$852.13	$852.13	$878.26	$878.26	$948.53	$948.53	$895.83	$895.83
47	$887.92	$887.92	$915.15	$915.15	$988.36	$988.36	$933.46	$933.46
48	$928.83	$928.83	$957.31	$957.31	$1,033.89	$1,033.89	$976.46	$976.46
49	$969.16	$969.16	$998.88	$998.88	$1,078.79	$1,078.79	$1,018.86	$1,018.86
50	$1,014.61	$1,014.61	$1,045.72	$1,045.72	$1,129.38	$1,129.38	$1,066.64	$1,066.64
51	$1,059.49	$1,059.49	$1,091.98	$1,091.98	$1,179.33	$1,179.33	$1,113.82	$1,113.82
52	$1,108.91	$1,108.91	$1,142.92	$1,142.92	$1,234.35	$1,234.35	$1,165.77	$1,165.77
53	$1,158.90	$1,158.90	$1,194.44	$1,194.44	$1,290.00	$1,290.00	$1,218.33	$1,218.33
54	$1,212.87	$1,212.87	$1,250.06	$1,250.06	$1,350.07	$1,350.07	$1,275.07	$1,275.07
55	$1,266.84	$1,266.84	$1,305.69	$1,305.69	$1,410.14	$1,410.14	$1,331.80	$1,331.80
56	$1,325.35	$1,325.35	$1,365.99	$1,365.99	$1,475.27	$1,475.27	$1,393.31	$1,393.31
57	$1,384.43	$1,384.43	$1,426.89	$1,426.89	$1,541.04	$1,541.04	$1,455.43	$1,455.43
58	$1,447.49	$1,447.49	$1,491.88	$1,491.88	$1,611.23	$1,611.23	$1,521.72	$1,521.72
59	$1,478.74	$1,478.74	$1,524.08	$1,524.08	$1,646.01	$1,646.01	$1,554.56	$1,554.56
60	$1,541.79	$1,541.79	$1,589.07	$1,589.07	$1,716.20	$1,716.20	$1,620.86	$1,620.86
61	$1,596.33	$1,596.33	$1,645.28	$1,645.28	$1,776.91	$1,776.91	$1,678.19	$1,678.19
62	$1,632.12	$1,632.12	$1,682.17	$1,682.17	$1,816.74	$1,816.74	$1,715.81	$1,715.81
63	$1,677.00	$1,677.00	$1,728.43	$1,728.43	$1,866.70	$1,866.70	$1,762.99	$1,762.99
64+	$1,704.26	$1,704.26	$1,756.52	$1,756.52	$1,897.04	$1,897.04	$1,791.65	$1,791.65

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$368.52	$368.52	$398.00	$398.00	$375.89	$375.89	$391.34	$391.34
15	$401.27	$401.27	$433.37	$433.37	$409.30	$409.30	$426.12	$426.12
16	$413.80	$413.80	$446.90	$446.90	$422.07	$422.07	$439.42	$439.42
17	$426.32	$426.32	$460.43	$460.43	$434.85	$434.85	$452.72	$452.72
18	$439.81	$439.81	$475.00	$475.00	$448.61	$448.61	$467.05	$467.05
19	$453.30	$453.30	$489.56	$489.56	$462.36	$462.36	$481.37	$481.37
20	$467.27	$467.27	$504.65	$504.65	$476.61	$476.61	$496.20	$496.20
21	$481.72	$481.72	$520.26	$520.26	$491.35	$491.35	$511.55	$511.55
22	$481.72	$481.72	$520.26	$520.26	$491.35	$491.35	$511.55	$511.55
23	$481.72	$481.72	$520.26	$520.26	$491.35	$491.35	$511.55	$511.55
24	$481.72	$481.72	$520.26	$520.26	$491.35	$491.35	$511.55	$511.55
25	$483.65	$483.65	$522.34	$522.34	$493.32	$493.32	$513.60	$513.60
26	$493.28	$493.28	$532.74	$532.74	$503.15	$503.15	$523.83	$523.83
27	$504.84	$504.84	$545.23	$545.23	$514.94	$514.94	$536.10	$536.10
28	$523.63	$523.63	$565.52	$565.52	$534.10	$534.10	$556.05	$556.05
29	$539.04	$539.04	$582.17	$582.17	$549.83	$549.83	$572.42	$572.42
30	$546.75	$546.75	$590.49	$590.49	$557.69	$557.69	$580.61	$580.61
31	$558.31	$558.31	$602.98	$602.98	$569.48	$569.48	$592.89	$592.89
32	$569.87	$569.87	$615.46	$615.46	$581.27	$581.27	$605.16	$605.16
33	$577.10	$577.10	$623.27	$623.27	$588.64	$588.64	$612.84	$612.84
34	$584.81	$584.81	$631.59	$631.59	$596.50	$596.50	$621.02	$621.02
35	$588.66	$588.66	$635.75	$635.75	$600.44	$600.44	$625.11	$625.11
36	$592.52	$592.52	$639.92	$639.92	$604.37	$604.37	$629.21	$629.21
37	$596.37	$596.37	$644.08	$644.08	$608.30	$608.30	$633.30	$633.30
38	$600.22	$600.22	$648.24	$648.24	$612.23	$612.23	$637.39	$637.39
39	$607.93	$607.93	$656.57	$656.57	$620.09	$620.09	$645.58	$645.58
40	$615.64	$615.64	$664.89	$664.89	$627.95	$627.95	$653.76	$653.76
41	$627.20	$627.20	$677.38	$677.38	$639.74	$639.74	$666.04	$666.04
42	$638.28	$638.28	$689.34	$689.34	$651.04	$651.04	$677.80	$677.80
43	$653.69	$653.69	$705.99	$705.99	$666.77	$666.77	$694.17	$694.17
44	$672.96	$672.96	$726.80	$726.80	$686.42	$686.42	$714.64	$714.64
45	$695.60	$695.60	$751.25	$751.25	$709.52	$709.52	$738.68	$738.68
46	$722.58	$722.58	$780.39	$780.39	$737.03	$737.03	$767.32	$767.32
47	$752.93	$752.93	$813.16	$813.16	$767.99	$767.99	$799.55	$799.55
48	$787.61	$787.61	$850.62	$850.62	$803.36	$803.36	$836.38	$836.38
49	$821.81	$821.81	$887.56	$887.56	$838.25	$838.25	$872.70	$872.70
50	$860.35	$860.35	$929.18	$929.18	$877.56	$877.56	$913.63	$913.63
51	$898.41	$898.41	$970.28	$970.28	$916.38	$916.38	$954.04	$954.04
52	$940.32	$940.32	$1,015.54	$1,015.54	$959.12	$959.12	$998.55	$998.55
53	$982.71	$982.71	$1,061.33	$1,061.33	$1,002.36	$1,002.36	$1,043.56	$1,043.56
54	$1,028.47	$1,028.47	$1,110.75	$1,110.75	$1,049.04	$1,049.04	$1,092.16	$1,092.16
55	$1,074.24	$1,074.24	$1,160.17	$1,160.17	$1,095.72	$1,095.72	$1,140.76	$1,140.76
56	$1,123.85	$1,123.85	$1,213.76	$1,213.76	$1,146.33	$1,146.33	$1,193.45	$1,193.45
57	$1,173.95	$1,173.95	$1,267.87	$1,267.87	$1,197.43	$1,197.43	$1,246.65	$1,246.65
58	$1,227.42	$1,227.42	$1,325.62	$1,325.62	$1,251.97	$1,251.97	$1,303.43	$1,303.43
59	$1,253.92	$1,253.92	$1,354.23	$1,354.23	$1,279.00	$1,279.00	$1,331.56	$1,331.56
60	$1,307.39	$1,307.39	$1,411.98	$1,411.98	$1,333.54	$1,333.54	$1,388.35	$1,388.35
61	$1,353.63	$1,353.63	$1,461.92	$1,461.92	$1,380.71	$1,380.71	$1,437.46	$1,437.46
62	$1,383.98	$1,383.98	$1,494.70	$1,494.70	$1,411.66	$1,411.66	$1,469.68	$1,469.68
63	$1,422.04	$1,422.04	$1,535.80	$1,535.80	$1,450.48	$1,450.48	$1,510.10	$1,510.10
64+	$1,445.15	$1,445.15	$1,560.77	$1,560.77	$1,474.05	$1,474.05	$1,534.64	$1,534.64

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$422.64	$422.64	$399.16	$399.16	$344.74	$344.74	$372.32	$372.32
15	$460.21	$460.21	$434.64	$434.64	$375.38	$375.38	$405.41	$405.41
16	$474.58	$474.58	$448.21	$448.21	$387.10	$387.10	$418.07	$418.07
17	$488.94	$488.94	$461.78	$461.78	$398.82	$398.82	$430.72	$430.72
18	$504.41	$504.41	$476.39	$476.39	$411.43	$411.43	$444.35	$444.35
19	$519.88	$519.88	$491.00	$491.00	$424.05	$424.05	$457.98	$457.98
20	$535.90	$535.90	$506.13	$506.13	$437.12	$437.12	$472.09	$472.09
21	$552.47	$552.47	$521.78	$521.78	$450.64	$450.64	$486.69	$486.69
22	$552.47	$552.47	$521.78	$521.78	$450.64	$450.64	$486.69	$486.69
23	$552.47	$552.47	$521.78	$521.78	$450.64	$450.64	$486.69	$486.69
24	$552.47	$552.47	$521.78	$521.78	$450.64	$450.64	$486.69	$486.69
25	$554.68	$554.68	$523.87	$523.87	$452.44	$452.44	$488.64	$488.64
26	$565.73	$565.73	$534.30	$534.30	$461.46	$461.46	$498.37	$498.37
27	$578.99	$578.99	$546.83	$546.83	$472.27	$472.27	$510.05	$510.05
28	$600.54	$600.54	$567.18	$567.18	$489.85	$489.85	$529.03	$529.03
29	$618.22	$618.22	$583.87	$583.87	$504.27	$504.27	$544.61	$544.61
30	$627.06	$627.06	$592.22	$592.22	$511.48	$511.48	$552.39	$552.39
31	$640.32	$640.32	$604.74	$604.74	$522.29	$522.29	$564.08	$564.08
32	$653.58	$653.58	$617.27	$617.27	$533.11	$533.11	$575.76	$575.76
33	$661.86	$661.86	$625.09	$625.09	$539.87	$539.87	$583.06	$583.06
34	$670.70	$670.70	$633.44	$633.44	$547.08	$547.08	$590.84	$590.84
35	$675.12	$675.12	$637.62	$637.62	$550.68	$550.68	$594.74	$594.74
36	$679.54	$679.54	$641.79	$641.79	$554.29	$554.29	$598.63	$598.63
37	$683.96	$683.96	$645.96	$645.96	$557.89	$557.89	$602.52	$602.52
38	$688.38	$688.38	$650.14	$650.14	$561.50	$561.50	$606.42	$606.42
39	$697.22	$697.22	$658.49	$658.49	$568.71	$568.71	$614.20	$614.20
40	$706.06	$706.06	$666.84	$666.84	$575.92	$575.92	$621.99	$621.99
41	$719.32	$719.32	$679.36	$679.36	$586.73	$586.73	$633.67	$633.67
42	$732.03	$732.03	$691.36	$691.36	$597.10	$597.10	$644.87	$644.87
43	$749.71	$749.71	$708.06	$708.06	$611.52	$611.52	$660.44	$660.44
44	$771.81	$771.81	$728.93	$728.93	$629.54	$629.54	$679.91	$679.91
45	$797.77	$797.77	$753.45	$753.45	$650.72	$650.72	$702.78	$702.78
46	$828.71	$828.71	$782.67	$782.67	$675.96	$675.96	$730.04	$730.04
47	$863.52	$863.52	$815.54	$815.54	$704.35	$704.35	$760.70	$760.70
48	$903.29	$903.29	$853.11	$853.11	$736.80	$736.80	$795.74	$795.74
49	$942.52	$942.52	$890.16	$890.16	$768.79	$768.79	$830.30	$830.30
50	$986.72	$986.72	$931.90	$931.90	$804.84	$804.84	$869.23	$869.23
51	$1,030.36	$1,030.36	$973.12	$973.12	$840.44	$840.44	$907.68	$907.68
52	$1,078.43	$1,078.43	$1,018.52	$1,018.52	$879.65	$879.65	$950.02	$950.02
53	$1,127.05	$1,127.05	$1,064.43	$1,064.43	$919.31	$919.31	$992.85	$992.85
54	$1,179.53	$1,179.53	$1,114.00	$1,114.00	$962.12	$962.12	$1,039.09	$1,039.09
55	$1,232.02	$1,232.02	$1,163.57	$1,163.57	$1,004.93	$1,004.93	$1,085.32	$1,085.32
56	$1,288.92	$1,288.92	$1,217.32	$1,217.32	$1,051.34	$1,051.34	$1,135.45	$1,135.45
57	$1,346.38	$1,346.38	$1,271.58	$1,271.58	$1,098.21	$1,098.21	$1,186.07	$1,186.07
58	$1,407.70	$1,407.70	$1,329.50	$1,329.50	$1,148.23	$1,148.23	$1,240.09	$1,240.09
59	$1,438.09	$1,438.09	$1,358.20	$1,358.20	$1,173.02	$1,173.02	$1,266.86	$1,266.86
60	$1,499.41	$1,499.41	$1,416.11	$1,416.11	$1,223.04	$1,223.04	$1,320.88	$1,320.88
61	$1,552.45	$1,552.45	$1,466.20	$1,466.20	$1,266.30	$1,266.30	$1,367.60	$1,367.60
62	$1,587.26	$1,587.26	$1,499.08	$1,499.08	$1,294.69	$1,294.69	$1,398.26	$1,398.26
63	$1,630.90	$1,630.90	$1,540.30	$1,540.30	$1,330.29	$1,330.29	$1,436.71	$1,436.71
64+	$1,657.41	$1,657.41	$1,565.33	$1,565.33	$1,351.91	$1,351.91	$1,460.06	$1,460.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010090		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/15 Rx 250		Gold PPO 2000/0/15 Rx 0		Gold PPO 2000/0/15 Rx 0		Gold PPO 2000/0/15 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$351.63	$351.63	$367.55	$367.55	$396.96	$396.96	$374.90	$374.90
15	$382.89	$382.89	$400.22	$400.22	$432.24	$432.24	$408.23	$408.23
16	$394.84	$394.84	$412.72	$412.72	$445.73	$445.73	$420.97	$420.97
17	$406.79	$406.79	$425.21	$425.21	$459.22	$459.22	$433.71	$433.71
18	$419.66	$419.66	$438.66	$438.66	$473.75	$473.75	$447.43	$447.43
19	$432.53	$432.53	$452.11	$452.11	$488.28	$488.28	$461.16	$461.16
20	$445.86	$445.86	$466.05	$466.05	$503.33	$503.33	$475.37	$475.37
21	$459.65	$459.65	$480.46	$480.46	$518.90	$518.90	$490.07	$490.07
22	$459.65	$459.65	$480.46	$480.46	$518.90	$518.90	$490.07	$490.07
23	$459.65	$459.65	$480.46	$480.46	$518.90	$518.90	$490.07	$490.07
24	$459.65	$459.65	$480.46	$480.46	$518.90	$518.90	$490.07	$490.07
25	$461.49	$461.49	$482.38	$482.38	$520.97	$520.97	$492.03	$492.03
26	$470.68	$470.68	$491.99	$491.99	$531.35	$531.35	$501.83	$501.83
27	$481.72	$481.72	$503.52	$503.52	$543.80	$543.80	$513.59	$513.59
28	$499.64	$499.64	$522.26	$522.26	$564.04	$564.04	$532.71	$532.71
29	$514.35	$514.35	$537.63	$537.63	$580.65	$580.65	$548.39	$548.39
30	$521.71	$521.71	$545.32	$545.32	$588.95	$588.95	$556.23	$556.23
31	$532.74	$532.74	$556.85	$556.85	$601.40	$601.40	$567.99	$567.99
32	$543.77	$543.77	$568.38	$568.38	$613.85	$613.85	$579.75	$579.75
33	$550.66	$550.66	$575.59	$575.59	$621.64	$621.64	$587.10	$587.10
34	$558.02	$558.02	$583.28	$583.28	$629.94	$629.94	$594.94	$594.94
35	$561.70	$561.70	$587.12	$587.12	$634.09	$634.09	$598.86	$598.86
36	$565.37	$565.37	$590.97	$590.97	$638.24	$638.24	$602.79	$602.79
37	$569.05	$569.05	$594.81	$594.81	$642.39	$642.39	$606.71	$606.71
38	$572.73	$572.73	$598.65	$598.65	$646.55	$646.55	$610.63	$610.63
39	$580.08	$580.08	$606.34	$606.34	$654.85	$654.85	$618.47	$618.47
40	$587.44	$587.44	$614.03	$614.03	$663.15	$663.15	$626.31	$626.31
41	$598.47	$598.47	$625.56	$625.56	$675.60	$675.60	$638.07	$638.07
42	$609.04	$609.04	$636.61	$636.61	$687.54	$687.54	$649.34	$649.34
43	$623.75	$623.75	$651.98	$651.98	$704.14	$704.14	$665.02	$665.02
44	$642.13	$642.13	$671.20	$671.20	$724.90	$724.90	$684.63	$684.63
45	$663.74	$663.74	$693.78	$693.78	$749.29	$749.29	$707.66	$707.66
46	$689.48	$689.48	$720.69	$720.69	$778.35	$778.35	$735.10	$735.10
47	$718.44	$718.44	$750.96	$750.96	$811.04	$811.04	$765.98	$765.98
48	$751.53	$751.53	$785.55	$785.55	$848.40	$848.40	$801.26	$801.26
49	$784.17	$784.17	$819.66	$819.66	$885.24	$885.24	$836.06	$836.06
50	$820.94	$820.94	$858.10	$858.10	$926.75	$926.75	$875.26	$875.26
51	$857.25	$857.25	$896.06	$896.06	$967.74	$967.74	$913.98	$913.98
52	$897.24	$897.24	$937.86	$937.86	$1,012.89	$1,012.89	$956.62	$956.62
53	$937.69	$937.69	$980.14	$980.14	$1,058.55	$1,058.55	$999.74	$999.74
54	$981.36	$981.36	$1,025.78	$1,025.78	$1,107.84	$1,107.84	$1,046.30	$1,046.30
55	$1,025.03	$1,025.03	$1,071.43	$1,071.43	$1,157.14	$1,157.14	$1,092.85	$1,092.85
56	$1,072.37	$1,072.37	$1,120.91	$1,120.91	$1,210.59	$1,210.59	$1,143.33	$1,143.33
57	$1,120.17	$1,120.17	$1,170.88	$1,170.88	$1,264.55	$1,264.55	$1,194.30	$1,194.30
58	$1,171.20	$1,171.20	$1,224.21	$1,224.21	$1,322.15	$1,322.15	$1,248.70	$1,248.70
59	$1,196.48	$1,196.48	$1,250.64	$1,250.64	$1,350.69	$1,350.69	$1,275.65	$1,275.65
60	$1,247.50	$1,247.50	$1,303.97	$1,303.97	$1,408.29	$1,408.29	$1,330.05	$1,330.05
61	$1,291.62	$1,291.62	$1,350.09	$1,350.09	$1,458.10	$1,458.10	$1,377.09	$1,377.09
62	$1,320.58	$1,320.58	$1,380.36	$1,380.36	$1,490.79	$1,490.79	$1,407.97	$1,407.97
63	$1,356.90	$1,356.90	$1,418.32	$1,418.32	$1,531.78	$1,531.78	$1,446.68	$1,446.68
64+	$1,378.95	$1,378.95	$1,441.37	$1,441.37	$1,556.69	$1,556.69	$1,470.20	$1,470.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$387.66	$387.66	$418.68	$418.68	$395.42	$395.42	$409.80	$409.80
15	$422.12	$422.12	$455.89	$455.89	$430.57	$430.57	$446.23	$446.23
16	$435.30	$435.30	$470.12	$470.12	$444.00	$444.00	$460.16	$460.16
17	$448.47	$448.47	$484.35	$484.35	$457.44	$457.44	$474.09	$474.09
18	$462.66	$462.66	$499.68	$499.68	$471.92	$471.92	$489.08	$489.08
19	$476.85	$476.85	$515.00	$515.00	$486.39	$486.39	$504.08	$504.08
20	$491.55	$491.55	$530.87	$530.87	$501.38	$501.38	$519.62	$519.62
21	$506.75	$506.75	$547.29	$547.29	$516.88	$516.88	$535.69	$535.69
22	$506.75	$506.75	$547.29	$547.29	$516.88	$516.88	$535.69	$535.69
23	$506.75	$506.75	$547.29	$547.29	$516.88	$516.88	$535.69	$535.69
24	$506.75	$506.75	$547.29	$547.29	$516.88	$516.88	$535.69	$535.69
25	$508.78	$508.78	$549.48	$549.48	$518.95	$518.95	$537.83	$537.83
26	$518.91	$518.91	$560.42	$560.42	$529.29	$529.29	$548.55	$548.55
27	$531.07	$531.07	$573.56	$573.56	$541.70	$541.70	$561.40	$561.40
28	$550.84	$550.84	$594.90	$594.90	$561.85	$561.85	$582.30	$582.30
29	$567.05	$567.05	$612.42	$612.42	$578.39	$578.39	$599.44	$599.44
30	$575.16	$575.16	$621.17	$621.17	$586.66	$586.66	$608.01	$608.01
31	$587.32	$587.32	$634.31	$634.31	$599.07	$599.07	$620.86	$620.86
32	$599.49	$599.49	$647.44	$647.44	$611.47	$611.47	$633.72	$633.72
33	$607.09	$607.09	$655.65	$655.65	$619.23	$619.23	$641.76	$641.76
34	$615.19	$615.19	$664.41	$664.41	$627.50	$627.50	$650.33	$650.33
35	$619.25	$619.25	$668.79	$668.79	$631.63	$631.63	$654.61	$654.61
36	$623.30	$623.30	$673.17	$673.17	$635.77	$635.77	$658.90	$658.90
37	$627.36	$627.36	$677.55	$677.55	$639.90	$639.90	$663.18	$663.18
38	$631.41	$631.41	$681.92	$681.92	$644.04	$644.04	$667.47	$667.47
39	$639.52	$639.52	$690.68	$690.68	$652.31	$652.31	$676.04	$676.04
40	$647.63	$647.63	$699.44	$699.44	$660.58	$660.58	$684.61	$684.61
41	$659.79	$659.79	$712.57	$712.57	$672.98	$672.98	$697.47	$697.47
42	$671.44	$671.44	$725.16	$725.16	$684.87	$684.87	$709.79	$709.79
43	$687.66	$687.66	$742.67	$742.67	$701.41	$701.41	$726.93	$726.93
44	$707.93	$707.93	$764.56	$764.56	$722.09	$722.09	$748.36	$748.36
45	$731.75	$731.75	$790.29	$790.29	$746.38	$746.38	$773.54	$773.54
46	$760.12	$760.12	$820.94	$820.94	$775.33	$775.33	$803.54	$803.54
47	$792.05	$792.05	$855.41	$855.41	$807.89	$807.89	$837.28	$837.28
48	$828.54	$828.54	$894.82	$894.82	$845.11	$845.11	$875.85	$875.85
49	$864.52	$864.52	$933.68	$933.68	$881.81	$881.81	$913.89	$913.89
50	$905.06	$905.06	$977.46	$977.46	$923.16	$923.16	$956.74	$956.74
51	$945.09	$945.09	$1,020.70	$1,020.70	$963.99	$963.99	$999.06	$999.06
52	$989.18	$989.18	$1,068.31	$1,068.31	$1,008.96	$1,008.96	$1,045.67	$1,045.67
53	$1,033.77	$1,033.77	$1,116.47	$1,116.47	$1,054.45	$1,054.45	$1,092.81	$1,092.81
54	$1,081.91	$1,081.91	$1,168.46	$1,168.46	$1,103.55	$1,103.55	$1,143.70	$1,143.70
55	$1,130.05	$1,130.05	$1,220.46	$1,220.46	$1,152.65	$1,152.65	$1,194.59	$1,194.59
56	$1,182.25	$1,182.25	$1,276.83	$1,276.83	$1,205.89	$1,205.89	$1,249.76	$1,249.76
57	$1,234.95	$1,234.95	$1,333.75	$1,333.75	$1,259.65	$1,259.65	$1,305.48	$1,305.48
58	$1,291.20	$1,291.20	$1,394.49	$1,394.49	$1,317.02	$1,317.02	$1,364.94	$1,364.94
59	$1,319.07	$1,319.07	$1,424.60	$1,424.60	$1,345.45	$1,345.45	$1,394.40	$1,394.40
60	$1,375.32	$1,375.32	$1,485.35	$1,485.35	$1,402.83	$1,402.83	$1,453.86	$1,453.86
61	$1,423.97	$1,423.97	$1,537.88	$1,537.88	$1,452.45	$1,452.45	$1,505.29	$1,505.29
62	$1,455.89	$1,455.89	$1,572.36	$1,572.36	$1,485.01	$1,485.01	$1,539.04	$1,539.04
63	$1,495.93	$1,495.93	$1,615.60	$1,615.60	$1,525.84	$1,525.84	$1,581.36	$1,581.36
64+	$1,520.24	$1,520.24	$1,641.86	$1,641.86	$1,550.64	$1,550.64	$1,607.06	$1,607.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$442.59	$442.59	$418.00	$418.00	$314.87	$314.87	$340.06	$340.06
15	$481.93	$481.93	$455.15	$455.15	$342.85	$342.85	$370.28	$370.28
16	$496.97	$496.97	$469.36	$469.36	$353.56	$353.56	$381.84	$381.84
17	$512.01	$512.01	$483.57	$483.57	$364.26	$364.26	$393.40	$393.40
18	$528.21	$528.21	$498.87	$498.87	$375.78	$375.78	$405.84	$405.84
19	$544.41	$544.41	$514.17	$514.17	$387.31	$387.31	$418.29	$418.29
20	$561.19	$561.19	$530.01	$530.01	$399.24	$399.24	$431.18	$431.18
21	$578.55	$578.55	$546.40	$546.40	$411.59	$411.59	$444.52	$444.52
22	$578.55	$578.55	$546.40	$546.40	$411.59	$411.59	$444.52	$444.52
23	$578.55	$578.55	$546.40	$546.40	$411.59	$411.59	$444.52	$444.52
24	$578.55	$578.55	$546.40	$546.40	$411.59	$411.59	$444.52	$444.52
25	$580.86	$580.86	$548.59	$548.59	$413.24	$413.24	$446.30	$446.30
26	$592.43	$592.43	$559.52	$559.52	$421.47	$421.47	$455.19	$455.19
27	$606.32	$606.32	$572.63	$572.63	$431.35	$431.35	$465.85	$465.85
28	$628.88	$628.88	$593.94	$593.94	$447.40	$447.40	$483.19	$483.19
29	$647.39	$647.39	$611.43	$611.43	$460.57	$460.57	$497.41	$497.41
30	$656.65	$656.65	$620.17	$620.17	$467.15	$467.15	$504.53	$504.53
31	$670.53	$670.53	$633.28	$633.28	$477.03	$477.03	$515.20	$515.20
32	$684.42	$684.42	$646.40	$646.40	$486.91	$486.91	$525.86	$525.86
33	$693.10	$693.10	$654.59	$654.59	$493.08	$493.08	$532.53	$532.53
34	$702.35	$702.35	$663.33	$663.33	$499.67	$499.67	$539.64	$539.64
35	$706.98	$706.98	$667.71	$667.71	$502.96	$502.96	$543.20	$543.20
36	$711.61	$711.61	$672.08	$672.08	$506.26	$506.26	$546.76	$546.76
37	$716.24	$716.24	$676.45	$676.45	$509.55	$509.55	$550.31	$550.31
38	$720.87	$720.87	$680.82	$680.82	$512.84	$512.84	$553.87	$553.87
39	$730.12	$730.12	$689.56	$689.56	$519.43	$519.43	$560.98	$560.98
40	$739.38	$739.38	$698.30	$698.30	$526.01	$526.01	$568.09	$568.09
41	$753.27	$753.27	$711.42	$711.42	$535.89	$535.89	$578.76	$578.76
42	$766.57	$766.57	$723.99	$723.99	$545.36	$545.36	$588.99	$588.99
43	$785.09	$785.09	$741.47	$741.47	$558.53	$558.53	$603.21	$603.21
44	$808.23	$808.23	$763.33	$763.33	$574.99	$574.99	$620.99	$620.99
45	$835.42	$835.42	$789.01	$789.01	$594.34	$594.34	$641.88	$641.88
46	$867.82	$867.82	$819.61	$819.61	$617.38	$617.38	$666.78	$666.78
47	$904.27	$904.27	$854.03	$854.03	$643.32	$643.32	$694.78	$694.78
48	$945.92	$945.92	$893.37	$893.37	$672.95	$672.95	$726.79	$726.79
49	$987.00	$987.00	$932.16	$932.16	$702.17	$702.17	$758.35	$758.35
50	$1,033.28	$1,033.28	$975.88	$975.88	$735.10	$735.10	$793.91	$793.91
51	$1,078.99	$1,078.99	$1,019.04	$1,019.04	$767.62	$767.62	$829.02	$829.02
52	$1,129.32	$1,129.32	$1,066.58	$1,066.58	$803.42	$803.42	$867.70	$867.70
53	$1,180.23	$1,180.23	$1,114.66	$1,114.66	$839.64	$839.64	$906.82	$906.82
54	$1,235.19	$1,235.19	$1,166.57	$1,166.57	$878.74	$878.74	$949.04	$949.04
55	$1,290.16	$1,290.16	$1,218.48	$1,218.48	$917.85	$917.85	$991.27	$991.27
56	$1,349.75	$1,349.75	$1,274.76	$1,274.76	$960.24	$960.24	$1,037.06	$1,037.06
57	$1,409.91	$1,409.91	$1,331.59	$1,331.59	$1,003.04	$1,003.04	$1,083.29	$1,083.29
58	$1,474.13	$1,474.13	$1,392.24	$1,392.24	$1,048.73	$1,048.73	$1,132.63	$1,132.63
59	$1,505.95	$1,505.95	$1,422.29	$1,422.29	$1,071.37	$1,071.37	$1,157.08	$1,157.08
60	$1,570.17	$1,570.17	$1,482.94	$1,482.94	$1,117.06	$1,117.06	$1,206.42	$1,206.42
61	$1,625.71	$1,625.71	$1,535.39	$1,535.39	$1,156.57	$1,156.57	$1,249.09	$1,249.09
62	$1,662.16	$1,662.16	$1,569.82	$1,569.82	$1,182.50	$1,182.50	$1,277.10	$1,277.10
63	$1,707.87	$1,707.87	$1,612.98	$1,612.98	$1,215.01	$1,215.01	$1,312.21	$1,312.21
64+	$1,735.64	$1,735.64	$1,639.20	$1,639.20	$1,234.76	$1,234.76	$1,333.55	$1,333.55

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$321.16	$321.16	$293.43	$293.43	$316.91	$316.91	$299.30	$299.30
15	$349.71	$349.71	$319.51	$319.51	$345.07	$345.07	$325.90	$325.90
16	$360.63	$360.63	$329.49	$329.49	$355.85	$355.85	$336.08	$336.08
17	$371.54	$371.54	$339.46	$339.46	$366.62	$366.62	$346.25	$346.25
18	$383.30	$383.30	$350.20	$350.20	$378.22	$378.22	$357.20	$357.20
19	$395.05	$395.05	$360.94	$360.94	$389.81	$389.81	$368.16	$368.16
20	$407.23	$407.23	$372.06	$372.06	$401.83	$401.83	$379.50	$379.50
21	$419.82	$419.82	$383.57	$383.57	$414.26	$414.26	$391.24	$391.24
22	$419.82	$419.82	$383.57	$383.57	$414.26	$414.26	$391.24	$391.24
23	$419.82	$419.82	$383.57	$383.57	$414.26	$414.26	$391.24	$391.24
24	$419.82	$419.82	$383.57	$383.57	$414.26	$414.26	$391.24	$391.24
25	$421.50	$421.50	$385.10	$385.10	$415.91	$415.91	$392.81	$392.81
26	$429.90	$429.90	$392.78	$392.78	$424.20	$424.20	$400.63	$400.63
27	$439.97	$439.97	$401.98	$401.98	$434.14	$434.14	$410.02	$410.02
28	$456.35	$456.35	$416.94	$416.94	$450.30	$450.30	$425.28	$425.28
29	$469.78	$469.78	$429.21	$429.21	$463.55	$463.55	$437.80	$437.80
30	$476.50	$476.50	$435.35	$435.35	$470.18	$470.18	$444.06	$444.06
31	$486.57	$486.57	$444.56	$444.56	$480.12	$480.12	$453.45	$453.45
32	$496.65	$496.65	$453.76	$453.76	$490.06	$490.06	$462.84	$462.84
33	$502.95	$502.95	$459.52	$459.52	$496.28	$496.28	$468.71	$468.71
34	$509.66	$509.66	$465.65	$465.65	$502.91	$502.91	$474.97	$474.97
35	$513.02	$513.02	$468.72	$468.72	$506.22	$506.22	$478.10	$478.10
36	$516.38	$516.38	$471.79	$471.79	$509.53	$509.53	$481.23	$481.23
37	$519.74	$519.74	$474.86	$474.86	$512.85	$512.85	$484.36	$484.36
38	$523.10	$523.10	$477.93	$477.93	$516.16	$516.16	$487.49	$487.49
39	$529.82	$529.82	$484.07	$484.07	$522.79	$522.79	$493.75	$493.75
40	$536.53	$536.53	$490.20	$490.20	$529.42	$529.42	$500.01	$500.01
41	$546.61	$546.61	$499.41	$499.41	$539.36	$539.36	$509.40	$509.40
42	$556.26	$556.26	$508.23	$508.23	$548.89	$548.89	$518.39	$518.39
43	$569.70	$569.70	$520.50	$520.50	$562.14	$562.14	$530.91	$530.91
44	$586.49	$586.49	$535.85	$535.85	$578.72	$578.72	$546.56	$546.56
45	$606.22	$606.22	$553.88	$553.88	$598.19	$598.19	$564.95	$564.95
46	$629.73	$629.73	$575.36	$575.36	$621.38	$621.38	$586.86	$586.86
47	$656.18	$656.18	$599.52	$599.52	$647.48	$647.48	$611.51	$611.51
48	$686.41	$686.41	$627.14	$627.14	$677.31	$677.31	$639.68	$639.68
49	$716.22	$716.22	$654.37	$654.37	$706.72	$706.72	$667.46	$667.46
50	$749.80	$749.80	$685.06	$685.06	$739.86	$739.86	$698.76	$698.76
51	$782.97	$782.97	$715.36	$715.36	$772.59	$772.59	$729.67	$729.67
52	$819.49	$819.49	$748.73	$748.73	$808.63	$808.63	$763.70	$763.70
53	$856.44	$856.44	$782.48	$782.48	$845.08	$845.08	$798.13	$798.13
54	$896.32	$896.32	$818.92	$818.92	$884.44	$884.44	$835.30	$835.30
55	$936.20	$936.20	$855.36	$855.36	$923.79	$923.79	$872.47	$872.47
56	$979.44	$979.44	$894.87	$894.87	$966.46	$966.46	$912.77	$912.77
57	$1,023.11	$1,023.11	$934.76	$934.76	$1,009.54	$1,009.54	$953.46	$953.46
58	$1,069.71	$1,069.71	$977.34	$977.34	$1,055.52	$1,055.52	$996.88	$996.88
59	$1,092.80	$1,092.80	$998.43	$998.43	$1,078.31	$1,078.31	$1,018.40	$1,018.40
60	$1,139.40	$1,139.40	$1,041.01	$1,041.01	$1,124.29	$1,124.29	$1,061.83	$1,061.83
61	$1,179.70	$1,179.70	$1,077.83	$1,077.83	$1,164.06	$1,164.06	$1,099.39	$1,099.39
62	$1,206.15	$1,206.15	$1,102.00	$1,102.00	$1,190.16	$1,190.16	$1,124.04	$1,124.04
63	$1,239.31	$1,239.31	$1,132.30	$1,132.30	$1,222.88	$1,222.88	$1,154.94	$1,154.94
64+	$1,259.46	$1,259.46	$1,150.70	$1,150.70	$1,242.77	$1,242.77	$1,173.71	$1,173.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010132		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$8700 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$311.41	$311.41	$336.32	$336.32	$317.64	$317.64	$237.72	$237.72
15	$339.09	$339.09	$366.22	$366.22	$345.87	$345.87	$258.85	$258.85
16	$349.67	$349.67	$377.65	$377.65	$356.67	$356.67	$266.93	$266.93
17	$360.26	$360.26	$389.08	$389.08	$367.46	$367.46	$275.00	$275.00
18	$371.65	$371.65	$401.39	$401.39	$379.09	$379.09	$283.71	$283.71
19	$383.05	$383.05	$413.70	$413.70	$390.71	$390.71	$292.41	$292.41
20	$394.86	$394.86	$426.45	$426.45	$402.76	$402.76	$301.42	$301.42
21	$407.07	$407.07	$439.64	$439.64	$415.21	$415.21	$310.74	$310.74
22	$407.07	$407.07	$439.64	$439.64	$415.21	$415.21	$310.74	$310.74
23	$407.07	$407.07	$439.64	$439.64	$415.21	$415.21	$310.74	$310.74
24	$407.07	$407.07	$439.64	$439.64	$415.21	$415.21	$310.74	$310.74
25	$408.70	$408.70	$441.39	$441.39	$416.87	$416.87	$311.98	$311.98
26	$416.84	$416.84	$450.19	$450.19	$425.18	$425.18	$318.20	$318.20
27	$426.61	$426.61	$460.74	$460.74	$435.14	$435.14	$325.66	$325.66
28	$442.49	$442.49	$477.88	$477.88	$451.33	$451.33	$337.77	$337.77
29	$455.51	$455.51	$491.95	$491.95	$464.62	$464.62	$347.72	$347.72
30	$462.02	$462.02	$498.99	$498.99	$471.26	$471.26	$352.69	$352.69
31	$471.79	$471.79	$509.54	$509.54	$481.23	$481.23	$360.15	$360.15
32	$481.56	$481.56	$520.09	$520.09	$491.20	$491.20	$367.61	$367.61
33	$487.67	$487.67	$526.68	$526.68	$497.42	$497.42	$372.27	$372.27
34	$494.18	$494.18	$533.72	$533.72	$504.07	$504.07	$377.24	$377.24
35	$497.44	$497.44	$537.23	$537.23	$507.39	$507.39	$379.72	$379.72
36	$500.70	$500.70	$540.75	$540.75	$510.71	$510.71	$382.21	$382.21
37	$503.95	$503.95	$544.27	$544.27	$514.03	$514.03	$384.70	$384.70
38	$507.21	$507.21	$547.79	$547.79	$517.35	$517.35	$387.18	$387.18
39	$513.72	$513.72	$554.82	$554.82	$524.00	$524.00	$392.15	$392.15
40	$520.24	$520.24	$561.85	$561.85	$530.64	$530.64	$397.13	$397.13
41	$530.01	$530.01	$572.41	$572.41	$540.61	$540.61	$404.58	$404.58
42	$539.37	$539.37	$582.52	$582.52	$550.16	$550.16	$411.73	$411.73
43	$552.39	$552.39	$596.59	$596.59	$563.44	$563.44	$421.67	$421.67
44	$568.68	$568.68	$614.17	$614.17	$580.05	$580.05	$434.10	$434.10
45	$587.81	$587.81	$634.83	$634.83	$599.57	$599.57	$448.71	$448.71
46	$610.60	$610.60	$659.45	$659.45	$622.82	$622.82	$466.11	$466.11
47	$636.25	$636.25	$687.15	$687.15	$648.98	$648.98	$485.69	$485.69
48	$665.56	$665.56	$718.80	$718.80	$678.87	$678.87	$508.06	$508.06
49	$694.46	$694.46	$750.02	$750.02	$708.35	$708.35	$530.12	$530.12
50	$727.03	$727.03	$785.19	$785.19	$741.57	$741.57	$554.98	$554.98
51	$759.19	$759.19	$819.92	$819.92	$774.37	$774.37	$579.53	$579.53
52	$794.60	$794.60	$858.17	$858.17	$810.49	$810.49	$606.56	$606.56
53	$830.42	$830.42	$896.86	$896.86	$847.03	$847.03	$633.91	$633.91
54	$869.09	$869.09	$938.62	$938.62	$886.48	$886.48	$663.43	$663.43
55	$907.77	$907.77	$980.39	$980.39	$925.92	$925.92	$692.95	$692.95
56	$949.69	$949.69	$1,025.67	$1,025.67	$968.69	$968.69	$724.96	$724.96
57	$992.03	$992.03	$1,071.39	$1,071.39	$1,011.87	$1,011.87	$757.27	$757.27
58	$1,037.21	$1,037.21	$1,120.19	$1,120.19	$1,057.96	$1,057.96	$791.77	$791.77
59	$1,059.60	$1,059.60	$1,144.37	$1,144.37	$1,080.80	$1,080.80	$808.86	$808.86
60	$1,104.79	$1,104.79	$1,193.17	$1,193.17	$1,126.88	$1,126.88	$843.35	$843.35
61	$1,143.87	$1,143.87	$1,235.38	$1,235.38	$1,166.74	$1,166.74	$873.18	$873.18
62	$1,169.51	$1,169.51	$1,263.07	$1,263.07	$1,192.90	$1,192.90	$892.76	$892.76
63	$1,201.67	$1,201.67	$1,297.80	$1,297.80	$1,225.70	$1,225.70	$917.30	$917.30
64+	$1,221.20	$1,221.20	$1,318.91	$1,318.91	$1,245.62	$1,245.62	$932.21	$932.21

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010161		45127PA0010161	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$256.73	$256.73	$242.47	$242.47	$372.31	$372.31	$402.10	$402.10
15	$279.55	$279.55	$264.02	$264.02	$405.40	$405.40	$437.84	$437.84
16	$288.28	$288.28	$272.26	$272.26	$418.06	$418.06	$451.50	$451.50
17	$297.01	$297.01	$280.50	$280.50	$430.71	$430.71	$465.17	$465.17
18	$306.40	$306.40	$289.38	$289.38	$444.34	$444.34	$479.89	$479.89
19	$315.80	$315.80	$298.25	$298.25	$457.97	$457.97	$494.60	$494.60
20	$325.53	$325.53	$307.45	$307.45	$472.08	$472.08	$509.85	$509.85
21	$335.60	$335.60	$316.95	$316.95	$486.68	$486.68	$525.61	$525.61
22	$335.60	$335.60	$316.95	$316.95	$486.68	$486.68	$525.61	$525.61
23	$335.60	$335.60	$316.95	$316.95	$486.68	$486.68	$525.61	$525.61
24	$335.60	$335.60	$316.95	$316.95	$486.68	$486.68	$525.61	$525.61
25	$336.94	$336.94	$318.22	$318.22	$488.63	$488.63	$527.72	$527.72
26	$343.65	$343.65	$324.56	$324.56	$498.36	$498.36	$538.23	$538.23
27	$351.71	$351.71	$332.17	$332.17	$510.04	$510.04	$550.84	$550.84
28	$364.80	$364.80	$344.53	$344.53	$529.02	$529.02	$571.34	$571.34
29	$375.54	$375.54	$354.67	$354.67	$544.59	$544.59	$588.16	$588.16
30	$380.91	$380.91	$359.74	$359.74	$552.38	$552.38	$596.57	$596.57
31	$388.96	$388.96	$367.35	$367.35	$564.06	$564.06	$609.19	$609.19
32	$397.01	$397.01	$374.96	$374.96	$575.74	$575.74	$621.80	$621.80
33	$402.05	$402.05	$379.71	$379.71	$583.04	$583.04	$629.69	$629.69
34	$407.42	$407.42	$384.78	$384.78	$590.83	$590.83	$638.10	$638.10
35	$410.10	$410.10	$387.32	$387.32	$594.72	$594.72	$642.30	$642.30
36	$412.79	$412.79	$389.85	$389.85	$598.62	$598.62	$646.51	$646.51
37	$415.47	$415.47	$392.39	$392.39	$602.51	$602.51	$650.71	$650.71
38	$418.16	$418.16	$394.93	$394.93	$606.40	$606.40	$654.92	$654.92
39	$423.53	$423.53	$400.00	$400.00	$614.19	$614.19	$663.33	$663.33
40	$428.90	$428.90	$405.07	$405.07	$621.98	$621.98	$671.74	$671.74
41	$436.95	$436.95	$412.68	$412.68	$633.66	$633.66	$684.35	$684.35
42	$444.67	$444.67	$419.97	$419.97	$644.85	$644.85	$696.44	$696.44
43	$455.41	$455.41	$430.11	$430.11	$660.42	$660.42	$713.26	$713.26
44	$468.83	$468.83	$442.79	$442.79	$679.89	$679.89	$734.28	$734.28
45	$484.61	$484.61	$457.68	$457.68	$702.77	$702.77	$758.99	$758.99
46	$503.40	$503.40	$475.43	$475.43	$730.02	$730.02	$788.42	$788.42
47	$524.54	$524.54	$495.40	$495.40	$760.68	$760.68	$821.54	$821.54
48	$548.70	$548.70	$518.22	$518.22	$795.72	$795.72	$859.38	$859.38
49	$572.53	$572.53	$540.72	$540.72	$830.28	$830.28	$896.70	$896.70
50	$599.38	$599.38	$566.08	$566.08	$869.21	$869.21	$938.75	$938.75
51	$625.89	$625.89	$591.12	$591.12	$907.66	$907.66	$980.27	$980.27
52	$655.09	$655.09	$618.70	$618.70	$950.00	$950.00	$1,026.00	$1,026.00
53	$684.62	$684.62	$646.59	$646.59	$992.83	$992.83	$1,072.25	$1,072.25
54	$716.50	$716.50	$676.70	$676.70	$1,039.06	$1,039.06	$1,122.19	$1,122.19
55	$748.39	$748.39	$706.81	$706.81	$1,085.30	$1,085.30	$1,172.12	$1,172.12
56	$782.95	$782.95	$739.46	$739.46	$1,135.42	$1,135.42	$1,226.26	$1,226.26
57	$817.86	$817.86	$772.42	$772.42	$1,186.04	$1,186.04	$1,280.92	$1,280.92
58	$855.11	$855.11	$807.60	$807.60	$1,240.06	$1,240.06	$1,339.27	$1,339.27
59	$873.56	$873.56	$825.03	$825.03	$1,266.83	$1,266.83	$1,368.17	$1,368.17
60	$910.82	$910.82	$860.22	$860.22	$1,320.85	$1,320.85	$1,426.52	$1,426.52
61	$943.03	$943.03	$890.64	$890.64	$1,367.57	$1,367.57	$1,476.98	$1,476.98
62	$964.18	$964.18	$910.61	$910.61	$1,398.23	$1,398.23	$1,510.09	$1,510.09
63	$990.69	$990.69	$935.65	$935.65	$1,436.68	$1,436.68	$1,551.61	$1,551.61
64+	$1,006.79	$1,006.79	$950.85	$950.85	$1,460.03	$1,460.03	$1,576.83	$1,576.83

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/10**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$379.76	$379.76	$288.14	$288.14	$311.20	$311.20	$293.91	$293.91
15	$413.51	$413.51	$313.76	$313.76	$338.86	$338.86	$320.03	$320.03
16	$426.42	$426.42	$323.55	$323.55	$349.44	$349.44	$330.02	$330.02
17	$439.33	$439.33	$333.34	$333.34	$360.01	$360.01	$340.01	$340.01
18	$453.23	$453.23	$343.89	$343.89	$371.40	$371.40	$350.77	$350.77
19	$467.13	$467.13	$354.44	$354.44	$382.79	$382.79	$361.53	$361.53
20	$481.52	$481.52	$365.36	$365.36	$394.59	$394.59	$372.67	$372.67
21	$496.41	$496.41	$376.66	$376.66	$406.79	$406.79	$384.19	$384.19
22	$496.41	$496.41	$376.66	$376.66	$406.79	$406.79	$384.19	$384.19
23	$496.41	$496.41	$376.66	$376.66	$406.79	$406.79	$384.19	$384.19
24	$496.41	$496.41	$376.66	$376.66	$406.79	$406.79	$384.19	$384.19
25	$498.40	$498.40	$378.17	$378.17	$408.42	$408.42	$385.73	$385.73
26	$508.33	$508.33	$385.70	$385.70	$416.56	$416.56	$393.41	$393.41
27	$520.24	$520.24	$394.74	$394.74	$426.32	$426.32	$402.63	$402.63
28	$539.60	$539.60	$409.43	$409.43	$442.18	$442.18	$417.62	$417.62
29	$555.49	$555.49	$421.48	$421.48	$455.20	$455.20	$429.91	$429.91
30	$563.43	$563.43	$427.51	$427.51	$461.71	$461.71	$436.06	$436.06
31	$575.34	$575.34	$436.55	$436.55	$471.47	$471.47	$445.28	$445.28
32	$587.26	$587.26	$445.59	$445.59	$481.24	$481.24	$454.50	$454.50
33	$594.70	$594.70	$451.24	$451.24	$487.34	$487.34	$460.26	$460.26
34	$602.65	$602.65	$457.27	$457.27	$493.85	$493.85	$466.41	$466.41
35	$606.62	$606.62	$460.28	$460.28	$497.10	$497.10	$469.48	$469.48
36	$610.59	$610.59	$463.29	$463.29	$500.36	$500.36	$472.56	$472.56
37	$614.56	$614.56	$466.31	$466.31	$503.61	$503.61	$475.63	$475.63
38	$618.53	$618.53	$469.32	$469.32	$506.86	$506.86	$478.70	$478.70
39	$626.47	$626.47	$475.34	$475.34	$513.37	$513.37	$484.85	$484.85
40	$634.42	$634.42	$481.37	$481.37	$519.88	$519.88	$491.00	$491.00
41	$646.33	$646.33	$490.41	$490.41	$529.64	$529.64	$500.22	$500.22
42	$657.75	$657.75	$499.07	$499.07	$539.00	$539.00	$509.06	$509.06
43	$673.63	$673.63	$511.13	$511.13	$552.02	$552.02	$521.35	$521.35
44	$693.49	$693.49	$526.19	$526.19	$568.29	$568.29	$536.72	$536.72
45	$716.82	$716.82	$543.90	$543.90	$587.41	$587.41	$554.77	$554.77
46	$744.62	$744.62	$564.99	$564.99	$610.19	$610.19	$576.29	$576.29
47	$775.89	$775.89	$588.72	$588.72	$635.82	$635.82	$600.49	$600.49
48	$811.64	$811.64	$615.84	$615.84	$665.11	$665.11	$628.16	$628.16
49	$846.88	$846.88	$642.58	$642.58	$693.99	$693.99	$655.43	$655.43
50	$886.59	$886.59	$672.71	$672.71	$726.53	$726.53	$686.17	$686.17
51	$925.81	$925.81	$702.47	$702.47	$758.67	$758.67	$716.52	$716.52
52	$969.00	$969.00	$735.24	$735.24	$794.06	$794.06	$749.95	$749.95
53	$1,012.68	$1,012.68	$768.39	$768.39	$829.86	$829.86	$783.75	$783.75
54	$1,059.84	$1,059.84	$804.17	$804.17	$868.50	$868.50	$820.25	$820.25
55	$1,107.00	$1,107.00	$839.95	$839.95	$907.15	$907.15	$856.75	$856.75
56	$1,158.13	$1,158.13	$878.75	$878.75	$949.05	$949.05	$896.32	$896.32
57	$1,209.76	$1,209.76	$917.92	$917.92	$991.35	$991.35	$936.28	$936.28
58	$1,264.86	$1,264.86	$959.73	$959.73	$1,036.51	$1,036.51	$978.92	$978.92
59	$1,292.16	$1,292.16	$980.45	$980.45	$1,058.88	$1,058.88	$1,000.05	$1,000.05
60	$1,347.27	$1,347.27	$1,022.26	$1,022.26	$1,104.04	$1,104.04	$1,042.70	$1,042.70
61	$1,394.92	$1,394.92	$1,058.41	$1,058.41	$1,143.09	$1,143.09	$1,079.58	$1,079.58
62	$1,426.20	$1,426.20	$1,082.14	$1,082.14	$1,168.72	$1,168.72	$1,103.79	$1,103.79
63	$1,465.41	$1,465.41	$1,111.90	$1,111.90	$1,200.85	$1,200.85	$1,134.14	$1,134.14
64+	$1,489.23	$1,489.23	$1,129.97	$1,129.97	$1,220.37	$1,220.37	$1,152.57	$1,152.57

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$277.80	$277.80	$300.03	$300.03	$283.36	$283.36	$295.06	$295.06
15	$302.50	$302.50	$326.70	$326.70	$308.55	$308.55	$321.29	$321.29
16	$311.94	$311.94	$336.89	$336.89	$318.18	$318.18	$331.32	$331.32
17	$321.38	$321.38	$347.09	$347.09	$327.81	$327.81	$341.34	$341.34
18	$331.55	$331.55	$358.07	$358.07	$338.18	$338.18	$352.14	$352.14
19	$341.71	$341.71	$369.05	$369.05	$348.55	$348.55	$362.94	$362.94
20	$352.25	$352.25	$380.43	$380.43	$359.29	$359.29	$374.13	$374.13
21	$363.14	$363.14	$392.19	$392.19	$370.40	$370.40	$385.70	$385.70
22	$363.14	$363.14	$392.19	$392.19	$370.40	$370.40	$385.70	$385.70
23	$363.14	$363.14	$392.19	$392.19	$370.40	$370.40	$385.70	$385.70
24	$363.14	$363.14	$392.19	$392.19	$370.40	$370.40	$385.70	$385.70
25	$364.59	$364.59	$393.76	$393.76	$371.88	$371.88	$387.24	$387.24
26	$371.86	$371.86	$401.60	$401.60	$379.29	$379.29	$394.96	$394.96
27	$380.57	$380.57	$411.02	$411.02	$388.18	$388.18	$404.21	$404.21
28	$394.73	$394.73	$426.31	$426.31	$402.63	$402.63	$419.26	$419.26
29	$406.35	$406.35	$438.86	$438.86	$414.48	$414.48	$431.60	$431.60
30	$412.16	$412.16	$445.14	$445.14	$420.41	$420.41	$437.77	$437.77
31	$420.88	$420.88	$454.55	$454.55	$429.30	$429.30	$447.03	$447.03
32	$429.59	$429.59	$463.96	$463.96	$438.19	$438.19	$456.28	$456.28
33	$435.04	$435.04	$469.85	$469.85	$443.74	$443.74	$462.07	$462.07
34	$440.85	$440.85	$476.12	$476.12	$449.67	$449.67	$468.24	$468.24
35	$443.76	$443.76	$479.26	$479.26	$452.63	$452.63	$471.33	$471.33
36	$446.66	$446.66	$482.40	$482.40	$455.60	$455.60	$474.41	$474.41
37	$449.57	$449.57	$485.53	$485.53	$458.56	$458.56	$477.50	$477.50
38	$452.47	$452.47	$488.67	$488.67	$461.52	$461.52	$480.58	$480.58
39	$458.28	$458.28	$494.95	$494.95	$467.45	$467.45	$486.75	$486.75
40	$464.09	$464.09	$501.22	$501.22	$473.37	$473.37	$492.92	$492.92
41	$472.81	$472.81	$510.63	$510.63	$482.26	$482.26	$502.18	$502.18
42	$481.16	$481.16	$519.65	$519.65	$490.78	$490.78	$511.05	$511.05
43	$492.78	$492.78	$532.20	$532.20	$502.64	$502.64	$523.39	$523.39
44	$507.31	$507.31	$547.89	$547.89	$517.45	$517.45	$538.82	$538.82
45	$524.37	$524.37	$566.32	$566.32	$534.86	$534.86	$556.95	$556.95
46	$544.71	$544.71	$588.29	$588.29	$555.60	$555.60	$578.55	$578.55
47	$567.59	$567.59	$612.99	$612.99	$578.94	$578.94	$602.85	$602.85
48	$593.73	$593.73	$641.23	$641.23	$605.61	$605.61	$630.62	$630.62
49	$619.52	$619.52	$669.08	$669.08	$631.91	$631.91	$658.00	$658.00
50	$648.57	$648.57	$700.45	$700.45	$661.54	$661.54	$688.86	$688.86
51	$677.26	$677.26	$731.44	$731.44	$690.80	$690.80	$719.33	$719.33
52	$708.85	$708.85	$765.56	$765.56	$723.03	$723.03	$752.89	$752.89
53	$740.81	$740.81	$800.07	$800.07	$755.62	$755.62	$786.83	$786.83
54	$775.30	$775.30	$837.33	$837.33	$790.81	$790.81	$823.47	$823.47
55	$809.80	$809.80	$874.59	$874.59	$826.00	$826.00	$860.11	$860.11
56	$847.21	$847.21	$914.98	$914.98	$864.15	$864.15	$899.84	$899.84
57	$884.97	$884.97	$955.77	$955.77	$902.67	$902.67	$939.95	$939.95
58	$925.28	$925.28	$999.30	$999.30	$943.79	$943.79	$982.76	$982.76
59	$945.25	$945.25	$1,020.87	$1,020.87	$964.16	$964.16	$1,003.98	$1,003.98
60	$985.56	$985.56	$1,064.41	$1,064.41	$1,005.27	$1,005.27	$1,046.79	$1,046.79
61	$1,020.42	$1,020.42	$1,102.06	$1,102.06	$1,040.83	$1,040.83	$1,083.82	$1,083.82
62	$1,043.30	$1,043.30	$1,126.77	$1,126.77	$1,064.17	$1,064.17	$1,108.12	$1,108.12
63	$1,071.99	$1,071.99	$1,157.75	$1,157.75	$1,093.43	$1,093.43	$1,138.59	$1,138.59
64+	$1,089.41	$1,089.41	$1,176.56	$1,176.56	$1,111.20	$1,111.20	$1,157.09	$1,157.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$318.67	$318.67	$300.96	$300.96	$271.64	$271.64	$293.38	$293.38
15	$346.99	$346.99	$327.71	$327.71	$295.79	$295.79	$319.45	$319.45
16	$357.82	$357.82	$337.94	$337.94	$305.02	$305.02	$329.42	$329.42
17	$368.65	$368.65	$348.17	$348.17	$314.25	$314.25	$339.40	$339.40
18	$380.32	$380.32	$359.19	$359.19	$324.20	$324.20	$350.13	$350.13
19	$391.98	$391.98	$370.20	$370.20	$334.14	$334.14	$360.87	$360.87
20	$404.06	$404.06	$381.61	$381.61	$344.44	$344.44	$371.99	$371.99
21	$416.56	$416.56	$393.41	$393.41	$355.09	$355.09	$383.50	$383.50
22	$416.56	$416.56	$393.41	$393.41	$355.09	$355.09	$383.50	$383.50
23	$416.56	$416.56	$393.41	$393.41	$355.09	$355.09	$383.50	$383.50
24	$416.56	$416.56	$393.41	$393.41	$355.09	$355.09	$383.50	$383.50
25	$418.22	$418.22	$394.99	$394.99	$356.51	$356.51	$385.03	$385.03
26	$426.55	$426.55	$402.86	$402.86	$363.61	$363.61	$392.70	$392.70
27	$436.55	$436.55	$412.30	$412.30	$372.13	$372.13	$401.91	$401.91
28	$452.80	$452.80	$427.64	$427.64	$385.98	$385.98	$416.86	$416.86
29	$466.13	$466.13	$440.23	$440.23	$397.35	$397.35	$429.13	$429.13
30	$472.79	$472.79	$446.52	$446.52	$403.03	$403.03	$435.27	$435.27
31	$482.79	$482.79	$455.97	$455.97	$411.55	$411.55	$444.47	$444.47
32	$492.79	$492.79	$465.41	$465.41	$420.07	$420.07	$453.68	$453.68
33	$499.03	$499.03	$471.31	$471.31	$425.40	$425.40	$459.43	$459.43
34	$505.70	$505.70	$477.60	$477.60	$431.08	$431.08	$465.57	$465.57
35	$509.03	$509.03	$480.75	$480.75	$433.92	$433.92	$468.63	$468.63
36	$512.36	$512.36	$483.90	$483.90	$436.76	$436.76	$471.70	$471.70
37	$515.70	$515.70	$487.05	$487.05	$439.60	$439.60	$474.77	$474.77
38	$519.03	$519.03	$490.19	$490.19	$442.44	$442.44	$477.84	$477.84
39	$525.69	$525.69	$496.49	$496.49	$448.12	$448.12	$483.97	$483.97
40	$532.36	$532.36	$502.78	$502.78	$453.81	$453.81	$490.11	$490.11
41	$542.36	$542.36	$512.23	$512.23	$462.33	$462.33	$499.31	$499.31
42	$551.94	$551.94	$521.27	$521.27	$470.49	$470.49	$508.13	$508.13
43	$565.27	$565.27	$533.86	$533.86	$481.86	$481.86	$520.41	$520.41
44	$581.93	$581.93	$549.60	$549.60	$496.06	$496.06	$535.75	$535.75
45	$601.51	$601.51	$568.09	$568.09	$512.75	$512.75	$553.77	$553.77
46	$624.83	$624.83	$590.12	$590.12	$532.64	$532.64	$575.25	$575.25
47	$651.08	$651.08	$614.91	$614.91	$555.01	$555.01	$599.41	$599.41
48	$681.07	$681.07	$643.23	$643.23	$580.57	$580.57	$627.02	$627.02
49	$710.64	$710.64	$671.16	$671.16	$605.78	$605.78	$654.25	$654.25
50	$743.97	$743.97	$702.64	$702.64	$634.19	$634.19	$684.93	$684.93
51	$776.88	$776.88	$733.72	$733.72	$662.24	$662.24	$715.22	$715.22
52	$813.12	$813.12	$767.94	$767.94	$693.14	$693.14	$748.59	$748.59
53	$849.77	$849.77	$802.56	$802.56	$724.38	$724.38	$782.33	$782.33
54	$889.35	$889.35	$839.94	$839.94	$758.12	$758.12	$818.77	$818.77
55	$928.92	$928.92	$877.31	$877.31	$791.85	$791.85	$855.20	$855.20
56	$971.83	$971.83	$917.83	$917.83	$828.42	$828.42	$894.70	$894.70
57	$1,015.15	$1,015.15	$958.75	$958.75	$865.35	$865.35	$934.58	$934.58
58	$1,061.38	$1,061.38	$1,002.42	$1,002.42	$904.77	$904.77	$977.15	$977.15
59	$1,084.30	$1,084.30	$1,024.06	$1,024.06	$924.30	$924.30	$998.24	$998.24
60	$1,130.53	$1,130.53	$1,067.73	$1,067.73	$963.71	$963.71	$1,040.81	$1,040.81
61	$1,170.52	$1,170.52	$1,105.49	$1,105.49	$997.80	$997.80	$1,077.63	$1,077.63
62	$1,196.77	$1,196.77	$1,130.28	$1,130.28	$1,020.17	$1,020.17	$1,101.79	$1,101.79
63	$1,229.67	$1,229.67	$1,161.36	$1,161.36	$1,048.23	$1,048.23	$1,132.08	$1,132.08
64+	$1,249.67	$1,249.67	$1,180.23	$1,180.23	$1,065.26	$1,065.26	$1,150.49	$1,150.49

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010187		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$277.08	$277.08	$288.61	$288.61	$311.70	$311.70	$294.38	$294.38
15	$301.71	$301.71	$314.27	$314.27	$339.41	$339.41	$320.55	$320.55
16	$311.12	$311.12	$324.07	$324.07	$350.00	$350.00	$330.56	$330.56
17	$320.54	$320.54	$333.88	$333.88	$360.59	$360.59	$340.56	$340.56
18	$330.68	$330.68	$344.45	$344.45	$372.00	$372.00	$351.34	$351.34
19	$340.82	$340.82	$355.01	$355.01	$383.41	$383.41	$362.11	$362.11
20	$351.33	$351.33	$365.95	$365.95	$395.23	$395.23	$373.27	$373.27
21	$362.19	$362.19	$377.27	$377.27	$407.45	$407.45	$384.82	$384.82
22	$362.19	$362.19	$377.27	$377.27	$407.45	$407.45	$384.82	$384.82
23	$362.19	$362.19	$377.27	$377.27	$407.45	$407.45	$384.82	$384.82
24	$362.19	$362.19	$377.27	$377.27	$407.45	$407.45	$384.82	$384.82
25	$363.64	$363.64	$378.78	$378.78	$409.08	$409.08	$386.35	$386.35
26	$370.88	$370.88	$386.32	$386.32	$417.23	$417.23	$394.05	$394.05
27	$379.58	$379.58	$395.38	$395.38	$427.01	$427.01	$403.29	$403.29
28	$393.70	$393.70	$410.09	$410.09	$442.90	$442.90	$418.29	$418.29
29	$405.29	$405.29	$422.17	$422.17	$455.94	$455.94	$430.61	$430.61
30	$411.09	$411.09	$428.20	$428.20	$462.46	$462.46	$436.77	$436.77
31	$419.78	$419.78	$437.26	$437.26	$472.24	$472.24	$446.00	$446.00
32	$428.47	$428.47	$446.31	$446.31	$482.02	$482.02	$455.24	$455.24
33	$433.91	$433.91	$451.97	$451.97	$488.13	$488.13	$461.01	$461.01
34	$439.70	$439.70	$458.01	$458.01	$494.65	$494.65	$467.17	$467.17
35	$442.60	$442.60	$461.02	$461.02	$497.91	$497.91	$470.24	$470.24
36	$445.50	$445.50	$464.04	$464.04	$501.17	$501.17	$473.32	$473.32
37	$448.39	$448.39	$467.06	$467.06	$504.43	$504.43	$476.40	$476.40
38	$451.29	$451.29	$470.08	$470.08	$507.68	$507.68	$479.48	$479.48
39	$457.09	$457.09	$476.11	$476.11	$514.20	$514.20	$485.64	$485.64
40	$462.88	$462.88	$482.15	$482.15	$520.72	$520.72	$491.79	$491.79
41	$471.57	$471.57	$491.21	$491.21	$530.50	$530.50	$501.03	$501.03
42	$479.90	$479.90	$499.88	$499.88	$539.87	$539.87	$509.88	$509.88
43	$491.49	$491.49	$511.96	$511.96	$552.91	$552.91	$522.19	$522.19
44	$505.98	$505.98	$527.05	$527.05	$569.21	$569.21	$537.59	$537.59
45	$523.00	$523.00	$544.78	$544.78	$588.36	$588.36	$555.67	$555.67
46	$543.29	$543.29	$565.90	$565.90	$611.18	$611.18	$577.22	$577.22
47	$566.11	$566.11	$589.67	$589.67	$636.85	$636.85	$601.47	$601.47
48	$592.18	$592.18	$616.84	$616.84	$666.18	$666.18	$629.17	$629.17
49	$617.90	$617.90	$643.62	$643.62	$695.11	$695.11	$656.50	$656.50
50	$646.87	$646.87	$673.80	$673.80	$727.71	$727.71	$687.28	$687.28
51	$675.49	$675.49	$703.61	$703.61	$759.90	$759.90	$717.68	$717.68
52	$707.00	$707.00	$736.43	$736.43	$795.35	$795.35	$751.16	$751.16
53	$738.87	$738.87	$769.63	$769.63	$831.20	$831.20	$785.02	$785.02
54	$773.28	$773.28	$805.47	$805.47	$869.91	$869.91	$821.58	$821.58
55	$807.69	$807.69	$841.31	$841.31	$908.62	$908.62	$858.14	$858.14
56	$844.99	$844.99	$880.17	$880.17	$950.58	$950.58	$897.77	$897.77
57	$882.66	$882.66	$919.41	$919.41	$992.96	$992.96	$937.80	$937.80
58	$922.86	$922.86	$961.28	$961.28	$1,038.19	$1,038.19	$980.51	$980.51
59	$942.79	$942.79	$982.03	$982.03	$1,060.60	$1,060.60	$1,001.67	$1,001.67
60	$982.99	$982.99	$1,023.91	$1,023.91	$1,105.82	$1,105.82	$1,044.39	$1,044.39
61	$1,017.76	$1,017.76	$1,060.13	$1,060.13	$1,144.94	$1,144.94	$1,081.33	$1,081.33
62	$1,040.58	$1,040.58	$1,083.90	$1,083.90	$1,170.61	$1,170.61	$1,105.57	$1,105.57
63	$1,069.19	$1,069.19	$1,113.70	$1,113.70	$1,202.80	$1,202.80	$1,135.98	$1,135.98
64+	$1,086.57	$1,086.57	$1,131.80	$1,131.80	$1,222.34	$1,222.34	$1,154.45	$1,154.45

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010195	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$327.51	$327.51	$353.71	$353.71	$334.06	$334.06	$348.21	$348.21
15	$356.62	$356.62	$385.15	$385.15	$363.76	$363.76	$379.16	$379.16
16	$367.76	$367.76	$397.18	$397.18	$375.11	$375.11	$390.99	$390.99
17	$378.89	$378.89	$409.20	$409.20	$386.46	$386.46	$402.83	$402.83
18	$390.87	$390.87	$422.14	$422.14	$398.69	$398.69	$415.57	$415.57
19	$402.86	$402.86	$435.09	$435.09	$410.92	$410.92	$428.31	$428.31
20	$415.28	$415.28	$448.50	$448.50	$423.58	$423.58	$441.51	$441.51
21	$428.12	$428.12	$462.37	$462.37	$436.68	$436.68	$455.17	$455.17
22	$428.12	$428.12	$462.37	$462.37	$436.68	$436.68	$455.17	$455.17
23	$428.12	$428.12	$462.37	$462.37	$436.68	$436.68	$455.17	$455.17
24	$428.12	$428.12	$462.37	$462.37	$436.68	$436.68	$455.17	$455.17
25	$429.83	$429.83	$464.22	$464.22	$438.43	$438.43	$456.99	$456.99
26	$438.39	$438.39	$473.47	$473.47	$447.16	$447.16	$466.09	$466.09
27	$448.67	$448.67	$484.56	$484.56	$457.64	$457.64	$477.02	$477.02
28	$465.37	$465.37	$502.60	$502.60	$474.67	$474.67	$494.77	$494.77
29	$479.07	$479.07	$517.39	$517.39	$488.65	$488.65	$509.34	$509.34
30	$485.92	$485.92	$524.79	$524.79	$495.63	$495.63	$516.62	$516.62
31	$496.19	$496.19	$535.89	$535.89	$506.11	$506.11	$527.54	$527.54
32	$506.47	$506.47	$546.98	$546.98	$516.60	$516.60	$538.47	$538.47
33	$512.89	$512.89	$553.92	$553.92	$523.15	$523.15	$545.29	$545.29
34	$519.74	$519.74	$561.32	$561.32	$530.13	$530.13	$552.58	$552.58
35	$523.16	$523.16	$565.02	$565.02	$533.63	$533.63	$556.22	$556.22
36	$526.59	$526.59	$568.71	$568.71	$537.12	$537.12	$559.86	$559.86
37	$530.01	$530.01	$572.41	$572.41	$540.61	$540.61	$563.50	$563.50
38	$533.44	$533.44	$576.11	$576.11	$544.11	$544.11	$567.14	$567.14
39	$540.29	$540.29	$583.51	$583.51	$551.09	$551.09	$574.42	$574.42
40	$547.14	$547.14	$590.91	$590.91	$558.08	$558.08	$581.71	$581.71
41	$557.41	$557.41	$602.01	$602.01	$568.56	$568.56	$592.63	$592.63
42	$567.26	$567.26	$612.64	$612.64	$578.60	$578.60	$603.10	$603.10
43	$580.96	$580.96	$627.44	$627.44	$592.58	$592.58	$617.67	$617.67
44	$598.08	$598.08	$645.93	$645.93	$610.05	$610.05	$635.87	$635.87
45	$618.21	$618.21	$667.66	$667.66	$630.57	$630.57	$657.27	$657.27
46	$642.18	$642.18	$693.55	$693.55	$655.02	$655.02	$682.76	$682.76
47	$669.15	$669.15	$722.68	$722.68	$682.53	$682.53	$711.43	$711.43
48	$699.98	$699.98	$755.97	$755.97	$713.98	$713.98	$744.20	$744.20
49	$730.37	$730.37	$788.80	$788.80	$744.98	$744.98	$776.52	$776.52
50	$764.62	$764.62	$825.79	$825.79	$779.91	$779.91	$812.93	$812.93
51	$798.44	$798.44	$862.32	$862.32	$814.41	$814.41	$848.89	$848.89
52	$835.69	$835.69	$902.55	$902.55	$852.40	$852.40	$888.49	$888.49
53	$873.36	$873.36	$943.23	$943.23	$890.83	$890.83	$928.55	$928.55
54	$914.04	$914.04	$987.16	$987.16	$932.32	$932.32	$971.79	$971.79
55	$954.71	$954.71	$1,031.08	$1,031.08	$973.80	$973.80	$1,015.03	$1,015.03
56	$998.80	$998.80	$1,078.71	$1,078.71	$1,018.78	$1,018.78	$1,061.91	$1,061.91
57	$1,043.33	$1,043.33	$1,126.79	$1,126.79	$1,064.20	$1,064.20	$1,109.25	$1,109.25
58	$1,090.85	$1,090.85	$1,178.12	$1,178.12	$1,112.67	$1,112.67	$1,159.77	$1,159.77
59	$1,114.40	$1,114.40	$1,203.55	$1,203.55	$1,136.68	$1,136.68	$1,184.81	$1,184.81
60	$1,161.92	$1,161.92	$1,254.87	$1,254.87	$1,185.16	$1,185.16	$1,235.33	$1,235.33
61	$1,203.02	$1,203.02	$1,299.26	$1,299.26	$1,227.08	$1,227.08	$1,279.03	$1,279.03
62	$1,229.99	$1,229.99	$1,328.39	$1,328.39	$1,254.59	$1,254.59	$1,307.70	$1,307.70
63	$1,263.81	$1,263.81	$1,364.92	$1,364.92	$1,289.09	$1,289.09	$1,343.66	$1,343.66
64+	$1,284.35	$1,284.35	$1,387.10	$1,387.10	$1,310.04	$1,310.04	$1,365.50	$1,365.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010195		45127PA0010195		45127PA0010196		45127PA0010196	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold Simple PPO 0/0/40		Gold Simple PPO 0/0/40	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$9100 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$376.06	$376.06	$355.17	$355.17	$347.62	$347.62	$375.43	$375.43
15	$409.49	$409.49	$386.74	$386.74	$378.52	$378.52	$408.81	$408.81
16	$422.27	$422.27	$398.81	$398.81	$390.34	$390.34	$421.57	$421.57
17	$435.05	$435.05	$410.88	$410.88	$402.15	$402.15	$434.33	$434.33
18	$448.82	$448.82	$423.88	$423.88	$414.88	$414.88	$448.07	$448.07
19	$462.58	$462.58	$436.88	$436.88	$427.60	$427.60	$461.81	$461.81
20	$476.84	$476.84	$450.35	$450.35	$440.78	$440.78	$476.04	$476.04
21	$491.58	$491.58	$464.27	$464.27	$454.41	$454.41	$490.76	$490.76
22	$491.58	$491.58	$464.27	$464.27	$454.41	$454.41	$490.76	$490.76
23	$491.58	$491.58	$464.27	$464.27	$454.41	$454.41	$490.76	$490.76
24	$491.58	$491.58	$464.27	$464.27	$454.41	$454.41	$490.76	$490.76
25	$493.55	$493.55	$466.13	$466.13	$456.23	$456.23	$492.73	$492.73
26	$503.38	$503.38	$475.42	$475.42	$465.32	$465.32	$502.54	$502.54
27	$515.18	$515.18	$486.56	$486.56	$476.22	$476.22	$514.32	$514.32
28	$534.35	$534.35	$504.67	$504.67	$493.94	$493.94	$533.46	$533.46
29	$550.08	$550.08	$519.52	$519.52	$508.48	$508.48	$549.16	$549.16
30	$557.95	$557.95	$526.95	$526.95	$515.76	$515.76	$557.02	$557.02
31	$569.75	$569.75	$538.09	$538.09	$526.66	$526.66	$568.79	$568.79
32	$581.54	$581.54	$549.24	$549.24	$537.57	$537.57	$580.57	$580.57
33	$588.92	$588.92	$556.20	$556.20	$544.38	$544.38	$587.93	$587.93
34	$596.78	$596.78	$563.63	$563.63	$551.65	$551.65	$595.79	$595.79
35	$600.72	$600.72	$567.34	$567.34	$555.29	$555.29	$599.71	$599.71
36	$604.65	$604.65	$571.06	$571.06	$558.92	$558.92	$603.64	$603.64
37	$608.58	$608.58	$574.77	$574.77	$562.56	$562.56	$607.56	$607.56
38	$612.51	$612.51	$578.48	$578.48	$566.19	$566.19	$611.49	$611.49
39	$620.38	$620.38	$585.91	$585.91	$573.47	$573.47	$619.34	$619.34
40	$628.24	$628.24	$593.34	$593.34	$580.74	$580.74	$627.19	$627.19
41	$640.04	$640.04	$604.48	$604.48	$591.64	$591.64	$638.97	$638.97
42	$651.35	$651.35	$615.16	$615.16	$602.09	$602.09	$650.26	$650.26
43	$667.08	$667.08	$630.02	$630.02	$616.63	$616.63	$665.97	$665.97
44	$686.74	$686.74	$648.59	$648.59	$634.81	$634.81	$685.60	$685.60
45	$709.85	$709.85	$670.41	$670.41	$656.17	$656.17	$708.66	$708.66
46	$737.38	$737.38	$696.41	$696.41	$681.62	$681.62	$736.14	$736.14
47	$768.35	$768.35	$725.66	$725.66	$710.24	$710.24	$767.06	$767.06
48	$803.74	$803.74	$759.09	$759.09	$742.96	$742.96	$802.40	$802.40
49	$838.64	$838.64	$792.05	$792.05	$775.22	$775.22	$837.24	$837.24
50	$877.97	$877.97	$829.19	$829.19	$811.58	$811.58	$876.50	$876.50
51	$916.80	$916.80	$865.87	$865.87	$847.47	$847.47	$915.27	$915.27
52	$959.57	$959.57	$906.26	$906.26	$887.01	$887.01	$957.97	$957.97
53	$1,002.83	$1,002.83	$947.12	$947.12	$927.00	$927.00	$1,001.16	$1,001.16
54	$1,049.53	$1,049.53	$991.22	$991.22	$970.17	$970.17	$1,047.78	$1,047.78
55	$1,096.23	$1,096.23	$1,035.33	$1,035.33	$1,013.33	$1,013.33	$1,094.40	$1,094.40
56	$1,146.86	$1,146.86	$1,083.15	$1,083.15	$1,060.14	$1,060.14	$1,144.95	$1,144.95
57	$1,197.99	$1,197.99	$1,131.43	$1,131.43	$1,107.40	$1,107.40	$1,195.99	$1,195.99
58	$1,252.56	$1,252.56	$1,182.97	$1,182.97	$1,157.84	$1,157.84	$1,250.46	$1,250.46
59	$1,279.59	$1,279.59	$1,208.50	$1,208.50	$1,182.83	$1,182.83	$1,277.46	$1,277.46
60	$1,334.16	$1,334.16	$1,260.04	$1,260.04	$1,233.27	$1,233.27	$1,331.93	$1,331.93
61	$1,381.35	$1,381.35	$1,304.61	$1,304.61	$1,276.89	$1,276.89	$1,379.04	$1,379.04
62	$1,412.32	$1,412.32	$1,333.86	$1,333.86	$1,305.52	$1,305.52	$1,409.96	$1,409.96
63	$1,451.15	$1,451.15	$1,370.54	$1,370.54	$1,341.42	$1,341.42	$1,448.73	$1,448.73
64+	$1,474.74	$1,474.74	$1,392.81	$1,392.81	$1,363.22	$1,363.22	$1,472.28	$1,472.28

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Simple PPO 0/0/40**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9100 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$354.58	$354.58	$272.60	$272.60	$294.41	$294.41	$278.05	$278.05
15	$386.09	$386.09	$296.83	$296.83	$320.58	$320.58	$302.77	$302.77
16	$398.14	$398.14	$306.10	$306.10	$330.58	$330.58	$312.22	$312.22
17	$410.20	$410.20	$315.36	$315.36	$340.59	$340.59	$321.67	$321.67
18	$423.17	$423.17	$325.34	$325.34	$351.37	$351.37	$331.85	$331.85
19	$436.15	$436.15	$335.32	$335.32	$362.14	$362.14	$342.02	$342.02
20	$449.59	$449.59	$345.65	$345.65	$373.30	$373.30	$352.56	$352.56
21	$463.50	$463.50	$356.34	$356.34	$384.85	$384.85	$363.47	$363.47
22	$463.50	$463.50	$356.34	$356.34	$384.85	$384.85	$363.47	$363.47
23	$463.50	$463.50	$356.34	$356.34	$384.85	$384.85	$363.47	$363.47
24	$463.50	$463.50	$356.34	$356.34	$384.85	$384.85	$363.47	$363.47
25	$465.35	$465.35	$357.77	$357.77	$386.39	$386.39	$364.92	$364.92
26	$474.62	$474.62	$364.89	$364.89	$394.08	$394.08	$372.19	$372.19
27	$485.75	$485.75	$373.44	$373.44	$403.32	$403.32	$380.91	$380.91
28	$503.82	$503.82	$387.34	$387.34	$418.33	$418.33	$395.09	$395.09
29	$518.65	$518.65	$398.74	$398.74	$430.64	$430.64	$406.72	$406.72
30	$526.07	$526.07	$404.45	$404.45	$436.80	$436.80	$412.53	$412.53
31	$537.19	$537.19	$413.00	$413.00	$446.04	$446.04	$421.26	$421.26
32	$548.32	$548.32	$421.55	$421.55	$455.27	$455.27	$429.98	$429.98
33	$555.27	$555.27	$426.90	$426.90	$461.05	$461.05	$435.43	$435.43
34	$562.69	$562.69	$432.60	$432.60	$467.20	$467.20	$441.25	$441.25
35	$566.39	$566.39	$435.45	$435.45	$470.28	$470.28	$444.16	$444.16
36	$570.10	$570.10	$438.30	$438.30	$473.36	$473.36	$447.06	$447.06
37	$573.81	$573.81	$441.15	$441.15	$476.44	$476.44	$449.97	$449.97
38	$577.52	$577.52	$444.00	$444.00	$479.52	$479.52	$452.88	$452.88
39	$584.93	$584.93	$449.70	$449.70	$485.68	$485.68	$458.70	$458.70
40	$592.35	$592.35	$455.40	$455.40	$491.83	$491.83	$464.51	$464.51
41	$603.47	$603.47	$463.95	$463.95	$501.07	$501.07	$473.23	$473.23
42	$614.14	$614.14	$472.15	$472.15	$509.92	$509.92	$481.59	$481.59
43	$628.97	$628.97	$483.55	$483.55	$522.24	$522.24	$493.22	$493.22
44	$647.51	$647.51	$497.81	$497.81	$537.63	$537.63	$507.76	$507.76
45	$669.29	$669.29	$514.55	$514.55	$555.72	$555.72	$524.85	$524.85
46	$695.25	$695.25	$534.51	$534.51	$577.27	$577.27	$545.20	$545.20
47	$724.45	$724.45	$556.96	$556.96	$601.52	$601.52	$568.10	$568.10
48	$757.82	$757.82	$582.62	$582.62	$629.23	$629.23	$594.27	$594.27
49	$790.73	$790.73	$607.92	$607.92	$656.55	$656.55	$620.07	$620.07
50	$827.81	$827.81	$636.42	$636.42	$687.34	$687.34	$649.15	$649.15
51	$864.42	$864.42	$664.57	$664.57	$717.74	$717.74	$677.87	$677.87
52	$904.75	$904.75	$695.58	$695.58	$751.22	$751.22	$709.49	$709.49
53	$945.54	$945.54	$726.93	$726.93	$785.09	$785.09	$741.47	$741.47
54	$989.57	$989.57	$760.79	$760.79	$821.65	$821.65	$776.00	$776.00
55	$1,033.60	$1,033.60	$794.64	$794.64	$858.21	$858.21	$810.53	$810.53
56	$1,081.34	$1,081.34	$831.34	$831.34	$897.85	$897.85	$847.97	$847.97
57	$1,129.55	$1,129.55	$868.40	$868.40	$937.87	$937.87	$885.77	$885.77
58	$1,180.99	$1,180.99	$907.95	$907.95	$980.59	$980.59	$926.11	$926.11
59	$1,206.49	$1,206.49	$927.55	$927.55	$1,001.76	$1,001.76	$946.10	$946.10
60	$1,257.93	$1,257.93	$967.11	$967.11	$1,044.48	$1,044.48	$986.45	$986.45
61	$1,302.43	$1,302.43	$1,001.32	$1,001.32	$1,081.42	$1,081.42	$1,021.34	$1,021.34
62	$1,331.63	$1,331.63	$1,023.76	$1,023.76	$1,105.67	$1,105.67	$1,044.24	$1,044.24
63	$1,368.25	$1,368.25	$1,051.92	$1,051.92	$1,136.07	$1,136.07	$1,072.95	$1,072.95
64+	$1,390.49	$1,390.49	$1,069.01	$1,069.01	$1,154.54	$1,154.54	$1,090.40	$1,090.40

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010200**		**45127PA0010201**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**QHDHP Performance PPO 2750**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$356.64	$356.64	$385.17	$385.17	$363.77	$363.77	$285.51	$285.51
15	$388.34	$388.34	$419.40	$419.40	$396.10	$396.10	$310.88	$310.88
16	$400.46	$400.46	$432.49	$432.49	$408.47	$408.47	$320.59	$320.59
17	$412.58	$412.58	$445.58	$445.58	$420.83	$420.83	$330.29	$330.29
18	$425.63	$425.63	$459.68	$459.68	$434.14	$434.14	$340.74	$340.74
19	$438.68	$438.68	$473.78	$473.78	$447.46	$447.46	$351.19	$351.19
20	$452.20	$452.20	$488.38	$488.38	$461.25	$461.25	$362.01	$362.01
21	$466.19	$466.19	$503.49	$503.49	$475.51	$475.51	$373.21	$373.21
22	$466.19	$466.19	$503.49	$503.49	$475.51	$475.51	$373.21	$373.21
23	$466.19	$466.19	$503.49	$503.49	$475.51	$475.51	$373.21	$373.21
24	$466.19	$466.19	$503.49	$503.49	$475.51	$475.51	$373.21	$373.21
25	$468.05	$468.05	$505.50	$505.50	$477.42	$477.42	$374.70	$374.70
26	$477.38	$477.38	$515.57	$515.57	$486.93	$486.93	$382.17	$382.17
27	$488.57	$488.57	$527.65	$527.65	$498.34	$498.34	$391.12	$391.12
28	$506.75	$506.75	$547.29	$547.29	$516.88	$516.88	$405.68	$405.68
29	$521.67	$521.67	$563.40	$563.40	$532.10	$532.10	$417.62	$417.62
30	$529.13	$529.13	$571.46	$571.46	$539.71	$539.71	$423.59	$423.59
31	$540.31	$540.31	$583.54	$583.54	$551.12	$551.12	$432.55	$432.55
32	$551.50	$551.50	$595.62	$595.62	$562.53	$562.53	$441.51	$441.51
33	$558.50	$558.50	$603.18	$603.18	$569.67	$569.67	$447.11	$447.11
34	$565.95	$565.95	$611.23	$611.23	$577.27	$577.27	$453.08	$453.08
35	$569.68	$569.68	$615.26	$615.26	$581.08	$581.08	$456.06	$456.06
36	$573.41	$573.41	$619.29	$619.29	$584.88	$584.88	$459.05	$459.05
37	$577.14	$577.14	$623.31	$623.31	$588.69	$588.69	$462.03	$462.03
38	$580.87	$580.87	$627.34	$627.34	$592.49	$592.49	$465.02	$465.02
39	$588.33	$588.33	$635.40	$635.40	$600.10	$600.10	$470.99	$470.99
40	$595.79	$595.79	$643.45	$643.45	$607.71	$607.71	$476.96	$476.96
41	$606.98	$606.98	$655.54	$655.54	$619.12	$619.12	$485.92	$485.92
42	$617.70	$617.70	$667.12	$667.12	$630.06	$630.06	$494.50	$494.50
43	$632.62	$632.62	$683.23	$683.23	$645.27	$645.27	$506.45	$506.45
44	$651.27	$651.27	$703.37	$703.37	$664.29	$664.29	$521.37	$521.37
45	$673.18	$673.18	$727.03	$727.03	$686.64	$686.64	$538.92	$538.92
46	$699.28	$699.28	$755.23	$755.23	$713.27	$713.27	$559.82	$559.82
47	$728.65	$728.65	$786.95	$786.95	$743.23	$743.23	$583.33	$583.33
48	$762.22	$762.22	$823.20	$823.20	$777.47	$777.47	$610.20	$610.20
49	$795.32	$795.32	$858.95	$858.95	$811.23	$811.23	$636.70	$636.70
50	$832.62	$832.62	$899.22	$899.22	$849.27	$849.27	$666.55	$666.55
51	$869.44	$869.44	$939.00	$939.00	$886.83	$886.83	$696.04	$696.04
52	$910.00	$910.00	$982.80	$982.80	$928.20	$928.20	$728.51	$728.51
53	$951.03	$951.03	$1,027.11	$1,027.11	$970.05	$970.05	$761.35	$761.35
54	$995.32	$995.32	$1,074.94	$1,074.94	$1,015.22	$1,015.22	$796.80	$796.80
55	$1,039.60	$1,039.60	$1,122.77	$1,122.77	$1,060.40	$1,060.40	$832.26	$832.26
56	$1,087.62	$1,087.62	$1,174.63	$1,174.63	$1,109.37	$1,109.37	$870.70	$870.70
57	$1,136.11	$1,136.11	$1,226.99	$1,226.99	$1,158.83	$1,158.83	$909.51	$909.51
58	$1,187.85	$1,187.85	$1,282.88	$1,282.88	$1,211.61	$1,211.61	$950.94	$950.94
59	$1,213.49	$1,213.49	$1,310.57	$1,310.57	$1,237.76	$1,237.76	$971.47	$971.47
60	$1,265.24	$1,265.24	$1,366.46	$1,366.46	$1,290.54	$1,290.54	$1,012.89	$1,012.89
61	$1,309.99	$1,309.99	$1,414.79	$1,414.79	$1,336.19	$1,336.19	$1,048.72	$1,048.72
62	$1,339.36	$1,339.36	$1,446.51	$1,446.51	$1,366.15	$1,366.15	$1,072.23	$1,072.23
63	$1,376.19	$1,376.19	$1,486.29	$1,486.29	$1,403.72	$1,403.72	$1,101.72	$1,101.72
64+	$1,398.56	$1,398.56	$1,510.46	$1,510.46	$1,426.53	$1,426.53	$1,119.62	$1,119.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$308.35	$308.35	$291.22	$291.22	$275.51	$275.51	$297.55	$297.55
15	$335.75	$335.75	$317.10	$317.10	$300.00	$300.00	$324.00	$324.00
16	$346.23	$346.23	$327.00	$327.00	$309.36	$309.36	$334.11	$334.11
17	$356.71	$356.71	$336.90	$336.90	$318.72	$318.72	$344.22	$344.22
18	$368.00	$368.00	$347.56	$347.56	$328.81	$328.81	$355.11	$355.11
19	$379.29	$379.29	$358.21	$358.21	$338.89	$338.89	$366.00	$366.00
20	$390.97	$390.97	$369.25	$369.25	$349.34	$349.34	$377.28	$377.28
21	$403.07	$403.07	$380.67	$380.67	$360.14	$360.14	$388.95	$388.95
22	$403.07	$403.07	$380.67	$380.67	$360.14	$360.14	$388.95	$388.95
23	$403.07	$403.07	$380.67	$380.67	$360.14	$360.14	$388.95	$388.95
24	$403.07	$403.07	$380.67	$380.67	$360.14	$360.14	$388.95	$388.95
25	$404.68	$404.68	$382.20	$382.20	$361.58	$361.58	$390.51	$390.51
26	$412.74	$412.74	$389.81	$389.81	$368.78	$368.78	$398.29	$398.29
27	$422.41	$422.41	$398.95	$398.95	$377.43	$377.43	$407.62	$407.62
28	$438.13	$438.13	$413.79	$413.79	$391.47	$391.47	$422.79	$422.79
29	$451.03	$451.03	$425.97	$425.97	$403.00	$403.00	$435.24	$435.24
30	$457.48	$457.48	$432.07	$432.07	$408.76	$408.76	$441.46	$441.46
31	$467.15	$467.15	$441.20	$441.20	$417.40	$417.40	$450.79	$450.79
32	$476.83	$476.83	$450.34	$450.34	$426.05	$426.05	$460.13	$460.13
33	$482.87	$482.87	$456.05	$456.05	$431.45	$431.45	$465.96	$465.96
34	$489.32	$489.32	$462.14	$462.14	$437.21	$437.21	$472.19	$472.19
35	$492.55	$492.55	$465.18	$465.18	$440.09	$440.09	$475.30	$475.30
36	$495.77	$495.77	$468.23	$468.23	$442.97	$442.97	$478.41	$478.41
37	$499.00	$499.00	$471.27	$471.27	$445.85	$445.85	$481.52	$481.52
38	$502.22	$502.22	$474.32	$474.32	$448.73	$448.73	$484.63	$484.63
39	$508.67	$508.67	$480.41	$480.41	$454.50	$454.50	$490.86	$490.86
40	$515.12	$515.12	$486.50	$486.50	$460.26	$460.26	$497.08	$497.08
41	$524.79	$524.79	$495.64	$495.64	$468.90	$468.90	$506.41	$506.41
42	$534.06	$534.06	$504.39	$504.39	$477.19	$477.19	$515.36	$515.36
43	$546.96	$546.96	$516.57	$516.57	$488.71	$488.71	$527.81	$527.81
44	$563.08	$563.08	$531.80	$531.80	$503.12	$503.12	$543.36	$543.36
45	$582.03	$582.03	$549.69	$549.69	$520.04	$520.04	$561.65	$561.65
46	$604.60	$604.60	$571.01	$571.01	$540.21	$540.21	$583.43	$583.43
47	$629.99	$629.99	$594.99	$594.99	$562.90	$562.90	$607.93	$607.93
48	$659.01	$659.01	$622.40	$622.40	$588.83	$588.83	$635.94	$635.94
49	$687.63	$687.63	$649.43	$649.43	$614.40	$614.40	$663.55	$663.55
50	$719.88	$719.88	$679.88	$679.88	$643.21	$643.21	$694.67	$694.67
51	$751.72	$751.72	$709.96	$709.96	$671.66	$671.66	$725.39	$725.39
52	$786.79	$786.79	$743.08	$743.08	$702.99	$702.99	$759.23	$759.23
53	$822.26	$822.26	$776.58	$776.58	$734.69	$734.69	$793.46	$793.46
54	$860.55	$860.55	$812.74	$812.74	$768.90	$768.90	$830.41	$830.41
55	$898.84	$898.84	$848.90	$848.90	$803.11	$803.11	$867.36	$867.36
56	$940.35	$940.35	$888.11	$888.11	$840.21	$840.21	$907.42	$907.42
57	$982.27	$982.27	$927.70	$927.70	$877.66	$877.66	$947.87	$947.87
58	$1,027.01	$1,027.01	$969.96	$969.96	$917.64	$917.64	$991.05	$991.05
59	$1,049.18	$1,049.18	$990.89	$990.89	$937.44	$937.44	$1,012.44	$1,012.44
60	$1,093.92	$1,093.92	$1,033.15	$1,033.15	$977.42	$977.42	$1,055.61	$1,055.61
61	$1,132.62	$1,132.62	$1,069.69	$1,069.69	$1,011.99	$1,011.99	$1,092.95	$1,092.95
62	$1,158.01	$1,158.01	$1,093.68	$1,093.68	$1,034.68	$1,034.68	$1,117.46	$1,117.46
63	$1,189.85	$1,189.85	$1,123.75	$1,123.75	$1,063.13	$1,063.13	$1,148.18	$1,148.18
64+	$1,209.20	$1,209.20	$1,142.01	$1,142.01	$1,080.41	$1,080.41	$1,166.84	$1,166.84

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010203		45127PA0010204		45127PA0010204	
Plan Marketing Name =>	er Performance PPO 4500/0/30		Gold PPO Choice 1000/0/20 Rx		PPO Choice Select 1000/0/20		PPO Choice Select 1000/0/20	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		7		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$281.02	$281.02	$377.84	$377.84	$355.98	$355.98	$336.20	$336.20
15	$306.00	$306.00	$411.42	$411.42	$387.62	$387.62	$366.08	$366.08
16	$315.55	$315.55	$424.26	$424.26	$399.72	$399.72	$377.51	$377.51
17	$325.10	$325.10	$437.11	$437.11	$411.82	$411.82	$388.94	$388.94
18	$335.38	$335.38	$450.94	$450.94	$424.85	$424.85	$401.24	$401.24
19	$345.67	$345.67	$464.77	$464.77	$437.87	$437.87	$413.55	$413.55
20	$356.32	$356.32	$479.09	$479.09	$451.37	$451.37	$426.29	$426.29
21	$367.34	$367.34	$493.91	$493.91	$465.33	$465.33	$439.48	$439.48
22	$367.34	$367.34	$493.91	$493.91	$465.33	$465.33	$439.48	$439.48
23	$367.34	$367.34	$493.91	$493.91	$465.33	$465.33	$439.48	$439.48
24	$367.34	$367.34	$493.91	$493.91	$465.33	$465.33	$439.48	$439.48
25	$368.81	$368.81	$495.88	$495.88	$467.19	$467.19	$441.24	$441.24
26	$376.16	$376.16	$505.76	$505.76	$476.50	$476.50	$450.02	$450.02
27	$384.98	$384.98	$517.61	$517.61	$487.66	$487.66	$460.57	$460.57
28	$399.30	$399.30	$536.88	$536.88	$505.81	$505.81	$477.71	$477.71
29	$411.06	$411.06	$552.68	$552.68	$520.70	$520.70	$491.77	$491.77
30	$416.93	$416.93	$560.58	$560.58	$528.15	$528.15	$498.81	$498.81
31	$425.75	$425.75	$572.44	$572.44	$539.32	$539.32	$509.35	$509.35
32	$434.57	$434.57	$584.29	$584.29	$550.48	$550.48	$519.90	$519.90
33	$440.08	$440.08	$591.70	$591.70	$557.46	$557.46	$526.49	$526.49
34	$445.95	$445.95	$599.60	$599.60	$564.91	$564.91	$533.53	$533.53
35	$448.89	$448.89	$603.55	$603.55	$568.63	$568.63	$537.04	$537.04
36	$451.83	$451.83	$607.50	$607.50	$572.35	$572.35	$540.56	$540.56
37	$454.77	$454.77	$611.46	$611.46	$576.08	$576.08	$544.07	$544.07
38	$457.71	$457.71	$615.41	$615.41	$579.80	$579.80	$547.59	$547.59
39	$463.59	$463.59	$623.31	$623.31	$587.24	$587.24	$554.62	$554.62
40	$469.46	$469.46	$631.21	$631.21	$594.69	$594.69	$561.65	$561.65
41	$478.28	$478.28	$643.07	$643.07	$605.86	$605.86	$572.20	$572.20
42	$486.73	$486.73	$654.42	$654.42	$616.56	$616.56	$582.31	$582.31
43	$498.48	$498.48	$670.23	$670.23	$631.45	$631.45	$596.37	$596.37
44	$513.18	$513.18	$689.99	$689.99	$650.06	$650.06	$613.95	$613.95
45	$530.44	$530.44	$713.20	$713.20	$671.93	$671.93	$634.61	$634.61
46	$551.01	$551.01	$740.86	$740.86	$697.99	$697.99	$659.22	$659.22
47	$574.16	$574.16	$771.97	$771.97	$727.31	$727.31	$686.90	$686.90
48	$600.61	$600.61	$807.54	$807.54	$760.81	$760.81	$718.55	$718.55
49	$626.69	$626.69	$842.60	$842.60	$793.85	$793.85	$749.75	$749.75
50	$656.07	$656.07	$882.12	$882.12	$831.08	$831.08	$784.91	$784.91
51	$685.09	$685.09	$921.13	$921.13	$867.84	$867.84	$819.62	$819.62
52	$717.05	$717.05	$964.10	$964.10	$908.32	$908.32	$857.86	$857.86
53	$749.38	$749.38	$1,007.57	$1,007.57	$949.27	$949.27	$896.53	$896.53
54	$784.28	$784.28	$1,054.49	$1,054.49	$993.48	$993.48	$938.28	$938.28
55	$819.17	$819.17	$1,101.41	$1,101.41	$1,037.68	$1,037.68	$980.03	$980.03
56	$857.01	$857.01	$1,152.28	$1,152.28	$1,085.61	$1,085.61	$1,025.30	$1,025.30
57	$895.21	$895.21	$1,203.65	$1,203.65	$1,134.01	$1,134.01	$1,071.01	$1,071.01
58	$935.99	$935.99	$1,258.47	$1,258.47	$1,185.66	$1,185.66	$1,119.79	$1,119.79
59	$956.19	$956.19	$1,285.64	$1,285.64	$1,211.25	$1,211.25	$1,143.96	$1,143.96
60	$996.97	$996.97	$1,340.46	$1,340.46	$1,262.90	$1,262.90	$1,192.74	$1,192.74
61	$1,032.23	$1,032.23	$1,387.87	$1,387.87	$1,307.57	$1,307.57	$1,234.93	$1,234.93
62	$1,055.38	$1,055.38	$1,418.99	$1,418.99	$1,336.89	$1,336.89	$1,262.62	$1,262.62
63	$1,084.40	$1,084.40	$1,458.01	$1,458.01	$1,373.65	$1,373.65	$1,297.34	$1,297.34
64+	$1,102.02	$1,102.02	$1,481.72	$1,481.72	$1,395.98	$1,395.98	$1,318.43	$1,318.43

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010205**		**45127PA0010206**		**45127PA0010206**		**45127PA0010207**	
Plan Marketing Name =>	**ver QHDHP PPO Choice 2750/0/**		**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**ilver PPO Choice 4500/0/30 Rx**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$302.64	$302.64	$285.63	$285.63	$269.76	$269.76	$292.07	$292.07
15	$329.54	$329.54	$311.01	$311.01	$293.74	$293.74	$318.03	$318.03
16	$339.82	$339.82	$320.72	$320.72	$302.90	$302.90	$327.96	$327.96
17	$350.11	$350.11	$330.43	$330.43	$312.07	$312.07	$337.88	$337.88
18	$361.19	$361.19	$340.88	$340.88	$321.95	$321.95	$348.58	$348.58
19	$372.26	$372.26	$351.34	$351.34	$331.82	$331.82	$359.27	$359.27
20	$383.74	$383.74	$362.17	$362.17	$342.05	$342.05	$370.34	$370.34
21	$395.60	$395.60	$373.37	$373.37	$352.62	$352.62	$381.79	$381.79
22	$395.60	$395.60	$373.37	$373.37	$352.62	$352.62	$381.79	$381.79
23	$395.60	$395.60	$373.37	$373.37	$352.62	$352.62	$381.79	$381.79
24	$395.60	$395.60	$373.37	$373.37	$352.62	$352.62	$381.79	$381.79
25	$397.19	$397.19	$374.86	$374.86	$354.03	$354.03	$383.32	$383.32
26	$405.10	$405.10	$382.33	$382.33	$361.09	$361.09	$390.95	$390.95
27	$414.59	$414.59	$391.29	$391.29	$369.55	$369.55	$400.12	$400.12
28	$430.02	$430.02	$405.85	$405.85	$383.30	$383.30	$415.01	$415.01
29	$442.68	$442.68	$417.80	$417.80	$394.59	$394.59	$427.22	$427.22
30	$449.01	$449.01	$423.77	$423.77	$400.23	$400.23	$433.33	$433.33
31	$458.51	$458.51	$432.73	$432.73	$408.69	$408.69	$442.50	$442.50
32	$468.00	$468.00	$441.69	$441.69	$417.15	$417.15	$451.66	$451.66
33	$473.93	$473.93	$447.29	$447.29	$422.44	$422.44	$457.39	$457.39
34	$480.26	$480.26	$453.27	$453.27	$428.09	$428.09	$463.49	$463.49
35	$483.43	$483.43	$456.25	$456.25	$430.91	$430.91	$466.55	$466.55
36	$486.59	$486.59	$459.24	$459.24	$433.73	$433.73	$469.60	$469.60
37	$489.76	$489.76	$462.23	$462.23	$436.55	$436.55	$472.66	$472.66
38	$492.92	$492.92	$465.22	$465.22	$439.37	$439.37	$475.71	$475.71
39	$499.25	$499.25	$471.19	$471.19	$445.01	$445.01	$481.82	$481.82
40	$505.58	$505.58	$477.16	$477.16	$450.65	$450.65	$487.93	$487.93
41	$515.08	$515.08	$486.12	$486.12	$459.12	$459.12	$497.09	$497.09
42	$524.18	$524.18	$494.71	$494.71	$467.23	$467.23	$505.87	$505.87
43	$536.83	$536.83	$506.66	$506.66	$478.51	$478.51	$518.09	$518.09
44	$552.66	$552.66	$521.59	$521.59	$492.62	$492.62	$533.36	$533.36
45	$571.25	$571.25	$539.14	$539.14	$509.19	$509.19	$551.31	$551.31
46	$593.41	$593.41	$560.05	$560.05	$528.94	$528.94	$572.69	$572.69
47	$618.33	$618.33	$583.57	$583.57	$551.15	$551.15	$596.74	$596.74
48	$646.81	$646.81	$610.45	$610.45	$576.54	$576.54	$624.23	$624.23
49	$674.90	$674.90	$636.96	$636.96	$601.58	$601.58	$651.34	$651.34
50	$706.55	$706.55	$666.83	$666.83	$629.79	$629.79	$681.88	$681.88
51	$737.80	$737.80	$696.33	$696.33	$657.64	$657.64	$712.04	$712.04
52	$772.22	$772.22	$728.81	$728.81	$688.32	$688.32	$745.26	$745.26
53	$807.03	$807.03	$761.67	$761.67	$719.35	$719.35	$778.85	$778.85
54	$844.61	$844.61	$797.14	$797.14	$752.85	$752.85	$815.12	$815.12
55	$882.20	$882.20	$832.61	$832.61	$786.35	$786.35	$851.39	$851.39
56	$922.94	$922.94	$871.06	$871.06	$822.67	$822.67	$890.72	$890.72
57	$964.09	$964.09	$909.89	$909.89	$859.35	$859.35	$930.42	$930.42
58	$1,008.00	$1,008.00	$951.34	$951.34	$898.49	$898.49	$972.80	$972.80
59	$1,029.76	$1,029.76	$971.87	$971.87	$917.88	$917.88	$993.80	$993.80
60	$1,073.67	$1,073.67	$1,013.32	$1,013.32	$957.02	$957.02	$1,036.18	$1,036.18
61	$1,111.65	$1,111.65	$1,049.16	$1,049.16	$990.87	$990.87	$1,072.83	$1,072.83
62	$1,136.57	$1,136.57	$1,072.68	$1,072.68	$1,013.09	$1,013.09	$1,096.88	$1,096.88
63	$1,167.82	$1,167.82	$1,102.18	$1,102.18	$1,040.95	$1,040.95	$1,127.05	$1,127.05
64+	$1,186.80	$1,186.80	$1,120.10	$1,120.10	$1,057.86	$1,057.86	$1,145.36	$1,145.36

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010208		45127PA0010208		45127PA0010209		45127PA0010209	
Plan Marketing Name =>	r PPO Choice Select 4500/0/30		r PPO Choice Select 4500/0/30		Gold PPO 0/0/20 Rx 500		Gold PPO 0/0/20 Rx 500	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$0 /$500 Med/Rx		$0 /$500 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$275.74	$275.74	$260.42	$260.42	$384.86	$384.86	$415.65	$415.65
15	$300.25	$300.25	$283.57	$283.57	$419.07	$419.07	$452.60	$452.60
16	$309.62	$309.62	$292.42	$292.42	$432.15	$432.15	$466.73	$466.73
17	$318.99	$318.99	$301.27	$301.27	$445.23	$445.23	$480.85	$480.85
18	$329.08	$329.08	$310.80	$310.80	$459.32	$459.32	$496.07	$496.07
19	$339.17	$339.17	$320.33	$320.33	$473.41	$473.41	$511.28	$511.28
20	$349.63	$349.63	$330.20	$330.20	$488.00	$488.00	$527.04	$527.04
21	$360.44	$360.44	$340.41	$340.41	$503.09	$503.09	$543.34	$543.34
22	$360.44	$360.44	$340.41	$340.41	$503.09	$503.09	$543.34	$543.34
23	$360.44	$360.44	$340.41	$340.41	$503.09	$503.09	$543.34	$543.34
24	$360.44	$360.44	$340.41	$340.41	$503.09	$503.09	$543.34	$543.34
25	$361.88	$361.88	$341.78	$341.78	$505.10	$505.10	$545.51	$545.51
26	$369.09	$369.09	$348.58	$348.58	$515.16	$515.16	$556.38	$556.38
27	$377.74	$377.74	$356.75	$356.75	$527.24	$527.24	$569.42	$569.42
28	$391.80	$391.80	$370.03	$370.03	$546.86	$546.86	$590.61	$590.61
29	$403.33	$403.33	$380.92	$380.92	$562.96	$562.96	$607.99	$607.99
30	$409.10	$409.10	$386.37	$386.37	$571.01	$571.01	$616.69	$616.69
31	$417.75	$417.75	$394.54	$394.54	$583.08	$583.08	$629.73	$629.73
32	$426.40	$426.40	$402.71	$402.71	$595.16	$595.16	$642.77	$642.77
33	$431.81	$431.81	$407.82	$407.82	$602.70	$602.70	$650.92	$650.92
34	$437.57	$437.57	$413.26	$413.26	$610.75	$610.75	$659.61	$659.61
35	$440.46	$440.46	$415.99	$415.99	$614.78	$614.78	$663.96	$663.96
36	$443.34	$443.34	$418.71	$418.71	$618.80	$618.80	$668.30	$668.30
37	$446.22	$446.22	$421.43	$421.43	$622.83	$622.83	$672.65	$672.65
38	$449.11	$449.11	$424.16	$424.16	$626.85	$626.85	$677.00	$677.00
39	$454.87	$454.87	$429.60	$429.60	$634.90	$634.90	$685.69	$685.69
40	$460.64	$460.64	$435.05	$435.05	$642.95	$642.95	$694.38	$694.38
41	$469.29	$469.29	$443.22	$443.22	$655.02	$655.02	$707.43	$707.43
42	$477.58	$477.58	$451.05	$451.05	$666.59	$666.59	$719.92	$719.92
43	$489.12	$489.12	$461.94	$461.94	$682.69	$682.69	$737.31	$737.31
44	$503.53	$503.53	$475.56	$475.56	$702.82	$702.82	$759.04	$759.04
45	$520.47	$520.47	$491.56	$491.56	$726.46	$726.46	$784.58	$784.58
46	$540.66	$540.66	$510.62	$510.62	$754.64	$754.64	$815.01	$815.01
47	$563.37	$563.37	$532.07	$532.07	$786.33	$786.33	$849.24	$849.24
48	$589.32	$589.32	$556.58	$556.58	$822.55	$822.55	$888.36	$888.36
49	$614.91	$614.91	$580.75	$580.75	$858.27	$858.27	$926.93	$926.93
50	$643.74	$643.74	$607.98	$607.98	$898.52	$898.52	$970.40	$970.40
51	$672.22	$672.22	$634.87	$634.87	$938.26	$938.26	$1,013.32	$1,013.32
52	$703.58	$703.58	$664.49	$664.49	$982.03	$982.03	$1,060.59	$1,060.59
53	$735.30	$735.30	$694.45	$694.45	$1,026.30	$1,026.30	$1,108.41	$1,108.41
54	$769.54	$769.54	$726.79	$726.79	$1,074.10	$1,074.10	$1,160.02	$1,160.02
55	$803.78	$803.78	$759.13	$759.13	$1,121.89	$1,121.89	$1,211.64	$1,211.64
56	$840.90	$840.90	$794.19	$794.19	$1,173.71	$1,173.71	$1,267.61	$1,267.61
57	$878.39	$878.39	$829.59	$829.59	$1,226.03	$1,226.03	$1,324.11	$1,324.11
58	$918.40	$918.40	$867.38	$867.38	$1,281.87	$1,281.87	$1,384.42	$1,384.42
59	$938.22	$938.22	$886.10	$886.10	$1,309.54	$1,309.54	$1,414.31	$1,414.31
60	$978.23	$978.23	$923.89	$923.89	$1,365.39	$1,365.39	$1,474.62	$1,474.62
61	$1,012.83	$1,012.83	$956.57	$956.57	$1,413.68	$1,413.68	$1,526.78	$1,526.78
62	$1,035.54	$1,035.54	$978.01	$978.01	$1,445.38	$1,445.38	$1,561.01	$1,561.01
63	$1,064.02	$1,064.02	$1,004.90	$1,004.90	$1,485.12	$1,485.12	$1,603.93	$1,603.93
64+	$1,081.31	$1,081.31	$1,021.23	$1,021.23	$1,509.26	$1,509.26	$1,630.01	$1,630.01

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010209		45127PA0130003		45127PA0130004		45127PA0130007	
Plan Marketing Name =>	Gold PPO 0/0/20 Rx 500		alley Advantage EPO 5000/0/3		Valley Advantage EPO 5000/0/3		pital Advantage EPO 5000/0/3	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		6		9	
Network =>	PPO		EPO		EPO		EPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$0 /$500 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$300 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$392.56	$392.56	$254.02	$254.02	$269.44	$269.44	$259.10	$259.10
15	$427.46	$427.46	$276.60	$276.60	$293.39	$293.39	$282.13	$282.13
16	$440.80	$440.80	$285.23	$285.23	$302.55	$302.55	$290.94	$290.94
17	$454.14	$454.14	$293.86	$293.86	$311.71	$311.71	$299.74	$299.74
18	$468.51	$468.51	$303.16	$303.16	$321.57	$321.57	$309.22	$309.22
19	$482.88	$482.88	$312.46	$312.46	$331.43	$331.43	$318.71	$318.71
20	$497.76	$497.76	$322.09	$322.09	$341.64	$341.64	$328.53	$328.53
21	$513.15	$513.15	$332.05	$332.05	$352.21	$352.21	$338.69	$338.69
22	$513.15	$513.15	$332.05	$332.05	$352.21	$352.21	$338.69	$338.69
23	$513.15	$513.15	$332.05	$332.05	$352.21	$352.21	$338.69	$338.69
24	$513.15	$513.15	$332.05	$332.05	$352.21	$352.21	$338.69	$338.69
25	$515.20	$515.20	$333.38	$333.38	$353.62	$353.62	$340.05	$340.05
26	$525.47	$525.47	$340.02	$340.02	$360.66	$360.66	$346.82	$346.82
27	$537.78	$537.78	$347.99	$347.99	$369.12	$369.12	$354.95	$354.95
28	$557.80	$557.80	$360.94	$360.94	$382.85	$382.85	$368.16	$368.16
29	$574.22	$574.22	$371.56	$371.56	$394.12	$394.12	$379.00	$379.00
30	$582.43	$582.43	$376.88	$376.88	$399.76	$399.76	$384.41	$384.41
31	$594.74	$594.74	$384.85	$384.85	$408.21	$408.21	$392.54	$392.54
32	$607.06	$607.06	$392.82	$392.82	$416.66	$416.66	$400.67	$400.67
33	$614.76	$614.76	$397.80	$397.80	$421.95	$421.95	$405.75	$405.75
34	$622.97	$622.97	$403.11	$403.11	$427.58	$427.58	$411.17	$411.17
35	$627.07	$627.07	$405.77	$405.77	$430.40	$430.40	$413.88	$413.88
36	$631.18	$631.18	$408.42	$408.42	$433.22	$433.22	$416.59	$416.59
37	$635.28	$635.28	$411.08	$411.08	$436.04	$436.04	$419.30	$419.30
38	$639.39	$639.39	$413.73	$413.73	$438.85	$438.85	$422.01	$422.01
39	$647.60	$647.60	$419.05	$419.05	$444.49	$444.49	$427.43	$427.43
40	$655.81	$655.81	$424.36	$424.36	$450.12	$450.12	$432.85	$432.85
41	$668.12	$668.12	$432.33	$432.33	$458.58	$458.58	$440.98	$440.98
42	$679.93	$679.93	$439.97	$439.97	$466.68	$466.68	$448.77	$448.77
43	$696.35	$696.35	$450.59	$450.59	$477.95	$477.95	$459.60	$459.60
44	$716.87	$716.87	$463.87	$463.87	$492.04	$492.04	$473.15	$473.15
45	$740.99	$740.99	$479.48	$479.48	$508.59	$508.59	$489.07	$489.07
46	$769.73	$769.73	$498.08	$498.08	$528.32	$528.32	$508.04	$508.04
47	$802.06	$802.06	$518.99	$518.99	$550.50	$550.50	$529.37	$529.37
48	$839.00	$839.00	$542.90	$542.90	$575.86	$575.86	$553.76	$553.76
49	$875.44	$875.44	$566.48	$566.48	$600.87	$600.87	$577.81	$577.81
50	$916.49	$916.49	$593.04	$593.04	$629.05	$629.05	$604.90	$604.90
51	$957.03	$957.03	$619.27	$619.27	$656.87	$656.87	$631.66	$631.66
52	$1,001.67	$1,001.67	$648.16	$648.16	$687.51	$687.51	$661.12	$661.12
53	$1,046.83	$1,046.83	$677.38	$677.38	$718.51	$718.51	$690.93	$690.93
54	$1,095.58	$1,095.58	$708.93	$708.93	$751.97	$751.97	$723.11	$723.11
55	$1,144.33	$1,144.33	$740.47	$740.47	$785.43	$785.43	$755.28	$755.28
56	$1,197.18	$1,197.18	$774.67	$774.67	$821.71	$821.71	$790.17	$790.17
57	$1,250.55	$1,250.55	$809.21	$809.21	$858.34	$858.34	$825.39	$825.39
58	$1,307.51	$1,307.51	$846.06	$846.06	$897.43	$897.43	$862.98	$862.98
59	$1,335.73	$1,335.73	$864.33	$864.33	$916.80	$916.80	$881.61	$881.61
60	$1,392.69	$1,392.69	$901.18	$901.18	$955.90	$955.90	$919.21	$919.21
61	$1,441.96	$1,441.96	$933.06	$933.06	$989.71	$989.71	$951.72	$951.72
62	$1,474.29	$1,474.29	$953.98	$953.98	$1,011.90	$1,011.90	$973.06	$973.06
63	$1,514.82	$1,514.82	$980.21	$980.21	$1,039.72	$1,039.72	$999.82	$999.82
64+	$1,539.45	$1,539.45	$996.14	$996.14	$1,056.62	$1,056.62	$1,016.06	$1,016.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$274.83	$274.83
15	$299.26	$299.26
16	$308.60	$308.60
17	$317.94	$317.94
18	$328.00	$328.00
19	$338.06	$338.06
20	$348.48	$348.48
21	$359.25	$359.25
22	$359.25	$359.25
23	$359.25	$359.25
24	$359.25	$359.25
25	$360.69	$360.69
26	$367.88	$367.88
27	$376.50	$376.50
28	$390.51	$390.51
29	$402.01	$402.01
30	$407.75	$407.75
31	$416.38	$416.38
32	$425.00	$425.00
33	$430.39	$430.39
34	$436.13	$436.13
35	$439.01	$439.01
36	$441.88	$441.88
37	$444.76	$444.76
38	$447.63	$447.63
39	$453.38	$453.38
40	$459.13	$459.13
41	$467.75	$467.75
42	$476.01	$476.01
43	$487.51	$487.51
44	$501.88	$501.88
45	$518.76	$518.76
46	$538.88	$538.88
47	$561.51	$561.51
48	$587.38	$587.38
49	$612.89	$612.89
50	$641.63	$641.63
51	$670.01	$670.01
52	$701.26	$701.26
53	$732.88	$732.88
54	$767.01	$767.01
55	$801.14	$801.14
56	$838.14	$838.14
57	$875.50	$875.50
58	$915.38	$915.38
59	$935.14	$935.14
60	$975.02	$975.02
61	$1,009.50	$1,009.50
62	$1,032.14	$1,032.14
63	$1,060.52	$1,060.52
64+	$1,077.75	$1,077.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$446.32	$446.32	$482.02	$482.02	$455.24	$455.24	$469.86	$469.86
15	$485.99	$485.99	$524.87	$524.87	$495.71	$495.71	$511.62	$511.62
16	$501.16	$501.16	$541.25	$541.25	$511.18	$511.18	$527.59	$527.59
17	$516.33	$516.33	$557.63	$557.63	$526.65	$526.65	$543.56	$543.56
18	$532.66	$532.66	$575.28	$575.28	$543.32	$543.32	$560.76	$560.76
19	$549.00	$549.00	$592.92	$592.92	$559.98	$559.98	$577.95	$577.95
20	$565.92	$565.92	$611.19	$611.19	$577.24	$577.24	$595.76	$595.76
21	$583.42	$583.42	$630.09	$630.09	$595.09	$595.09	$614.19	$614.19
22	$583.42	$583.42	$630.09	$630.09	$595.09	$595.09	$614.19	$614.19
23	$583.42	$583.42	$630.09	$630.09	$595.09	$595.09	$614.19	$614.19
24	$583.42	$583.42	$630.09	$630.09	$595.09	$595.09	$614.19	$614.19
25	$585.75	$585.75	$632.61	$632.61	$597.47	$597.47	$616.65	$616.65
26	$597.42	$597.42	$645.22	$645.22	$609.37	$609.37	$628.93	$628.93
27	$611.42	$611.42	$660.34	$660.34	$623.65	$623.65	$643.67	$643.67
28	$634.18	$634.18	$684.91	$684.91	$646.86	$646.86	$667.62	$667.62
29	$652.85	$652.85	$705.07	$705.07	$665.90	$665.90	$687.28	$687.28
30	$662.18	$662.18	$715.16	$715.16	$675.43	$675.43	$697.11	$697.11
31	$676.18	$676.18	$730.28	$730.28	$689.71	$689.71	$711.85	$711.85
32	$690.19	$690.19	$745.40	$745.40	$703.99	$703.99	$726.59	$726.59
33	$698.94	$698.94	$754.85	$754.85	$712.92	$712.92	$735.80	$735.80
34	$708.27	$708.27	$764.93	$764.93	$722.44	$722.44	$745.63	$745.63
35	$712.94	$712.94	$769.97	$769.97	$727.20	$727.20	$750.54	$750.54
36	$717.61	$717.61	$775.02	$775.02	$731.96	$731.96	$755.45	$755.45
37	$722.27	$722.27	$780.06	$780.06	$736.72	$736.72	$760.37	$760.37
38	$726.94	$726.94	$785.10	$785.10	$741.48	$741.48	$765.28	$765.28
39	$736.28	$736.28	$795.18	$795.18	$751.00	$751.00	$775.11	$775.11
40	$745.61	$745.61	$805.26	$805.26	$760.52	$760.52	$784.93	$784.93
41	$759.61	$759.61	$820.38	$820.38	$774.81	$774.81	$799.68	$799.68
42	$773.03	$773.03	$834.87	$834.87	$788.49	$788.49	$813.80	$813.80
43	$791.70	$791.70	$855.04	$855.04	$807.53	$807.53	$833.46	$833.46
44	$815.04	$815.04	$880.24	$880.24	$831.34	$831.34	$858.02	$858.02
45	$842.46	$842.46	$909.86	$909.86	$859.31	$859.31	$886.89	$886.89
46	$875.13	$875.13	$945.14	$945.14	$892.63	$892.63	$921.28	$921.28
47	$911.89	$911.89	$984.84	$984.84	$930.12	$930.12	$959.98	$959.98
48	$953.89	$953.89	$1,030.20	$1,030.20	$972.97	$972.97	$1,004.20	$1,004.20
49	$995.31	$995.31	$1,074.94	$1,074.94	$1,015.22	$1,015.22	$1,047.81	$1,047.81
50	$1,041.99	$1,041.99	$1,125.35	$1,125.35	$1,062.83	$1,062.83	$1,096.94	$1,096.94
51	$1,088.08	$1,088.08	$1,175.12	$1,175.12	$1,109.84	$1,109.84	$1,145.46	$1,145.46
52	$1,138.84	$1,138.84	$1,229.94	$1,229.94	$1,161.61	$1,161.61	$1,198.90	$1,198.90
53	$1,190.18	$1,190.18	$1,285.39	$1,285.39	$1,213.98	$1,213.98	$1,252.95	$1,252.95
54	$1,245.60	$1,245.60	$1,345.25	$1,345.25	$1,270.51	$1,270.51	$1,311.30	$1,311.30
55	$1,301.03	$1,301.03	$1,405.11	$1,405.11	$1,327.05	$1,327.05	$1,369.64	$1,369.64
56	$1,361.12	$1,361.12	$1,470.01	$1,470.01	$1,388.34	$1,388.34	$1,432.91	$1,432.91
57	$1,421.79	$1,421.79	$1,535.54	$1,535.54	$1,450.23	$1,450.23	$1,496.78	$1,496.78
58	$1,486.55	$1,486.55	$1,605.48	$1,605.48	$1,516.29	$1,516.29	$1,564.96	$1,564.96
59	$1,518.64	$1,518.64	$1,640.13	$1,640.13	$1,549.02	$1,549.02	$1,598.74	$1,598.74
60	$1,583.40	$1,583.40	$1,710.07	$1,710.07	$1,615.07	$1,615.07	$1,666.91	$1,666.91
61	$1,639.41	$1,639.41	$1,770.56	$1,770.56	$1,672.20	$1,672.20	$1,725.87	$1,725.87
62	$1,676.17	$1,676.17	$1,810.26	$1,810.26	$1,709.69	$1,709.69	$1,764.57	$1,764.57
63	$1,722.26	$1,722.26	$1,860.04	$1,860.04	$1,756.70	$1,756.70	$1,813.09	$1,813.09
64+	$1,750.25	$1,750.25	$1,890.27	$1,890.27	$1,785.26	$1,785.26	$1,842.56	$1,842.56

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$507.44	$507.44	$479.25	$479.25	$432.52	$432.52	$467.13	$467.13
15	$552.55	$552.55	$521.85	$521.85	$470.97	$470.97	$508.65	$508.65
16	$569.80	$569.80	$538.14	$538.14	$485.67	$485.67	$524.52	$524.52
17	$587.04	$587.04	$554.43	$554.43	$500.37	$500.37	$540.40	$540.40
18	$605.62	$605.62	$571.97	$571.97	$516.20	$516.20	$557.50	$557.50
19	$624.19	$624.19	$589.51	$589.51	$532.03	$532.03	$574.59	$574.59
20	$643.43	$643.43	$607.68	$607.68	$548.43	$548.43	$592.30	$592.30
21	$663.33	$663.33	$626.47	$626.47	$565.39	$565.39	$610.62	$610.62
22	$663.33	$663.33	$626.47	$626.47	$565.39	$565.39	$610.62	$610.62
23	$663.33	$663.33	$626.47	$626.47	$565.39	$565.39	$610.62	$610.62
24	$663.33	$663.33	$626.47	$626.47	$565.39	$565.39	$610.62	$610.62
25	$665.98	$665.98	$628.98	$628.98	$567.65	$567.65	$613.06	$613.06
26	$679.25	$679.25	$641.51	$641.51	$578.96	$578.96	$625.28	$625.28
27	$695.16	$695.16	$656.54	$656.54	$592.53	$592.53	$639.93	$639.93
28	$721.03	$721.03	$680.98	$680.98	$614.58	$614.58	$663.75	$663.75
29	$742.26	$742.26	$701.02	$701.02	$632.67	$632.67	$683.29	$683.29
30	$752.87	$752.87	$711.05	$711.05	$641.72	$641.72	$693.06	$693.06
31	$768.79	$768.79	$726.08	$726.08	$655.29	$655.29	$707.71	$707.71
32	$784.71	$784.71	$741.12	$741.12	$668.86	$668.86	$722.36	$722.36
33	$794.66	$794.66	$750.52	$750.52	$677.34	$677.34	$731.52	$731.52
34	$805.28	$805.28	$760.54	$760.54	$686.38	$686.38	$741.29	$741.29
35	$810.58	$810.58	$765.55	$765.55	$690.91	$690.91	$746.18	$746.18
36	$815.89	$815.89	$770.56	$770.56	$695.43	$695.43	$751.06	$751.06
37	$821.20	$821.20	$775.57	$775.57	$699.95	$699.95	$755.95	$755.95
38	$826.50	$826.50	$780.59	$780.59	$704.48	$704.48	$760.83	$760.83
39	$837.12	$837.12	$790.61	$790.61	$713.52	$713.52	$770.60	$770.60
40	$847.73	$847.73	$800.63	$800.63	$722.57	$722.57	$780.37	$780.37
41	$863.65	$863.65	$815.67	$815.67	$736.14	$736.14	$795.03	$795.03
42	$878.91	$878.91	$830.08	$830.08	$749.14	$749.14	$809.07	$809.07
43	$900.13	$900.13	$850.12	$850.12	$767.23	$767.23	$828.61	$828.61
44	$926.67	$926.67	$875.18	$875.18	$789.85	$789.85	$853.04	$853.04
45	$957.84	$957.84	$904.63	$904.63	$816.42	$816.42	$881.74	$881.74
46	$994.99	$994.99	$939.71	$939.71	$848.08	$848.08	$915.93	$915.93
47	$1,036.78	$1,036.78	$979.18	$979.18	$883.70	$883.70	$954.40	$954.40
48	$1,084.54	$1,084.54	$1,024.28	$1,024.28	$924.41	$924.41	$998.37	$998.37
49	$1,131.63	$1,131.63	$1,068.76	$1,068.76	$964.56	$964.56	$1,041.72	$1,041.72
50	$1,184.70	$1,184.70	$1,118.88	$1,118.88	$1,009.79	$1,009.79	$1,090.57	$1,090.57
51	$1,237.10	$1,237.10	$1,168.37	$1,168.37	$1,054.45	$1,054.45	$1,138.81	$1,138.81
52	$1,294.81	$1,294.81	$1,222.88	$1,222.88	$1,103.64	$1,103.64	$1,191.93	$1,191.93
53	$1,353.18	$1,353.18	$1,278.01	$1,278.01	$1,153.40	$1,153.40	$1,245.67	$1,245.67
54	$1,416.20	$1,416.20	$1,337.52	$1,337.52	$1,207.11	$1,207.11	$1,303.68	$1,303.68
55	$1,479.22	$1,479.22	$1,397.04	$1,397.04	$1,260.82	$1,260.82	$1,361.69	$1,361.69
56	$1,547.54	$1,547.54	$1,461.56	$1,461.56	$1,319.05	$1,319.05	$1,424.58	$1,424.58
57	$1,616.52	$1,616.52	$1,526.72	$1,526.72	$1,377.86	$1,377.86	$1,488.08	$1,488.08
58	$1,690.15	$1,690.15	$1,596.26	$1,596.26	$1,440.61	$1,440.61	$1,555.86	$1,555.86
59	$1,726.64	$1,726.64	$1,630.71	$1,630.71	$1,471.71	$1,471.71	$1,589.45	$1,589.45
60	$1,800.26	$1,800.26	$1,700.25	$1,700.25	$1,534.47	$1,534.47	$1,657.23	$1,657.23
61	$1,863.94	$1,863.94	$1,760.39	$1,760.39	$1,588.75	$1,588.75	$1,715.85	$1,715.85
62	$1,905.73	$1,905.73	$1,799.86	$1,799.86	$1,624.37	$1,624.37	$1,754.31	$1,754.31
63	$1,958.14	$1,958.14	$1,849.35	$1,849.35	$1,669.03	$1,669.03	$1,802.55	$1,802.55
64+	$1,989.98	$1,989.98	$1,879.41	$1,879.41	$1,696.16	$1,696.16	$1,831.85	$1,831.85

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010057		45127PA0010058		45127PA0010058		45127PA0010058	
Plan Marketing Name =>	Platinum PPO 250/0/15 Rx 250		Platinum PPO 250/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0		Platinum PPO 250/0/15 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$250 /$250 Med/Rx		$250 /$0 Med/Rx		$250 /$0 Med/Rx		$250 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$3500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined		$3500 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$441.17	$441.17	$454.71	$454.71	$491.09	$491.09	$463.80	$463.80
15	$480.39	$480.39	$495.13	$495.13	$534.74	$534.74	$505.03	$505.03
16	$495.38	$495.38	$510.58	$510.58	$551.43	$551.43	$520.79	$520.79
17	$510.38	$510.38	$526.04	$526.04	$568.12	$568.12	$536.56	$536.56
18	$526.53	$526.53	$542.68	$542.68	$586.09	$586.09	$553.53	$553.53
19	$542.67	$542.67	$559.32	$559.32	$604.07	$604.07	$570.51	$570.51
20	$559.40	$559.40	$576.56	$576.56	$622.68	$622.68	$588.09	$588.09
21	$576.70	$576.70	$594.39	$594.39	$641.94	$641.94	$606.28	$606.28
22	$576.70	$576.70	$594.39	$594.39	$641.94	$641.94	$606.28	$606.28
23	$576.70	$576.70	$594.39	$594.39	$641.94	$641.94	$606.28	$606.28
24	$576.70	$576.70	$594.39	$594.39	$641.94	$641.94	$606.28	$606.28
25	$579.00	$579.00	$596.77	$596.77	$644.51	$644.51	$608.70	$608.70
26	$590.54	$590.54	$608.66	$608.66	$657.35	$657.35	$620.83	$620.83
27	$604.38	$604.38	$622.92	$622.92	$672.75	$672.75	$635.38	$635.38
28	$626.87	$626.87	$646.10	$646.10	$697.79	$697.79	$659.02	$659.02
29	$645.32	$645.32	$665.12	$665.12	$718.33	$718.33	$678.42	$678.42
30	$654.55	$654.55	$674.63	$674.63	$728.60	$728.60	$688.13	$688.13
31	$668.39	$668.39	$688.90	$688.90	$744.01	$744.01	$702.68	$702.68
32	$682.23	$682.23	$703.16	$703.16	$759.42	$759.42	$717.23	$717.23
33	$690.88	$690.88	$712.08	$712.08	$769.05	$769.05	$726.32	$726.32
34	$700.11	$700.11	$721.59	$721.59	$779.32	$779.32	$736.02	$736.02
35	$704.72	$704.72	$726.34	$726.34	$784.45	$784.45	$740.87	$740.87
36	$709.34	$709.34	$731.10	$731.10	$789.59	$789.59	$745.72	$745.72
37	$713.95	$713.95	$735.85	$735.85	$794.72	$794.72	$750.57	$750.57
38	$718.57	$718.57	$740.61	$740.61	$799.86	$799.86	$755.42	$755.42
39	$727.79	$727.79	$750.12	$750.12	$810.13	$810.13	$765.12	$765.12
40	$737.02	$737.02	$759.63	$759.63	$820.40	$820.40	$774.82	$774.82
41	$750.86	$750.86	$773.90	$773.90	$835.81	$835.81	$789.37	$789.37
42	$764.12	$764.12	$787.57	$787.57	$850.57	$850.57	$803.32	$803.32
43	$782.58	$782.58	$806.59	$806.59	$871.11	$871.11	$822.72	$822.72
44	$805.65	$805.65	$830.36	$830.36	$896.79	$896.79	$846.97	$846.97
45	$832.75	$832.75	$858.30	$858.30	$926.96	$926.96	$875.47	$875.47
46	$865.05	$865.05	$891.58	$891.58	$962.91	$962.91	$909.42	$909.42
47	$901.38	$901.38	$929.03	$929.03	$1,003.35	$1,003.35	$947.61	$947.61
48	$942.90	$942.90	$971.83	$971.83	$1,049.57	$1,049.57	$991.26	$991.26
49	$983.85	$983.85	$1,014.03	$1,014.03	$1,095.15	$1,095.15	$1,034.31	$1,034.31
50	$1,029.98	$1,029.98	$1,061.58	$1,061.58	$1,146.51	$1,146.51	$1,082.81	$1,082.81
51	$1,075.54	$1,075.54	$1,108.54	$1,108.54	$1,197.22	$1,197.22	$1,130.71	$1,130.71
52	$1,125.71	$1,125.71	$1,160.25	$1,160.25	$1,253.07	$1,253.07	$1,183.45	$1,183.45
53	$1,176.46	$1,176.46	$1,212.56	$1,212.56	$1,309.56	$1,309.56	$1,236.81	$1,236.81
54	$1,231.25	$1,231.25	$1,269.02	$1,269.02	$1,370.54	$1,370.54	$1,294.40	$1,294.40
55	$1,286.04	$1,286.04	$1,325.49	$1,325.49	$1,431.53	$1,431.53	$1,352.00	$1,352.00
56	$1,345.44	$1,345.44	$1,386.71	$1,386.71	$1,497.65	$1,497.65	$1,414.45	$1,414.45
57	$1,405.41	$1,405.41	$1,448.53	$1,448.53	$1,564.41	$1,564.41	$1,477.50	$1,477.50
58	$1,469.43	$1,469.43	$1,514.51	$1,514.51	$1,635.67	$1,635.67	$1,544.80	$1,544.80
59	$1,501.14	$1,501.14	$1,547.20	$1,547.20	$1,670.97	$1,670.97	$1,578.14	$1,578.14
60	$1,565.16	$1,565.16	$1,613.17	$1,613.17	$1,742.23	$1,742.23	$1,645.44	$1,645.44
61	$1,620.52	$1,620.52	$1,670.24	$1,670.24	$1,803.85	$1,803.85	$1,703.64	$1,703.64
62	$1,656.85	$1,656.85	$1,707.68	$1,707.68	$1,844.30	$1,844.30	$1,741.84	$1,741.84
63	$1,702.41	$1,702.41	$1,754.64	$1,754.64	$1,895.01	$1,895.01	$1,789.73	$1,789.73
64+	$1,730.09	$1,730.09	$1,783.16	$1,783.16	$1,925.81	$1,925.81	$1,818.83	$1,818.83

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$374.11	$374.11	$404.04	$404.04	$381.59	$381.59	$397.26	$397.26
15	$407.36	$407.36	$439.95	$439.95	$415.51	$415.51	$432.58	$432.58
16	$420.08	$420.08	$453.68	$453.68	$428.48	$428.48	$446.08	$446.08
17	$432.79	$432.79	$467.41	$467.41	$441.45	$441.45	$459.58	$459.58
18	$446.48	$446.48	$482.20	$482.20	$455.41	$455.41	$474.12	$474.12
19	$460.18	$460.18	$496.99	$496.99	$469.38	$469.38	$488.66	$488.66
20	$474.36	$474.36	$512.31	$512.31	$483.85	$483.85	$503.72	$503.72
21	$489.03	$489.03	$528.15	$528.15	$498.81	$498.81	$519.30	$519.30
22	$489.03	$489.03	$528.15	$528.15	$498.81	$498.81	$519.30	$519.30
23	$489.03	$489.03	$528.15	$528.15	$498.81	$498.81	$519.30	$519.30
24	$489.03	$489.03	$528.15	$528.15	$498.81	$498.81	$519.30	$519.30
25	$490.99	$490.99	$530.27	$530.27	$500.81	$500.81	$521.38	$521.38
26	$500.77	$500.77	$540.83	$540.83	$510.78	$510.78	$531.76	$531.76
27	$512.50	$512.50	$553.50	$553.50	$522.75	$522.75	$544.23	$544.23
28	$531.58	$531.58	$574.10	$574.10	$542.21	$542.21	$564.48	$564.48
29	$547.22	$547.22	$591.00	$591.00	$558.17	$558.17	$581.10	$581.10
30	$555.05	$555.05	$599.45	$599.45	$566.15	$566.15	$589.41	$589.41
31	$566.79	$566.79	$612.13	$612.13	$578.12	$578.12	$601.87	$601.87
32	$578.52	$578.52	$624.80	$624.80	$590.09	$590.09	$614.33	$614.33
33	$585.86	$585.86	$632.73	$632.73	$597.58	$597.58	$622.12	$622.12
34	$593.68	$593.68	$641.18	$641.18	$605.56	$605.56	$630.43	$630.43
35	$597.59	$597.59	$645.40	$645.40	$609.55	$609.55	$634.58	$634.58
36	$601.51	$601.51	$649.63	$649.63	$613.54	$613.54	$638.74	$638.74
37	$605.42	$605.42	$653.85	$653.85	$617.53	$617.53	$642.89	$642.89
38	$609.33	$609.33	$658.08	$658.08	$621.52	$621.52	$647.05	$647.05
39	$617.16	$617.16	$666.53	$666.53	$629.50	$629.50	$655.36	$655.36
40	$624.98	$624.98	$674.98	$674.98	$637.48	$637.48	$663.67	$663.67
41	$636.72	$636.72	$687.65	$687.65	$649.45	$649.45	$676.13	$676.13
42	$647.96	$647.96	$699.80	$699.80	$660.92	$660.92	$688.07	$688.07
43	$663.61	$663.61	$716.70	$716.70	$676.89	$676.89	$704.69	$704.69
44	$683.17	$683.17	$737.83	$737.83	$696.84	$696.84	$725.46	$725.46
45	$706.16	$706.16	$762.65	$762.65	$720.28	$720.28	$749.87	$749.87
46	$733.54	$733.54	$792.23	$792.23	$748.22	$748.22	$778.95	$778.95
47	$764.35	$764.35	$825.50	$825.50	$779.64	$779.64	$811.67	$811.67
48	$799.56	$799.56	$863.53	$863.53	$815.56	$815.56	$849.06	$849.06
49	$834.29	$834.29	$901.03	$901.03	$850.97	$850.97	$885.93	$885.93
50	$873.41	$873.41	$943.28	$943.28	$890.88	$890.88	$927.47	$927.47
51	$912.04	$912.04	$985.00	$985.00	$930.28	$930.28	$968.49	$968.49
52	$954.59	$954.59	$1,030.95	$1,030.95	$973.68	$973.68	$1,013.67	$1,013.67
53	$997.62	$997.62	$1,077.43	$1,077.43	$1,017.57	$1,017.57	$1,059.37	$1,059.37
54	$1,044.08	$1,044.08	$1,127.61	$1,127.61	$1,064.96	$1,064.96	$1,108.71	$1,108.71
55	$1,090.54	$1,090.54	$1,177.78	$1,177.78	$1,112.35	$1,112.35	$1,158.04	$1,158.04
56	$1,140.91	$1,140.91	$1,232.18	$1,232.18	$1,163.73	$1,163.73	$1,211.53	$1,211.53
57	$1,191.77	$1,191.77	$1,287.11	$1,287.11	$1,215.60	$1,215.60	$1,265.53	$1,265.53
58	$1,246.05	$1,246.05	$1,345.73	$1,345.73	$1,270.97	$1,270.97	$1,323.18	$1,323.18
59	$1,272.95	$1,272.95	$1,374.78	$1,374.78	$1,298.40	$1,298.40	$1,351.74	$1,351.74
60	$1,327.23	$1,327.23	$1,433.41	$1,433.41	$1,353.77	$1,353.77	$1,409.38	$1,409.38
61	$1,374.17	$1,374.17	$1,484.11	$1,484.11	$1,401.66	$1,401.66	$1,459.23	$1,459.23
62	$1,404.98	$1,404.98	$1,517.38	$1,517.38	$1,433.08	$1,433.08	$1,491.95	$1,491.95
63	$1,443.62	$1,443.62	$1,559.11	$1,559.11	$1,472.49	$1,472.49	$1,532.97	$1,532.97
64+	$1,467.08	$1,467.08	$1,584.45	$1,584.45	$1,496.42	$1,496.42	$1,557.89	$1,557.89

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010085		45127PA0010085		45127PA0010089		45127PA0010089	
Plan Marketing Name =>	Gold PPO 1000/0/25 Rx 0		Gold PPO 1000/0/25 Rx 0		Gold PPO 2000/0/15 Rx 250		Gold PPO 2000/0/15 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$429.05	$429.05	$405.21	$405.21	$349.96	$349.96	$377.96	$377.96
15	$467.18	$467.18	$441.23	$441.23	$381.07	$381.07	$411.56	$411.56
16	$481.76	$481.76	$455.00	$455.00	$392.97	$392.97	$424.40	$424.40
17	$496.35	$496.35	$468.77	$468.77	$404.86	$404.86	$437.25	$437.25
18	$512.05	$512.05	$483.60	$483.60	$417.67	$417.67	$451.08	$451.08
19	$527.75	$527.75	$498.43	$498.43	$430.48	$430.48	$464.92	$464.92
20	$544.02	$544.02	$513.80	$513.80	$443.75	$443.75	$479.25	$479.25
21	$560.84	$560.84	$529.69	$529.69	$457.47	$457.47	$494.07	$494.07
22	$560.84	$560.84	$529.69	$529.69	$457.47	$457.47	$494.07	$494.07
23	$560.84	$560.84	$529.69	$529.69	$457.47	$457.47	$494.07	$494.07
24	$560.84	$560.84	$529.69	$529.69	$457.47	$457.47	$494.07	$494.07
25	$563.09	$563.09	$531.80	$531.80	$459.30	$459.30	$496.04	$496.04
26	$574.30	$574.30	$542.40	$542.40	$468.45	$468.45	$505.93	$505.93
27	$587.76	$587.76	$555.11	$555.11	$479.43	$479.43	$517.78	$517.78
28	$609.64	$609.64	$575.77	$575.77	$497.27	$497.27	$537.05	$537.05
29	$627.58	$627.58	$592.72	$592.72	$511.91	$511.91	$552.86	$552.86
30	$636.56	$636.56	$601.19	$601.19	$519.23	$519.23	$560.77	$560.77
31	$650.02	$650.02	$613.91	$613.91	$530.21	$530.21	$572.62	$572.62
32	$663.48	$663.48	$626.62	$626.62	$541.19	$541.19	$584.48	$584.48
33	$671.89	$671.89	$634.56	$634.56	$548.05	$548.05	$591.89	$591.89
34	$680.86	$680.86	$643.04	$643.04	$555.37	$555.37	$599.80	$599.80
35	$685.35	$685.35	$647.28	$647.28	$559.03	$559.03	$603.75	$603.75
36	$689.84	$689.84	$651.51	$651.51	$562.69	$562.69	$607.70	$607.70
37	$694.32	$694.32	$655.75	$655.75	$566.35	$566.35	$611.66	$611.66
38	$698.81	$698.81	$659.99	$659.99	$570.01	$570.01	$615.61	$615.61
39	$707.79	$707.79	$668.46	$668.46	$577.33	$577.33	$623.51	$623.51
40	$716.76	$716.76	$676.94	$676.94	$584.65	$584.65	$631.42	$631.42
41	$730.22	$730.22	$689.65	$689.65	$595.63	$595.63	$643.28	$643.28
42	$743.12	$743.12	$701.83	$701.83	$606.15	$606.15	$654.64	$654.64
43	$761.07	$761.07	$718.78	$718.78	$620.79	$620.79	$670.45	$670.45
44	$783.50	$783.50	$739.97	$739.97	$639.09	$639.09	$690.21	$690.21
45	$809.86	$809.86	$764.87	$764.87	$660.59	$660.59	$713.43	$713.43
46	$841.27	$841.27	$794.53	$794.53	$686.20	$686.20	$741.10	$741.10
47	$876.60	$876.60	$827.90	$827.90	$715.03	$715.03	$772.23	$772.23
48	$916.98	$916.98	$866.04	$866.04	$747.96	$747.96	$807.80	$807.80
49	$956.80	$956.80	$903.64	$903.64	$780.44	$780.44	$842.88	$842.88
50	$1,001.67	$1,001.67	$946.02	$946.02	$817.04	$817.04	$882.40	$882.40
51	$1,045.97	$1,045.97	$987.86	$987.86	$853.18	$853.18	$921.44	$921.44
52	$1,094.77	$1,094.77	$1,033.95	$1,033.95	$892.98	$892.98	$964.42	$964.42
53	$1,144.12	$1,144.12	$1,080.56	$1,080.56	$933.24	$933.24	$1,007.90	$1,007.90
54	$1,197.40	$1,197.40	$1,130.88	$1,130.88	$976.70	$976.70	$1,054.83	$1,054.83
55	$1,250.68	$1,250.68	$1,181.20	$1,181.20	$1,020.16	$1,020.16	$1,101.77	$1,101.77
56	$1,308.45	$1,308.45	$1,235.76	$1,235.76	$1,067.28	$1,067.28	$1,152.66	$1,152.66
57	$1,366.78	$1,366.78	$1,290.84	$1,290.84	$1,114.85	$1,114.85	$1,204.04	$1,204.04
58	$1,429.03	$1,429.03	$1,349.64	$1,349.64	$1,165.63	$1,165.63	$1,258.88	$1,258.88
59	$1,459.88	$1,459.88	$1,378.77	$1,378.77	$1,190.79	$1,190.79	$1,286.06	$1,286.06
60	$1,522.13	$1,522.13	$1,437.57	$1,437.57	$1,241.57	$1,241.57	$1,340.90	$1,340.90
61	$1,575.97	$1,575.97	$1,488.42	$1,488.42	$1,285.49	$1,285.49	$1,388.33	$1,388.33
62	$1,611.30	$1,611.30	$1,521.79	$1,521.79	$1,314.31	$1,314.31	$1,419.46	$1,419.46
63	$1,655.61	$1,655.61	$1,563.63	$1,563.63	$1,350.45	$1,350.45	$1,458.49	$1,458.49
64+	$1,682.52	$1,682.52	$1,589.06	$1,589.06	$1,372.40	$1,372.40	$1,482.20	$1,482.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**		**$8000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$356.96	$356.96	$373.13	$373.13	$402.98	$402.98	$380.59	$380.59
15	$388.69	$388.69	$406.30	$406.30	$438.80	$438.80	$414.42	$414.42
16	$400.83	$400.83	$418.98	$418.98	$452.50	$452.50	$427.36	$427.36
17	$412.96	$412.96	$431.66	$431.66	$466.19	$466.19	$440.29	$440.29
18	$426.02	$426.02	$445.32	$445.32	$480.94	$480.94	$454.22	$454.22
19	$439.09	$439.09	$458.97	$458.97	$495.69	$495.69	$468.15	$468.15
20	$452.62	$452.62	$473.12	$473.12	$510.97	$510.97	$482.58	$482.58
21	$466.62	$466.62	$487.75	$487.75	$526.77	$526.77	$497.50	$497.50
22	$466.62	$466.62	$487.75	$487.75	$526.77	$526.77	$497.50	$497.50
23	$466.62	$466.62	$487.75	$487.75	$526.77	$526.77	$497.50	$497.50
24	$466.62	$466.62	$487.75	$487.75	$526.77	$526.77	$497.50	$497.50
25	$468.49	$468.49	$489.70	$489.70	$528.88	$528.88	$499.50	$499.50
26	$477.82	$477.82	$499.46	$499.46	$539.41	$539.41	$509.45	$509.45
27	$489.02	$489.02	$511.16	$511.16	$552.05	$552.05	$521.39	$521.39
28	$507.22	$507.22	$530.18	$530.18	$572.60	$572.60	$540.79	$540.79
29	$522.15	$522.15	$545.79	$545.79	$589.46	$589.46	$556.71	$556.71
30	$529.61	$529.61	$553.60	$553.60	$597.88	$597.88	$564.67	$564.67
31	$540.81	$540.81	$565.30	$565.30	$610.53	$610.53	$576.61	$576.61
32	$552.01	$552.01	$577.01	$577.01	$623.17	$623.17	$588.55	$588.55
33	$559.01	$559.01	$584.32	$584.32	$631.07	$631.07	$596.01	$596.01
34	$566.48	$566.48	$592.13	$592.13	$639.50	$639.50	$603.97	$603.97
35	$570.21	$570.21	$596.03	$596.03	$643.71	$643.71	$607.95	$607.95
36	$573.94	$573.94	$599.93	$599.93	$647.93	$647.93	$611.93	$611.93
37	$577.67	$577.67	$603.83	$603.83	$652.14	$652.14	$615.91	$615.91
38	$581.41	$581.41	$607.74	$607.74	$656.36	$656.36	$619.89	$619.89
39	$588.87	$588.87	$615.54	$615.54	$664.78	$664.78	$627.85	$627.85
40	$596.34	$596.34	$623.34	$623.34	$673.21	$673.21	$635.81	$635.81
41	$607.54	$607.54	$635.05	$635.05	$685.85	$685.85	$647.75	$647.75
42	$618.27	$618.27	$646.27	$646.27	$697.97	$697.97	$659.19	$659.19
43	$633.20	$633.20	$661.88	$661.88	$714.83	$714.83	$675.11	$675.11
44	$651.87	$651.87	$681.39	$681.39	$735.90	$735.90	$695.01	$695.01
45	$673.80	$673.80	$704.31	$704.31	$760.66	$760.66	$718.40	$718.40
46	$699.93	$699.93	$731.62	$731.62	$790.16	$790.16	$746.26	$746.26
47	$729.33	$729.33	$762.35	$762.35	$823.34	$823.34	$777.60	$777.60
48	$762.92	$762.92	$797.47	$797.47	$861.27	$861.27	$813.42	$813.42
49	$796.05	$796.05	$832.10	$832.10	$898.67	$898.67	$848.74	$848.74
50	$833.38	$833.38	$871.12	$871.12	$940.81	$940.81	$888.54	$888.54
51	$870.25	$870.25	$909.65	$909.65	$982.43	$982.43	$927.85	$927.85
52	$910.84	$910.84	$952.09	$952.09	$1,028.26	$1,028.26	$971.13	$971.13
53	$951.90	$951.90	$995.01	$995.01	$1,074.61	$1,074.61	$1,014.91	$1,014.91
54	$996.23	$996.23	$1,041.35	$1,041.35	$1,124.65	$1,124.65	$1,062.17	$1,062.17
55	$1,040.56	$1,040.56	$1,087.68	$1,087.68	$1,174.70	$1,174.70	$1,109.44	$1,109.44
56	$1,088.62	$1,088.62	$1,137.92	$1,137.92	$1,228.95	$1,228.95	$1,160.68	$1,160.68
57	$1,137.15	$1,137.15	$1,188.65	$1,188.65	$1,283.74	$1,283.74	$1,212.42	$1,212.42
58	$1,188.95	$1,188.95	$1,242.79	$1,242.79	$1,342.21	$1,342.21	$1,267.64	$1,267.64
59	$1,214.61	$1,214.61	$1,269.61	$1,269.61	$1,371.18	$1,371.18	$1,295.01	$1,295.01
60	$1,266.41	$1,266.41	$1,323.75	$1,323.75	$1,429.65	$1,429.65	$1,350.23	$1,350.23
61	$1,311.20	$1,311.20	$1,370.58	$1,370.58	$1,480.22	$1,480.22	$1,397.99	$1,397.99
62	$1,340.60	$1,340.60	$1,401.31	$1,401.31	$1,513.41	$1,513.41	$1,429.33	$1,429.33
63	$1,377.46	$1,377.46	$1,439.84	$1,439.84	$1,555.03	$1,555.03	$1,468.63	$1,468.63
64+	$1,399.85	$1,399.85	$1,463.24	$1,463.24	$1,580.30	$1,580.30	$1,492.50	$1,492.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 250		Gold PPO 500/0/25 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$393.55	$393.55	$425.03	$425.03	$401.42	$401.42	$416.01	$416.01
15	$428.53	$428.53	$462.81	$462.81	$437.10	$437.10	$452.99	$452.99
16	$441.90	$441.90	$477.26	$477.26	$450.74	$450.74	$467.13	$467.13
17	$455.28	$455.28	$491.70	$491.70	$464.38	$464.38	$481.27	$481.27
18	$469.68	$469.68	$507.26	$507.26	$479.08	$479.08	$496.50	$496.50
19	$484.09	$484.09	$522.82	$522.82	$493.77	$493.77	$511.73	$511.73
20	$499.01	$499.01	$538.93	$538.93	$508.99	$508.99	$527.50	$527.50
21	$514.44	$514.44	$555.60	$555.60	$524.73	$524.73	$543.81	$543.81
22	$514.44	$514.44	$555.60	$555.60	$524.73	$524.73	$543.81	$543.81
23	$514.44	$514.44	$555.60	$555.60	$524.73	$524.73	$543.81	$543.81
24	$514.44	$514.44	$555.60	$555.60	$524.73	$524.73	$543.81	$543.81
25	$516.50	$516.50	$557.82	$557.82	$526.83	$526.83	$545.99	$545.99
26	$526.79	$526.79	$568.93	$568.93	$537.32	$537.32	$556.86	$556.86
27	$539.13	$539.13	$582.26	$582.26	$549.92	$549.92	$569.91	$569.91
28	$559.20	$559.20	$603.93	$603.93	$570.38	$570.38	$591.12	$591.12
29	$575.66	$575.66	$621.71	$621.71	$587.17	$587.17	$608.52	$608.52
30	$583.89	$583.89	$630.60	$630.60	$595.57	$595.57	$617.22	$617.22
31	$596.24	$596.24	$643.93	$643.93	$608.16	$608.16	$630.28	$630.28
32	$608.58	$608.58	$657.27	$657.27	$620.75	$620.75	$643.33	$643.33
33	$616.30	$616.30	$665.60	$665.60	$628.63	$628.63	$651.48	$651.48
34	$624.53	$624.53	$674.49	$674.49	$637.02	$637.02	$660.19	$660.19
35	$628.65	$628.65	$678.94	$678.94	$641.22	$641.22	$664.54	$664.54
36	$632.76	$632.76	$683.38	$683.38	$645.42	$645.42	$668.89	$668.89
37	$636.88	$636.88	$687.83	$687.83	$649.61	$649.61	$673.24	$673.24
38	$640.99	$640.99	$692.27	$692.27	$653.81	$653.81	$677.59	$677.59
39	$649.22	$649.22	$701.16	$701.16	$662.21	$662.21	$686.29	$686.29
40	$657.45	$657.45	$710.05	$710.05	$670.60	$670.60	$694.99	$694.99
41	$669.80	$669.80	$723.38	$723.38	$683.20	$683.20	$708.04	$708.04
42	$681.63	$681.63	$736.16	$736.16	$695.27	$695.27	$720.55	$720.55
43	$698.10	$698.10	$753.94	$753.94	$712.06	$712.06	$737.95	$737.95
44	$718.67	$718.67	$776.17	$776.17	$733.05	$733.05	$759.70	$759.70
45	$742.85	$742.85	$802.28	$802.28	$757.71	$757.71	$785.26	$785.26
46	$771.66	$771.66	$833.39	$833.39	$787.09	$787.09	$815.72	$815.72
47	$804.07	$804.07	$868.40	$868.40	$820.15	$820.15	$849.98	$849.98
48	$841.11	$841.11	$908.40	$908.40	$857.93	$857.93	$889.13	$889.13
49	$877.63	$877.63	$947.85	$947.85	$895.19	$895.19	$927.74	$927.74
50	$918.79	$918.79	$992.29	$992.29	$937.17	$937.17	$971.24	$971.24
51	$959.43	$959.43	$1,036.19	$1,036.19	$978.62	$978.62	$1,014.21	$1,014.21
52	$1,004.19	$1,004.19	$1,084.52	$1,084.52	$1,024.27	$1,024.27	$1,061.52	$1,061.52
53	$1,049.46	$1,049.46	$1,133.41	$1,133.41	$1,070.45	$1,070.45	$1,109.37	$1,109.37
54	$1,098.33	$1,098.33	$1,186.20	$1,186.20	$1,120.30	$1,120.30	$1,161.03	$1,161.03
55	$1,147.20	$1,147.20	$1,238.98	$1,238.98	$1,170.15	$1,170.15	$1,212.70	$1,212.70
56	$1,200.19	$1,200.19	$1,296.20	$1,296.20	$1,224.19	$1,224.19	$1,268.71	$1,268.71
57	$1,253.69	$1,253.69	$1,353.99	$1,353.99	$1,278.76	$1,278.76	$1,325.26	$1,325.26
58	$1,310.79	$1,310.79	$1,415.66	$1,415.66	$1,337.01	$1,337.01	$1,385.63	$1,385.63
59	$1,339.09	$1,339.09	$1,446.21	$1,446.21	$1,365.87	$1,365.87	$1,415.54	$1,415.54
60	$1,396.19	$1,396.19	$1,507.89	$1,507.89	$1,424.11	$1,424.11	$1,475.90	$1,475.90
61	$1,445.58	$1,445.58	$1,561.22	$1,561.22	$1,474.49	$1,474.49	$1,528.11	$1,528.11
62	$1,477.99	$1,477.99	$1,596.23	$1,596.23	$1,507.55	$1,507.55	$1,562.37	$1,562.37
63	$1,518.63	$1,518.63	$1,640.12	$1,640.12	$1,549.00	$1,549.00	$1,605.33	$1,605.33
64+	$1,543.31	$1,543.31	$1,666.79	$1,666.79	$1,574.18	$1,574.18	$1,631.42	$1,631.42

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$449.30	$449.30	$424.33	$424.33	$319.64	$319.64	$345.21	$345.21
15	$489.23	$489.23	$462.05	$462.05	$348.05	$348.05	$375.90	$375.90
16	$504.50	$504.50	$476.48	$476.48	$358.92	$358.92	$387.63	$387.63
17	$519.77	$519.77	$490.90	$490.90	$369.78	$369.78	$399.36	$399.36
18	$536.22	$536.22	$506.43	$506.43	$381.48	$381.48	$412.00	$412.00
19	$552.66	$552.66	$521.96	$521.96	$393.18	$393.18	$424.63	$424.63
20	$569.70	$569.70	$538.05	$538.05	$405.30	$405.30	$437.72	$437.72
21	$587.31	$587.31	$554.69	$554.69	$417.83	$417.83	$451.26	$451.26
22	$587.31	$587.31	$554.69	$554.69	$417.83	$417.83	$451.26	$451.26
23	$587.31	$587.31	$554.69	$554.69	$417.83	$417.83	$451.26	$451.26
24	$587.31	$587.31	$554.69	$554.69	$417.83	$417.83	$451.26	$451.26
25	$589.66	$589.66	$556.90	$556.90	$419.50	$419.50	$453.06	$453.06
26	$601.41	$601.41	$568.00	$568.00	$427.86	$427.86	$462.09	$462.09
27	$615.51	$615.51	$581.31	$581.31	$437.89	$437.89	$472.92	$472.92
28	$638.41	$638.41	$602.94	$602.94	$454.18	$454.18	$490.52	$490.52
29	$657.21	$657.21	$620.69	$620.69	$467.55	$467.55	$504.96	$504.96
30	$666.60	$666.60	$629.57	$629.57	$474.24	$474.24	$512.18	$512.18
31	$680.70	$680.70	$642.88	$642.88	$484.26	$484.26	$523.01	$523.01
32	$694.79	$694.79	$656.19	$656.19	$494.29	$494.29	$533.84	$533.84
33	$703.60	$703.60	$664.51	$664.51	$500.56	$500.56	$540.61	$540.61
34	$713.00	$713.00	$673.39	$673.39	$507.25	$507.25	$547.83	$547.83
35	$717.70	$717.70	$677.83	$677.83	$510.59	$510.59	$551.44	$551.44
36	$722.40	$722.40	$682.26	$682.26	$513.93	$513.93	$555.05	$555.05
37	$727.10	$727.10	$686.70	$686.70	$517.27	$517.27	$558.66	$558.66
38	$731.79	$731.79	$691.14	$691.14	$520.62	$520.62	$562.27	$562.27
39	$741.19	$741.19	$700.01	$700.01	$527.30	$527.30	$569.49	$569.49
40	$750.59	$750.59	$708.89	$708.89	$533.99	$533.99	$576.71	$576.71
41	$764.68	$764.68	$722.20	$722.20	$544.01	$544.01	$587.54	$587.54
42	$778.19	$778.19	$734.96	$734.96	$553.62	$553.62	$597.91	$597.91
43	$796.99	$796.99	$752.71	$752.71	$567.00	$567.00	$612.35	$612.35
44	$820.48	$820.48	$774.90	$774.90	$583.71	$583.71	$630.41	$630.41
45	$848.08	$848.08	$800.97	$800.97	$603.35	$603.35	$651.61	$651.61
46	$880.97	$880.97	$832.03	$832.03	$626.74	$626.74	$676.88	$676.88
47	$917.97	$917.97	$866.97	$866.97	$653.07	$653.07	$705.31	$705.31
48	$960.26	$960.26	$906.91	$906.91	$683.15	$683.15	$737.80	$737.80
49	$1,001.96	$1,001.96	$946.29	$946.29	$712.82	$712.82	$769.84	$769.84
50	$1,048.94	$1,048.94	$990.67	$990.67	$746.24	$746.24	$805.94	$805.94
51	$1,095.34	$1,095.34	$1,034.49	$1,034.49	$779.25	$779.25	$841.59	$841.59
52	$1,146.44	$1,146.44	$1,082.75	$1,082.75	$815.60	$815.60	$880.85	$880.85
53	$1,198.12	$1,198.12	$1,131.56	$1,131.56	$852.37	$852.37	$920.56	$920.56
54	$1,253.92	$1,253.92	$1,184.26	$1,184.26	$892.07	$892.07	$963.43	$963.43
55	$1,309.71	$1,309.71	$1,236.95	$1,236.95	$931.76	$931.76	$1,006.30	$1,006.30
56	$1,370.21	$1,370.21	$1,294.08	$1,294.08	$974.80	$974.80	$1,052.78	$1,052.78
57	$1,431.29	$1,431.29	$1,351.77	$1,351.77	$1,018.25	$1,018.25	$1,099.71	$1,099.71
58	$1,496.48	$1,496.48	$1,413.34	$1,413.34	$1,064.63	$1,064.63	$1,149.80	$1,149.80
59	$1,528.78	$1,528.78	$1,443.85	$1,443.85	$1,087.61	$1,087.61	$1,174.62	$1,174.62
60	$1,593.97	$1,593.97	$1,505.42	$1,505.42	$1,133.99	$1,133.99	$1,224.71	$1,224.71
61	$1,650.35	$1,650.35	$1,558.67	$1,558.67	$1,174.10	$1,174.10	$1,268.03	$1,268.03
62	$1,687.36	$1,687.36	$1,593.61	$1,593.61	$1,200.43	$1,200.43	$1,296.46	$1,296.46
63	$1,733.75	$1,733.75	$1,637.43	$1,637.43	$1,233.43	$1,233.43	$1,332.11	$1,332.11
64+	$1,761.93	$1,761.93	$1,664.06	$1,664.06	$1,253.48	$1,253.48	$1,353.77	$1,353.77

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$326.03	$326.03	$297.88	$297.88	$321.71	$321.71	$303.84	$303.84
15	$355.01	$355.01	$324.36	$324.36	$350.31	$350.31	$330.85	$330.85
16	$366.09	$366.09	$334.49	$334.49	$361.24	$361.24	$341.18	$341.18
17	$377.18	$377.18	$344.61	$344.61	$372.18	$372.18	$351.50	$351.50
18	$389.11	$389.11	$355.51	$355.51	$383.95	$383.95	$362.62	$362.62
19	$401.04	$401.04	$366.42	$366.42	$395.73	$395.73	$373.74	$373.74
20	$413.40	$413.40	$377.71	$377.71	$407.92	$407.92	$385.26	$385.26
21	$426.19	$426.19	$389.39	$389.39	$420.54	$420.54	$397.18	$397.18
22	$426.19	$426.19	$389.39	$389.39	$420.54	$420.54	$397.18	$397.18
23	$426.19	$426.19	$389.39	$389.39	$420.54	$420.54	$397.18	$397.18
24	$426.19	$426.19	$389.39	$389.39	$420.54	$420.54	$397.18	$397.18
25	$427.89	$427.89	$390.95	$390.95	$422.22	$422.22	$398.77	$398.77
26	$436.42	$436.42	$398.74	$398.74	$430.63	$430.63	$406.71	$406.71
27	$446.64	$446.64	$408.08	$408.08	$440.73	$440.73	$416.24	$416.24
28	$463.26	$463.26	$423.27	$423.27	$457.13	$457.13	$431.73	$431.73
29	$476.90	$476.90	$435.73	$435.73	$470.59	$470.59	$444.44	$444.44
30	$483.72	$483.72	$441.96	$441.96	$477.31	$477.31	$450.80	$450.80
31	$493.95	$493.95	$451.30	$451.30	$487.41	$487.41	$460.33	$460.33
32	$504.18	$504.18	$460.65	$460.65	$497.50	$497.50	$469.86	$469.86
33	$510.57	$510.57	$466.49	$466.49	$503.81	$503.81	$475.82	$475.82
34	$517.39	$517.39	$472.72	$472.72	$510.54	$510.54	$482.17	$482.17
35	$520.80	$520.80	$475.83	$475.83	$513.90	$513.90	$485.35	$485.35
36	$524.21	$524.21	$478.95	$478.95	$517.27	$517.27	$488.53	$488.53
37	$527.62	$527.62	$482.06	$482.06	$520.63	$520.63	$491.71	$491.71
38	$531.03	$531.03	$485.18	$485.18	$523.99	$523.99	$494.88	$494.88
39	$537.85	$537.85	$491.41	$491.41	$530.72	$530.72	$501.24	$501.24
40	$544.67	$544.67	$497.64	$497.64	$537.45	$537.45	$507.59	$507.59
41	$554.89	$554.89	$506.99	$506.99	$547.54	$547.54	$517.13	$517.13
42	$564.70	$564.70	$515.94	$515.94	$557.22	$557.22	$526.26	$526.26
43	$578.34	$578.34	$528.40	$528.40	$570.67	$570.67	$538.97	$538.97
44	$595.38	$595.38	$543.98	$543.98	$587.50	$587.50	$554.86	$554.86
45	$615.41	$615.41	$562.28	$562.28	$607.26	$607.26	$573.52	$573.52
46	$639.28	$639.28	$584.08	$584.08	$630.81	$630.81	$595.77	$595.77
47	$666.13	$666.13	$608.62	$608.62	$657.31	$657.31	$620.79	$620.79
48	$696.82	$696.82	$636.65	$636.65	$687.58	$687.58	$649.39	$649.39
49	$727.07	$727.07	$664.30	$664.30	$717.44	$717.44	$677.59	$677.59
50	$761.17	$761.17	$695.45	$695.45	$751.09	$751.09	$709.36	$709.36
51	$794.84	$794.84	$726.21	$726.21	$784.31	$784.31	$740.74	$740.74
52	$831.92	$831.92	$760.09	$760.09	$820.90	$820.90	$775.29	$775.29
53	$869.42	$869.42	$794.36	$794.36	$857.90	$857.90	$810.24	$810.24
54	$909.91	$909.91	$831.35	$831.35	$897.86	$897.86	$847.97	$847.97
55	$950.40	$950.40	$868.34	$868.34	$937.81	$937.81	$885.71	$885.71
56	$994.29	$994.29	$908.45	$908.45	$981.12	$981.12	$926.62	$926.62
57	$1,038.62	$1,038.62	$948.94	$948.94	$1,024.86	$1,024.86	$967.92	$967.92
58	$1,085.92	$1,085.92	$992.17	$992.17	$1,071.54	$1,071.54	$1,012.01	$1,012.01
59	$1,109.36	$1,109.36	$1,013.58	$1,013.58	$1,094.67	$1,094.67	$1,033.85	$1,033.85
60	$1,156.67	$1,156.67	$1,056.80	$1,056.80	$1,141.35	$1,141.35	$1,077.94	$1,077.94
61	$1,197.58	$1,197.58	$1,094.19	$1,094.19	$1,181.72	$1,181.72	$1,116.07	$1,116.07
62	$1,224.43	$1,224.43	$1,118.72	$1,118.72	$1,208.21	$1,208.21	$1,141.09	$1,141.09
63	$1,258.10	$1,258.10	$1,149.48	$1,149.48	$1,241.44	$1,241.44	$1,172.47	$1,172.47
64+	$1,278.56	$1,278.56	$1,168.16	$1,168.16	$1,261.61	$1,261.61	$1,191.53	$1,191.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010132		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Silver PPO 4000/0/40 Rx 0		Bronze QHDHP-E PPO 6900/0/0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6900 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$40/$75/$400 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$8700 Med/Rx Combined		$8700 Med/Rx Combined		$8700 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$316.13	$316.13	$341.42	$341.42	$322.45	$322.45	$241.32	$241.32
15	$344.23	$344.23	$371.77	$371.77	$351.11	$351.11	$262.77	$262.77
16	$354.97	$354.97	$383.37	$383.37	$362.07	$362.07	$270.97	$270.97
17	$365.72	$365.72	$394.97	$394.97	$373.03	$373.03	$279.17	$279.17
18	$377.29	$377.29	$407.47	$407.47	$384.83	$384.83	$288.01	$288.01
19	$388.86	$388.86	$419.97	$419.97	$396.64	$396.64	$296.84	$296.84
20	$400.84	$400.84	$432.91	$432.91	$408.86	$408.86	$305.99	$305.99
21	$413.24	$413.24	$446.30	$446.30	$421.50	$421.50	$315.45	$315.45
22	$413.24	$413.24	$446.30	$446.30	$421.50	$421.50	$315.45	$315.45
23	$413.24	$413.24	$446.30	$446.30	$421.50	$421.50	$315.45	$315.45
24	$413.24	$413.24	$446.30	$446.30	$421.50	$421.50	$315.45	$315.45
25	$414.89	$414.89	$448.08	$448.08	$423.19	$423.19	$316.71	$316.71
26	$423.16	$423.16	$457.01	$457.01	$431.62	$431.62	$323.02	$323.02
27	$433.08	$433.08	$467.72	$467.72	$441.74	$441.74	$330.59	$330.59
28	$449.19	$449.19	$485.13	$485.13	$458.18	$458.18	$342.89	$342.89
29	$462.42	$462.42	$499.41	$499.41	$471.66	$471.66	$352.99	$352.99
30	$469.03	$469.03	$506.55	$506.55	$478.41	$478.41	$358.04	$358.04
31	$478.95	$478.95	$517.26	$517.26	$488.52	$488.52	$365.61	$365.61
32	$488.86	$488.86	$527.97	$527.97	$498.64	$498.64	$373.18	$373.18
33	$495.06	$495.06	$534.67	$534.67	$504.96	$504.96	$377.91	$377.91
34	$501.67	$501.67	$541.81	$541.81	$511.71	$511.71	$382.96	$382.96
35	$504.98	$504.98	$545.38	$545.38	$515.08	$515.08	$385.48	$385.48
36	$508.29	$508.29	$548.95	$548.95	$518.45	$518.45	$388.00	$388.00
37	$511.59	$511.59	$552.52	$552.52	$521.82	$521.82	$390.53	$390.53
38	$514.90	$514.90	$556.09	$556.09	$525.19	$525.19	$393.05	$393.05
39	$521.51	$521.51	$563.23	$563.23	$531.94	$531.94	$398.10	$398.10
40	$528.12	$528.12	$570.37	$570.37	$538.68	$538.68	$403.15	$403.15
41	$538.04	$538.04	$581.08	$581.08	$548.80	$548.80	$410.72	$410.72
42	$547.54	$547.54	$591.35	$591.35	$558.49	$558.49	$417.97	$417.97
43	$560.77	$560.77	$605.63	$605.63	$571.98	$571.98	$428.07	$428.07
44	$577.30	$577.30	$623.48	$623.48	$588.84	$588.84	$440.68	$440.68
45	$596.72	$596.72	$644.46	$644.46	$608.65	$608.65	$455.51	$455.51
46	$619.86	$619.86	$669.45	$669.45	$632.26	$632.26	$473.18	$473.18
47	$645.89	$645.89	$697.57	$697.57	$658.81	$658.81	$493.05	$493.05
48	$675.65	$675.65	$729.70	$729.70	$689.16	$689.16	$515.76	$515.76
49	$704.99	$704.99	$761.39	$761.39	$719.09	$719.09	$538.16	$538.16
50	$738.05	$738.05	$797.09	$797.09	$752.81	$752.81	$563.39	$563.39
51	$770.69	$770.69	$832.35	$832.35	$786.11	$786.11	$588.31	$588.31
52	$806.64	$806.64	$871.18	$871.18	$822.78	$822.78	$615.76	$615.76
53	$843.01	$843.01	$910.45	$910.45	$859.87	$859.87	$643.52	$643.52
54	$882.27	$882.27	$952.85	$952.85	$899.91	$899.91	$673.49	$673.49
55	$921.53	$921.53	$995.25	$995.25	$939.96	$939.96	$703.45	$703.45
56	$964.09	$964.09	$1,041.22	$1,041.22	$983.37	$983.37	$735.94	$735.94
57	$1,007.07	$1,007.07	$1,087.63	$1,087.63	$1,027.21	$1,027.21	$768.75	$768.75
58	$1,052.94	$1,052.94	$1,137.17	$1,137.17	$1,073.99	$1,073.99	$803.77	$803.77
59	$1,075.66	$1,075.66	$1,161.72	$1,161.72	$1,097.18	$1,097.18	$821.12	$821.12
60	$1,121.53	$1,121.53	$1,211.26	$1,211.26	$1,143.96	$1,143.96	$856.13	$856.13
61	$1,161.20	$1,161.20	$1,254.10	$1,254.10	$1,184.43	$1,184.43	$886.41	$886.41
62	$1,187.24	$1,187.24	$1,282.22	$1,282.22	$1,210.98	$1,210.98	$906.29	$906.29
63	$1,219.88	$1,219.88	$1,317.48	$1,317.48	$1,244.28	$1,244.28	$931.21	$931.21
64+	$1,239.71	$1,239.71	$1,338.89	$1,338.89	$1,264.50	$1,264.50	$946.34	$946.34

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010135		45127PA0010135		45127PA0010161		45127PA0010161	
Plan Marketing Name =>	Bronze QHDHP-E PPO 6900/0/0		Bronze QHDHP-E PPO 6900/0/0		Gold QHDHP PPO 1500/0/10		Gold QHDHP PPO 1500/0/10	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER		$10/$20/$175 PCP/SPC/ER	
OOP Maximum =>	$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$260.62	$260.62	$246.15	$246.15	$377.96	$377.96	$408.19	$408.19
15	$283.79	$283.79	$268.03	$268.03	$411.55	$411.55	$444.48	$444.48
16	$292.65	$292.65	$276.39	$276.39	$424.40	$424.40	$458.35	$458.35
17	$301.51	$301.51	$284.76	$284.76	$437.24	$437.24	$472.22	$472.22
18	$311.05	$311.05	$293.77	$293.77	$451.08	$451.08	$487.16	$487.16
19	$320.59	$320.59	$302.78	$302.78	$464.91	$464.91	$502.10	$502.10
20	$330.47	$330.47	$312.11	$312.11	$479.24	$479.24	$517.58	$517.58
21	$340.69	$340.69	$321.76	$321.76	$494.06	$494.06	$533.58	$533.58
22	$340.69	$340.69	$321.76	$321.76	$494.06	$494.06	$533.58	$533.58
23	$340.69	$340.69	$321.76	$321.76	$494.06	$494.06	$533.58	$533.58
24	$340.69	$340.69	$321.76	$321.76	$494.06	$494.06	$533.58	$533.58
25	$342.05	$342.05	$323.05	$323.05	$496.04	$496.04	$535.72	$535.72
26	$348.86	$348.86	$329.48	$329.48	$505.92	$505.92	$546.39	$546.39
27	$357.04	$357.04	$337.20	$337.20	$517.77	$517.77	$559.20	$559.20
28	$370.33	$370.33	$349.75	$349.75	$537.04	$537.04	$580.01	$580.01
29	$381.23	$381.23	$360.05	$360.05	$552.85	$552.85	$597.08	$597.08
30	$386.68	$386.68	$365.20	$365.20	$560.76	$560.76	$605.62	$605.62
31	$394.86	$394.86	$372.92	$372.92	$572.62	$572.62	$618.42	$618.42
32	$403.03	$403.03	$380.64	$380.64	$584.47	$584.47	$631.23	$631.23
33	$408.14	$408.14	$385.47	$385.47	$591.88	$591.88	$639.23	$639.23
34	$413.59	$413.59	$390.62	$390.62	$599.79	$599.79	$647.77	$647.77
35	$416.32	$416.32	$393.19	$393.19	$603.74	$603.74	$652.04	$652.04
36	$419.04	$419.04	$395.76	$395.76	$607.69	$607.69	$656.31	$656.31
37	$421.77	$421.77	$398.34	$398.34	$611.65	$611.65	$660.58	$660.58
38	$424.49	$424.49	$400.91	$400.91	$615.60	$615.60	$664.85	$664.85
39	$429.95	$429.95	$406.06	$406.06	$623.50	$623.50	$673.38	$673.38
40	$435.40	$435.40	$411.21	$411.21	$631.41	$631.41	$681.92	$681.92
41	$443.57	$443.57	$418.93	$418.93	$643.27	$643.27	$694.73	$694.73
42	$451.41	$451.41	$426.33	$426.33	$654.63	$654.63	$707.00	$707.00
43	$462.31	$462.31	$436.63	$436.63	$670.44	$670.44	$724.07	$724.07
44	$475.94	$475.94	$449.50	$449.50	$690.20	$690.20	$745.42	$745.42
45	$491.95	$491.95	$464.62	$464.62	$713.42	$713.42	$770.50	$770.50
46	$511.03	$511.03	$482.64	$482.64	$741.09	$741.09	$800.38	$800.38
47	$532.49	$532.49	$502.91	$502.91	$772.22	$772.22	$833.99	$833.99
48	$557.02	$557.02	$526.08	$526.08	$807.79	$807.79	$872.41	$872.41
49	$581.21	$581.21	$548.92	$548.92	$842.87	$842.87	$910.30	$910.30
50	$608.47	$608.47	$574.66	$574.66	$882.39	$882.39	$952.98	$952.98
51	$635.38	$635.38	$600.08	$600.08	$921.42	$921.42	$995.14	$995.14
52	$665.02	$665.02	$628.07	$628.07	$964.41	$964.41	$1,041.56	$1,041.56
53	$695.00	$695.00	$656.39	$656.39	$1,007.88	$1,007.88	$1,088.51	$1,088.51
54	$727.36	$727.36	$686.96	$686.96	$1,054.82	$1,054.82	$1,139.20	$1,139.20
55	$759.73	$759.73	$717.52	$717.52	$1,101.75	$1,101.75	$1,189.89	$1,189.89
56	$794.82	$794.82	$750.66	$750.66	$1,152.64	$1,152.64	$1,244.85	$1,244.85
57	$830.25	$830.25	$784.13	$784.13	$1,204.02	$1,204.02	$1,300.35	$1,300.35
58	$868.07	$868.07	$819.84	$819.84	$1,258.86	$1,258.86	$1,359.57	$1,359.57
59	$886.81	$886.81	$837.54	$837.54	$1,286.04	$1,286.04	$1,388.92	$1,388.92
60	$924.62	$924.62	$873.25	$873.25	$1,340.88	$1,340.88	$1,448.15	$1,448.15
61	$957.33	$957.33	$904.14	$904.14	$1,388.31	$1,388.31	$1,499.37	$1,499.37
62	$978.79	$978.79	$924.41	$924.41	$1,419.43	$1,419.43	$1,532.99	$1,532.99
63	$1,005.71	$1,005.71	$949.83	$949.83	$1,458.47	$1,458.47	$1,575.14	$1,575.14
64+	$1,022.06	$1,022.06	$965.27	$965.27	$1,482.17	$1,482.17	$1,600.74	$1,600.74

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/10**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$385.52	$385.52	$292.51	$292.51	$315.91	$315.91	$298.36	$298.36
15	$419.78	$419.78	$318.51	$318.51	$344.00	$344.00	$324.88	$324.88
16	$432.89	$432.89	$328.46	$328.46	$354.73	$354.73	$335.02	$335.02
17	$445.99	$445.99	$338.40	$338.40	$365.47	$365.47	$345.17	$345.17
18	$460.10	$460.10	$349.10	$349.10	$377.03	$377.03	$356.09	$356.09
19	$474.21	$474.21	$359.81	$359.81	$388.59	$388.59	$367.01	$367.01
20	$488.82	$488.82	$370.90	$370.90	$400.57	$400.57	$378.32	$378.32
21	$503.94	$503.94	$382.37	$382.37	$412.96	$412.96	$390.02	$390.02
22	$503.94	$503.94	$382.37	$382.37	$412.96	$412.96	$390.02	$390.02
23	$503.94	$503.94	$382.37	$382.37	$412.96	$412.96	$390.02	$390.02
24	$503.94	$503.94	$382.37	$382.37	$412.96	$412.96	$390.02	$390.02
25	$505.96	$505.96	$383.90	$383.90	$414.61	$414.61	$391.58	$391.58
26	$516.04	$516.04	$391.55	$391.55	$422.87	$422.87	$399.38	$399.38
27	$528.13	$528.13	$400.72	$400.72	$432.78	$432.78	$408.74	$408.74
28	$547.78	$547.78	$415.64	$415.64	$448.89	$448.89	$423.95	$423.95
29	$563.91	$563.91	$427.87	$427.87	$462.10	$462.10	$436.43	$436.43
30	$571.97	$571.97	$433.99	$433.99	$468.71	$468.71	$442.67	$442.67
31	$584.07	$584.07	$443.17	$443.17	$478.62	$478.62	$452.03	$452.03
32	$596.16	$596.16	$452.34	$452.34	$488.53	$488.53	$461.39	$461.39
33	$603.72	$603.72	$458.08	$458.08	$494.73	$494.73	$467.24	$467.24
34	$611.78	$611.78	$464.20	$464.20	$501.33	$501.33	$473.48	$473.48
35	$615.82	$615.82	$467.26	$467.26	$504.64	$504.64	$476.60	$476.60
36	$619.85	$619.85	$470.32	$470.32	$507.94	$507.94	$479.72	$479.72
37	$623.88	$623.88	$473.37	$473.37	$511.24	$511.24	$482.84	$482.84
38	$627.91	$627.91	$476.43	$476.43	$514.55	$514.55	$485.96	$485.96
39	$635.97	$635.97	$482.55	$482.55	$521.16	$521.16	$492.20	$492.20
40	$644.04	$644.04	$488.67	$488.67	$527.76	$527.76	$498.44	$498.44
41	$656.13	$656.13	$497.85	$497.85	$537.67	$537.67	$507.80	$507.80
42	$667.72	$667.72	$506.64	$506.64	$547.17	$547.17	$516.77	$516.77
43	$683.85	$683.85	$518.88	$518.88	$560.39	$560.39	$529.25	$529.25
44	$704.01	$704.01	$534.17	$534.17	$576.90	$576.90	$544.85	$544.85
45	$727.69	$727.69	$552.14	$552.14	$596.31	$596.31	$563.19	$563.19
46	$755.91	$755.91	$573.55	$573.55	$619.44	$619.44	$585.03	$585.03
47	$787.66	$787.66	$597.64	$597.64	$645.46	$645.46	$609.60	$609.60
48	$823.94	$823.94	$625.17	$625.17	$675.19	$675.19	$637.68	$637.68
49	$859.72	$859.72	$652.32	$652.32	$704.51	$704.51	$665.37	$665.37
50	$900.04	$900.04	$682.91	$682.91	$737.55	$737.55	$696.57	$696.57
51	$939.85	$939.85	$713.12	$713.12	$770.17	$770.17	$727.38	$727.38
52	$983.69	$983.69	$746.39	$746.39	$806.10	$806.10	$761.31	$761.31
53	$1,028.04	$1,028.04	$780.03	$780.03	$842.44	$842.44	$795.64	$795.64
54	$1,075.91	$1,075.91	$816.36	$816.36	$881.67	$881.67	$832.69	$832.69
55	$1,123.79	$1,123.79	$852.69	$852.69	$920.90	$920.90	$869.74	$869.74
56	$1,175.69	$1,175.69	$892.07	$892.07	$963.43	$963.43	$909.91	$909.91
57	$1,228.10	$1,228.10	$931.84	$931.84	$1,006.38	$1,006.38	$950.47	$950.47
58	$1,284.04	$1,284.04	$974.28	$974.28	$1,052.22	$1,052.22	$993.76	$993.76
59	$1,311.76	$1,311.76	$995.31	$995.31	$1,074.93	$1,074.93	$1,015.22	$1,015.22
60	$1,367.70	$1,367.70	$1,037.75	$1,037.75	$1,120.77	$1,120.77	$1,058.51	$1,058.51
61	$1,416.07	$1,416.07	$1,074.46	$1,074.46	$1,160.42	$1,160.42	$1,095.95	$1,095.95
62	$1,447.82	$1,447.82	$1,098.55	$1,098.55	$1,186.43	$1,186.43	$1,120.52	$1,120.52
63	$1,487.63	$1,487.63	$1,128.76	$1,128.76	$1,219.06	$1,219.06	$1,151.33	$1,151.33
64+	$1,511.81	$1,511.81	$1,147.10	$1,147.10	$1,238.87	$1,238.87	$1,170.05	$1,170.05

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010184		45127PA0010184		45127PA0010184		45127PA0010185	
Plan Marketing Name =>	Silver PPO 5000/0/35 Rx 250		Silver PPO 5000/0/35 Rx 250		Silver PPO 5000/0/35 Rx 250		Silver PPO 5000/0/35 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$282.02	$282.02	$304.58	$304.58	$287.66	$287.66	$299.54	$299.54
15	$307.09	$307.09	$331.65	$331.65	$313.23	$313.23	$326.16	$326.16
16	$316.67	$316.67	$342.00	$342.00	$323.00	$323.00	$336.34	$336.34
17	$326.26	$326.26	$352.36	$352.36	$332.78	$332.78	$346.52	$346.52
18	$336.58	$336.58	$363.50	$363.50	$343.31	$343.31	$357.49	$357.49
19	$346.90	$346.90	$374.65	$374.65	$353.84	$353.84	$368.45	$368.45
20	$357.59	$357.59	$386.20	$386.20	$364.74	$364.74	$379.80	$379.80
21	$368.65	$368.65	$398.14	$398.14	$376.02	$376.02	$391.55	$391.55
22	$368.65	$368.65	$398.14	$398.14	$376.02	$376.02	$391.55	$391.55
23	$368.65	$368.65	$398.14	$398.14	$376.02	$376.02	$391.55	$391.55
24	$368.65	$368.65	$398.14	$398.14	$376.02	$376.02	$391.55	$391.55
25	$370.12	$370.12	$399.73	$399.73	$377.53	$377.53	$393.12	$393.12
26	$377.50	$377.50	$407.70	$407.70	$385.05	$385.05	$400.95	$400.95
27	$386.35	$386.35	$417.25	$417.25	$394.07	$394.07	$410.34	$410.34
28	$400.72	$400.72	$432.78	$432.78	$408.74	$408.74	$425.61	$425.61
29	$412.52	$412.52	$445.52	$445.52	$420.77	$420.77	$438.14	$438.14
30	$418.42	$418.42	$451.89	$451.89	$426.79	$426.79	$444.41	$444.41
31	$427.27	$427.27	$461.45	$461.45	$435.81	$435.81	$453.81	$453.81
32	$436.11	$436.11	$471.00	$471.00	$444.84	$444.84	$463.20	$463.20
33	$441.64	$441.64	$476.97	$476.97	$450.48	$450.48	$469.08	$469.08
34	$447.54	$447.54	$483.34	$483.34	$456.49	$456.49	$475.34	$475.34
35	$450.49	$450.49	$486.53	$486.53	$459.50	$459.50	$478.47	$478.47
36	$453.44	$453.44	$489.71	$489.71	$462.51	$462.51	$481.61	$481.61
37	$456.39	$456.39	$492.90	$492.90	$465.52	$465.52	$484.74	$484.74
38	$459.34	$459.34	$496.08	$496.08	$468.52	$468.52	$487.87	$487.87
39	$465.24	$465.24	$502.46	$502.46	$474.54	$474.54	$494.14	$494.14
40	$471.13	$471.13	$508.83	$508.83	$480.56	$480.56	$500.40	$500.40
41	$479.98	$479.98	$518.38	$518.38	$489.58	$489.58	$509.80	$509.80
42	$488.46	$488.46	$527.54	$527.54	$498.23	$498.23	$518.80	$518.80
43	$500.26	$500.26	$540.28	$540.28	$510.26	$510.26	$531.33	$531.33
44	$515.00	$515.00	$556.20	$556.20	$525.30	$525.30	$547.00	$547.00
45	$532.33	$532.33	$574.92	$574.92	$542.98	$542.98	$565.40	$565.40
46	$552.98	$552.98	$597.21	$597.21	$564.03	$564.03	$587.33	$587.33
47	$576.20	$576.20	$622.30	$622.30	$587.72	$587.72	$611.99	$611.99
48	$602.74	$602.74	$650.96	$650.96	$614.80	$614.80	$640.18	$640.18
49	$628.92	$628.92	$679.23	$679.23	$641.50	$641.50	$667.98	$667.98
50	$658.41	$658.41	$711.08	$711.08	$671.58	$671.58	$699.31	$699.31
51	$687.53	$687.53	$742.53	$742.53	$701.28	$701.28	$730.24	$730.24
52	$719.60	$719.60	$777.17	$777.17	$734.00	$734.00	$764.31	$764.31
53	$752.05	$752.05	$812.21	$812.21	$767.09	$767.09	$798.76	$798.76
54	$787.07	$787.07	$850.03	$850.03	$802.81	$802.81	$835.96	$835.96
55	$822.09	$822.09	$887.86	$887.86	$838.53	$838.53	$873.16	$873.16
56	$860.06	$860.06	$928.87	$928.87	$877.26	$877.26	$913.49	$913.49
57	$898.40	$898.40	$970.27	$970.27	$916.37	$916.37	$954.21	$954.21
58	$939.32	$939.32	$1,014.47	$1,014.47	$958.11	$958.11	$997.67	$997.67
59	$959.60	$959.60	$1,036.36	$1,036.36	$978.79	$978.79	$1,019.20	$1,019.20
60	$1,000.52	$1,000.52	$1,080.56	$1,080.56	$1,020.53	$1,020.53	$1,062.67	$1,062.67
61	$1,035.91	$1,035.91	$1,118.78	$1,118.78	$1,056.62	$1,056.62	$1,100.26	$1,100.26
62	$1,059.13	$1,059.13	$1,143.86	$1,143.86	$1,080.31	$1,080.31	$1,124.92	$1,124.92
63	$1,088.25	$1,088.25	$1,175.32	$1,175.32	$1,110.02	$1,110.02	$1,155.86	$1,155.86
64+	$1,105.94	$1,105.94	$1,194.42	$1,194.42	$1,128.06	$1,128.06	$1,174.64	$1,174.64

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/35 Rx 0		Silver PPO 5000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 250	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$250 Med/Rx		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.50	$323.50	$305.53	$305.53	$275.77	$275.77	$297.83	$297.83
15	$352.25	$352.25	$332.68	$332.68	$300.28	$300.28	$324.30	$324.30
16	$363.25	$363.25	$343.07	$343.07	$309.65	$309.65	$334.42	$334.42
17	$374.24	$374.24	$353.45	$353.45	$319.02	$319.02	$344.55	$344.55
18	$386.08	$386.08	$364.63	$364.63	$329.12	$329.12	$355.45	$355.45
19	$397.92	$397.92	$375.82	$375.82	$339.21	$339.21	$366.35	$366.35
20	$410.19	$410.19	$387.40	$387.40	$349.67	$349.67	$377.64	$377.64
21	$422.87	$422.87	$399.38	$399.38	$360.48	$360.48	$389.32	$389.32
22	$422.87	$422.87	$399.38	$399.38	$360.48	$360.48	$389.32	$389.32
23	$422.87	$422.87	$399.38	$399.38	$360.48	$360.48	$389.32	$389.32
24	$422.87	$422.87	$399.38	$399.38	$360.48	$360.48	$389.32	$389.32
25	$424.57	$424.57	$400.98	$400.98	$361.92	$361.92	$390.88	$390.88
26	$433.02	$433.02	$408.97	$408.97	$369.13	$369.13	$398.66	$398.66
27	$443.17	$443.17	$418.55	$418.55	$377.78	$377.78	$408.01	$408.01
28	$459.66	$459.66	$434.13	$434.13	$391.84	$391.84	$423.19	$423.19
29	$473.20	$473.20	$446.91	$446.91	$403.38	$403.38	$435.65	$435.65
30	$479.96	$479.96	$453.30	$453.30	$409.14	$409.14	$441.88	$441.88
31	$490.11	$490.11	$462.88	$462.88	$417.80	$417.80	$451.22	$451.22
32	$500.26	$500.26	$472.47	$472.47	$426.45	$426.45	$460.56	$460.56
33	$506.60	$506.60	$478.46	$478.46	$431.86	$431.86	$466.40	$466.40
34	$513.37	$513.37	$484.85	$484.85	$437.62	$437.62	$472.63	$472.63
35	$516.75	$516.75	$488.04	$488.04	$440.51	$440.51	$475.75	$475.75
36	$520.14	$520.14	$491.24	$491.24	$443.39	$443.39	$478.86	$478.86
37	$523.52	$523.52	$494.43	$494.43	$446.27	$446.27	$481.98	$481.98
38	$526.90	$526.90	$497.63	$497.63	$449.16	$449.16	$485.09	$485.09
39	$533.67	$533.67	$504.02	$504.02	$454.93	$454.93	$491.32	$491.32
40	$540.43	$540.43	$510.41	$510.41	$460.69	$460.69	$497.55	$497.55
41	$550.58	$550.58	$519.99	$519.99	$469.34	$469.34	$506.89	$506.89
42	$560.31	$560.31	$529.18	$529.18	$477.64	$477.64	$515.85	$515.85
43	$573.84	$573.84	$541.96	$541.96	$489.17	$489.17	$528.31	$528.31
44	$590.75	$590.75	$557.94	$557.94	$503.59	$503.59	$543.88	$543.88
45	$610.63	$610.63	$576.71	$576.71	$520.53	$520.53	$562.18	$562.18
46	$634.31	$634.31	$599.07	$599.07	$540.72	$540.72	$583.98	$583.98
47	$660.95	$660.95	$624.23	$624.23	$563.43	$563.43	$608.50	$608.50
48	$691.40	$691.40	$652.99	$652.99	$589.38	$589.38	$636.54	$636.54
49	$721.42	$721.42	$681.34	$681.34	$614.98	$614.98	$664.18	$664.18
50	$755.25	$755.25	$713.29	$713.29	$643.82	$643.82	$695.32	$695.32
51	$788.66	$788.66	$744.85	$744.85	$672.30	$672.30	$726.08	$726.08
52	$825.45	$825.45	$779.59	$779.59	$703.66	$703.66	$759.95	$759.95
53	$862.66	$862.66	$814.74	$814.74	$735.38	$735.38	$794.21	$794.21
54	$902.84	$902.84	$852.68	$852.68	$769.62	$769.62	$831.19	$831.19
55	$943.01	$943.01	$890.62	$890.62	$803.87	$803.87	$868.18	$868.18
56	$986.57	$986.57	$931.76	$931.76	$841.00	$841.00	$908.28	$908.28
57	$1,030.54	$1,030.54	$973.29	$973.29	$878.49	$878.49	$948.77	$948.77
58	$1,077.48	$1,077.48	$1,017.62	$1,017.62	$918.50	$918.50	$991.98	$991.98
59	$1,100.74	$1,100.74	$1,039.59	$1,039.59	$938.33	$938.33	$1,013.40	$1,013.40
60	$1,147.68	$1,147.68	$1,083.92	$1,083.92	$978.34	$978.34	$1,056.61	$1,056.61
61	$1,188.28	$1,188.28	$1,122.26	$1,122.26	$1,012.95	$1,012.95	$1,093.98	$1,093.98
62	$1,214.92	$1,214.92	$1,147.42	$1,147.42	$1,035.66	$1,035.66	$1,118.51	$1,118.51
63	$1,248.32	$1,248.32	$1,178.97	$1,178.97	$1,064.14	$1,064.14	$1,149.27	$1,149.27
64+	$1,268.61	$1,268.61	$1,198.13	$1,198.13	$1,081.43	$1,081.43	$1,167.95	$1,167.95

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010187		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Silver PPO 6000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$281.28	$281.28	$292.99	$292.99	$316.43	$316.43	$298.85	$298.85
15	$306.29	$306.29	$319.03	$319.03	$344.55	$344.55	$325.41	$325.41
16	$315.85	$315.85	$328.99	$328.99	$355.31	$355.31	$335.57	$335.57
17	$325.41	$325.41	$338.95	$338.95	$366.06	$366.06	$345.73	$345.73
18	$335.70	$335.70	$349.67	$349.67	$377.64	$377.64	$356.66	$356.66
19	$346.00	$346.00	$360.39	$360.39	$389.23	$389.23	$367.60	$367.60
20	$356.66	$356.66	$371.50	$371.50	$401.22	$401.22	$378.93	$378.93
21	$367.69	$367.69	$382.99	$382.99	$413.63	$413.63	$390.65	$390.65
22	$367.69	$367.69	$382.99	$382.99	$413.63	$413.63	$390.65	$390.65
23	$367.69	$367.69	$382.99	$382.99	$413.63	$413.63	$390.65	$390.65
24	$367.69	$367.69	$382.99	$382.99	$413.63	$413.63	$390.65	$390.65
25	$369.16	$369.16	$384.52	$384.52	$415.28	$415.28	$392.21	$392.21
26	$376.51	$376.51	$392.18	$392.18	$423.56	$423.56	$400.03	$400.03
27	$385.34	$385.34	$401.37	$401.37	$433.48	$433.48	$409.40	$409.40
28	$399.68	$399.68	$416.31	$416.31	$449.61	$449.61	$424.64	$424.64
29	$411.44	$411.44	$428.57	$428.57	$462.85	$462.85	$437.14	$437.14
30	$417.33	$417.33	$434.69	$434.69	$469.47	$469.47	$443.39	$443.39
31	$426.15	$426.15	$443.89	$443.89	$479.40	$479.40	$452.76	$452.76
32	$434.98	$434.98	$453.08	$453.08	$489.32	$489.32	$462.14	$462.14
33	$440.49	$440.49	$458.82	$458.82	$495.53	$495.53	$468.00	$468.00
34	$446.38	$446.38	$464.95	$464.95	$502.15	$502.15	$474.25	$474.25
35	$449.32	$449.32	$468.01	$468.01	$505.45	$505.45	$477.37	$477.37
36	$452.26	$452.26	$471.08	$471.08	$508.76	$508.76	$480.50	$480.50
37	$455.20	$455.20	$474.14	$474.14	$512.07	$512.07	$483.62	$483.62
38	$458.14	$458.14	$477.21	$477.21	$515.38	$515.38	$486.75	$486.75
39	$464.02	$464.02	$483.33	$483.33	$522.00	$522.00	$493.00	$493.00
40	$469.91	$469.91	$489.46	$489.46	$528.62	$528.62	$499.25	$499.25
41	$478.73	$478.73	$498.65	$498.65	$538.55	$538.55	$508.63	$508.63
42	$487.19	$487.19	$507.46	$507.46	$548.06	$548.06	$517.61	$517.61
43	$498.95	$498.95	$519.72	$519.72	$561.29	$561.29	$530.11	$530.11
44	$513.66	$513.66	$535.04	$535.04	$577.84	$577.84	$545.74	$545.74
45	$530.94	$530.94	$553.04	$553.04	$597.28	$597.28	$564.10	$564.10
46	$551.53	$551.53	$574.48	$574.48	$620.44	$620.44	$585.97	$585.97
47	$574.70	$574.70	$598.61	$598.61	$646.50	$646.50	$610.59	$610.59
48	$601.17	$601.17	$626.19	$626.19	$676.28	$676.28	$638.71	$638.71
49	$627.28	$627.28	$653.38	$653.38	$705.65	$705.65	$666.45	$666.45
50	$656.69	$656.69	$684.02	$684.02	$738.74	$738.74	$697.70	$697.70
51	$685.74	$685.74	$714.28	$714.28	$771.42	$771.42	$728.56	$728.56
52	$717.73	$717.73	$747.60	$747.60	$807.40	$807.40	$762.55	$762.55
53	$750.09	$750.09	$781.30	$781.30	$843.80	$843.80	$796.93	$796.93
54	$785.02	$785.02	$817.68	$817.68	$883.10	$883.10	$834.04	$834.04
55	$819.95	$819.95	$854.07	$854.07	$922.39	$922.39	$871.15	$871.15
56	$857.82	$857.82	$893.52	$893.52	$965.00	$965.00	$911.39	$911.39
57	$896.06	$896.06	$933.35	$933.35	$1,008.01	$1,008.01	$952.01	$952.01
58	$936.87	$936.87	$975.86	$975.86	$1,053.93	$1,053.93	$995.38	$995.38
59	$957.10	$957.10	$996.92	$996.92	$1,076.68	$1,076.68	$1,016.86	$1,016.86
60	$997.91	$997.91	$1,039.43	$1,039.43	$1,122.59	$1,122.59	$1,060.22	$1,060.22
61	$1,033.21	$1,033.21	$1,076.20	$1,076.20	$1,162.30	$1,162.30	$1,097.73	$1,097.73
62	$1,056.37	$1,056.37	$1,100.33	$1,100.33	$1,188.36	$1,188.36	$1,122.34	$1,122.34
63	$1,085.42	$1,085.42	$1,130.59	$1,130.59	$1,221.03	$1,221.03	$1,153.20	$1,153.20
64+	$1,103.06	$1,103.06	$1,148.96	$1,148.96	$1,240.88	$1,240.88	$1,171.94	$1,171.94

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010194		45127PA0010194		45127PA0010194		45127PA0010195	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 250		Gold PPO 3000/0/15 Rx 0	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined		$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$332.48	$332.48	$359.07	$359.07	$339.13	$339.13	$353.48	$353.48
15	$362.03	$362.03	$390.99	$390.99	$369.27	$369.27	$384.90	$384.90
16	$373.33	$373.33	$403.20	$403.20	$380.80	$380.80	$396.92	$396.92
17	$384.63	$384.63	$415.40	$415.40	$392.32	$392.32	$408.93	$408.93
18	$396.80	$396.80	$428.54	$428.54	$404.73	$404.73	$421.87	$421.87
19	$408.97	$408.97	$441.69	$441.69	$417.15	$417.15	$434.81	$434.81
20	$421.57	$421.57	$455.30	$455.30	$430.00	$430.00	$448.21	$448.21
21	$434.61	$434.61	$469.38	$469.38	$443.30	$443.30	$462.07	$462.07
22	$434.61	$434.61	$469.38	$469.38	$443.30	$443.30	$462.07	$462.07
23	$434.61	$434.61	$469.38	$469.38	$443.30	$443.30	$462.07	$462.07
24	$434.61	$434.61	$469.38	$469.38	$443.30	$443.30	$462.07	$462.07
25	$436.35	$436.35	$471.26	$471.26	$445.08	$445.08	$463.92	$463.92
26	$445.04	$445.04	$480.64	$480.64	$453.94	$453.94	$473.16	$473.16
27	$455.47	$455.47	$491.91	$491.91	$464.58	$464.58	$484.25	$484.25
28	$472.42	$472.42	$510.21	$510.21	$481.87	$481.87	$502.27	$502.27
29	$486.33	$486.33	$525.23	$525.23	$496.06	$496.06	$517.06	$517.06
30	$493.28	$493.28	$532.74	$532.74	$503.15	$503.15	$524.45	$524.45
31	$503.71	$503.71	$544.01	$544.01	$513.79	$513.79	$535.54	$535.54
32	$514.14	$514.14	$555.28	$555.28	$524.43	$524.43	$546.63	$546.63
33	$520.66	$520.66	$562.32	$562.32	$531.08	$531.08	$553.56	$553.56
34	$527.62	$527.62	$569.83	$569.83	$538.17	$538.17	$560.95	$560.95
35	$531.09	$531.09	$573.58	$573.58	$541.72	$541.72	$564.65	$564.65
36	$534.57	$534.57	$577.34	$577.34	$545.26	$545.26	$568.35	$568.35
37	$538.05	$538.05	$581.09	$581.09	$548.81	$548.81	$572.04	$572.04
38	$541.52	$541.52	$584.85	$584.85	$552.35	$552.35	$575.74	$575.74
39	$548.48	$548.48	$592.36	$592.36	$559.45	$559.45	$583.13	$583.13
40	$555.43	$555.43	$599.87	$599.87	$566.54	$566.54	$590.53	$590.53
41	$565.86	$565.86	$611.13	$611.13	$577.18	$577.18	$601.62	$601.62
42	$575.86	$575.86	$621.93	$621.93	$587.38	$587.38	$612.24	$612.24
43	$589.77	$589.77	$636.95	$636.95	$601.56	$601.56	$627.03	$627.03
44	$607.15	$607.15	$655.72	$655.72	$619.29	$619.29	$645.51	$645.51
45	$627.58	$627.58	$677.78	$677.78	$640.13	$640.13	$667.23	$667.23
46	$651.92	$651.92	$704.07	$704.07	$664.95	$664.95	$693.10	$693.10
47	$679.30	$679.30	$733.64	$733.64	$692.88	$692.88	$722.22	$722.22
48	$710.59	$710.59	$767.43	$767.43	$724.80	$724.80	$755.48	$755.48
49	$741.44	$741.44	$800.76	$800.76	$756.27	$756.27	$788.29	$788.29
50	$776.21	$776.21	$838.31	$838.31	$791.74	$791.74	$825.26	$825.26
51	$810.55	$810.55	$875.39	$875.39	$826.76	$826.76	$861.76	$861.76
52	$848.36	$848.36	$916.23	$916.23	$865.33	$865.33	$901.96	$901.96
53	$886.60	$886.60	$957.53	$957.53	$904.34	$904.34	$942.62	$942.62
54	$927.89	$927.89	$1,002.12	$1,002.12	$946.45	$946.45	$986.52	$986.52
55	$969.18	$969.18	$1,046.71	$1,046.71	$988.56	$988.56	$1,030.42	$1,030.42
56	$1,013.95	$1,013.95	$1,095.06	$1,095.06	$1,034.22	$1,034.22	$1,078.01	$1,078.01
57	$1,059.14	$1,059.14	$1,143.88	$1,143.88	$1,080.33	$1,080.33	$1,126.06	$1,126.06
58	$1,107.39	$1,107.39	$1,195.98	$1,195.98	$1,129.53	$1,129.53	$1,177.35	$1,177.35
59	$1,131.29	$1,131.29	$1,221.79	$1,221.79	$1,153.92	$1,153.92	$1,202.77	$1,202.77
60	$1,179.53	$1,179.53	$1,273.89	$1,273.89	$1,203.12	$1,203.12	$1,254.06	$1,254.06
61	$1,221.25	$1,221.25	$1,318.95	$1,318.95	$1,245.68	$1,245.68	$1,298.42	$1,298.42
62	$1,248.63	$1,248.63	$1,348.53	$1,348.53	$1,273.61	$1,273.61	$1,327.53	$1,327.53
63	$1,282.97	$1,282.97	$1,385.61	$1,385.61	$1,308.63	$1,308.63	$1,364.03	$1,364.03
64+	$1,303.82	$1,303.82	$1,408.13	$1,408.13	$1,329.90	$1,329.90	$1,386.20	$1,386.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010195		45127PA0010195		45127PA0010196		45127PA0010196	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold Simple PPO 0/0/40		Gold Simple PPO 0/0/40	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$125 PCP/SPC/ER		$15/$30/$125 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER		$40/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8000 Med/Rx Combined		$8000 Med/Rx Combined		$9100 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$381.76	$381.76	$360.55	$360.55	$352.89	$352.89	$381.13	$381.13
15	$415.70	$415.70	$392.60	$392.60	$384.26	$384.26	$415.00	$415.00
16	$428.67	$428.67	$404.86	$404.86	$396.26	$396.26	$427.96	$427.96
17	$441.65	$441.65	$417.11	$417.11	$408.25	$408.25	$440.91	$440.91
18	$455.62	$455.62	$430.31	$430.31	$421.17	$421.17	$454.86	$454.86
19	$469.59	$469.59	$443.50	$443.50	$434.08	$434.08	$468.81	$468.81
20	$484.06	$484.06	$457.17	$457.17	$447.46	$447.46	$483.26	$483.26
21	$499.04	$499.04	$471.31	$471.31	$461.30	$461.30	$498.20	$498.20
22	$499.04	$499.04	$471.31	$471.31	$461.30	$461.30	$498.20	$498.20
23	$499.04	$499.04	$471.31	$471.31	$461.30	$461.30	$498.20	$498.20
24	$499.04	$499.04	$471.31	$471.31	$461.30	$461.30	$498.20	$498.20
25	$501.03	$501.03	$473.20	$473.20	$463.15	$463.15	$500.20	$500.20
26	$511.01	$511.01	$482.62	$482.62	$472.37	$472.37	$510.16	$510.16
27	$522.99	$522.99	$493.93	$493.93	$483.44	$483.44	$522.12	$522.12
28	$542.45	$542.45	$512.32	$512.32	$501.43	$501.43	$541.55	$541.55
29	$558.42	$558.42	$527.40	$527.40	$516.19	$516.19	$557.49	$557.49
30	$566.41	$566.41	$534.94	$534.94	$523.58	$523.58	$565.46	$565.46
31	$578.38	$578.38	$546.25	$546.25	$534.65	$534.65	$577.42	$577.42
32	$590.36	$590.36	$557.56	$557.56	$545.72	$545.72	$589.38	$589.38
33	$597.84	$597.84	$564.63	$564.63	$552.64	$552.64	$596.85	$596.85
34	$605.83	$605.83	$572.17	$572.17	$560.02	$560.02	$604.82	$604.82
35	$609.82	$609.82	$575.94	$575.94	$563.71	$563.71	$608.81	$608.81
36	$613.81	$613.81	$579.71	$579.71	$567.40	$567.40	$612.79	$612.79
37	$617.81	$617.81	$583.48	$583.48	$571.09	$571.09	$616.78	$616.78
38	$621.80	$621.80	$587.25	$587.25	$574.78	$574.78	$620.76	$620.76
39	$629.78	$629.78	$594.79	$594.79	$582.16	$582.16	$628.73	$628.73
40	$637.77	$637.77	$602.34	$602.34	$589.54	$589.54	$636.70	$636.70
41	$649.74	$649.74	$613.65	$613.65	$600.61	$600.61	$648.66	$648.66
42	$661.22	$661.22	$624.49	$624.49	$611.22	$611.22	$660.12	$660.12
43	$677.19	$677.19	$639.57	$639.57	$625.98	$625.98	$676.06	$676.06
44	$697.15	$697.15	$658.42	$658.42	$644.44	$644.44	$695.99	$695.99
45	$720.61	$720.61	$680.57	$680.57	$666.12	$666.12	$719.41	$719.41
46	$748.55	$748.55	$706.97	$706.97	$691.95	$691.95	$747.31	$747.31
47	$779.99	$779.99	$736.66	$736.66	$721.01	$721.01	$778.69	$778.69
48	$815.92	$815.92	$770.59	$770.59	$754.23	$754.23	$814.56	$814.56
49	$851.35	$851.35	$804.06	$804.06	$786.98	$786.98	$849.94	$849.94
50	$891.28	$891.28	$841.76	$841.76	$823.88	$823.88	$889.79	$889.79
51	$930.70	$930.70	$879.00	$879.00	$860.32	$860.32	$929.15	$929.15
52	$974.12	$974.12	$920.00	$920.00	$900.46	$900.46	$972.49	$972.49
53	$1,018.03	$1,018.03	$961.48	$961.48	$941.05	$941.05	$1,016.34	$1,016.34
54	$1,065.44	$1,065.44	$1,006.25	$1,006.25	$984.88	$984.88	$1,063.67	$1,063.67
55	$1,112.85	$1,112.85	$1,051.02	$1,051.02	$1,028.70	$1,028.70	$1,110.99	$1,110.99
56	$1,164.25	$1,164.25	$1,099.57	$1,099.57	$1,076.21	$1,076.21	$1,162.31	$1,162.31
57	$1,216.15	$1,216.15	$1,148.59	$1,148.59	$1,124.19	$1,124.19	$1,214.12	$1,214.12
58	$1,271.54	$1,271.54	$1,200.90	$1,200.90	$1,175.39	$1,175.39	$1,269.42	$1,269.42
59	$1,298.99	$1,298.99	$1,226.82	$1,226.82	$1,200.76	$1,200.76	$1,296.83	$1,296.83
60	$1,354.38	$1,354.38	$1,279.14	$1,279.14	$1,251.97	$1,251.97	$1,352.13	$1,352.13
61	$1,402.29	$1,402.29	$1,324.39	$1,324.39	$1,296.25	$1,296.25	$1,399.95	$1,399.95
62	$1,433.73	$1,433.73	$1,354.08	$1,354.08	$1,325.31	$1,325.31	$1,431.34	$1,431.34
63	$1,473.15	$1,473.15	$1,391.31	$1,391.31	$1,361.76	$1,361.76	$1,470.70	$1,470.70
64+	$1,497.11	$1,497.11	$1,413.92	$1,413.92	$1,383.89	$1,383.89	$1,494.60	$1,494.60

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010196		45127PA0010199		45127PA0010199		45127PA0010199	
Plan Marketing Name =>	Gold Simple PPO 0/0/40		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10		Silver QHDHP-E PPO 4500/0/10	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$0 /$0 Med/Rx		$4500 Med/Rx Combined		$4500 Med/Rx Combined		$4500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$40/$65/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER		$10/$20/$350 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined		$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$359.95	$359.95	$276.74	$276.74	$298.88	$298.88	$282.27	$282.27
15	$391.95	$391.95	$301.34	$301.34	$325.44	$325.44	$307.36	$307.36
16	$404.18	$404.18	$310.74	$310.74	$335.60	$335.60	$316.96	$316.96
17	$416.42	$416.42	$320.15	$320.15	$345.76	$345.76	$326.55	$326.55
18	$429.59	$429.59	$330.28	$330.28	$356.70	$356.70	$336.88	$336.88
19	$442.76	$442.76	$340.41	$340.41	$367.64	$367.64	$347.21	$347.21
20	$456.41	$456.41	$350.90	$350.90	$378.97	$378.97	$357.92	$357.92
21	$470.53	$470.53	$361.75	$361.75	$390.69	$390.69	$368.98	$368.98
22	$470.53	$470.53	$361.75	$361.75	$390.69	$390.69	$368.98	$368.98
23	$470.53	$470.53	$361.75	$361.75	$390.69	$390.69	$368.98	$368.98
24	$470.53	$470.53	$361.75	$361.75	$390.69	$390.69	$368.98	$368.98
25	$472.41	$472.41	$363.20	$363.20	$392.25	$392.25	$370.46	$370.46
26	$481.82	$481.82	$370.43	$370.43	$400.07	$400.07	$377.84	$377.84
27	$493.11	$493.11	$379.11	$379.11	$409.44	$409.44	$386.70	$386.70
28	$511.46	$511.46	$393.22	$393.22	$424.68	$424.68	$401.09	$401.09
29	$526.52	$526.52	$404.80	$404.80	$437.18	$437.18	$412.89	$412.89
30	$534.05	$534.05	$410.59	$410.59	$443.43	$443.43	$418.80	$418.80
31	$545.34	$545.34	$419.27	$419.27	$452.81	$452.81	$427.65	$427.65
32	$556.63	$556.63	$427.95	$427.95	$462.19	$462.19	$436.51	$436.51
33	$563.69	$563.69	$433.38	$433.38	$468.05	$468.05	$442.04	$442.04
34	$571.22	$571.22	$439.16	$439.16	$474.30	$474.30	$447.95	$447.95
35	$574.98	$574.98	$442.06	$442.06	$477.42	$477.42	$450.90	$450.90
36	$578.75	$578.75	$444.95	$444.95	$480.55	$480.55	$453.85	$453.85
37	$582.51	$582.51	$447.85	$447.85	$483.67	$483.67	$456.80	$456.80
38	$586.28	$586.28	$450.74	$450.74	$486.80	$486.80	$459.76	$459.76
39	$593.80	$593.80	$456.53	$456.53	$493.05	$493.05	$465.66	$465.66
40	$601.33	$601.33	$462.32	$462.32	$499.30	$499.30	$471.56	$471.56
41	$612.62	$612.62	$471.00	$471.00	$508.68	$508.68	$480.42	$480.42
42	$623.45	$623.45	$479.32	$479.32	$517.66	$517.66	$488.91	$488.91
43	$638.50	$638.50	$490.89	$490.89	$530.17	$530.17	$500.71	$500.71
44	$657.32	$657.32	$505.36	$505.36	$545.79	$545.79	$515.47	$515.47
45	$679.44	$679.44	$522.37	$522.37	$564.16	$564.16	$532.81	$532.81
46	$705.79	$705.79	$542.62	$542.62	$586.04	$586.04	$553.48	$553.48
47	$735.43	$735.43	$565.42	$565.42	$610.65	$610.65	$576.72	$576.72
48	$769.31	$769.31	$591.46	$591.46	$638.78	$638.78	$603.29	$603.29
49	$802.72	$802.72	$617.15	$617.15	$666.52	$666.52	$629.49	$629.49
50	$840.36	$840.36	$646.09	$646.09	$697.77	$697.77	$659.01	$659.01
51	$877.53	$877.53	$674.66	$674.66	$728.64	$728.64	$688.16	$688.16
52	$918.47	$918.47	$706.14	$706.14	$762.63	$762.63	$720.26	$720.26
53	$959.87	$959.87	$737.97	$737.97	$797.01	$797.01	$752.73	$752.73
54	$1,004.57	$1,004.57	$772.34	$772.34	$834.12	$834.12	$787.78	$787.78
55	$1,049.27	$1,049.27	$806.70	$806.70	$871.24	$871.24	$822.84	$822.84
56	$1,097.74	$1,097.74	$843.96	$843.96	$911.48	$911.48	$860.84	$860.84
57	$1,146.67	$1,146.67	$881.58	$881.58	$952.11	$952.11	$899.22	$899.22
58	$1,198.90	$1,198.90	$921.74	$921.74	$995.48	$995.48	$940.17	$940.17
59	$1,224.78	$1,224.78	$941.64	$941.64	$1,016.97	$1,016.97	$960.47	$960.47
60	$1,277.01	$1,277.01	$981.79	$981.79	$1,060.33	$1,060.33	$1,001.43	$1,001.43
61	$1,322.18	$1,322.18	$1,016.52	$1,016.52	$1,097.84	$1,097.84	$1,036.85	$1,036.85
62	$1,351.82	$1,351.82	$1,039.31	$1,039.31	$1,122.45	$1,122.45	$1,060.09	$1,060.09
63	$1,388.99	$1,388.99	$1,067.89	$1,067.89	$1,153.32	$1,153.32	$1,089.24	$1,089.24
64+	$1,411.58	$1,411.58	$1,085.24	$1,085.24	$1,172.06	$1,172.06	$1,106.94	$1,106.94

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010200**		**45127PA0010201**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**QHDHP Performance PPO 2750**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$362.04	$362.04	$391.01	$391.01	$369.28	$369.28	$289.84	$289.84
15	$394.23	$394.23	$425.76	$425.76	$402.11	$402.11	$315.60	$315.60
16	$406.53	$406.53	$439.05	$439.05	$414.66	$414.66	$325.45	$325.45
17	$418.84	$418.84	$452.34	$452.34	$427.21	$427.21	$335.30	$335.30
18	$432.09	$432.09	$466.65	$466.65	$440.73	$440.73	$345.91	$345.91
19	$445.34	$445.34	$480.96	$480.96	$454.24	$454.24	$356.52	$356.52
20	$459.06	$459.06	$495.79	$495.79	$468.24	$468.24	$367.50	$367.50
21	$473.26	$473.26	$511.12	$511.12	$482.73	$482.73	$378.87	$378.87
22	$473.26	$473.26	$511.12	$511.12	$482.73	$482.73	$378.87	$378.87
23	$473.26	$473.26	$511.12	$511.12	$482.73	$482.73	$378.87	$378.87
24	$473.26	$473.26	$511.12	$511.12	$482.73	$482.73	$378.87	$378.87
25	$475.15	$475.15	$513.17	$513.17	$484.66	$484.66	$380.39	$380.39
26	$484.62	$484.62	$523.39	$523.39	$494.31	$494.31	$387.96	$387.96
27	$495.98	$495.98	$535.65	$535.65	$505.90	$505.90	$397.06	$397.06
28	$514.43	$514.43	$555.59	$555.59	$524.72	$524.72	$411.83	$411.83
29	$529.58	$529.58	$571.94	$571.94	$540.17	$540.17	$423.96	$423.96
30	$537.15	$537.15	$580.12	$580.12	$547.89	$547.89	$430.02	$430.02
31	$548.51	$548.51	$592.39	$592.39	$559.48	$559.48	$439.11	$439.11
32	$559.87	$559.87	$604.66	$604.66	$571.06	$571.06	$448.20	$448.20
33	$566.97	$566.97	$612.32	$612.32	$578.30	$578.30	$453.89	$453.89
34	$574.54	$574.54	$620.50	$620.50	$586.03	$586.03	$459.95	$459.95
35	$578.32	$578.32	$624.59	$624.59	$589.89	$589.89	$462.98	$462.98
36	$582.11	$582.11	$628.68	$628.68	$593.75	$593.75	$466.01	$466.01
37	$585.90	$585.90	$632.77	$632.77	$597.61	$597.61	$469.04	$469.04
38	$589.68	$589.68	$636.86	$636.86	$601.48	$601.48	$472.07	$472.07
39	$597.25	$597.25	$645.03	$645.03	$609.20	$609.20	$478.13	$478.13
40	$604.83	$604.83	$653.21	$653.21	$616.92	$616.92	$484.20	$484.20
41	$616.18	$616.18	$665.48	$665.48	$628.51	$628.51	$493.29	$493.29
42	$627.07	$627.07	$677.24	$677.24	$639.61	$639.61	$502.00	$502.00
43	$642.21	$642.21	$693.59	$693.59	$655.06	$655.06	$514.13	$514.13
44	$661.14	$661.14	$714.04	$714.04	$674.37	$674.37	$529.28	$529.28
45	$683.39	$683.39	$738.06	$738.06	$697.06	$697.06	$547.09	$547.09
46	$709.89	$709.89	$766.68	$766.68	$724.09	$724.09	$568.30	$568.30
47	$739.71	$739.71	$798.88	$798.88	$754.50	$754.50	$592.17	$592.17
48	$773.78	$773.78	$835.68	$835.68	$789.26	$789.26	$619.45	$619.45
49	$807.38	$807.38	$871.97	$871.97	$823.53	$823.53	$646.35	$646.35
50	$845.24	$845.24	$912.86	$912.86	$862.15	$862.15	$676.66	$676.66
51	$882.63	$882.63	$953.24	$953.24	$900.28	$900.28	$706.59	$706.59
52	$923.80	$923.80	$997.71	$997.71	$942.28	$942.28	$739.55	$739.55
53	$965.45	$965.45	$1,042.69	$1,042.69	$984.76	$984.76	$772.89	$772.89
54	$1,010.41	$1,010.41	$1,091.24	$1,091.24	$1,030.62	$1,030.62	$808.89	$808.89
55	$1,055.37	$1,055.37	$1,139.80	$1,139.80	$1,076.48	$1,076.48	$844.88	$844.88
56	$1,104.12	$1,104.12	$1,192.44	$1,192.44	$1,126.20	$1,126.20	$883.90	$883.90
57	$1,153.33	$1,153.33	$1,245.60	$1,245.60	$1,176.40	$1,176.40	$923.31	$923.31
58	$1,205.87	$1,205.87	$1,302.34	$1,302.34	$1,229.98	$1,229.98	$965.36	$965.36
59	$1,231.90	$1,231.90	$1,330.45	$1,330.45	$1,256.53	$1,256.53	$986.20	$986.20
60	$1,284.43	$1,284.43	$1,387.18	$1,387.18	$1,310.12	$1,310.12	$1,028.25	$1,028.25
61	$1,329.86	$1,329.86	$1,436.25	$1,436.25	$1,356.46	$1,356.46	$1,064.62	$1,064.62
62	$1,359.68	$1,359.68	$1,468.45	$1,468.45	$1,386.87	$1,386.87	$1,088.49	$1,088.49
63	$1,397.06	$1,397.06	$1,508.83	$1,508.83	$1,425.00	$1,425.00	$1,118.42	$1,118.42
64+	$1,419.77	$1,419.77	$1,533.35	$1,533.35	$1,448.18	$1,448.18	$1,136.60	$1,136.60

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**		**C23-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9100 Med/Rx Combined**		**$9100 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$313.02	$313.02	$295.63	$295.63	$279.68	$279.68	$302.06	$302.06
15	$340.85	$340.85	$321.91	$321.91	$304.54	$304.54	$328.91	$328.91
16	$351.49	$351.49	$331.96	$331.96	$314.05	$314.05	$339.17	$339.17
17	$362.12	$362.12	$342.01	$342.01	$323.56	$323.56	$349.44	$349.44
18	$373.58	$373.58	$352.83	$352.83	$333.79	$333.79	$360.50	$360.50
19	$385.04	$385.04	$363.65	$363.65	$344.03	$344.03	$371.55	$371.55
20	$396.90	$396.90	$374.85	$374.85	$354.63	$354.63	$383.00	$383.00
21	$409.18	$409.18	$386.45	$386.45	$365.60	$365.60	$394.85	$394.85
22	$409.18	$409.18	$386.45	$386.45	$365.60	$365.60	$394.85	$394.85
23	$409.18	$409.18	$386.45	$386.45	$365.60	$365.60	$394.85	$394.85
24	$409.18	$409.18	$386.45	$386.45	$365.60	$365.60	$394.85	$394.85
25	$410.82	$410.82	$387.99	$387.99	$367.06	$367.06	$396.43	$396.43
26	$419.00	$419.00	$395.72	$395.72	$374.37	$374.37	$404.32	$404.32
27	$428.82	$428.82	$405.00	$405.00	$383.15	$383.15	$413.80	$413.80
28	$444.78	$444.78	$420.07	$420.07	$397.41	$397.41	$429.20	$429.20
29	$457.87	$457.87	$432.43	$432.43	$409.11	$409.11	$441.83	$441.83
30	$464.42	$464.42	$438.62	$438.62	$414.96	$414.96	$448.15	$448.15
31	$474.24	$474.24	$447.89	$447.89	$423.73	$423.73	$457.63	$457.63
32	$484.06	$484.06	$457.17	$457.17	$432.50	$432.50	$467.11	$467.11
33	$490.20	$490.20	$462.96	$462.96	$437.99	$437.99	$473.03	$473.03
34	$496.74	$496.74	$469.15	$469.15	$443.84	$443.84	$479.35	$479.35
35	$500.02	$500.02	$472.24	$472.24	$446.76	$446.76	$482.50	$482.50
36	$503.29	$503.29	$475.33	$475.33	$449.69	$449.69	$485.66	$485.66
37	$506.56	$506.56	$478.42	$478.42	$452.61	$452.61	$488.82	$488.82
38	$509.84	$509.84	$481.51	$481.51	$455.54	$455.54	$491.98	$491.98
39	$516.38	$516.38	$487.70	$487.70	$461.39	$461.39	$498.30	$498.30
40	$522.93	$522.93	$493.88	$493.88	$467.24	$467.24	$504.62	$504.62
41	$532.75	$532.75	$503.15	$503.15	$476.01	$476.01	$514.09	$514.09
42	$542.16	$542.16	$512.04	$512.04	$484.42	$484.42	$523.17	$523.17
43	$555.26	$555.26	$524.41	$524.41	$496.12	$496.12	$535.81	$535.81
44	$571.62	$571.62	$539.87	$539.87	$510.74	$510.74	$551.60	$551.60
45	$590.86	$590.86	$558.03	$558.03	$527.93	$527.93	$570.16	$570.16
46	$613.77	$613.77	$579.67	$579.67	$548.40	$548.40	$592.27	$592.27
47	$639.55	$639.55	$604.02	$604.02	$571.43	$571.43	$617.15	$617.15
48	$669.01	$669.01	$631.84	$631.84	$597.76	$597.76	$645.58	$645.58
49	$698.06	$698.06	$659.28	$659.28	$623.71	$623.71	$673.61	$673.61
50	$730.79	$730.79	$690.20	$690.20	$652.96	$652.96	$705.20	$705.20
51	$763.12	$763.12	$720.72	$720.72	$681.84	$681.84	$736.39	$736.39
52	$798.72	$798.72	$754.35	$754.35	$713.65	$713.65	$770.74	$770.74
53	$834.73	$834.73	$788.35	$788.35	$745.82	$745.82	$805.49	$805.49
54	$873.60	$873.60	$825.07	$825.07	$780.56	$780.56	$843.00	$843.00
55	$912.47	$912.47	$861.78	$861.78	$815.29	$815.29	$880.51	$880.51
56	$954.62	$954.62	$901.58	$901.58	$852.94	$852.94	$921.18	$921.18
57	$997.17	$997.17	$941.77	$941.77	$890.97	$890.97	$962.24	$962.24
58	$1,042.59	$1,042.59	$984.67	$984.67	$931.55	$931.55	$1,006.07	$1,006.07
59	$1,065.09	$1,065.09	$1,005.92	$1,005.92	$951.66	$951.66	$1,027.79	$1,027.79
60	$1,110.51	$1,110.51	$1,048.82	$1,048.82	$992.24	$992.24	$1,071.62	$1,071.62
61	$1,149.79	$1,149.79	$1,085.92	$1,085.92	$1,027.34	$1,027.34	$1,109.52	$1,109.52
62	$1,175.57	$1,175.57	$1,110.26	$1,110.26	$1,050.37	$1,050.37	$1,134.40	$1,134.40
63	$1,207.90	$1,207.90	$1,140.79	$1,140.79	$1,079.25	$1,079.25	$1,165.59	$1,165.59
64+	$1,227.53	$1,227.53	$1,159.34	$1,159.34	$1,096.79	$1,096.79	$1,184.54	$1,184.54

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010203		45127PA0010204		45127PA0010204	
Plan Marketing Name =>	er Performance PPO 4500/0/30		Gold PPO Choice 1000/0/20 Rx		PPO Choice Select 1000/0/20		PPO Choice Select 1000/0/20	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		7		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.28	$285.28	$383.56	$383.56	$361.37	$361.37	$341.30	$341.30
15	$310.64	$310.64	$417.66	$417.66	$393.49	$393.49	$371.63	$371.63
16	$320.33	$320.33	$430.69	$430.69	$405.78	$405.78	$383.23	$383.23
17	$330.03	$330.03	$443.73	$443.73	$418.06	$418.06	$394.83	$394.83
18	$340.47	$340.47	$457.77	$457.77	$431.28	$431.28	$407.32	$407.32
19	$350.91	$350.91	$471.81	$471.81	$444.51	$444.51	$419.82	$419.82
20	$361.72	$361.72	$486.35	$486.35	$458.21	$458.21	$432.75	$432.75
21	$372.91	$372.91	$501.39	$501.39	$472.38	$472.38	$446.14	$446.14
22	$372.91	$372.91	$501.39	$501.39	$472.38	$472.38	$446.14	$446.14
23	$372.91	$372.91	$501.39	$501.39	$472.38	$472.38	$446.14	$446.14
24	$372.91	$372.91	$501.39	$501.39	$472.38	$472.38	$446.14	$446.14
25	$374.40	$374.40	$503.40	$503.40	$474.27	$474.27	$447.92	$447.92
26	$381.86	$381.86	$513.42	$513.42	$483.72	$483.72	$456.85	$456.85
27	$390.81	$390.81	$525.46	$525.46	$495.06	$495.06	$467.55	$467.55
28	$405.36	$405.36	$545.01	$545.01	$513.48	$513.48	$484.95	$484.95
29	$417.29	$417.29	$561.06	$561.06	$528.59	$528.59	$499.23	$499.23
30	$423.26	$423.26	$569.08	$569.08	$536.15	$536.15	$506.37	$506.37
31	$432.21	$432.21	$581.11	$581.11	$547.49	$547.49	$517.07	$517.07
32	$441.15	$441.15	$593.14	$593.14	$558.83	$558.83	$527.78	$527.78
33	$446.75	$446.75	$600.67	$600.67	$565.91	$565.91	$534.47	$534.47
34	$452.72	$452.72	$608.69	$608.69	$573.47	$573.47	$541.61	$541.61
35	$455.70	$455.70	$612.70	$612.70	$577.25	$577.25	$545.18	$545.18
36	$458.68	$458.68	$616.71	$616.71	$581.03	$581.03	$548.75	$548.75
37	$461.67	$461.67	$620.72	$620.72	$584.81	$584.81	$552.32	$552.32
38	$464.65	$464.65	$624.73	$624.73	$588.59	$588.59	$555.89	$555.89
39	$470.61	$470.61	$632.75	$632.75	$596.15	$596.15	$563.03	$563.03
40	$476.58	$476.58	$640.78	$640.78	$603.70	$603.70	$570.16	$570.16
41	$485.53	$485.53	$652.81	$652.81	$615.04	$615.04	$580.87	$580.87
42	$494.11	$494.11	$664.34	$664.34	$625.91	$625.91	$591.13	$591.13
43	$506.04	$506.04	$680.39	$680.39	$641.02	$641.02	$605.41	$605.41
44	$520.96	$520.96	$700.44	$700.44	$659.92	$659.92	$623.25	$623.25
45	$538.48	$538.48	$724.01	$724.01	$682.12	$682.12	$644.22	$644.22
46	$559.37	$559.37	$752.08	$752.08	$708.57	$708.57	$669.21	$669.21
47	$582.86	$582.86	$783.67	$783.67	$738.33	$738.33	$697.31	$697.31
48	$609.71	$609.71	$819.77	$819.77	$772.34	$772.34	$729.44	$729.44
49	$636.19	$636.19	$855.37	$855.37	$805.88	$805.88	$761.11	$761.11
50	$666.02	$666.02	$895.48	$895.48	$843.67	$843.67	$796.80	$796.80
51	$695.48	$695.48	$935.09	$935.09	$880.99	$880.99	$832.05	$832.05
52	$727.92	$727.92	$978.71	$978.71	$922.09	$922.09	$870.86	$870.86
53	$760.74	$760.74	$1,022.84	$1,022.84	$963.66	$963.66	$910.12	$910.12
54	$796.17	$796.17	$1,070.47	$1,070.47	$1,008.53	$1,008.53	$952.50	$952.50
55	$831.59	$831.59	$1,118.10	$1,118.10	$1,053.41	$1,053.41	$994.89	$994.89
56	$870.00	$870.00	$1,169.74	$1,169.74	$1,102.07	$1,102.07	$1,040.84	$1,040.84
57	$908.79	$908.79	$1,221.89	$1,221.89	$1,151.19	$1,151.19	$1,087.24	$1,087.24
58	$950.18	$950.18	$1,277.54	$1,277.54	$1,203.63	$1,203.63	$1,136.76	$1,136.76
59	$970.69	$970.69	$1,305.12	$1,305.12	$1,229.61	$1,229.61	$1,161.30	$1,161.30
60	$1,012.08	$1,012.08	$1,360.77	$1,360.77	$1,282.04	$1,282.04	$1,210.82	$1,210.82
61	$1,047.88	$1,047.88	$1,408.91	$1,408.91	$1,327.39	$1,327.39	$1,253.65	$1,253.65
62	$1,071.38	$1,071.38	$1,440.49	$1,440.49	$1,357.15	$1,357.15	$1,281.75	$1,281.75
63	$1,100.84	$1,100.84	$1,480.10	$1,480.10	$1,394.47	$1,394.47	$1,317.00	$1,317.00
64+	$1,118.73	$1,118.73	$1,504.16	$1,504.16	$1,417.13	$1,417.13	$1,338.41	$1,338.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010205		45127PA0010206		45127PA0010206		45127PA0010207	
Plan Marketing Name =>	ver QHDHP PPO Choice 2750/0/		QHDHP PPO Choice Select 2750		QHDHP PPO Choice Select 2750		ilver PPO Choice 4500/0/30 Rx	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined		$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$307.22	$307.22	$289.95	$289.95	$273.85	$273.85	$296.50	$296.50
15	$334.53	$334.53	$315.73	$315.73	$298.19	$298.19	$322.85	$322.85
16	$344.97	$344.97	$325.58	$325.58	$307.50	$307.50	$332.93	$332.93
17	$355.41	$355.41	$335.44	$335.44	$316.80	$316.80	$343.01	$343.01
18	$366.66	$366.66	$346.05	$346.05	$326.83	$326.83	$353.86	$353.86
19	$377.90	$377.90	$356.66	$356.66	$336.85	$336.85	$364.71	$364.71
20	$389.55	$389.55	$367.66	$367.66	$347.23	$347.23	$375.95	$375.95
21	$401.60	$401.60	$379.03	$379.03	$357.97	$357.97	$387.58	$387.58
22	$401.60	$401.60	$379.03	$379.03	$357.97	$357.97	$387.58	$387.58
23	$401.60	$401.60	$379.03	$379.03	$357.97	$357.97	$387.58	$387.58
24	$401.60	$401.60	$379.03	$379.03	$357.97	$357.97	$387.58	$387.58
25	$403.20	$403.20	$380.54	$380.54	$359.40	$359.40	$389.13	$389.13
26	$411.24	$411.24	$388.12	$388.12	$366.56	$366.56	$396.88	$396.88
27	$420.87	$420.87	$397.22	$397.22	$375.15	$375.15	$406.18	$406.18
28	$436.54	$436.54	$412.00	$412.00	$389.11	$389.11	$421.30	$421.30
29	$449.39	$449.39	$424.13	$424.13	$400.57	$400.57	$433.70	$433.70
30	$455.81	$455.81	$430.19	$430.19	$406.29	$406.29	$439.90	$439.90
31	$465.45	$465.45	$439.29	$439.29	$414.89	$414.89	$449.20	$449.20
32	$475.09	$475.09	$448.39	$448.39	$423.48	$423.48	$458.51	$458.51
33	$481.11	$481.11	$454.07	$454.07	$428.85	$428.85	$464.32	$464.32
34	$487.54	$487.54	$460.14	$460.14	$434.57	$434.57	$470.52	$470.52
35	$490.75	$490.75	$463.17	$463.17	$437.44	$437.44	$473.62	$473.62
36	$493.97	$493.97	$466.20	$466.20	$440.30	$440.30	$476.72	$476.72
37	$497.18	$497.18	$469.23	$469.23	$443.17	$443.17	$479.82	$479.82
38	$500.39	$500.39	$472.27	$472.27	$446.03	$446.03	$482.92	$482.92
39	$506.82	$506.82	$478.33	$478.33	$451.76	$451.76	$489.13	$489.13
40	$513.24	$513.24	$484.40	$484.40	$457.48	$457.48	$495.33	$495.33
41	$522.88	$522.88	$493.49	$493.49	$466.08	$466.08	$504.63	$504.63
42	$532.12	$532.12	$502.21	$502.21	$474.31	$474.31	$513.54	$513.54
43	$544.97	$544.97	$514.34	$514.34	$485.76	$485.76	$525.95	$525.95
44	$561.03	$561.03	$529.50	$529.50	$500.08	$500.08	$541.45	$541.45
45	$579.91	$579.91	$547.31	$547.31	$516.91	$516.91	$559.66	$559.66
46	$602.40	$602.40	$568.54	$568.54	$536.95	$536.95	$581.37	$581.37
47	$627.70	$627.70	$592.42	$592.42	$559.51	$559.51	$605.79	$605.79
48	$656.61	$656.61	$619.71	$619.71	$585.28	$585.28	$633.69	$633.69
49	$685.13	$685.13	$646.62	$646.62	$610.70	$610.70	$661.21	$661.21
50	$717.25	$717.25	$676.94	$676.94	$639.33	$639.33	$692.22	$692.22
51	$748.98	$748.98	$706.88	$706.88	$667.61	$667.61	$722.84	$722.84
52	$783.92	$783.92	$739.86	$739.86	$698.76	$698.76	$756.56	$756.56
53	$819.26	$819.26	$773.21	$773.21	$730.26	$730.26	$790.66	$790.66
54	$857.41	$857.41	$809.22	$809.22	$764.26	$764.26	$827.48	$827.48
55	$895.56	$895.56	$845.23	$845.23	$798.27	$798.27	$864.30	$864.30
56	$936.93	$936.93	$884.27	$884.27	$835.14	$835.14	$904.22	$904.22
57	$978.69	$978.69	$923.69	$923.69	$872.37	$872.37	$944.53	$944.53
58	$1,023.27	$1,023.27	$965.76	$965.76	$912.11	$912.11	$987.55	$987.55
59	$1,045.36	$1,045.36	$986.60	$986.60	$931.79	$931.79	$1,008.87	$1,008.87
60	$1,089.94	$1,089.94	$1,028.68	$1,028.68	$971.53	$971.53	$1,051.89	$1,051.89
61	$1,128.49	$1,128.49	$1,065.06	$1,065.06	$1,005.89	$1,005.89	$1,089.10	$1,089.10
62	$1,153.79	$1,153.79	$1,088.94	$1,088.94	$1,028.44	$1,028.44	$1,113.52	$1,113.52
63	$1,185.52	$1,185.52	$1,118.88	$1,118.88	$1,056.72	$1,056.72	$1,144.13	$1,144.13
64+	$1,204.79	$1,204.79	$1,137.08	$1,137.08	$1,073.90	$1,073.90	$1,162.73	$1,162.73

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010208		45127PA0010208		45127PA0010209		45127PA0010209	
Plan Marketing Name =>	r PPO Choice Select 4500/0/30		r PPO Choice Select 4500/0/30		Gold PPO 0/0/20 Rx 500		Gold PPO 0/0/20 Rx 500	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Gold		Gold	
Deductible =>	$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$0 /$500 Med/Rx		$0 /$500 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER		$20/$40/$300 PCP/SPC/ER	
OOP Maximum =>	$9100 Med/Rx Combined		$9100 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$279.92	$279.92	$264.37	$264.37	$390.69	$390.69	$421.95	$421.95
15	$304.80	$304.80	$287.86	$287.86	$425.42	$425.42	$459.46	$459.46
16	$314.31	$314.31	$296.85	$296.85	$438.70	$438.70	$473.80	$473.80
17	$323.83	$323.83	$305.83	$305.83	$451.98	$451.98	$488.14	$488.14
18	$334.07	$334.07	$315.51	$315.51	$466.28	$466.28	$503.58	$503.58
19	$344.32	$344.32	$325.19	$325.19	$480.58	$480.58	$519.02	$519.02
20	$354.93	$354.93	$335.21	$335.21	$495.39	$495.39	$535.02	$535.02
21	$365.90	$365.90	$345.58	$345.58	$510.71	$510.71	$551.57	$551.57
22	$365.90	$365.90	$345.58	$345.58	$510.71	$510.71	$551.57	$551.57
23	$365.90	$365.90	$345.58	$345.58	$510.71	$510.71	$551.57	$551.57
24	$365.90	$365.90	$345.58	$345.58	$510.71	$510.71	$551.57	$551.57
25	$367.37	$367.37	$346.96	$346.96	$512.75	$512.75	$553.77	$553.77
26	$374.69	$374.69	$353.87	$353.87	$522.97	$522.97	$564.80	$564.80
27	$383.47	$383.47	$362.16	$362.16	$535.22	$535.22	$578.04	$578.04
28	$397.74	$397.74	$375.64	$375.64	$555.14	$555.14	$599.55	$599.55
29	$409.45	$409.45	$386.70	$386.70	$571.48	$571.48	$617.20	$617.20
30	$415.30	$415.30	$392.23	$392.23	$579.66	$579.66	$626.03	$626.03
31	$424.08	$424.08	$400.52	$400.52	$591.91	$591.91	$639.27	$639.27
32	$432.86	$432.86	$408.82	$408.82	$604.17	$604.17	$652.50	$652.50
33	$438.35	$438.35	$414.00	$414.00	$611.83	$611.83	$660.78	$660.78
34	$444.21	$444.21	$419.53	$419.53	$620.00	$620.00	$669.60	$669.60
35	$447.13	$447.13	$422.29	$422.29	$624.09	$624.09	$674.01	$674.01
36	$450.06	$450.06	$425.06	$425.06	$628.17	$628.17	$678.43	$678.43
37	$452.99	$452.99	$427.82	$427.82	$632.26	$632.26	$682.84	$682.84
38	$455.92	$455.92	$430.59	$430.59	$636.34	$636.34	$687.25	$687.25
39	$461.77	$461.77	$436.12	$436.12	$644.52	$644.52	$696.08	$696.08
40	$467.63	$467.63	$441.65	$441.65	$652.69	$652.69	$704.90	$704.90
41	$476.41	$476.41	$449.94	$449.94	$664.94	$664.94	$718.14	$718.14
42	$484.82	$484.82	$457.89	$457.89	$676.69	$676.69	$730.83	$730.83
43	$496.53	$496.53	$468.95	$468.95	$693.03	$693.03	$748.48	$748.48
44	$511.17	$511.17	$482.77	$482.77	$713.46	$713.46	$770.54	$770.54
45	$528.37	$528.37	$499.01	$499.01	$737.47	$737.47	$796.46	$796.46
46	$548.86	$548.86	$518.36	$518.36	$766.06	$766.06	$827.35	$827.35
47	$571.91	$571.91	$540.14	$540.14	$798.24	$798.24	$862.10	$862.10
48	$598.25	$598.25	$565.02	$565.02	$835.01	$835.01	$901.81	$901.81
49	$624.23	$624.23	$589.55	$589.55	$871.27	$871.27	$940.97	$940.97
50	$653.50	$653.50	$617.20	$617.20	$912.13	$912.13	$985.10	$985.10
51	$682.41	$682.41	$644.50	$644.50	$952.47	$952.47	$1,028.67	$1,028.67
52	$714.24	$714.24	$674.56	$674.56	$996.91	$996.91	$1,076.66	$1,076.66
53	$746.44	$746.44	$704.98	$704.98	$1,041.85	$1,041.85	$1,125.20	$1,125.20
54	$781.21	$781.21	$737.80	$737.80	$1,090.37	$1,090.37	$1,177.60	$1,177.60
55	$815.97	$815.97	$770.63	$770.63	$1,138.88	$1,138.88	$1,229.99	$1,229.99
56	$853.65	$853.65	$806.23	$806.23	$1,191.49	$1,191.49	$1,286.81	$1,286.81
57	$891.71	$891.71	$842.17	$842.17	$1,244.60	$1,244.60	$1,344.17	$1,344.17
58	$932.32	$932.32	$880.53	$880.53	$1,301.29	$1,301.29	$1,405.39	$1,405.39
59	$952.45	$952.45	$899.53	$899.53	$1,329.38	$1,329.38	$1,435.73	$1,435.73
60	$993.06	$993.06	$937.89	$937.89	$1,386.07	$1,386.07	$1,496.95	$1,496.95
61	$1,028.19	$1,028.19	$971.07	$971.07	$1,435.10	$1,435.10	$1,549.90	$1,549.90
62	$1,051.24	$1,051.24	$992.84	$992.84	$1,467.27	$1,467.27	$1,584.65	$1,584.65
63	$1,080.15	$1,080.15	$1,020.14	$1,020.14	$1,507.62	$1,507.62	$1,628.23	$1,628.23
64+	$1,097.70	$1,097.70	$1,036.73	$1,036.73	$1,532.12	$1,532.12	$1,654.70	$1,654.70

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010209		45127PA0130003		45127PA0130004		45127PA0130007	
Plan Marketing Name =>	Gold PPO 0/0/20 Rx 500		alley Advantage EPO 5000/0/3		Valley Advantage EPO 5000/0/3		pital Advantage EPO 5000/0/3	
Form # =>	C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP		C23-CAAC-SGP	
Rating Area =>	9		6		6		9	
Network =>	PPO		EPO		EPO		EPO	
Metal =>	Gold		Silver		Silver		Silver	
Deductible =>	$0 /$500 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$300 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$398.51	$398.51	$257.87	$257.87	$273.53	$273.53	$263.02	$263.02
15	$433.93	$433.93	$280.79	$280.79	$297.84	$297.84	$286.40	$286.40
16	$447.47	$447.47	$289.55	$289.55	$307.14	$307.14	$295.34	$295.34
17	$461.02	$461.02	$298.32	$298.32	$316.43	$316.43	$304.28	$304.28
18	$475.60	$475.60	$307.75	$307.75	$326.44	$326.44	$313.91	$313.91
19	$490.19	$490.19	$317.19	$317.19	$336.45	$336.45	$323.54	$323.54
20	$505.30	$505.30	$326.97	$326.97	$346.82	$346.82	$333.51	$333.51
21	$520.92	$520.92	$337.08	$337.08	$357.55	$357.55	$343.82	$343.82
22	$520.92	$520.92	$337.08	$337.08	$357.55	$357.55	$343.82	$343.82
23	$520.92	$520.92	$337.08	$337.08	$357.55	$357.55	$343.82	$343.82
24	$520.92	$520.92	$337.08	$337.08	$357.55	$357.55	$343.82	$343.82
25	$523.01	$523.01	$338.43	$338.43	$358.98	$358.98	$345.20	$345.20
26	$533.43	$533.43	$345.17	$345.17	$366.13	$366.13	$352.07	$352.07
27	$545.93	$545.93	$353.26	$353.26	$374.71	$374.71	$360.33	$360.33
28	$566.24	$566.24	$366.41	$366.41	$388.66	$388.66	$373.73	$373.73
29	$582.91	$582.91	$377.19	$377.19	$400.10	$400.10	$384.74	$384.74
30	$591.25	$591.25	$382.59	$382.59	$405.82	$405.82	$390.24	$390.24
31	$603.75	$603.75	$390.68	$390.68	$414.40	$414.40	$398.49	$398.49
32	$616.25	$616.25	$398.77	$398.77	$422.98	$422.98	$406.74	$406.74
33	$624.07	$624.07	$403.82	$403.82	$428.34	$428.34	$411.90	$411.90
34	$632.40	$632.40	$409.22	$409.22	$434.07	$434.07	$417.40	$417.40
35	$636.57	$636.57	$411.91	$411.91	$436.93	$436.93	$420.15	$420.15
36	$640.74	$640.74	$414.61	$414.61	$439.79	$439.79	$422.90	$422.90
37	$644.90	$644.90	$417.31	$417.31	$442.65	$442.65	$425.65	$425.65
38	$649.07	$649.07	$420.00	$420.00	$445.51	$445.51	$428.40	$428.40
39	$657.41	$657.41	$425.39	$425.39	$451.23	$451.23	$433.90	$433.90
40	$665.74	$665.74	$430.79	$430.79	$456.95	$456.95	$439.40	$439.40
41	$678.24	$678.24	$438.88	$438.88	$465.53	$465.53	$447.66	$447.66
42	$690.22	$690.22	$446.63	$446.63	$473.75	$473.75	$455.56	$455.56
43	$706.89	$706.89	$457.42	$457.42	$485.20	$485.20	$466.57	$466.57
44	$727.73	$727.73	$470.90	$470.90	$499.50	$499.50	$480.32	$480.32
45	$752.21	$752.21	$486.74	$486.74	$516.30	$516.30	$496.48	$496.48
46	$781.39	$781.39	$505.62	$505.62	$536.33	$536.33	$515.73	$515.73
47	$814.20	$814.20	$526.86	$526.86	$558.85	$558.85	$537.39	$537.39
48	$851.71	$851.71	$551.13	$551.13	$584.59	$584.59	$562.15	$562.15
49	$888.70	$888.70	$575.06	$575.06	$609.98	$609.98	$586.56	$586.56
50	$930.37	$930.37	$602.02	$602.02	$638.58	$638.58	$614.07	$614.07
51	$971.52	$971.52	$628.65	$628.65	$666.83	$666.83	$641.23	$641.23
52	$1,016.84	$1,016.84	$657.98	$657.98	$697.94	$697.94	$671.14	$671.14
53	$1,062.69	$1,062.69	$687.64	$687.64	$729.40	$729.40	$701.40	$701.40
54	$1,112.17	$1,112.17	$719.67	$719.67	$763.37	$763.37	$734.06	$734.06
55	$1,161.66	$1,161.66	$751.69	$751.69	$797.34	$797.34	$766.72	$766.72
56	$1,215.32	$1,215.32	$786.41	$786.41	$834.16	$834.16	$802.14	$802.14
57	$1,269.49	$1,269.49	$821.46	$821.46	$871.35	$871.35	$837.89	$837.89
58	$1,327.31	$1,327.31	$858.88	$858.88	$911.04	$911.04	$876.06	$876.06
59	$1,355.97	$1,355.97	$877.42	$877.42	$930.70	$930.70	$894.97	$894.97
60	$1,413.79	$1,413.79	$914.84	$914.84	$970.39	$970.39	$933.13	$933.13
61	$1,463.80	$1,463.80	$947.19	$947.19	$1,004.72	$1,004.72	$966.14	$966.14
62	$1,496.62	$1,496.62	$968.43	$968.43	$1,027.24	$1,027.24	$987.80	$987.80
63	$1,537.77	$1,537.77	$995.06	$995.06	$1,055.49	$1,055.49	$1,014.96	$1,014.96
64+	$1,562.76	$1,562.76	$1,011.23	$1,011.23	$1,072.64	$1,072.64	$1,031.45	$1,031.45

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2023

Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**45127PA0130008**	
Plan Marketing Name =>	**Capital Advantage EPO 5000/0/**	
Form # =>	**C23-CAAC-SGP**	
Rating Area =>	**9**	
Network =>	**EPO**	
Metal =>	**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$279.00	$279.00
15	$303.80	$303.80
16	$313.28	$313.28
17	$322.76	$322.76
18	$332.97	$332.97
19	$343.18	$343.18
20	$353.76	$353.76
21	$364.70	$364.70
22	$364.70	$364.70
23	$364.70	$364.70
24	$364.70	$364.70
25	$366.16	$366.16
26	$373.45	$373.45
27	$382.21	$382.21
28	$396.43	$396.43
29	$408.10	$408.10
30	$413.94	$413.94
31	$422.69	$422.69
32	$431.44	$431.44
33	$436.91	$436.91
34	$442.75	$442.75
35	$445.66	$445.66
36	$448.58	$448.58
37	$451.50	$451.50
38	$454.42	$454.42
39	$460.25	$460.25
40	$466.09	$466.09
41	$474.84	$474.84
42	$483.23	$483.23
43	$494.90	$494.90
44	$509.49	$509.49
45	$526.63	$526.63
46	$547.05	$547.05
47	$570.03	$570.03
48	$596.29	$596.29
49	$622.18	$622.18
50	$651.36	$651.36
51	$680.17	$680.17
52	$711.90	$711.90
53	$743.99	$743.99
54	$778.64	$778.64
55	$813.28	$813.28
56	$850.85	$850.85
57	$888.78	$888.78
58	$929.26	$929.26
59	$949.32	$949.32
60	$989.80	$989.80
61	$1,024.81	$1,024.81
62	$1,047.79	$1,047.79
63	$1,076.60	$1,076.60
64+	$1,094.09	$1,094.09

Capital Advantage Assurance Company (CAAC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010196	Gold Simple PPO 0/0/40	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010209	Gold PPO 0/0/20 Rx 500	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/15 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/15 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	PPO	Gold	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	PPO	Gold	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0010132	Silver PPO 4000/0/40 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/40 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	PPO	Silver	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	PPO	Silver	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	PPO	Silver	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	PPO	Silver	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	Capital Advantage EPO	9	Cumberland, Perry, and Dauphin
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	PPO	6,7,9	All

Company Name Capital Advantage Assurance Company (CAAC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2022 Number of Covered Lives by Rating County				1,007	275	5,698	152	157	6,026	669	2,165	236	375	860	2,962	5,197	2,900	2,930	2,953	1,164	256	101	1,346	158
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$597.44	$645.24	$645.24	$645.24	$645.24	$609.39	$609.39	$609.39	$609.39	$609.39	$609.39	609.39
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$567.59	$613.00	$613.00	$613.00	$613.00	$578.94	$578.94	$578.94	$578.94	$578.94	$578.94	578.94
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$578.23	$624.49	$624.49	$624.49	$624.49	$589.79	$589.79	$589.79	$589.79	$589.79	$589.79	589.79
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$550.11	$594.12	$594.12	$594.12	$594.12	$561.11	$561.11	$561.11	$561.11	$561.11	$561.11	561.11
45127PA0010196	Gold Simple PPO 0/0/40	PPO	Gold	Off	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$449.12	$485.05	$485.05	$485.05	$485.05	$458.10	$458.10	$458.10	$458.10	$458.10	$458.10	458.1
45127PA0010209	Gold PPO 0/0/20 Rx 500	PPO	Gold	Off	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$497.07	$536.84	$536.84	$536.84	$536.84	$507.01	$507.01	$507.01	$507.01	$507.01	$507.01	507.01
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$529.17	$571.50	$571.50	$571.50	$571.50	$539.75	$539.75	$539.75	$539.75	$539.75	$539.75	539.75
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$500.68	$540.73	$540.73	$540.73	$540.73	$510.69	$510.69	$510.69	$510.69	$510.69	$510.69	510.69
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$505.40	$545.83	$545.83	$545.83	$545.83	$515.51	$515.51	$515.51	$515.51	$515.51	$515.51	515.51
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$476.03	$514.11	$514.11	$514.11	$514.11	$485.55	$485.55	$485.55	$485.55	$485.55	$485.55	485.55
45127PA0010090	Gold PPO 2000/0/15 Rx 0	PPO	Gold	Off	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$474.78	$512.76	$512.76	$512.76	$512.76	$484.28	$484.28	$484.28	$484.28	$484.28	$484.28	484.28
45127PA0010089	Gold PPO 2000/0/15 Rx 250	PPO	Gold	Off	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$445.41	$481.04	$481.04	$481.04	$481.04	$454.32	$454.32	$454.32	$454.32	$454.32	$454.32	454.32
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$449.87	$485.86	$485.86	$485.86	$485.86	$458.87	$458.87	$458.87	$458.87	$458.87	$458.87	458.87
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$423.22	$457.08	$457.08	$457.08	$457.08	$431.68	$431.68	$431.68	$431.68	$431.68	$431.68	431.68
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$480.91	$519.38	$519.38	$519.38	$519.38	$490.53	$490.53	$490.53	$490.53	$490.53	$490.53	490.53
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off			$460.29			$460.29					$497.11			$497.11			$469.50			$469.50	
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	PPO	Gold	Off											$488.11	$488.11	$488.11								
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	PPO	Gold	Off														$458.87	$433.38	$433.38					433.38
45127PA0010132	Silver PPO 4000/0/40 Rx 0	PPO	Silver	Off	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$402.48	$434.68	$434.68	$434.68	$434.68	$410.53	$410.53	$410.53	$410.53	$410.53	$410.53	410.53
45127PA0010131	Silver PPO 4000/0/40 Rx 250	PPO	Silver	Off	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$379.33	$409.68	$409.68	$409.68	$409.68	$386.92	$386.92	$386.92	$386.92	$386.92	$386.92	386.92
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$381.42	$411.93	$411.93	$411.93	$411.93	$389.05	$389.05	$389.05	$389.05	$389.05	$389.05	389.05
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$359.19	$387.93	$387.93	$387.93	$387.93	$366.37	$366.37	$366.37	$366.37	$366.37	$366.37	366.37
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$373.12	$402.97	$402.97	$402.97	$402.97	$380.58	$380.58	$380.58	$380.58	$380.58	$380.58	380.58
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$351.25	$379.35	$379.35	$379.35	$379.35	$358.28	$358.28	$358.28	$358.28	$358.28	$358.28	358.28
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$439.48	$439.48	$439.48	$439.48	$415.07	$415.07	$415.07	$415.07	$415.07	$415.07	415.07
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$372.51	$402.31	$402.31	$402.31	$402.31	$379.96	$379.96	$379.96	$379.96	$379.96	$379.96	379.96
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$352.49	$380.69	$380.69	$380.69	$380.69	$359.54	$359.54	$359.54	$359.54	$359.54	$359.54	359.54
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off			$368.77			$368.77					$398.27			$398.27			$376.15			$376.15	
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	PPO	Silver	Off											$391.26	$391.26	$391.26								
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	PPO	Silver	Off														$368.50	$348.02	$348.02					348.02
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	PPO	Silver	Off			$355.90			$355.90					$384.37			$384.37			$363.02			$363.02	
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	PPO	Silver	Off											$377.64	$377.64	$377.64								
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	PPO	Silver	Off														$355.80	$336.03	$336.03					336.03
45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off															$355.33	$355.33					355.33
45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off															$335.05	$335.05					335.05
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off			$348.36			$348.36															
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off			$328.48			$328.48															
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$307.52	$332.12	$332.12	$332.12	$332.12	$313.67	$313.67	$313.67	$313.67	$313.67	$313.67	313.67

Unified Rate Review v6.0

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.

Company Legal Name:	**Capital Advantage Assurance Company**		
HIOS Issuer ID:	**45127**	State:	**PA**
Effective Date of Rate Change(s):	**7/1/2023**	Market:	**Small Group**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 7/1/2021 to 6/30/2022

	Total	PMPM
Allowed Claims	$283,199,631.23	$704.07
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$240,014,463.88	$596.70
Risk Adjustment	$11,279,954.55	$28.04
Experience Period Premium	$257,589,713.87	$640.40
Experience Period Member Months	402,235	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$129.95	1.047	0.990	1.046	0.990	$139.48
Outpatient Hospital	$271.40	1.050	1.000	1.049	1.000	$298.93
Professional	$155.51	1.080	1.010	1.069	1.010	$183.15
Other Medical	$17.39	1.050	0.990	1.049	0.990	$18.77
Capitation	$0.00	1.030	1.000	1.030	1.000	$0.00
Prescription Drug	$129.82	1.073	1.011	1.080	1.011	$153.77
Total	$704.07					**$794.11**

Morbidity Adjustment		0.970
Demographic Shift		1.000
Plan Design Changes		1.000
Other		0.998
Adjusted Trended EHB Allowed Claims PMPM for	**7/1/2023**	**$768.74**

Manual EHB Allowed Claims PMPM	$767.00
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**7/1/2023**	**$767.00**	$346,176,246.00
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$35.29	$15,927,718.02
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$731.71**	**$330,248,527.98**

Projected Member Months	**451,338**

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Product-Plan Data Collection

Company Legal Name: **Capital Advantage Assurance Company**
HIOS Issuer ID: **45127** State: **PA**
Effective Date of Rate Change(s): **7/1/2023** Market: **Small Group**

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.

Product/Plan Level Calculations

	Field # **Section I: General Product and Plan Information**														
	1.1 Product Name		PPO												
	1.2 Product ID		45127PA001												
	1.3 Plan Name		Platinum PPO	Platinum PPO	Platinum PPO	Platinum PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold QHDHP	Gold PPO	Gold PPO
	1.4 Plan ID (Standard Component ID)		45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010116	45127PA0010117	45127PA0010161	45127PA0010194	45127PA0010195
	1.5 Metal		Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
	1.6 AV Metal Value		0.889	0.914	0.881	0.901	0.787	0.803	0.785	0.800	0.790	0.806	0.783	0.782	0.797
	1.7 Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
	1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
	1.9 Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No
	1.10 Effective Date of Proposed Rates		7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023
	1.11 Cumulative Rate Change % (over 12 mos prior		9.18%	9.17%	9.94%	9.71%	9.91%	10.27%	12.08%	12.53%	9.20%	9.19%	11.80%	10.48%	10.53%
	1.12 Product Rate Increase %		10.33%												
	1.13 Submission Level Rate Increase %		10.32%												
Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**														
	2.1 Plan ID (Standard Component ID)	Total	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010116	45127PA0010117	45127PA0010161	45127PA0010194	45127PA0010195
$283,199,631	2.2 Allowed Claims	$283,199,631	$7,194,051	$17,227,012	$4,049,296	$8,401,656	$7,230,268	$23,239,523	$17,894,182	$42,750,536	$7,238,112	$16,528,541	$3,464,828	$10,158,121	$18,608,626
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$43,185,170	$387,563	$849,663	$326,988	$665,029	$899,843	$2,590,301	$2,197,277	$6,243,385	$754,187	$1,476,038	$574,296	$1,642,921	$2,681,678
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$240,014,464	2.6 Incurred Claims	$240,014,461	$6,806,488	$16,377,349	$3,722,308	$7,736,627	$6,330,425	$20,649,222	$15,696,905	$36,507,151	$6,483,925	$15,052,503	$2,890,532	$8,515,200	$15,926,948
$11,279,955	2.7 Risk Adjustment Transfer Amount	$11,279,958	-$944,533	$2,508,393	-$1,132,117	$1,143,319	$915,905	$3,646,050	$2,460,075	$4,647,975	$1,204,787	$2,897,196	-$171,144	-$7,149	-$1,922,036
$257,589,714	2.8 Premium	$257,589,718	$8,068,125	$18,187,451	$5,461,976	$9,640,793	$7,828,555	$22,083,739	$13,559,978	$39,839,408	$6,368,624	$15,367,087	$3,353,607	$7,666,263	$13,991,383
402,235	2.9 Experience Period Member Months	402,235	9,814	22,785	6,262	12,119	11,042	31,610	21,624	62,292	8,283	20,130	5,024	12,420	22,309
	2.10 Current Enrollment	37,587	724	1,650	474	993	1,198	2,175	2,330	6,705	647	1,409	521	1,576	2,156
	2.11 Current Premium PMPM	$677.61	$885.12	$931.87	$851.84	$897.45	$736.97	$780.08	$676.08	$717.94	$780.33	$824.95	$731.97	$651.59	$692.44
	2.12 Loss Ratio	89.27%	95.55%	79.13%	85.97%	71.74%	72.39%	80.25%	97.98%	82.06%	85.61%	82.41%	90.83%	111.18%	131.96%
	Per Member Per Month														
	2.13 Allowed Claims	$704.07	$733.04	$756.07	$646.65	$693.26	$654.80	$735.20	$827.51	$686.29	$873.85	$821.09	$689.66	$817.88	$834.13
	2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.15 Member Cost Sharing	$107.36	$39.49	$37.29	$52.22	$54.87	$81.49	$81.95	$101.61	$100.23	$91.05	$73.33	$114.31	$132.28	$120.21
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17 Incurred Claims	$596.70	$693.55	$718.78	$594.43	$638.39	$573.30	$653.25	$725.90	$586.06	$782.80	$747.76	$575.34	$685.60	$713.92
	2.18 Risk Adjustment Transfer Amount	$28.04	-$96.24	$110.09	-$180.79	$94.34	$82.95	$115.34	$113.77	$74.62	$145.45	$143.92	-$34.07	-$0.58	-$86.16
	2.19 Premium	$640.40	$822.10	$798.22	$872.24	$795.51	$708.98	$698.63	$627.08	$639.56	$768.88	$763.39	$667.52	$617.25	$627.16
	Section III: Plan Adjustment Factors														
	3.1 Plan ID (Standard Component ID)		45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010116	45127PA0010117	45127PA0010161	45127PA0010194	45127PA0010195
	3.2 Market Adjusted Index Rate		$731.71												
	3.3 AV and Cost Sharing Design of Plan		1.1194	1.1838	1.0818	1.1424	0.9222	0.9854	0.8562	0.9195	0.9753	1.0367	0.9327	0.8084	0.8658
	3.4 Provider Network Adjustment		1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028
	3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Administrative Costs														
	3.6 Administrative Expense		7.94%	7.54%	8.19%	7.79%	9.47%	8.92%	10.12%	9.49%	9.00%	8.51%	9.37%	10.65%	10.02%
	3.7 Taxes and Fees		0.58%	0.58%	0.58%	0.58%	0.59%	0.58%	0.59%	0.59%	0.58%	0.58%	0.59%	0.59%	0.59%
	3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	3.10 **Plan Adjusted Index Rate**		$917.94	$966.43	$889.59	$935.23	$769.47	$817.00	$719.72	$767.39	$809.36	$855.57	$777.35	$683.69	$726.96
	3.11 Age Calibration Factor	0.6446	0.6446												
	3.12 Geographic Calibration Factor	0.9713	0.9713												
	3.13 Tobacco Calibration Factor	1.0000	1.0000												
	3.14 **Calibrated Plan Adjusted Index Rate**		$574.72	$605.08	$556.97	$585.55	$481.77	$511.52	$450.62	$480.46	$506.74	$535.67	$486.70	$428.06	$455.15
	Section IV: Projected Plan Level Information														
	4.1 Plan ID (Standard Component ID)	Total	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010116	45127PA0010117	45127PA0010161	45127PA0010194	45127PA0010195
	4.2 Allowed Claims	$346,175,525	$7,655,381	$20,509,514	$5,041,202	$10,815,075	$9,502,152	$26,040,484	$19,761,729	$52,961,279	$6,935,193	$15,241,537	$5,008,142	$12,000,231	$22,946,538
	4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	4.4 Member Cost Sharing	$52,319,427	$182,612	$489,236	$120,254	$257,984	$971,492	$1,708,502	$2,830,179	$5,499,712	$494,719	$573,737	$480,673	$2,099,301	$3,144,928
	4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	4.6 Incurred Claims	$293,856,098	$7,472,769	$20,020,278	$4,920,948	$10,557,091	$8,530,660	$24,331,982	$16,931,550	$47,461,567	$6,440,474	$14,667,800	$4,527,469	$9,900,930	$19,801,610
	4.7 Risk Adjustment Transfer Amount	$13,520,848	$262,096	$664,032	$178,605	$362,842	$363,202	$969,447	$776,402	$2,026,608	$259,280	$555,527	$190,588	$480,844	$897,939
	4.8 Premium	$323,870,344	$8,030,950	$21,419,961	$5,303,595	$11,327,005	$9,328,428	$26,440,584	$18,654,285	$51,914,923	$7,005,326	$15,866,467	$4,945,422	$10,975,641	$21,791,077
	4.9 Projected Member Months	451,338	8,749	22,166	5,962	12,112	12,124	32,361	25,917	67,650	8,655	18,544	6,362	16,051	29,974
	4.10 Loss Ratio	87.10%	90.11%	90.66%	89.76%	90.31%	88.02%	88.77%	87.14%	87.99%	88.66%	89.32%	88.15%	86.42%	87.27%
	Per Member Per Month														
	4.11 Allowed Claims	$767.00	$875.00	$925.27	$845.56	$892.92	$783.75	$804.69	$762.50	$782.87	$801.29	$821.91	$787.20	$747.63	$765.55
	4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	4.13 Member Cost Sharing	$115.92	$20.87	$22.07	$20.17	$21.30	$80.13	$52.80	$109.20	$81.30	$57.16	$30.94	$75.55	$130.79	$104.92
	4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	4.15 Incurred Claims	$651.08	$854.13	$903.20	$825.39	$871.62	$703.62	$751.89	$653.30	$701.58	$744.13	$790.97	$711.64	$616.84	$660.63
	4.16 Risk Adjustment Transfer Amount	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96
	4.17 Premium	$717.58	$917.93	$966.34	$889.57	$935.19	$769.42	$817.05	$719.77	$767.40	$809.40	$855.61	$777.34	$683.80	$727.00

1.3 Plan Name	Gold Simple	Gold	Silver QHDHP	Silver PPO	Silver PPO	Silver QHDHP	Silver PPO	Silver PPO	Silver PPO	Silver PPO	Silver QHDHP-E	Silver QHDHP	Silver
1.4 Plan ID (Standard Component ID)	45127PA0010196	45127PA0010200	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010170	45127PA0010184	45127PA0010185	45127PA0010186	45127PA0010187	45127PA0010199	45127PA0010201	45127PA0010202
1.5 Metal	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.788	0.806	0.706	0.709	0.720	0.692	0.709	0.720	0.701	0.711	0.681	0.707	0.718
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior	5.00%	8.16%	9.21%	9.18%	9.22%	9.21%	9.43%	9.45%	9.20%	9.21%	9.20%	8.24%	5.54%
2.1 Plan ID (Standard Component ID)	45127PA0010196	45127PA0010200	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010170	45127PA0010184	45127PA0010185	45127PA0010186	45127PA0010187	45127PA0010199	45127PA0010201	45127PA0010202
2.2 Allowed Claims	$580,951	$12,721	$9,607,922	$9,537,204	$16,767,158	$9,286,491	$9,442,504	$10,614,558	$3,609,098	$4,684,785	$3,893,096	$25,429	$23,809
2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.4 Member Cost Sharing	$81,378	$3,128	$2,104,908	$1,966,596	$3,377,066	$2,447,558	$1,869,800	$2,043,895	$911,652	$1,207,828	$908,881	$11,455	$6,162
2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.6 Incurred Claims	$499,573	$9,593	$7,503,014	$7,570,608	$13,390,092	$6,838,933	$7,572,704	$8,570,663	$2,697,446	$3,476,957	$2,984,215	$13,974	$17,647
2.7 Risk Adjustment Transfer Amount	-$507,477	$0	$81,074	-$1,484,380	$1,562,259	$601,053	$592,512	-$429,424	-$249,007	-$717,364	-$556,990	$0	$0
2.8 Premium	$698,365	$13,875	$9,474,699	$8,481,958	$15,572,392	$8,877,483	$6,779,651	$8,167,032	$3,335,822	$4,333,394	$2,596,676	$6,153	$55,746
2.9 Experience Period Member Months	1,126	18	15,251	14,989	26,516	16,825	13,033	14,766	6,618	7,972	4,916	18	88
2.10 Current Enrollment	115	4	1,389	1,282	1,819	1,915	1,192	1,680	953	716	519	6	78
2.11 Current Premium PMPM	$727.70	$724.77	$633.71	$590.75	$626.69	$579.94	$557.98	$592.56	$546.77	$580.90	$548.70	$579.79	$573.81
2.12 Loss Ratio	261.71%	69.14%	78.52%	108.19%	78.15%	72.15%	102.72%	110.77%	87.39%	96.15%	146.31%	227.11%	31.66%
Per Member Per Month													
2.13 Allowed Claims	$515.94	$706.72	$629.99	$636.28	$632.34	$551.95	$724.51	$718.85	$545.35	$587.65	$791.92	$1,412.72	$270.56
2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2.15 Member Cost Sharing	$72.27	$173.78	$138.02	$131.20	$127.36	$145.47	$143.47	$138.42	$137.75	$151.51	$184.88	$636.39	$70.02
2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2.17 Incurred Claims	$443.67	$532.94	$491.97	$505.08	$504.98	$406.47	$581.04	$580.43	$407.59	$436.15	$607.04	$776.33	$200.53
2.18 Risk Adjustment Transfer Amount	-$450.69	$0.00	$5.32	-$99.03	$58.92	$35.72	$45.46	-$29.08	-$37.63	-$89.99	-$113.30	$0.00	$0.00
2.19 Premium	$620.22	$770.83	$621.25	$565.88	$587.28	$527.64	$520.19	$553.10	$504.05	$543.58	$528.21	$341.83	$633.48
3.1 Plan ID (Standard Component ID)	45127PA0010196	45127PA0010200	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010170	45127PA0010184	45127PA0010185	45127PA0010186	45127PA0010187	45127PA0010199	45127PA0010201	45127PA0010202
3.3 AV and Cost Sharing Design of Plan	0.8642	0.9111	0.7734	0.7139	0.7638	0.6993	0.6706	0.7184	0.6535	0.7006	0.6562	0.7090	0.6806
3.4 Provider Network Adjustment	1.0028	0.9788	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	1.0028	0.9788	0.9788
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.6 Administrative Expense	10.04%	9.78%	11.08%	11.89%	11.20%	12.11%	12.56%	11.82%	12.84%	12.09%	12.80%	12.22%	12.66%
3.7 Taxes and Fees	0.59%	0.59%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.61%	0.60%	0.61%	0.60%	0.60%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**	$725.78	$744.64	$657.42	$612.60	$650.17	$601.62	$579.98	$615.95	$567.13	$602.59	$569.21	$596.13	$575.22
3.14 **Calibrated Plan Adjusted Index Rate**	$454.41	$466.22	$411.61	$383.55	$407.07	$376.67	$363.13	$385.65	$355.08	$377.28	$356.38	$373.24	$360.15
4.1 Plan ID (Standard Component ID)	45127PA0010196	45127PA0010200	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010170	45127PA0010184	45127PA0010185	45127PA0010186	45127PA0010187	45127PA0010199	45127PA0010201	45127PA0010202
4.2 Allowed Claims	$800,992	$26,649	$12,767,108	$11,263,425	$18,952,338	$16,414,219	$9,601,413	$13,640,995	$5,261,248	$6,504,962	$5,904,281	$858,014	$351,294
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$110,604	$2,902	$2,546,337	$2,743,813	$3,910,474	$4,186,579	$2,670,389	$3,275,606	$1,537,966	$1,652,439	$1,712,777	$212,325	$94,851
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$690,388	$23,747	$10,220,771	$8,519,612	$15,041,864	$12,227,640	$6,931,024	$10,365,389	$3,723,282	$4,852,523	$4,191,504	$645,689	$256,443
4.7 Risk Adjustment Transfer Amount	$31,365	$1,049	$518,890	$468,531	$773,227	$686,560	$405,801	$566,462	$223,691	$271,952	$250,802	$36,638	$15,158
4.8 Premium	$759,898	$26,062	$11,386,676	$9,581,824	$16,781,777	$13,787,535	$7,856,957	$11,648,733	$4,234,996	$5,470,302	$4,764,995	$729,022	$291,064
4.9 Projected Member Months	1,047	35	17,321	15,640	25,811	22,918	13,546	18,909	7,467	9,078	8,372	1,223	506
4.10 Loss Ratio	87.25%	87.59%	85.85%	84.77%	85.68%	84.48%	83.88%	84.86%	83.51%	84.51%	83.57%	84.33%	83.74%
Per Member Per Month													
4.11 Allowed Claims	$765.04	$761.40	$737.09	$720.17	$734.27	$716.22	$708.80	$721.40	$704.60	$716.56	$705.24	$701.57	$694.26
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13 Member Cost Sharing	$105.64	$82.91	$147.01	$175.44	$151.50	$182.68	$197.13	$173.23	$205.97	$182.03	$204.58	$173.61	$187.45
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15 Incurred Claims	$659.40	$678.49	$590.08	$544.73	$582.77	$533.54	$511.67	$548.17	$498.63	$534.54	$500.66	$527.96	$506.80
4.16 Risk Adjustment Transfer Amount	$29.96	$29.97	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96
4.17 Premium	$725.79	$744.63	$657.39	$612.65	$650.18	$601.60	$580.02	$616.04	$567.16	$602.59	$569.16	$596.09	$575.23

1.3 Plan Name	Bronze QHDHP-E	Gold PPO Choice	Gold PPO Choice	Gold PPO 0/0/20	Silver QHDHP	Silver QHDHP	Silver PPO	Silver PPO	Gold Shared	Gold Shared	Gold PPO	Gold PPO	Gold PPO Choice
1.4 Plan ID (Standard Component ID)	45127PA0010135	45127PA0010203	45127PA0010204	45127PA0010209	45127PA0010205	45127PA0010206	45127PA0010207	45127PA0010208	45127PA0010188	45127PA0010189	45127PA0010190	45127PA0010191	45127PA0010197
1.5 Metal	Bronze	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold
1.6 AV Metal Value	0.644	0.806	0.806	0.816	0.707	0.707	0.718	0.718	0.786	0.799	0.782	0.798	0.780
1.7 Plan Category	Renewing	New	New	New	New	New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior	9.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2.1 Plan ID (Standard Component ID)	45127PA0010135	45127PA0010203	45127PA0010204	45127PA0010209	45127PA0010205	45127PA0010206	45127PA0010207	45127PA0010208	45127PA0010188	45127PA0010189	45127PA0010190	45127PA0010191	45127PA0010197
2.2 Allowed Claims	$12,627,630	$0	$0	$0	$0	$0	$0	$0	$26,523	$598,546	$341,154	$516,009	$1,178,593
2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.4 Member Cost Sharing	$3,136,909	$0	$0	$0	$0	$0	$0	$0	$4,823	$88,199	$85,118	$141,597	$316,518
2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.6 Incurred Claims	$9,490,721	$0	$0	$0	$0	$0	$0	$0	$21,700	$510,347	$256,036	$374,412	$862,075
2.7 Risk Adjustment Transfer Amount	-$100,021	$0	$0	$0	$0	$0	$0	$0	-$18,214	-$803,767	-$293,161	-$255,679	-$318,393
2.8 Premium	$8,204,772	$0	$0	$0	$0	$0	$0	$0	$34,061	$657,385	$548,036	$696,186	$1,515,397
2.9 Experience Period Member Months	17,800	0	0	0	0	0	0	0	36	915	951	1,216	2,882
2.10 Current Enrollment	1,799	2	12	23	47	48	242	42	0	0	0	0	365
2.11 Current Premium PMPM	$478.59	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$587.01
2.12 Loss Ratio	117.10%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	136.93%	-348.64%	100.46%	85.00%	72.02%
Per Member Per Month													
2.13 Allowed Claims	$709.42	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$736.75	$654.15	$358.73	$424.35	$408.95
2.14 Reinsurance	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
2.15 Member Cost Sharing	$176.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$133.97	$96.39	$89.50	$116.44	$109.83
2.16 Cost Sharing Reduction	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
2.17 Incurred Claims	$533.19	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$602.78	$557.76	$269.23	$307.90	$299.12
2.18 Risk Adjustment Transfer Amount	-$5.62	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$505.94	-$878.43	-$308.27	-$210.26	-$110.48
2.19 Premium	$460.94	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$946.14	$718.45	$576.27	$572.52	$525.81
3.1 Plan ID (Standard Component ID)	45127PA0010135	45127PA0010203	45127PA0010204	45127PA0010209	45127PA0010205	45127PA0010206	45127PA0010207	45127PA0010208	45127PA0010188	45127PA0010189	45127PA0010190	45127PA0010191	45127PA0010197
3.3 AV and Cost Sharing Design of Plan	0.5594	0.9111	0.9111	0.9675	0.7090	0.7090	0.6806	0.6806	1.0000	1.0000	1.0000	1.0000	1.0000
3.4 Provider Network Adjustment	1.0028	0.9580	0.8962	1.0028	0.9580	0.8962	0.9580	0.8962	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.6 Administrative Expense	14.68%	9.97%	10.58%	9.07%	12.45%	13.19%	12.90%	13.66%	0.00%	0.00%	0.00%	0.00%	0.00%
3.7 Taxes and Fees	0.62%	0.59%	0.59%	0.58%	0.60%	0.61%	0.61%	0.61%	0.00%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**	$496.33	$730.40	$688.08	$803.52	$585.04	$552.18	$564.67	$533.03	$731.71	$731.71	$731.71	$731.71	$731.71
3.14 **Calibrated Plan Adjusted Index Rate**	$310.75	$457.30	$430.81	$503.09	$366.30	$345.72	$353.54	$333.73	$458.12	$458.12	$458.12	$458.12	$458.12
4.1 Plan ID (Standard Component ID)	45127PA0010135	45127PA0010203	45127PA0010204	45127PA0010209	45127PA0010205	45127PA0010206	45127PA0010207	45127PA0010208	45127PA0010188	45127PA0010189	45127PA0010190	45127PA0010191	45127PA0010197
4.2 Allowed Claims	$14,133,399	$876,449	$819,920	$1,662,100	$807,565	$755,480	$8,230,721	$747,609	$0	$0	$0	$0	$0
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$5,329,993	$95,457	$89,300	$125,914	$199,841	$186,952	$2,222,326	$201,857	$0	$0	$0	$0	$0
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$8,803,406	$780,992	$730,620	$1,536,186	$607,724	$568,528	$6,008,395	$545,752	$0	$0	$0	$0	$0
4.7 Risk Adjustment Transfer Amount	$617,868	$35,230	$35,230	$62,341	$35,230	$35,230	$362,842	$35,230	$0	$0	$0	$0	$0
4.8 Premium	$10,236,518	$858,992	$809,290	$1,672,160	$688,031	$649,356	$6,838,836	$626,881	$0	$0	$0	$0	$0
4.9 Projected Member Months	20,625	1,176	1,176	2,081	1,176	1,176	12,112	1,176	0	0	0	0	0
4.10 Loss Ratio	81.10%	87.34%	86.51%	88.57%	84.03%	83.05%	83.43%	82.43%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month													
4.11 Allowed Claims	$685.26	$745.28	$697.21	$798.70	$686.70	$642.41	$679.55	$635.72	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	$258.42	$81.17	$75.94	$60.51	$169.93	$158.97	$183.48	$171.65	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	$426.83	$664.11	$621.28	$738.20	$516.77	$483.44	$496.07	$464.07	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	$29.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	$496.32	$730.44	$688.17	$803.54	$585.06	$552.17	$564.63	$533.06	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

1.1 Product Name						EPO							
1.2 Product ID						45127PA013							
1.3 Plan Name	Gold PPO Choice	Silver PPO	Silver PPO	Silver PPO	Silver PPO	Silver Valley	Silver Valley	Silver Capital	Silver Capital	Gold Valley	Gold Valley	Gold Capital	Gold Capital
1.4 Plan ID (Standard Component ID)	45127PA0010198	45127PA0010143	45127PA0010144	45127PA0010192	45127PA0010193	45127PA0130003	45127PA0130004	45127PA0130007	45127PA0130008	45127PA0130001	45127PA0130002	45127PA0130005	45127PA0130006
1.5 Metal	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold
1.6 AV Metal Value	0.792	0.714	0.720	0.711	0.719	0.707	0.717	0.707	0.717	0.780	0.780	0.780	0.780
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023	7/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior	0.00%	0.00%	0.00%	0.00%	0.00%	9.15%	9.16%	9.15%	9.16%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %						9.15%							
2.1 Plan ID (Standard Component ID)	45127PA0010198	45127PA0010143	45127PA0010144	45127PA0010192	45127PA0010193	45127PA0130003	45127PA0130004	45127PA0130007	45127PA0130008	45127PA0130001	45127PA0130002	45127PA0130005	45127PA0130006
2.2 Allowed Claims	$2,080,918	$908,006	$2,092,382	$11,399	$706	$156,342	$110,067	$1,700	$0	$301,035	$88,339	$4,522	$85,282
2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.4 Member Cost Sharing	$476,950	$180,173	$344,904	$5,721	$98	$63,958	$49,706	$671	$0	$23,200	$23,612	$807	$12,730
2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.6 Incurred Claims	$1,603,968	$727,833	$1,747,478	$5,678	$608	$92,384	$60,361	$1,029	$0	$277,835	$64,727	$3,715	$72,552
2.7 Risk Adjustment Transfer Amount	-$456,125	-$1,112,751	$151,440	-$37,683	-$22,885	$20,208	-$39,557	$0	$0	$470,673	-$43,104	$0	$0
2.8 Premium	$2,086,493	$1,259,373	$2,024,890	$9,421	$3,720	$186,248	$153,583	$22,153	$0	$153,397	$113,005	$31,735	$79,628
2.9 Experience Period Member Months	3,930	1,907	3,252	19	7	410	322	52	0	288	223	37	138
2.10 Current Enrollment	563	0	0	0	0	59	22	8	17	27	22	27	36
2.11 Current Premium PMPM	$624.25	$0.00	$0.00	$0.00	$0.00	$511.53	$542.56	$521.76	$553.41	$609.98	$644.73	$622.18	$657.62
2.12 Loss Ratio	98.38%	496.40%	80.29%	-20.09%	-3.17%	44.75%	52.94%	4.64%	#DIV/0!	44.52%	92.60%	11.71%	91.11%
Per Member Per Month													
2.13 Allowed Claims	$529.50	$476.14	$643.41	$599.95	$100.86	$381.32	$341.82	$32.69	#DIV/0!	$1,045.26	$396.14	$122.22	$617.99
2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00
2.15 Member Cost Sharing	$121.36	$94.48	$106.06	$301.11	$14.00	$156.00	$154.37	$12.90	#DIV/0!	$80.56	$105.88	$21.81	$92.25
2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00
2.17 Incurred Claims	$408.13	$381.66	$537.35	$298.84	$86.86	$225.33	$187.46	$19.79	#DIV/0!	$964.70	$290.26	$100.41	$525.74
2.18 Risk Adjustment Transfer Amount	-$116.06	-$583.51	$46.57	-$1,983.32	-$3,269.29	$49.29	-$122.85	$0.00	#DIV/0!	$1,634.28	-$193.29	$0.00	$0.00
2.19 Premium	$530.91	$660.39	$622.66	$495.84	$531.43	$454.26	$476.97	$426.02	#DIV/0!	$532.63	$506.75	$857.70	$577.01
3.1 Plan ID (Standard Component ID)	45127PA0010198	45127PA0010143	45127PA0010144	45127PA0010192	45127PA0010193	45127PA0130003	45127PA0130004	45127PA0130007	45127PA0130008	45127PA0130001	45127PA0130002	45127PA0130005	45127PA0130006
3.3 AV and Cost Sharing Design of Plan	1.0000	1.0000	1.0000	1.0000	1.0000	0.6718	0.7193	0.6718	0.7193	1.0000	1.0000	1.0000	1.0000
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	0.9026	0.9026	0.9026	0.9026	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.6 Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	13.73%	12.95%	13.73%	12.95%	0.00%	0.00%	0.00%	0.00%
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.61%	0.61%	0.61%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**	$731.71	$731.71	$731.71	$731.71	$731.71	$530.34	$562.60	$530.34	$562.60	$731.71	$731.71	$731.71	$731.71
3.14 **Calibrated Plan Adjusted Index Rate**	$458.12	$458.12	$458.12	$458.12	$458.12	$332.05	$352.24	$332.05	$352.24	$458.12	$458.12	$458.12	$458.12
4.1 Plan ID (Standard Component ID)	45127PA0010198	45127PA0010143	45127PA0010144	45127PA0010192	45127PA0010193	45127PA0130003	45127PA0130004	45127PA0130007	45127PA0130008	45127PA0130001	45127PA0130002	45127PA0130005	45127PA0130006
4.2 Allowed Claims	$0	$0	$0	$0	$0	$525,232	$428,010	$209,965	$213,680	$0	$0	$0	$0
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$0	$0	$0	$0	$0	$145,562	$102,482	$58,189	$51,163	$0	$0	$0	$0
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$0	$0	$0	$0	$0	$379,670	$325,528	$151,776	$162,517	$0	$0	$0	$0
4.7 Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$24,655	$19,742	$9,856	$9,856	$0	$0	$0	$0
4.8 Premium	$0	$0	$0	$0	$0	$436,478	$370,729	$174,485	$185,083	$0	$0	$0	$0
4.9 Projected Member Months	0	0	0	0	0	823	659	329	329	0	0	0	0
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	82.33%	83.37%	82.33%	83.37%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month													
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$638.19	$649.48	$638.19	$649.48	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$176.87	$155.51	$176.87	$155.51	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$461.32	$493.97	$461.33	$493.97	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$29.96	$29.96	$29.96	$29.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$530.35	$562.56	$530.35	$562.56	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective July 1, 2023 – December 31, 2023

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 7/1/2023-12/31/2023

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 7/1/2023-12/31/2023
- Q3/Q4 Quarterly Rate Change Approved: 1.53%
- Additional Q3/Q4 Quarterly Rate Change Requested: -1.84%
- Average 2023 Annual Rate Change: 8.6%
- Range of Requested Rate Change: -10.6% to 9.9%
- Total additional annual revenue generated from the proposed rate change: $24,689,993
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 37,587/23,356
- 2023 Number of Plans/Change from 2022: 39/+2
- Contract Form #: C23-CAAC-SGP
- Form Filing SERFF #: CABC-133252170 & CABC-133252238
- Binder SERFF #: CABC-PA23-125113440
- HIOS Issuer ID: 45127

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective July 1, 2023 to December 31, 2023.

This quarterly filing, as compared to the annual approved filing, only makes changes to the follow data items/factors:

- Membership
- Calibration factors due to updated enrollment
- Updated base experience period
- Risk adjustment projection
- Paid to Allowed Ratio and associated pricing AV due to updated base data

All other data items/factors are consistent with the approved annual filing.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%
Small Group	CAAC	1/1/2022	CABC-132795876	4.9%
Small Group	CAAC	1/1/2023	CABC-133252091	8.9%

Average Rate Change

CAAC is proposing an aggregate annual 8.6% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AZ15.

- The additional rate change over the approved Q3/Q4 2023 rate is -1.84%
- The total rate change consumers will see year over year (Q3/Q4 2023 over Q3/Q4 2022) is 6.24%
- The additional rate change over the total average approved annual rate is -1.07%.

CAAC is projecting a favorable restatement of claims net risk adjustment, worth a reduction of 1.84% in premium rates.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2022-2023

A summary of 2023 benefits is included in Exhibit A. There are no benefit design changes associated with this quarterly filing other than those changes submitted previously with the annual filing. All benefit changes referred to below are effective January 1, 2023.

There are several benefit changes being implemented in 2023. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between July 1, 2021 and June 30, 2022.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through January 31, 2023

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.

- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 6/30/2022 and best estimate 2022 as of March 2023.

Loss Ratio in BEP: Loss ratio is 89.27%

<u>Credibility of Data</u>

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between July 1, 2021 and June 30, 2022. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.20%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by Capital's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The morbidity factor is applied to remove a portion of the impact of COVID-19 from the claims projection. Capital estimates approximately 6% of Group and Individual claims in 2021 are attributable to COVID-19. We expect this will lessen going into 2023, but COVID-19 will continue to incur additional costs, and the inflationary pressures started by the pandemic may remain.

The above factor is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2021 to 2023. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} Network\ Factor \\ &= ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\div [Total\ Projected\ MM] \end{aligned}$$

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [Other\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned}&Projected\ Claims\ PMPM\ Benefit\ A\\&\quad = Projected\ Claims\ PMPM\ Base\ Plan\\&\quad \times Pricing\ Relativity\ A\end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$\begin{aligned}&= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A\\&\quad + Projected\ Claims\ PMPM\ Benefit\ B\\&\quad \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots\end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

<u>Market Adjusted Index Rate</u>

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned}&[Market\ Adjusted\ Index\ Rate]\\&\quad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio]\\&\quad - [Projected\ Incurred\ Reinsurace\ Recoveries]\\&\quad - [Projected\ Incurred\ Risk\ Adjustment\ PMPM]\\&\quad + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]\end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2023 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2023. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2020-2021 risk adjustment results
5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions

require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2023 projected risk adjustment PMPM uses actual 2021 CRA transfer and estimated 2022 CRA transfer to calculate a July 2021-June 2022 risk adjustment experience period. That value is projected to 2023 by assuming an increase in premium from 2021/2022 to 2023. The calculation is found is Exhibit K: Market Adjusted Index Rate.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2023\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2023\ On - Exchange\ Premium\ PMPM = [Avg\ 2022\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and

lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

   a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
      i. Complete biometric screening and receive a gift card.
      ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
      iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
      iv. Fees are included in overall administrative expense fee discussed above.
      v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2023 broker agreements – redacted versions. Files are as follows:
   a. Redacted Standard Producer Master Agreement: "SG_23-19_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20230318.pdf"
   b. Redacted Preferred Producer Master Agreement: "SG_23-19_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20230318.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

   Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering five networks: PPO, Valley Advantage EPO, Capital Advantage EPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO), and PPO Choice Select (2-tiered PPO). The network factors are the same across each plan in the network. Network factors and development are unchanged from the annual filing.
   a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.

   b. The Capital Advantage EPO plan is built around UPMC Pinnacle's delivery system and is available in Cumberland, Dauphin and Perry counties.

   c. The PPO Choice tiered design allows members to choose lower cost providers within their region. The product is offered in Adams (7), Berks (7) and Lancaster (7) counties.

   d. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties.

   e. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), Perry (9), and York (7) counties.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_23-19_Initial_CAAC_PPO_List-Billed_Supporting_20230318.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2022.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$

   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010161, 45127PA0010199, 45127PA0010054, 45127PA0010057, 45127PA0010084, 45127PA0010194 use alternative method 156.135(b)(2) to establish AV. SG_23-19_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20230318 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See find AV screenshots included with this submission:
SG_23-19_Initial_CAAC_PPO_AVScreenPrints_Supporting_CONF_20230318

AV Pricing Values

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2018-2020 filings. Actual comes from Table 4.

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	80.22%	83.34%	776,880	914,304
2019	76.55%	85.00%	504,647	813,342

2020	75.83%	84.40%	367,958	480,000

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2018-2021 filings.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit O5 – PPO Choice Select Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor
Exhibit R – MLR Exhibit
Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Network Calculation Factor Workbooks

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and
        ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

2023 Rates Table Template v12.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	1/1/2023			
Rate Expiration Date*	3/31/2023			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual 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
45127PA0010054	Rating Area 6	No Preference	0-14	434.21
45127PA0010054	Rating Area 6	No Preference	15	472.80
45127PA0010054	Rating Area 6	No Preference	16	487.56
45127PA0010054	Rating Area 6	No Preference	17	502.32
45127PA0010054	Rating Area 6	No Preference	18	518.21
45127PA0010054	Rating Area 6	No Preference	19	534.10
45127PA0010054	Rating Area 6	No Preference	20	550.56
45127PA0010054	Rating Area 6	No Preference	21	567.59
45127PA0010054	Rating Area 6	No Preference	22	567.59
45127PA0010054	Rating Area 6	No Preference	23	567.59
45127PA0010054	Rating Area 6	No Preference	24	567.59
45127PA0010054	Rating Area 6	No Preference	25	569.86
45127PA0010054	Rating Area 6	No Preference	26	581.21
45127PA0010054	Rating Area 6	No Preference	27	594.83
45127PA0010054	Rating Area 6	No Preference	28	616.97
45127PA0010054	Rating Area 6	No Preference	29	635.13
45127PA0010054	Rating Area 6	No Preference	30	644.21
45127PA0010054	Rating Area 6	No Preference	31	657.84
45127PA0010054	Rating Area 6	No Preference	32	671.46
45127PA0010054	Rating Area 6	No Preference	33	679.97
45127PA0010054	Rating Area 6	No Preference	34	689.05
45127PA0010054	Rating Area 6	No Preference	35	693.59
45127PA0010054	Rating Area 6	No Preference	36	698.14
45127PA0010054	Rating Area 6	No Preference	37	702.68
45127PA0010054	Rating Area 6	No Preference	38	707.22
45127PA0010054	Rating Area 6	No Preference	39	716.30
45127PA0010054	Rating Area 6	No Preference	40	725.38
45127PA0010054	Rating Area 6	No Preference	41	739.00
45127PA0010054	Rating Area 6	No Preference	42	752.06
45127PA0010054	Rating Area 6	No Preference	43	770.22
45127PA0010054	Rating Area 6	No Preference	44	792.92
45127PA0010054	Rating Area 6	No Preference	45	819.60
45127PA0010054	Rating Area 6	No Preference	46	851.38
45127PA0010054	Rating Area 6	No Preference	47	887.14
45127PA0010054	Rating Area 6	No Preference	48	928.01
45127PA0010054	Rating Area 6	No Preference	49	968.31
45127PA0010054	Rating Area 6	No Preference	50	1013.72
45127PA0010054	Rating Area 6	No Preference	51	1058.56
45127PA0010054	Rating Area 6	No Preference	52	1107.94
45127PA0010054	Rating Area 6	No Preference	53	1157.88
45127PA0010054	Rating Area 6	No Preference	54	1211.80
45127PA0010054	Rating Area 6	No Preference	55	1265.73
45127PA0010054	Rating Area 6	No Preference	56	1324.19
45127PA0010054	Rating Area 6	No Preference	57	1383.22
45127PA0010054	Rating Area 6	No Preference	58	1446.22
45127PA0010054	Rating Area 6	No Preference	59	1477.44
45127PA0010054	Rating Area 6	No Preference	60	1540.44
45127PA0010054	Rating Area 6	No Preference	61	1594.93
45127PA0010054	Rating Area 6	No Preference	62	1630.69
45127PA0010054	Rating Area 6	No Preference	63	1675.53
45127PA0010054	Rating Area 6	No Preference	64 and over	1702.76
45127PA0010054	Rating Area 7	No Preference	0-14	468.94
45127PA0010054	Rating Area 7	No Preference	15	510.63
45127PA0010054	Rating Area 7	No Preference	16	526.56
45127PA0010054	Rating Area 7	No Preference	17	542.50
45127PA0010054	Rating Area 7	No Preference	18	559.67
45127PA0010054	Rating Area 7	No Preference	19	576.83
45127PA0010054	Rating Area 7	No Preference	20	594.61
45127PA0010054	Rating Area 7	No Preference	21	613.00
45127PA0010054	Rating Area 7	No Preference	22	613.00
45127PA0010054	Rating Area 7	No Preference	23	613.00
45127PA0010054	Rating Area 7	No Preference	24	613.00
45127PA0010054	Rating Area 7	No Preference	25	615.45
45127PA0010054	Rating Area 7	No Preference	26	627.71
45127PA0010054	Rating Area 7	No Preference	27	642.42
45127PA0010054	Rating Area 7	No Preference	28	666.33
45127PA0010054	Rating Area 7	No Preference	29	685.94
45127PA0010054	Rating Area 7	No Preference	30	695.75
45127PA0010054	Rating Area 7	No Preference	31	710.46
45127PA0010054	Rating Area 7	No Preference	32	725.18
45127PA0010054	Rating Area 7	No Preference	33	734.37
45127PA0010054	Rating Area 7	No Preference	34	744.18
45127PA0010054	Rating Area 7	No Preference	35	749.08
45127PA0010054	Rating Area 7	No Preference	36	753.99
45127PA0010054	Rating Area 7	No Preference	37	758.89
45127PA0010054	Rating Area 7	No Preference	38	763.79
45127PA0010054	Rating Area 7	No Preference	39	773.60
45127PA0010054	Rating Area 7	No Preference	40	783.41
45127PA0010054	Rating Area 7	No Preference	41	798.12
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45127PA0010090	Rating Area 7	No Preference	60	1391.64
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45127PA0010090	Rating Area 9	No Preference	15	403.40
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45127PA0010090	Rating Area 9	No Preference	24	484.28
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45127PA0010124	Rating Area 6	No Preference	15	338.97
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45127PA0010161	Rating Area 9	No Preference	37	607.27
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45127PA0130008	Rating Area 9	No Preference	63	1048.93
45127PA0130008	Rating Area 9	No Preference	64 and over	1065.98

2023 Rates Table Template v12.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	4/1/2023			
Rate Expiration Date*	6/30/2023			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
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45127PA0130008	Rating Area 9	No Preference	58	919.17
45127PA0130008	Rating Area 9	No Preference	59	939.02
45127PA0130008	Rating Area 9	No Preference	60	979.06
45127PA0130008	Rating Area 9	No Preference	61	1013.69
45127PA0130008	Rating Area 9	No Preference	62	1036.42
45127PA0130008	Rating Area 9	No Preference	63	1064.91
45127PA0130008	Rating Area 9	No Preference	64 and over	1082.22

2023 Rates Table Template v12.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	7/1/2023			
Rate Expiration Date*	9/30/2023			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual 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
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45127PA0010054	Rating Area 6	No Preference	17	508.61
45127PA0010054	Rating Area 6	No Preference	18	524.70
45127PA0010054	Rating Area 6	No Preference	19	540.79
45127PA0010054	Rating Area 6	No Preference	20	557.46
45127PA0010054	Rating Area 6	No Preference	21	574.70
45127PA0010054	Rating Area 6	No Preference	22	574.70
45127PA0010054	Rating Area 6	No Preference	23	574.70
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45127PA0010054	Rating Area 6	No Preference	26	588.49
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45127PA0010054	Rating Area 6	No Preference	28	624.70
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45127PA0010054	Rating Area 6	No Preference	30	652.28
45127PA0010054	Rating Area 6	No Preference	31	666.08
45127PA0010054	Rating Area 6	No Preference	32	679.87
45127PA0010054	Rating Area 6	No Preference	33	688.49
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45127PA0010054	Rating Area 7	No Preference	15	517.02
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45127PA0010054	Rating Area 7	No Preference	38	773.36
45127PA0010054	Rating Area 7	No Preference	39	783.29
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45127PA0010054	Rating Area 7	No Preference	63	1832.24
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45127PA0010090	Rating Area 9	No Preference	44	684.63
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45127PA0010161	Rating Area 9	No Preference	58	1264.86
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45127PA0010161	Rating Area 9	No Preference	62	1426.20
45127PA0010161	Rating Area 9	No Preference	63	1465.41
45127PA0010161	Rating Area 9	No Preference	64 and over	1489.23
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45127PA0010170	Rating Area 6	No Preference	16	323.55
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45127PA0010170	Rating Area 6	No Preference	19	354.44
45127PA0010170	Rating Area 6	No Preference	20	365.36
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45127PA0010170	Rating Area 6	No Preference	24	376.66
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45127PA0010203	Rating Area 7	No Preference	15	411.42
45127PA0010203	Rating Area 7	No Preference	16	424.26
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45127PA0010203	Rating Area 7	No Preference	19	464.77
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45127PA0010203	Rating Area 7	No Preference	23	493.91
45127PA0010203	Rating Area 7	No Preference	24	493.91
45127PA0010203	Rating Area 7	No Preference	25	495.88
45127PA0010203	Rating Area 7	No Preference	26	505.76
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45127PA0010204	Rating Area 9	No Preference	62	1262.62
45127PA0010204	Rating Area 9	No Preference	63	1297.34
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45127PA0010206	Rating Area 7	No Preference	62	1072.68
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45127PA0010207	Rating Area 7	No Preference	62	1096.88
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45127PA0130008	Rating Area 9	No Preference	28	390.51
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45127PA0130008	Rating Area 9	No Preference	54	767.01
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45127PA0130008	Rating Area 9	No Preference	61	1009.50
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45127PA0130008	Rating Area 9	No Preference	63	1060.52
45127PA0130008	Rating Area 9	No Preference	64 and over	1077.75

2023 Rates Table Template v12.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	10/1/2023			
Rate Expiration Date*	12/31/2023			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
45127PA0010054	Rating Area 6	No Preference	0-14	446.32
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45127PA0010054	Rating Area 6	No Preference	17	516.33
45127PA0010054	Rating Area 6	No Preference	18	532.66
45127PA0010054	Rating Area 6	No Preference	19	549.00
45127PA0010054	Rating Area 6	No Preference	20	565.92
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45127PA0010054	Rating Area 6	No Preference	23	583.42
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45127PA0010184	Rating Area 6	No Preference	57	898.40
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45127PA0010209	Rating Area 9	No Preference	41	678.24
45127PA0010209	Rating Area 9	No Preference	42	690.22
45127PA0010209	Rating Area 9	No Preference	43	706.89
45127PA0010209	Rating Area 9	No Preference	44	727.73
45127PA0010209	Rating Area 9	No Preference	45	752.21
45127PA0010209	Rating Area 9	No Preference	46	781.39
45127PA0010209	Rating Area 9	No Preference	47	814.20
45127PA0010209	Rating Area 9	No Preference	48	851.71
45127PA0010209	Rating Area 9	No Preference	49	888.70
45127PA0010209	Rating Area 9	No Preference	50	930.37
45127PA0010209	Rating Area 9	No Preference	51	971.52
45127PA0010209	Rating Area 9	No Preference	52	1016.84
45127PA0010209	Rating Area 9	No Preference	53	1062.69
45127PA0010209	Rating Area 9	No Preference	54	1112.17
45127PA0010209	Rating Area 9	No Preference	55	1161.66
45127PA0010209	Rating Area 9	No Preference	56	1215.32
45127PA0010209	Rating Area 9	No Preference	57	1269.49
45127PA0010209	Rating Area 9	No Preference	58	1327.31
45127PA0010209	Rating Area 9	No Preference	59	1355.97
45127PA0010209	Rating Area 9	No Preference	60	1413.79
45127PA0010209	Rating Area 9	No Preference	61	1463.80
45127PA0010209	Rating Area 9	No Preference	62	1496.62
45127PA0010209	Rating Area 9	No Preference	63	1537.77
45127PA0010209	Rating Area 9	No Preference	64 and over	1562.76
45127PA0130003	Rating Area 6	No Preference	0-14	257.87
45127PA0130003	Rating Area 6	No Preference	15	280.79
45127PA0130003	Rating Area 6	No Preference	16	289.55
45127PA0130003	Rating Area 6	No Preference	17	298.32
45127PA0130003	Rating Area 6	No Preference	18	307.75
45127PA0130003	Rating Area 6	No Preference	19	317.19
45127PA0130003	Rating Area 6	No Preference	20	326.97
45127PA0130003	Rating Area 6	No Preference	21	337.08
45127PA0130003	Rating Area 6	No Preference	22	337.08
45127PA0130003	Rating Area 6	No Preference	23	337.08
45127PA0130003	Rating Area 6	No Preference	24	337.08
45127PA0130003	Rating Area 6	No Preference	25	338.43
45127PA0130003	Rating Area 6	No Preference	26	345.17
45127PA0130003	Rating Area 6	No Preference	27	353.26
45127PA0130003	Rating Area 6	No Preference	28	366.41
45127PA0130003	Rating Area 6	No Preference	29	377.19
45127PA0130003	Rating Area 6	No Preference	30	382.59
45127PA0130003	Rating Area 6	No Preference	31	390.68
45127PA0130003	Rating Area 6	No Preference	32	398.77
45127PA0130003	Rating Area 6	No Preference	33	403.82
45127PA0130003	Rating Area 6	No Preference	34	409.22
45127PA0130003	Rating Area 6	No Preference	35	411.91
45127PA0130003	Rating Area 6	No Preference	36	414.61
45127PA0130003	Rating Area 6	No Preference	37	417.31
45127PA0130003	Rating Area 6	No Preference	38	420.00
45127PA0130003	Rating Area 6	No Preference	39	425.39
45127PA0130003	Rating Area 6	No Preference	40	430.79
45127PA0130003	Rating Area 6	No Preference	41	438.88
45127PA0130003	Rating Area 6	No Preference	42	446.63
45127PA0130003	Rating Area 6	No Preference	43	457.42
45127PA0130003	Rating Area 6	No Preference	44	470.90
45127PA0130003	Rating Area 6	No Preference	45	486.74
45127PA0130003	Rating Area 6	No Preference	46	505.62
45127PA0130003	Rating Area 6	No Preference	47	526.86
45127PA0130003	Rating Area 6	No Preference	48	551.13
45127PA0130003	Rating Area 6	No Preference	49	575.06
45127PA0130003	Rating Area 6	No Preference	50	602.02
45127PA0130003	Rating Area 6	No Preference	51	628.65
45127PA0130003	Rating Area 6	No Preference	52	657.98
45127PA0130003	Rating Area 6	No Preference	53	687.64
45127PA0130003	Rating Area 6	No Preference	54	719.67
45127PA0130003	Rating Area 6	No Preference	55	751.69
45127PA0130003	Rating Area 6	No Preference	56	786.41
45127PA0130003	Rating Area 6	No Preference	57	821.46
45127PA0130003	Rating Area 6	No Preference	58	858.88
45127PA0130003	Rating Area 6	No Preference	59	877.42
45127PA0130003	Rating Area 6	No Preference	60	914.84
45127PA0130003	Rating Area 6	No Preference	61	947.19
45127PA0130003	Rating Area 6	No Preference	62	968.43
45127PA0130003	Rating Area 6	No Preference	63	995.06
45127PA0130003	Rating Area 6	No Preference	64 and over	1011.23
45127PA0130004	Rating Area 6	No Preference	0-14	273.53
45127PA0130004	Rating Area 6	No Preference	15	297.84

45127PA0130004	Rating Area 6	No Preference	16	307.14
45127PA0130004	Rating Area 6	No Preference	17	316.43
45127PA0130004	Rating Area 6	No Preference	18	326.44
45127PA0130004	Rating Area 6	No Preference	19	336.45
45127PA0130004	Rating Area 6	No Preference	20	346.82
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45127PA0130004	Rating Area 6	No Preference	22	357.55
45127PA0130004	Rating Area 6	No Preference	23	357.55
45127PA0130004	Rating Area 6	No Preference	24	357.55
45127PA0130004	Rating Area 6	No Preference	25	358.98
45127PA0130004	Rating Area 6	No Preference	26	366.13
45127PA0130004	Rating Area 6	No Preference	27	374.71
45127PA0130004	Rating Area 6	No Preference	28	388.66
45127PA0130004	Rating Area 6	No Preference	29	400.10
45127PA0130004	Rating Area 6	No Preference	30	405.82
45127PA0130004	Rating Area 6	No Preference	31	414.40
45127PA0130004	Rating Area 6	No Preference	32	422.98
45127PA0130004	Rating Area 6	No Preference	33	428.34
45127PA0130004	Rating Area 6	No Preference	34	434.07
45127PA0130004	Rating Area 6	No Preference	35	436.93
45127PA0130004	Rating Area 6	No Preference	36	439.79
45127PA0130004	Rating Area 6	No Preference	37	442.65
45127PA0130004	Rating Area 6	No Preference	38	445.51
45127PA0130004	Rating Area 6	No Preference	39	451.23
45127PA0130004	Rating Area 6	No Preference	40	456.95
45127PA0130004	Rating Area 6	No Preference	41	465.53
45127PA0130004	Rating Area 6	No Preference	42	473.75
45127PA0130004	Rating Area 6	No Preference	43	485.20
45127PA0130004	Rating Area 6	No Preference	44	499.50
45127PA0130004	Rating Area 6	No Preference	45	516.30
45127PA0130004	Rating Area 6	No Preference	46	536.33
45127PA0130004	Rating Area 6	No Preference	47	558.85
45127PA0130004	Rating Area 6	No Preference	48	584.59
45127PA0130004	Rating Area 6	No Preference	49	609.98
45127PA0130004	Rating Area 6	No Preference	50	638.58
45127PA0130004	Rating Area 6	No Preference	51	666.83
45127PA0130004	Rating Area 6	No Preference	52	697.94
45127PA0130004	Rating Area 6	No Preference	53	729.40
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45127PA0130004	Rating Area 6	No Preference	57	871.35
45127PA0130004	Rating Area 6	No Preference	58	911.04
45127PA0130004	Rating Area 6	No Preference	59	930.70
45127PA0130004	Rating Area 6	No Preference	60	970.39
45127PA0130004	Rating Area 6	No Preference	61	1004.72
45127PA0130004	Rating Area 6	No Preference	62	1027.24
45127PA0130004	Rating Area 6	No Preference	63	1055.49
45127PA0130004	Rating Area 6	No Preference	64 and over	1072.64
45127PA0130007	Rating Area 9	No Preference	0-14	263.02
45127PA0130007	Rating Area 9	No Preference	15	286.40
45127PA0130007	Rating Area 9	No Preference	16	295.34
45127PA0130007	Rating Area 9	No Preference	17	304.28
45127PA0130007	Rating Area 9	No Preference	18	313.91
45127PA0130007	Rating Area 9	No Preference	19	323.54
45127PA0130007	Rating Area 9	No Preference	20	333.51
45127PA0130007	Rating Area 9	No Preference	21	343.82
45127PA0130007	Rating Area 9	No Preference	22	343.82
45127PA0130007	Rating Area 9	No Preference	23	343.82
45127PA0130007	Rating Area 9	No Preference	24	343.82
45127PA0130007	Rating Area 9	No Preference	25	345.20
45127PA0130007	Rating Area 9	No Preference	26	352.07
45127PA0130007	Rating Area 9	No Preference	27	360.33
45127PA0130007	Rating Area 9	No Preference	28	373.73
45127PA0130007	Rating Area 9	No Preference	29	384.74
45127PA0130007	Rating Area 9	No Preference	30	390.24
45127PA0130007	Rating Area 9	No Preference	31	398.49
45127PA0130007	Rating Area 9	No Preference	32	406.74
45127PA0130007	Rating Area 9	No Preference	33	411.90
45127PA0130007	Rating Area 9	No Preference	34	417.40
45127PA0130007	Rating Area 9	No Preference	35	420.15
45127PA0130007	Rating Area 9	No Preference	36	422.90
45127PA0130007	Rating Area 9	No Preference	37	425.65
45127PA0130007	Rating Area 9	No Preference	38	428.40
45127PA0130007	Rating Area 9	No Preference	39	433.90
45127PA0130007	Rating Area 9	No Preference	40	439.40
45127PA0130007	Rating Area 9	No Preference	41	447.66
45127PA0130007	Rating Area 9	No Preference	42	455.56
45127PA0130007	Rating Area 9	No Preference	43	466.57
45127PA0130007	Rating Area 9	No Preference	44	480.32
45127PA0130007	Rating Area 9	No Preference	45	496.48
45127PA0130007	Rating Area 9	No Preference	46	515.73
45127PA0130007	Rating Area 9	No Preference	47	537.39
45127PA0130007	Rating Area 9	No Preference	48	562.15
45127PA0130007	Rating Area 9	No Preference	49	586.56
45127PA0130007	Rating Area 9	No Preference	50	614.07
45127PA0130007	Rating Area 9	No Preference	51	641.23
45127PA0130007	Rating Area 9	No Preference	52	671.14
45127PA0130007	Rating Area 9	No Preference	53	701.40
45127PA0130007	Rating Area 9	No Preference	54	734.06
45127PA0130007	Rating Area 9	No Preference	55	766.72
45127PA0130007	Rating Area 9	No Preference	56	802.14
45127PA0130007	Rating Area 9	No Preference	57	837.89
45127PA0130007	Rating Area 9	No Preference	58	876.06
45127PA0130007	Rating Area 9	No Preference	59	894.97
45127PA0130007	Rating Area 9	No Preference	60	933.13
45127PA0130007	Rating Area 9	No Preference	61	966.14
45127PA0130007	Rating Area 9	No Preference	62	987.80
45127PA0130007	Rating Area 9	No Preference	63	1014.96
45127PA0130007	Rating Area 9	No Preference	64 and over	1031.45
45127PA0130008	Rating Area 9	No Preference	0-14	279.00
45127PA0130008	Rating Area 9	No Preference	15	303.80
45127PA0130008	Rating Area 9	No Preference	16	313.28
45127PA0130008	Rating Area 9	No Preference	17	322.76
45127PA0130008	Rating Area 9	No Preference	18	332.97
45127PA0130008	Rating Area 9	No Preference	19	343.18
45127PA0130008	Rating Area 9	No Preference	20	353.76
45127PA0130008	Rating Area 9	No Preference	21	364.70
45127PA0130008	Rating Area 9	No Preference	22	364.70
45127PA0130008	Rating Area 9	No Preference	23	364.70
45127PA0130008	Rating Area 9	No Preference	24	364.70
45127PA0130008	Rating Area 9	No Preference	25	366.16

45127PA0130008	Rating Area 9	No Preference	26	373.45
45127PA0130008	Rating Area 9	No Preference	27	382.21
45127PA0130008	Rating Area 9	No Preference	28	396.43
45127PA0130008	Rating Area 9	No Preference	29	408.10
45127PA0130008	Rating Area 9	No Preference	30	413.94
45127PA0130008	Rating Area 9	No Preference	31	422.69
45127PA0130008	Rating Area 9	No Preference	32	431.44
45127PA0130008	Rating Area 9	No Preference	33	436.91
45127PA0130008	Rating Area 9	No Preference	34	442.75
45127PA0130008	Rating Area 9	No Preference	35	445.66
45127PA0130008	Rating Area 9	No Preference	36	448.58
45127PA0130008	Rating Area 9	No Preference	37	451.50
45127PA0130008	Rating Area 9	No Preference	38	454.42
45127PA0130008	Rating Area 9	No Preference	39	460.25
45127PA0130008	Rating Area 9	No Preference	40	466.09
45127PA0130008	Rating Area 9	No Preference	41	474.84
45127PA0130008	Rating Area 9	No Preference	42	483.23
45127PA0130008	Rating Area 9	No Preference	43	494.90
45127PA0130008	Rating Area 9	No Preference	44	509.49
45127PA0130008	Rating Area 9	No Preference	45	526.63
45127PA0130008	Rating Area 9	No Preference	46	547.05
45127PA0130008	Rating Area 9	No Preference	47	570.03
45127PA0130008	Rating Area 9	No Preference	48	596.29
45127PA0130008	Rating Area 9	No Preference	49	622.18
45127PA0130008	Rating Area 9	No Preference	50	651.36
45127PA0130008	Rating Area 9	No Preference	51	680.17
45127PA0130008	Rating Area 9	No Preference	52	711.90
45127PA0130008	Rating Area 9	No Preference	53	743.99
45127PA0130008	Rating Area 9	No Preference	54	778.64
45127PA0130008	Rating Area 9	No Preference	55	813.28
45127PA0130008	Rating Area 9	No Preference	56	850.85
45127PA0130008	Rating Area 9	No Preference	57	888.78
45127PA0130008	Rating Area 9	No Preference	58	929.26
45127PA0130008	Rating Area 9	No Preference	59	949.32
45127PA0130008	Rating Area 9	No Preference	60	989.80
45127PA0130008	Rating Area 9	No Preference	61	1024.81
45127PA0130008	Rating Area 9	No Preference	62	1047.79
45127PA0130008	Rating Area 9	No Preference	63	1076.60
45127PA0130008	Rating Area 9	No Preference	64 and over	1094.09

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	7/1/2023	to	6/30/2024
Base Period Start Date	7/1/2021	to	6/30/2022
Date of Most Recent Membership	8/1/2022		

Table 1. Number of Members

		Member-months	Members	Member-months
		Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period
	Average Age	38.7	38.1	38.1
	Total	402,235	37,587	451,338
17	<18	61,549	5,926	71,158
24	18-24	33,677	3,279	39,374
29	25-29	30,852	2,926	35,135
34	30-34	35,208	3,348	40,202
39	35-39	34,115	3,174	38,113
44	40-44	35,412	3,351	40,238
49	45-49	34,416	3,251	39,037
54	50-54	39,451	3,683	44,225
59	55-59	43,899	4,102	49,256
63	60-63	34,263	3,148	37,801
9999	64+	19,393	1,399	16,799

*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 257,589,713.87	$ 249,980,943.67	$ 255,879,092.77	402,235	$ 43,185,167.35	$ 299,064,260.12	$ -	$ (15,864,628.89)	$ -	$ -	$ 11,279,954.55	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 704.07**
Loss Ratio											**89.27%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should = URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM		
201807		$ 31,543,615.56	1.0000	$ 31,543,615.56	65,352	$ 482.67		$ (1,494,431.33)	$ 35,248,366.48	$ 539.36		36903860.32
201808		$ 32,942,393.73	1.0000	$ 32,942,393.73	64,296	$ 512.36		$ (1,524,835.39)	$ 36,780,424.82	$ 572.05		36419855.46
201809		$ 28,215,071.72	1.0000	$ 28,215,071.72	62,820	$ 449.14		$ (1,344,253.13)	$ 31,562,561.30	$ 502.43		35795503.82
201810		$ 32,471,025.17	1.0000	$ 32,471,025.17	60,534	$ 536.41		$ (1,457,406.61)	$ 36,215,795.38	$ 598.27		34855088.22
201811		$ 28,839,769.91	1.0000	$ 28,839,769.91	59,053	$ 488.37		$ (1,359,912.71)	$ 31,926,247.14	$ 540.64		34184359.93
201812		$ 23,871,061.96	0.9894	$ 24,126,260.42	48,204	$ 500.50		$ (1,097,481.36)	$ 27,525,908.05	$ 571.03		29607767.8
201901		$ 24,216,463.59	0.9908	$ 24,441,867.93	44,897	$ 544.40		$ (1,156,682.00)	$ 28,524,474.61	$ 635.33		27800408.44
201902		$ 22,552,693.84	1.0000	$ 22,552,693.84	44,287	$ 509.24		$ (1,175,196.02)	$ 25,629,655.23	$ 578.72		27416669.98
201903		$ 23,034,047.65	0.9823	$ 23,447,948.43	43,567	$ 538.20		$ (1,217,890.98)	$ 26,661,741.50	$ 611.97		27128865.98
201904		$ 21,937,640.52	1.0000	$ 21,937,640.52	42,954	$ 510.72		$ (1,344,349.89)	$ 24,800,428.83	$ 577.37		26693512.99
201905		$ 23,236,510.98	1.0000	$ 23,236,510.98	42,684	$ 544.38		$ (1,401,221.11)	$ 25,703,095.54	$ 602.17		26609878.8
201906	$ 369,695,065.04	$ 19,809,332.17	1.0000	$ 19,809,332.17	42,192	$ 469.50	$ 54,873,558.89	$ (1,280,133.05)	$ 22,005,196.81	$ 521.55	-25.53603759	26279293.3
201907		$ 24,215,970.70	1.0000	$ 24,215,970.70	41,802	$ 579.30		$ (1,225,907.88)	$ 26,774,008.39	$ 640.50		26073068.88
201908		$ 22,440,975.61	1.0000	$ 22,440,975.61	41,306	$ 543.29		$ (1,151,462.61)	$ 24,790,441.90	$ 600.17		25736210.23
201909		$ 20,861,702.09	1.0000	$ 20,861,702.09	40,857	$ 510.60		$ (1,178,997.94)	$ 22,938,742.02	$ 561.44		25483406.91
201910		$ 23,486,022.77	1.0000	$ 23,486,022.77	40,563	$ 579.00		$ (1,203,471.47)	$ 25,970,047.08	$ 640.24		25348076.88
201911		$ 20,529,299.13	0.9965	$ 20,601,659.27	40,195	$ 512.54		$ (1,173,870.82)	$ 22,599,492.05	$ 562.25		25054136.7
201912		$ 20,787,101.22	1.0000	$ 20,787,101.22	39,343	$ 528.36		$ (1,174,201.44)	$ 23,546,317.22	$ 598.49		24673443.84
202001		$ 18,154,032.94	1.0000	$ 18,154,032.94	34,878	$ 520.50		$ (749,830.62)	$ 21,283,006.09	$ 610.21		22411926.94
202002		$ 19,697,618.64	0.9995	$ 19,707,407.29	33,972	$ 580.11		$ (891,525.28)	$ 22,301,988.25	$ 656.48		21950550.57
202003		$ 16,415,008.06	1.0000	$ 16,415,008.06	33,276	$ 493.30		$ (972,519.56)	$ 18,128,202.84	$ 544.78		21604872.67
202004		$ 12,583,763.48	1.0000	$ 12,583,975.66	32,263	$ 390.04		$ (1,039,451.81)	$ 13,079,130.50	$ 405.39		20938645.37
202005		$ 13,953,621.40	0.9802	$ 14,235,133.79	31,359	$ 453.94		$ (915,528.92)	$ 15,473,658.05	$ 493.44		20485469.8
202006	$ 279,888,955.31	$ 16,681,474.51	1.0000	$ 16,682,079.74	30,631	$ 544.61	$ 37,571,426.03	$ (958,228.41)	$ 18,222,464.02	$ 594.90	-28.68688885	20129146.52
202007		$ 18,544,304.02	1.0000	$ 18,544,943.58	29,999	$ 618.19		$ (989,626.91)	$ 20,230,318.21	$ 674.37		19778570.84
202008		$ 18,693,338.53	1.0000	$ 18,693,965.56	29,712	$ 629.17		$ (986,683.79)	$ 20,405,756.67	$ 686.79		19590698.2
202009		$ 16,619,229.92	1.0000	$ 16,619,855.31	29,152	$ 570.11		$ (924,932.28)	$ 18,201,852.46	$ 624.38		19307914.16
202010		$ 16,357,195.47	0.9999	$ 16,358,077.46	28,462	$ 574.73		$ (928,735.26)	$ 17,849,989.71	$ 627.15		18995706.66
202011		$ 16,625,324.68	0.9999	$ 16,627,198.35	27,897	$ 596.02		$ (931,576.66)	$ 17,976,233.35	$ 644.38		18660091.68
202012		$ 16,843,662.85	0.9998	$ 16,846,194.19	26,355	$ 639.20		$ (966,789.82)	$ 18,534,769.25	$ 703.27		17968095.78
202101		$ 17,252,770.35	0.9996	$ 17,259,916.92	27,541	$ 626.70		$ (966,266.50)	$ 19,395,213.39	$ 704.23		18414761.1
202102		$ 15,876,944.90	0.9996	$ 15,883,673.57	27,543	$ 576.69		$ (928,772.45)	$ 17,564,914.07	$ 637.73		18169702.37
202103		$ 18,580,531.64	0.9995	$ 18,590,083.27	27,817	$ 668.30		$ (1,113,895.74)	$ 20,525,344.92	$ 737.87		18335076.42
202104		$ 18,163,098.09	0.9994	$ 18,173,754.28	28,026	$ 648.46		$ (1,092,771.91)	$ 19,873,625.12	$ 709.11		18351579.06
202105		$ 16,082,121.93	0.9989	$ 16,100,583.90	28,088	$ 573.22		$ (972,189.31)	$ 17,667,151.48	$ 628.99		18353691.29
202106	$ 224,312,471.12	$ 18,683,537.51	0.9987	$ 18,707,417.52	28,297	$ 661.11	$ 32,031,225.02	$ (1,041,590.88)	$ 20,367,888.79	$ 719.79	-34.94899955	18386583.56
202107		$ 17,324,097.21	0.9985	$ 17,350,702.58	28,607	$ 606.52		$ (1,061,438.74)	$ 18,923,004.22	$ 661.48		18548071.95
202108		$ 17,418,925.57	0.9982	$ 17,449,950.72	28,671	$ 608.63		$ (1,069,217.81)	$ 19,100,531.00	$ 666.20		18533156.15
202109		$ 17,760,953.16	0.9980	$ 17,796,063.64	28,958	$ 614.55		$ (1,070,376.79)	$ 19,402,805.99	$ 670.03		18665120.46
202110		$ 19,202,295.84	0.9978	$ 19,243,848.53	29,703	$ 647.88		$ (1,127,829.63)	$ 20,912,929.01	$ 704.07		19063736.69
202111		$ 20,381,591.46	0.9957	$ 20,470,010.96	30,379	$ 673.82		$ (1,124,077.11)	$ 22,253,518.75	$ 732.53		19398872.26
202112		$ 22,803,402.25	0.9928	$ 22,969,553.71	34,938	$ 657.44		$ (1,290,786.93)	$ 25,761,270.18	$ 737.34		22244562.67
202201		$ 21,932,790.60	0.9912	$ 22,127,811.94	36,615	$ 604.34		$ (1,363,796.40)	$ 25,020,938.59	$ 683.35		23403785.48
202202		$ 20,098,863.31	0.9884	$ 20,335,375.08	36,668	$ 554.58		$ (1,326,120.68)	$ 23,187,968.14	$ 632.38		23395462.59
202203		$ 26,081,220.53	0.9813	$ 26,577,034.45	36,536	$ 727.42		$ (1,674,104.49)	$ 29,420,689.05	$ 805.25		23405658.09
202204		$ 22,152,216.66	0.9563	$ 23,164,486.79	36,880	$ 628.10		$ (1,495,802.66)	$ 25,729,834.44	$ 697.66		23536359.55
202205		$ 22,537,974.79	0.9528	$ 23,654,107.12	36,973	$ 639.77		$ (1,617,804.25)	$ 26,154,500.68	$ 707.39		23602872.3
202206	$ 257,589,713.87	$ 22,286,612.29	0.9008	$ 24,740,147.25	37,307	$ 663.15	$ 43,185,167.35	$ (1,643,273.40)	$ 27,331,641.18	$ 732.61	-39.44119455	23792055.68

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative number*

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**7/1/2023**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 259,611,920.48	$ 251,507,208.42	$ 257,444,029.91	405,682	$ 43,442,574.78	$ 300,886,604.69		$ (15,924,775.57)	$ 2,451.33	$ -	$ 11,168,796.33	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 702.43**
Loss Ratio											**89.19%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*

*** Should = URRT Trend*

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
201807		$ 31,632,361.27	1.0000	$ 31,632,361.27	65,756	$ 481.06		$ (1,496,851.63)	$ 35,366,401.92	$ 537.84
201808		$ 33,017,839.87	1.0000	$ 33,017,839.87	64,685	$ 510.44		$ (1,527,221.31)	$ 36,873,682.64	$ 570.05
201809		$ 28,274,406.79	1.0000	$ 28,274,406.79	63,197	$ 447.40		$ (1,346,323.17)	$ 31,637,805.09	$ 500.62
201810		$ 32,594,034.66	1.0000	$ 32,594,034.66	60,889	$ 535.30		$ (1,459,458.51)	$ 36,359,130.24	$ 597.14
201811		$ 29,036,016.16	1.0000	$ 29,036,016.16	59,405	$ 488.78		$ (1,362,880.52)	$ 32,139,840.35	$ 541.03
201812		$ 23,970,975.16	0.9894	$ 24,227,404.83	48,411	$ 500.45		$ (1,099,048.53)	$ 27,635,843.23	$ 570.86
201901		$ 24,335,445.61	0.9908	$ 24,562,067.17	45,072	$ 544.95		$ (1,159,886.58)	$ 28,648,372.64	$ 635.61
201902		$ 22,642,181.83	1.0000	$ 22,642,181.83	44,460	$ 509.27		$ (1,177,318.37)	$ 25,732,594.78	$ 578.78
201903		$ 23,091,987.35	0.9823	$ 23,506,974.29	43,740	$ 537.43		$ (1,220,957.27)	$ 26,731,772.52	$ 611.15
201904		$ 21,977,251.90	1.0000	$ 21,977,251.90	43,129	$ 509.57		$ (1,347,937.76)	$ 24,847,226.56	$ 576.11
201905		$ 23,291,095.77	1.0000	$ 23,291,095.77	42,846	$ 543.60		$ (1,403,801.81)	$ 25,764,707.68	$ 601.33
201906	$ 371,283,796.25	$ 19,839,950.69	1.0000	$ 19,839,950.69	42,349	$ 468.49	$ 55,073,463.93	$ (1,282,578.29)	$ 22,053,407.76	$ 520.75
201907		$ 24,268,808.39	1.0000	$ 24,268,808.39	41,964	$ 578.32		$ (1,228,751.52)	$ 26,840,564.70	$ 639.61
201908		$ 22,478,997.18	1.0000	$ 22,478,997.18	41,466	$ 542.11		$ (1,154,286.04)	$ 24,835,562.34	$ 598.94
201909		$ 20,893,325.07	1.0000	$ 20,893,325.07	41,020	$ 509.34		$ (1,179,269.12)	$ 22,980,399.53	$ 560.22
201910		$ 23,515,673.84	1.0000	$ 23,515,673.84	40,723	$ 577.45		$ (1,204,661.37)	$ 26,007,229.09	$ 638.64
201911		$ 20,589,282.96	0.9965	$ 20,661,872.33	40,359	$ 511.95		$ (1,175,894.55)	$ 22,672,932.29	$ 561.78
201912		$ 20,941,024.10	1.0000	$ 20,941,024.10	39,582	$ 529.05		$ (1,176,472.72)	$ 23,717,143.86	$ 599.19
202001		$ 18,207,569.33	1.0000	$ 18,207,569.33	35,008	$ 520.10		$ (750,603.51)	$ 21,353,309.55	$ 609.96
202002		$ 19,775,557.38	0.9995	$ 19,785,392.88	34,111	$ 580.03		$ (892,226.92)	$ 22,386,638.32	$ 656.29
202003		$ 16,435,202.50	1.0000	$ 16,435,202.50	33,409	$ 491.94		$ (972,966.27)	$ 18,152,877.18	$ 543.35
202004		$ 12,731,917.01	1.0000	$ 12,732,133.61	32,395	$ 393.03		$ (1,040,936.38)	$ 13,237,376.72	$ 408.62
202005		$ 13,971,928.35	0.9802	$ 14,253,874.15	31,482	$ 452.76		$ (915,806.32)	$ 15,503,768.66	$ 492.46
202006	$ 280,978,241.65	$ 16,740,930.05	1.0000	$ 16,741,538.28	30,750	$ 544.44	$ 37,718,286.74	$ (958,449.17)	$ 18,295,572.27	$ 594.98
202007		$ 18,591,484.57	1.0000	$ 18,592,126.11	30,167	$ 616.31		$ (990,357.31)	$ 20,290,429.25	$ 672.60
202008		$ 18,734,890.99	1.0000	$ 18,735,519.02	29,896	$ 626.69		$ (987,213.70)	$ 20,457,680.07	$ 684.29
202009		$ 16,746,894.31	1.0000	$ 16,747,526.17	29,336	$ 570.89		$ (926,414.73)	$ 18,341,297.30	$ 625.21
202010		$ 16,499,481.03	0.9999	$ 16,500,373.71	28,647	$ 575.99		$ (929,307.08)	$ 18,004,089.56	$ 628.48
202011		$ 16,692,532.62	0.9999	$ 16,694,415.49	28,079	$ 594.55		$ (932,923.48)	$ 18,059,638.28	$ 643.17
202012		$ 16,997,643.02	0.9998	$ 17,000,203.07	26,538	$ 640.60		$ (969,723.46)	$ 18,705,604.56	$ 704.86
202101		$ 17,372,381.99	0.9996	$ 17,379,588.38	27,753	$ 626.22		$ (967,857.07)	$ 19,522,127.35	$ 703.42
202102		$ 15,984,582.59	0.9996	$ 15,991,365.04	27,765	$ 575.95		$ (932,822.65)	$ 17,682,222.29	$ 636.85
202103		$ 18,675,120.22	0.9995	$ 18,684,719.63	28,041	$ 666.34		$ (1,117,793.20)	$ 20,628,875.40	$ 735.67
202104		$ 18,272,026.36	0.9994	$ 18,282,760.56	28,253	$ 647.11		$ (1,095,084.07)	$ 20,000,327.14	$ 707.90
202105		$ 16,195,015.09	0.9989	$ 16,213,629.28	28,331	$ 572.29		$ (977,123.11)	$ 17,792,416.70	$ 628.02
202106	$ 225,755,606.29	$ 18,856,611.67	0.9987	$ 18,880,767.49	28,538	$ 661.60	$ 32,225,305.10	$ (1,045,436.66)	$ 20,571,534.63	$ 720.85
202107		$ 17,472,181.90	0.9985	$ 17,499,057.74	28,867	$ 606.20		$ (1,065,957.28)	$ 19,091,132.85	$ 661.35
202108		$ 17,557,662.42	0.9982	$ 17,588,973.85	28,932	$ 607.94		$ (1,074,903.58)	$ 19,262,833.35	$ 665.80
202109		$ 17,847,130.34	0.9980	$ 17,882,414.03	29,227	$ 611.85		$ (1,074,210.84)	$ 19,501,961.47	$ 667.26
202110		$ 19,288,749.65	0.9978	$ 19,330,484.52	29,975	$ 644.89		$ (1,132,682.14)	$ 21,008,027.89	$ 700.85
202111		$ 20,476,178.97	0.9957	$ 20,565,007.46	30,648	$ 671.01		$ (1,127,598.71)	$ 22,360,867.49	$ 729.60
202112		$ 22,947,145.08	0.9928	$ 23,114,432.96	35,214	$ 656.40		$ (1,295,533.17)	$ 25,925,752.93	$ 736.23
202201		$ 22,048,249.80	0.9912	$ 22,244,334.41	36,898	$ 602.86		$ (1,370,596.52)	$ 25,152,506.30	$ 681.68
202202		$ 20,203,833.79	0.9884	$ 20,441,548.26	36,964	$ 553.01		$ (1,330,866.57)	$ 23,301,119.82	$ 630.37
202203		$ 26,282,315.28	0.9813	$ 26,782,558.39	36,839	$ 727.02		$ (1,680,002.63)	$ 29,644,140.79	$ 804.69
202204		$ 22,254,853.05	0.9563	$ 23,272,185.25	37,199	$ 625.61		$ (1,499,816.93)	$ 25,857,208.89	$ 695.10
202205		$ 22,698,747.14	0.9528	$ 23,824,229.45	37,293	$ 638.84		$ (1,622,524.35)	$ 26,355,246.60	$ 706.71
202206	$ 259,611,920.48	$ 22,430,161.00	0.9008	$ 24,901,254.92	37,626	$ 661.81	$ 43,442,574.78	$ (1,650,082.85)	$ 27,503,482.07	$ 730.97

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**7/1/2023**

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	**Actual Experience Data**	**Manual Data**		
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 704.07	$ 702.43	<- Actual Experie	$ 702.44
Two year trend projection Factor	1.128	1.128		
Unadjusted Projected Allowed EHB Claims PMPM	$ 794.15	$ 792.30		792.31
Single Risk Pool Adjustment Factors				
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000		
Change in Morbidity - All Other	0.970	0.970	<- See URRT Instructions	
Total Non-Morbidity Changes	0.998	0.998		
Change in Demographics	1.000	1.000	<- See URRT Instructions	
Change in Network	0.998	0.998	<- See URRT Instructions	
Change in Benefits	1.000	1.000	<- See URRT Instructions	
Change in Other	1.000	1.000	<- See URRT Instructions	
Total Adjusted Projected Allowed EHB Claims PMPM	$ 768.78	$ 767.00	<- See Instructions	
Credibility Factors	**0%**	**100%**	**<- Projected Inc**	$767.00
Blended Projected EHB Claims PMPM		**$ 767.00**		
Development of the Market-Adjusted Index Rate and Total Allowed Claims				
Adjusted Projected Allowed EHB Claims PMPM	$ 767.00	<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group		
Projected Paid to Allowed Ratio	0.849			
Projected Incurred EHB Claims PMPM	$ 651.08			
Market-wide Adjustments				
Projected Incurred Risk Adjustment PMPM	$ 29.96			
Projected Incurred Exchange User Fees PMPM	$ -			
Projected Incurred Reinsurance Recoveries PMPM	$0.00			
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 621.12			
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 731.71	<- Market-Adjusted Inde:	-35.29	Now Q1 MAIR for SG
Projected Allowed Non-EHB Claims PMPM	$ -			
Market-Adjusted Projected Incurred Total Claims PMPM	$ 621.12			
Market-Adjusted Projected Allowed Total Claims PMPM	$ 731.71			

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 702.43	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	#############	
Blended Loss Ratio	**89.2%**	

Table 5A. Small Group Projected Index Rate with Quarterly Trend

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewing in Quarter	138,208	56,725	61,591	194,814	451,338
Adjusted Projected Allowed EHB Claims PMPM			$ 767.00	$ 767.00	$ 767.00
Months of Trend	-		-	3	
Annual Trend			6.20%	6.20%	
Single Risk Pool Projected Allowed Claims	$ -	$ -	$ 767.00	$ 778.63	$ 440.75
Quarterly Trend Factor			1.000	1.015	0.575

Table 6. Retention

Retention Items - Express in percentages	**Percentages**	**PMPM Amounts**	
Administrative Expenses	10.49%	$74.95	86.92%
General and Claims	7.37%	$52.65	
Agent/Broker Fees and Commissions	3.12%	$22.30	
Quality Improvement Initiatives	0.00%	$0.00	
Taxes and Fees	0.59%	$4.23	
Risk Adjustment User Fee	0.03%	$0.23	
PCORI Fee	0.03%	$0.21	
PA Premium & Other Taxes (if applicable)	0.00%	$0.00	
Federal Income Tax	0.53%	$3.80	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00	
Profit/Contingency (after tax)	2.00%	$14.29	
Total Retention	13.08%	$93.47	
Projected Required Revenue PMPM	$ 714.59		**<- Single Pool Gross Premium Avg. Rate, PMPM on URRT**

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2022**	**2023**	
Average Age Factor	1.560	1.551	Exhibit N
Average Geographic Factor	1.028	1.030	Exhibit N
Average Tobacco Factor	1.000	1.000	Always 1.0
Average Benefit Richness (induced demand)	1.000	1.000	
Average Network Factor	1.000	1.000	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 668.91	$ 731.71	
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 417.11	$ 458.11	

Table 8. Components of Rate Change

Rate Components	**2022**	**2023**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ -	$ 447.22	$447.22	#DIV/0!
B. Base period allowed claims before normalization	600.61	$ 702.43	$101.82	#DIV/0!
C. Normalization factor component of change	$ (226.09)	$ (262.65)	-$36.56	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 374.52	$ 439.79	$ 65.27	#DIV/0!
D2. URRT Trend	$ 50.56	$ 56.27	$ 5.71	#DIV/0!
D3. URRT Morbidity	$ 11.05	$ (14.88)	$ (25.93)	#DIV/0!
D4. URRT Other	$ (0.87)	$ (0.96)	$ (0.09)	#DIV/0!
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (18.22)	$ (22.10)	$ (3.87)	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	#DIV/0!
D8. Subtotal - Sum(D1:D7)	$ 417.04	$ 458.11	$ 41.08	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ 0.42	$ 0.21	$ (0.21)	#DIV/0!
E2. Pricing AV	$ (55.52)	$ (70.63)	$ (15.11)	#DIV/0!
E3. Benefit Richness	$ 0.36	$ (0.75)	$ (1.12)	#DIV/0!
E4. Catastrophic Eligibility	$ -	$ -	$ -	#DIV/0!
E5. Subtotal - Sum(E1:E4)	$ (54.74)	$ (71.17)	$ (16.43)	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	$ -	$ 46.91	$ 46.91	#DIV/0!
F2. Taxes and Fees	$ -	$ 2.65	$ 2.65	#DIV/0!
F3. Profit and/or Contingency	$ -	$ 8.94	$ 8.94	#DIV/0!
F4. Subtotal - Sum(F1:F3)	$ -	$ 58.50	$ 58.50	#DIV/0!
G. Change in Miscellaneous Items	$ -		$ -	#DIV/0!
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 362.29	$ 445.44	$ 83.15	#DIV/0!

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

	2022	**2023**	
Paid-to-Allowed	0.863	0.849	
URRT Trend (Total Applied Trend Factor)	1.135	1.128	<- URRT W1, S2
URRT Morbidity	1.026	0.970	<- URRT W1, S2
URRT "Other"	0.998	0.998	<- URRT W1, S2
Risk Adjustment	(25.22)	$ (29.96)	<- URRT W1, S3
Exchange User Fee	-	$ -	<- URRT W1, S3
Reinsurance Recoveries	-	$ -	<- URRT W1, S3
Capitation	0.30	$ 0.30	<- URRT W1, S2
Network	1.001	1.000	
Pricing AV	0.867	0.846	<- For 2022 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.001	0.998	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.87%	10.49%	
Taxes and Fees	0.60%	0.59%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	7/1/2023
Base Period Start Date	7/1/2021
Date of Most Recent Membership	8/1/2022
Market Adjusted Index Rate	$ 731.71

Calibration	
Age Calibration Factor	1.551
Geographic Calibration Factor	1.030
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.597

Total Covered Lives @ 08-01-2022
37,587

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	7/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2023	7/1/2023 HIOS Plan ID (If 7/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off
Totals - Current Membership							0.769		
Total - Projected Membership							0.770		
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	45127PA0130001	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 250	DM	45127PA0130003	Gold	0.70692732	Standard AV	Off
Plan 2	45127PA0130002	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 0	DM	45127PA0130004	Gold	0.71710648	Standard AV	Off
Plan 3	45127PA0130003	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 250	E		Silver	0.70692732	Standard AV	Off
Plan 4	45127PA0130004	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 0	E		Silver	0.71710648	Standard AV	Off
Plan 5	45127PA0130005	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 250	DM	45127PA0130007	Gold	0.70692732	Standard AV	Off
Plan 6	45127PA0130006	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 0	DM	45127PA0130008	Gold	0.71710648	Standard AV	Off
Plan 7	45127PA0130007	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 250	E		Silver	0.70692732	Standard AV	Off
Plan 8	45127PA0130008	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 0	E		Silver	0.71710648	Standard AV	Off
Plan 9	45127PA0010054	PPO	Platinum PPO 0/0/15 Rx 250	E		Platinum	0.8894189	Approach 1	Off
Plan 10	45127PA0010055	PPO	Platinum PPO 0/0/15 Rx 0	E		Platinum	0.91434557	Standard AV	Off
Plan 11	45127PA0010057	PPO	Platinum PPO 250/0/15 Rx 250	E		Platinum	0.8807392	Approach 1	Off
Plan 12	45127PA0010058	PPO	Platinum PPO 250/0/15 Rx 0	E		Platinum	0.9014785	Standard AV	Off
Plan 13	45127PA0010084	PPO	Gold PPO 1000/0/25 Rx 250	E		Gold	0.78693507	Approach 1	Off
Plan 14	45127PA0010085	PPO	Gold PPO 1000/0/25 Rx 0	E		Gold	0.803433	Standard AV	Off
Plan 15	45127PA0010089	PPO	Gold PPO 2000/0/15 Rx 250	E		Gold	0.78469136	Standard AV	Off
Plan 16	45127PA0010090	PPO	Gold PPO 2000/0/15 Rx 0	E		Gold	0.80009814	Standard AV	Off
Plan 17	45127PA0010116	PPO	Gold PPO 500/0/25 Rx 250	E		Gold	0.79008698	Standard AV	Off
Plan 18	45127PA0010117	PPO	Gold PPO 500/0/25 Rx 0	E		Gold	0.8060092	Standard AV	Off
Plan 19	45127PA0010124	PPO	Silver QHDHP PPO 2750/0/25	E		Silver	0.70637399	Standard AV	Off
Plan 20	45127PA0010131	PPO	Silver PPO 4000/0/40 Rx 250	E		Silver	0.70901343	Standard AV	Off
Plan 21	45127PA0010132	PPO	Silver PPO 4000/0/40 Rx 0	E		Silver	0.71989786	Standard AV	Off
Plan 22	45127PA0010135	PPO	Bronze QHDHP-E PPO 6900/0/0	E		Bronze	0.64397574	Standard AV	Off
Plan 23	45127PA0010144	PPO	Silver PPO 3500/0/45 Rx 0	DM	45127PA0010132	Silver	0.71989786	Standard AV	Off
Plan 24	45127PA0010161	PPO	Gold QHDHP PPO 1500/0/10	E		Gold	0.78305908	Approach 1	Off
Plan 25	45127PA0010170	PPO	Silver QHDHP PPO 3500/0/25	E		Silver	0.69231931	Standard AV	Off
Plan 26	45127PA0010184	PPO	Silver PPO 5000/0/35 Rx 250	E		Silver	0.70886289	Standard AV	Off
Plan 27	45127PA0010185	PPO	Silver PPO 5000/0/35 Rx 0	E		Silver	0.71956324	Standard AV	Off
Plan 28	45127PA0010186	PPO	Silver PPO 6000/0/35 Rx 250	E		Silver	0.70147445	Standard AV	Off
Plan 29	45127PA0010187	PPO	Silver PPO 6000/0/35 Rx 0	E		Silver	0.71078731	Standard AV	Off
Plan 30	45127PA0010188	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	DM	45127PA0010194	Gold	0.78183723	Standard AV	Off
Plan 31	45127PA0010189	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	DM	45127PA0010195	Gold	0.79725819	Standard AV	Off
Plan 32	45127PA0010190	PPO	Gold PPO 2000/20/20 Rx 250	DM	45127PA0010089	Gold	0.78469136	Standard AV	Off
Plan 33	45127PA0010191	PPO	Gold PPO 2000/20/20 Rx 0	DM	45127PA0010090	Gold	0.80009814	Standard AV	Off
Plan 34	45127PA0010194	PPO	Gold PPO 3000/0/15 Rx 250	E		Gold	0.78183723	Approach 1	Off
Plan 35	45127PA0010195	PPO	Gold PPO 3000/0/15 Rx 0	E		Gold	0.79725819	Standard AV	Off
Plan 36	45127PA0010196	PPO	Gold Simple PPO 0/0/40	E		Gold	0.7879693	Standard AV	Off
Plan 37	45127PA0010197	PPO	Gold PPO Choice 3000/0/30 Rx 250	DM	45127PA0010207	Gold	0.71790418	Standard AV	Off
Plan 38	45127PA0010198	PPO	Gold PPO Choice 3000/0/30 Rx 0	DM	45127PA0010207	Gold	0.71790418	Standard AV	Off
Plan 39	45127PA0010199	PPO	Silver QHDHP-E PPO 4500/0/10	E		Silver	0.68084568	Approach 1	Off
Plan 40	45127PA0010200	PPO	Gold Performance PPO 1000/0/20 Rx 0	E		Gold	0.80576265	Standard AV	Off
Plan 41	45127PA0010201	PPO	Silver QHDHP Performance PPO 2750/0/15	E		Silver	0.70659284	Standard AV	Off
Plan 42	45127PA0010202	PPO	Silver Performance PPO 4500/0/30 Rx 0	E		Silver	0.71790418	Standard AV	Off
Plan 43	45127PA0010203	PPO	Gold PPO Choice 1000/0/20 Rx 0	N		Gold	0.80576265	Standard AV	Off
Plan 44	45127PA0010204	PPO	Gold PPO Choice Select 1000/0/20 Rx 0	N		Gold	0.80576265	Standard AV	Off
Plan 45	45127PA0010205	PPO	Silver QHDHP PPO Choice 2750/0/15	N		Silver	0.70659284	Standard AV	Off
Plan 46	45127PA0010206	PPO	Silver QHDHP PPO Choice Select 2750/0/15	N		Silver	0.70659284	Standard AV	Off
Plan 47	45127PA0010207	PPO	Silver PPO Choice 4500/0/30 Rx 0	N		Silver	0.71790418	Standard AV	Off
Plan 48	45127PA0010208	PPO	Silver PPO Choice Select 4500/0/30 Rx 0	N		Silver	0.71790418	Standard AV	Off
Plan 49	45127PA0010209	PPO	Gold PPO 0/0/20 Rx 500	N		Gold	0.81600335	Standard AV	Off
Plan 50									

45 CFR Part 156.8 (d) (2) Allowable Factors

Plan Number	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals - Current Membership	0.846	0.998	1.000	1.000	1.000	1.000	$ 622.96	10.5%	0.6%	2.0%
Total - Projected Membership	0.849	1.000	1.000	1.000	1.000	1.000	$ 626.15	10.4%	0.6%	2.0%
Transitional Plans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%
Plan 2	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%
Plan 3	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%
Plan 4	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%
Plan 5	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%
Plan 6	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%
Plan 7	0.725	0.927	1.000	0.903	1.000	1.000	$443.66	13.7%	0.6%	2.0%
Plan 8	0.762	0.943	1.000	0.903	1.000	1.000	$475.06	12.9%	0.6%	2.0%
Plan 9	1.007	1.111	1.000	1.003	1.000	1.000	$821.43	7.9%	0.6%	2.0%
Plan 10	1.038	1.140	1.000	1.003	1.000	1.000	$868.62	7.5%	0.6%	2.0%
Plan 11	0.988	1.095	1.000	1.003	1.000	1.000	$793.78	8.2%	0.6%	2.0%
Plan 12	1.019	1.122	1.000	1.003	1.000	1.000	$838.25	7.8%	0.6%	2.0%
Plan 13	0.900	1.025	1.000	1.003	1.000	1.000	$676.68	9.5%	0.6%	2.0%
Plan 14	0.937	1.052	1.000	1.003	1.000	1.000	$723.11	8.9%	0.6%	2.0%
Plan 15	0.859	0.997	1.000	1.003	1.000	1.000	$628.29	10.1%	0.6%	2.0%
Plan 16	0.898	1.023	1.000	1.003	1.000	1.000	$674.71	9.5%	0.6%	2.0%
Plan 17	0.931	1.048	1.000	1.003	1.000	1.000	$715.64	9.0%	0.6%	2.0%
Plan 18	0.965	1.075	1.000	1.003	1.000	1.000	$760.69	8.5%	0.6%	2.0%
Plan 19	0.803	0.964	1.000	1.003	1.000	1.000	$567.49	11.1%	0.6%	2.0%
Plan 20	0.758	0.942	1.000	1.003	1.000	1.000	$523.88	11.9%	0.6%	2.0%
Plan 21	0.796	0.960	1.000	1.003	1.000	1.000	$560.46	11.2%	0.6%	2.0%
Plan 22	0.624	0.896	1.000	1.003	1.000	1.000	$410.49	14.7%	0.6%	2.0%
Plan 23	0.796	0.960	1.000	1.003	1.000	1.000	$560.46	11.2%	0.6%	2.0%
Plan 24	0.906	1.029	1.000	1.003	1.000	1.000	$684.40	9.4%	0.6%	2.0%
Plan 25	0.747	0.936	1.000	1.003	1.000	1.000	$513.11	12.1%	0.6%	2.0%
Plan 26	0.724	0.927	1.000	1.003	1.000	1.000	$492.08	12.6%	0.6%	2.0%
Plan 27	0.762	0.943	1.000	1.003	1.000	1.000	$527.18	11.8%	0.6%	2.0%
Plan 28	0.709	0.921	1.000	1.003	1.000	1.000	$479.54	12.8%	0.6%	2.0%
Plan 29	0.748	0.937	1.000	1.003	1.000	1.000	$514.07	12.1%	0.6%	2.0%
Plan 30	0.827	0.977	1.000	1.003	1.000	1.000	$593.23	10.7%	0.6%	2.0%
Plan 31	0.865	1.001	1.000	1.003	1.000	1.000	$635.33	10.0%	0.6%	2.0%
Plan 32	0.859	0.997	1.000	1.003	1.000	1.000	$628.29	10.1%	0.6%	2.0%
Plan 33	0.898	1.023	1.000	1.003	1.000	1.000	$674.71	9.5%	0.6%	2.0%
Plan 34	0.827	0.977	1.000	1.003	1.000	1.000	$593.23	10.7%	0.6%	2.0%
Plan 35	0.865	1.001	1.000	1.003	1.000	1.000	$635.33	10.0%	0.6%	2.0%
Plan 36	0.864	1.000	1.000	1.003	1.000	1.000	$634.15	10.0%	0.6%	2.0%
Plan 37	0.732	0.930	1.000	0.958	1.000	1.000	$477.08	12.9%	0.6%	2.0%
Plan 38	0.732	0.930	1.000	0.958	1.000	1.000	$477.08	12.9%	0.6%	2.0%
Plan 39	0.712	0.922	1.000	1.003	1.000	1.000	$481.49	12.8%	0.6%	2.0%
Plan 40	0.893	1.020	1.000	0.979	1.000	1.000	$652.50	9.8%	0.6%	2.0%
Plan 41	0.754	0.940	1.000	0.979	1.000	1.000	$507.74	12.2%	0.6%	2.0%
Plan 42	0.732	0.930	1.000	0.979	1.000	1.000	$487.40	12.7%	0.6%	2.0%
Plan 43	0.893	1.020	1.000	0.958	1.000	1.000	$638.68	10.0%	0.6%	2.0%
Plan 44	0.893	1.020	1.000	0.896	1.000	1.000	$597.49	10.6%	0.6%	2.0%
Plan 45	0.754	0.940	1.000	0.958	1.000	1.000	$496.99	12.5%	0.6%	2.0%
Plan 46	0.754	0.940	1.000	0.896	1.000	1.000	$464.93	13.2%	0.6%	2.0%
Plan 47	0.732	0.930	1.000	0.958	1.000	1.000	$477.08	12.9%	0.6%	2.0%
Plan 48	0.732	0.930	1.000	0.896	1.000	1.000	$446.31	13.7%	0.6%	2.0%
Plan 49	0.927	1.044	1.000	1.003	1.000	1.000	$709.93	9.1%	0.6%	2.0%
Plan 50										

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Plan Number	Total Covered Lives Mapped into 2023 Plans @ 08-01-2022	202208 Total Projected Lives	2023 Calibrated Plan Adjusted Index Rate PMPM	% of Total Covered Lives
Totals - Current Membership	37,587	37,611	$ 447.22	
Transitional Plans	-		N/A	N/A
Plan 1	27	-	$ 332.05	0.1%
Plan 2	22	-	$ 352.21	0.1%
Plan 3	59	69	$ 332.05	0.2%
Plan 4	22	55	$ 352.21	0.1%
Plan 5	27	-	$ 332.05	0.1%
Plan 6	36	-	$ 352.21	0.1%
Plan 7	8	27	$ 332.05	0.0%
Plan 8	17	27	$ 352.21	0.0%
Plan 9	724	729	$ 574.70	1.9%
Plan 10	1,650	1,847	$ 605.02	4.4%
Plan 11	474	497	$ 556.95	1.3%
Plan 12	993	1,009	$ 585.51	2.6%
Plan 13	1,198	1,010	$ 481.72	3.2%
Plan 14	2,175	2,697	$ 511.55	5.8%
Plan 15	2,330	2,160	$ 450.64	6.2%
Plan 16	6,705	5,637	$ 480.46	17.8%
Plan 17	647	721	$ 506.75	1.7%
Plan 18	1,409	1,545	$ 535.69	3.7%
Plan 19	1,389	1,443	$ 411.59	3.7%
Plan 20	1,282	1,303	$ 383.57	3.4%
Plan 21	1,819	2,151	$ 407.07	4.8%
Plan 22	1,799	1,719	$ 310.74	4.8%
Plan 23	-	-	$ 407.07	0.0%
Plan 24	521	530	$ 486.68	1.4%
Plan 25	1,915	1,910	$ 376.66	5.1%
Plan 26	1,192	1,129	$ 363.14	3.2%
Plan 27	1,680	1,576	$ 385.70	4.5%
Plan 28	953	622	$ 355.09	2.5%
Plan 29	716	756	$ 377.27	1.9%
Plan 30	-	-	$ 428.12	0.0%
Plan 31	-	-	$ 455.17	0.0%
Plan 32	-	-	$ 450.64	0.0%
Plan 33	-	-	$ 480.46	0.0%
Plan 34	1,576	1,338	$ 428.12	4.2%
Plan 35	2,156	2,498	$ 455.17	5.7%
Plan 36	115	87	$ 454.41	0.3%
Plan 37	365	-	$ 353.51	1.0%
Plan 38	563	-	$ 353.51	1.5%
Plan 39	519	698	$ 356.34	1.4%
Plan 40	4	3	$ 466.19	0.0%
Plan 41	6	102	$ 373.21	0.0%
Plan 42	78	42	$ 360.14	0.2%
Plan 43	2	98	$ 457.32	0.0%
Plan 44	12	98	$ 430.86	0.0%
Plan 45	47	98	$ 366.30	0.1%
Plan 46	48	98	$ 345.71	0.1%
Plan 47	242	1,009	$ 353.51	0.6%
Plan 48	42	98	$ 333.74	0.1%
Plan 49	23	173	$ 503.09	0.1%
Plan 50				

08-01-2022 Number of Covered Lives by Rating Area

Plan Number	1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator
Totals - Current Membership	-	-	-	-	-	16,760	11,919	-	8,908	37,587	
Transitional Plans										-	0
Plan 1						27	-		-	27	1
Plan 2						22	-		-	22	1
Plan 3						59	-		-	59	1
Plan 4						22	-		-	22	1
Plan 5						-	-		27	27	1
Plan 6						-	-		36	36	1
Plan 7						-	-		8	8	1
Plan 8						-	-		17	17	1
Plan 9						304	182		238	724	1
Plan 10						1,116	220		314	1,650	1
Plan 11						221	129		124	474	1
Plan 12						494	259		240	993	1
Plan 13						756	235		207	1,198	1
Plan 14						1,163	473		539	2,175	1
Plan 15						1,269	508		553	2,330	1
Plan 16						2,945	2,138		1,622	6,705	1
Plan 17						304	100		243	647	1
Plan 18						743	327		339	1,409	1
Plan 19						332	621		436	1,389	1
Plan 20						591	408		283	1,282	1
Plan 21						706	739		374	1,819	1
Plan 22						504	838		457	1,799	1
Plan 23						-	-		-	-	1
Plan 24						271	170		80	521	1
Plan 25						630	654		631	1,915	1
Plan 26						450	418		324	1,192	1
Plan 27						716	534		430	1,680	1
Plan 28						524	257		172	953	1
Plan 29						399	158		159	716	1
Plan 30						-	-		-	-	1
Plan 31						-	-		-	-	1
Plan 32						-	-		-	-	1
Plan 33						-	-		-	-	1
Plan 34						866	438		272	1,576	1
Plan 35						1,125	469		562	2,156	1
Plan 36						62	39		14	115	1
Plan 37						-	365		-	365	1
Plan 38						-	563		-	563	1
Plan 39						88	253		178	519	1
Plan 40						4	-		-	4	1
Plan 41						6	-		-	6	1
Plan 42						18	58		2	78	1
Plan 43						-	2		-	2	1
Plan 44						-	7		5	12	1
Plan 45						-	47		-	47	1
Plan 46						-	45		3	48	1
Plan 47						-	242		-	242	1
Plan 48						-	23		19	42	1
Plan 49						23	-		-	23	1
Plan 50											0

SMALL GROUP QUARTERLY FILINGS ONLY
Calculation of Average 2023 PAIR & Comparision to Average 2022 PAIR

Q1 2023	Q2 2023	Q3 2023	Q4 2023
138,208	56,725	61,591	194,814

Plan Number		Q1 2023 Calibrated Plan Adjusted Index Rate PMPM	Q2 2023 Calibrated Plan Adjusted Index Rate PMPM	Q3 2023 Calibrated Plan Adjusted Index Rate PMPM	Q4 2023 Calibrated Plan Adjusted Index Rate PMPM	Average 2022 Calibrated Plan Adjusted Index Rate	Average 2023 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change - Average Annual PAIR
Totals - Current Membership	-	442.0193	448.76277	447.21984	454.0012	413.28941	$ 448.75	8.58%
Transitional Plans		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1		$ 328.48	$ 333.49	$ 332.05	$ 337.08	$ 372.67	$ 333.31	-10.6%
Plan 2		$ 348.36	$ 353.67	$ 352.21	$ 357.55	$ 393.90	$ 353.52	-10.3%
Plan 3		$ 328.48	$ 333.49	$ 332.05	$ 337.08	$ 312.52	$ 333.31	6.7%
Plan 4		$ 348.36	$ 353.67	$ 352.21	$ 357.55	$ 331.48	$ 353.52	6.6%
Plan 5		$ 328.48	$ 333.49	$ 332.05	$ 337.08	$ 372.67	$ 333.31	-10.6%
Plan 6		$ 348.36	$ 353.67	$ 352.21	$ 357.55	$ 393.90	$ 353.52	-10.3%
Plan 7		$ 328.48	$ 333.49	$ 332.05	$ 337.08	$ 312.52	$ 333.31	6.7%
Plan 8		$ 348.36	$ 353.67	$ 352.21	$ 357.55	$ 331.48	$ 353.52	6.6%
Plan 9		$ 567.59	$ 576.25	$ 574.70	$ 583.42	$ 540.77	$ 576.48	6.6%
Plan 10		$ 597.44	$ 606.55	$ 605.02	$ 614.19	$ 569.33	$ 606.85	6.6%
Plan 11		$ 550.11	$ 558.50	$ 556.95	$ 565.39	$ 520.44	$ 558.69	7.4%
Plan 12		$ 578.23	$ 587.05	$ 585.51	$ 594.39	$ 548.30	$ 587.31	7.1%
Plan 13		$ 476.03	$ 483.29	$ 481.72	$ 489.03	$ 450.26	$ 483.33	7.3%
Plan 14		$ 505.40	$ 513.11	$ 511.55	$ 519.30	$ 476.60	$ 513.21	7.7%
Plan 15		$ 445.41	$ 452.20	$ 450.64	$ 457.47	$ 413.06	$ 452.18	9.5%
Plan 16		$ 474.78	$ 482.03	$ 480.46	$ 487.75	$ 438.63	$ 482.06	9.9%
Plan 17		$ 500.68	$ 508.31	$ 506.75	$ 514.44	$ 476.75	$ 508.41	6.6%
Plan 18		$ 529.17	$ 537.25	$ 535.69	$ 543.81	$ 504.01	$ 537.39	6.6%
Plan 19		$ 406.93	$ 413.14	$ 411.59	$ 417.83	$ 387.17	$ 413.05	6.7%
Plan 20		$ 379.33	$ 385.11	$ 383.57	$ 389.39	$ 360.92	$ 384.98	6.7%
Plan 21		$ 402.48	$ 408.62	$ 407.07	$ 413.24	$ 382.88	$ 408.52	6.7%
Plan 22		$ 307.52	$ 312.21	$ 310.74	$ 315.45	$ 292.40	$ 311.97	6.7%
Plan 23		$ 402.48	$ 408.62	$ 407.07	$ 413.24	$ 382.88	$ 408.52	6.7%
Plan 24		$ 480.91	$ 488.25	$ 486.68	$ 494.06	$ 447.20	$ 488.30	9.2%
Plan 25		$ 372.51	$ 378.19	$ 376.66	$ 382.37	$ 354.32	$ 378.04	6.7%
Plan 26		$ 359.19	$ 364.67	$ 363.14	$ 368.65	$ 340.91	$ 364.50	6.9%
Plan 27		$ 381.42	$ 387.24	$ 385.70	$ 391.55	$ 362.03	$ 387.11	6.9%
Plan 28		$ 351.25	$ 356.61	$ 355.09	$ 360.48	$ 334.05	$ 356.43	6.7%
Plan 29		$ 373.12	$ 378.81	$ 377.27	$ 382.99	$ 354.90	$ 378.66	6.7%
Plan 30		$ 423.22	$ 429.68	$ 428.12	$ 434.61	$ 398.10	$ 429.62	7.9%
Plan 31		$ 449.87	$ 456.73	$ 455.17	$ 462.07	$ 423.05	$ 456.72	8.0%
Plan 32		$ 445.41	$ 452.20	$ 450.64	$ 457.47	$ 413.06	$ 452.18	9.5%
Plan 33		$ 474.78	$ 482.03	$ 480.46	$ 487.75	$ 438.63	$ 482.06	9.9%
Plan 34		$ 423.22	$ 429.68	$ 428.12	$ 434.61	$ 398.10	$ 429.62	7.9%
Plan 35		$ 449.87	$ 456.73	$ 455.17	$ 462.07	$ 423.05	$ 456.72	8.0%
Plan 36		$ 449.12	$ 455.97	$ 454.41	$ 461.30	$ 444.59	$ 455.96	2.6%
Plan 37		$ 349.67	$ 355.00	$ 353.51	$ 358.87	$ 332.07	$ 354.84	6.9%
Plan 38		$ 349.67	$ 355.00	$ 353.51	$ 358.87	$ 353.14	$ 354.84	0.5%
Plan 39		$ 352.49	$ 357.86	$ 356.34	$ 361.75	$ 335.23	$ 357.69	6.7%
Plan 40		$ 460.29	$ 467.31	$ 466.19	$ 473.26	$ 442.80	$ 467.58	5.6%
Plan 41		$ 368.77	$ 374.39	$ 373.21	$ 378.87	$ 354.23	$ 374.44	5.7%
Plan 42		$ 355.90	$ 361.33	$ 360.14	$ 365.60	$ 350.58	$ 361.35	3.1%
Plan 43		$ 451.95	$ 458.84	$ 457.32	$ 464.25	$ -	$ 458.86	0.0%
Plan 44		$ 424.88	$ 431.36	$ 430.86	$ 437.39	$ -	$ 431.91	0.0%
Plan 45		$ 362.28	$ 367.80	$ 366.30	$ 371.85	$ -	$ 367.65	0.0%
Plan 46		$ 341.20	$ 346.41	$ 345.71	$ 350.95	$ -	$ 346.68	0.0%
Plan 47		$ 349.67	$ 355.00	$ 353.51	$ 358.87	$ -	$ 354.84	0.0%
Plan 48		$ 329.44	$ 334.47	$ 333.74	$ 338.80	$ -	$ 334.70	0.0%
Plan 49		$ 497.07	$ 504.65	$ 503.09	$ 510.71	$ -	$ 504.73	0.0%
Plan 50			$ -	$ -	$ -		$ -	0.0%

PA Rate Template Part IV B - Small Group Annual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO and EPO
Market Segment: Small Group
Rate Effective Date: 7/1/2023

Plan Number	HIOS Plan ID (Standard Component)	7/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2023	7/1/2023 HIOS Plan ID (If 7/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	45127PA0130001	y Advantage EPO 2000/0/	DM	45127PA0130003	Gold	Off
Plan 2	45127PA0130002	ley Advantage EPO 2000/0	DM	45127PA0130004	Gold	Off
Plan 3	45127PA0130003	y Advantage EPO 5000/0/	E		Silver	Off
Plan 4	45127PA0130004	ley Advantage EPO 5000/0	E		Silver	Off
Plan 5	45127PA0130005	al Advantage EPO 2000/0/	DM	45127PA0130007	Gold	Off
Plan 6	45127PA0130006	ital Advantage EPO 2000/0	DM	45127PA0130008	Gold	Off
Plan 7	45127PA0130007	al Advantage EPO 5000/0/	E		Silver	Off
Plan 8	45127PA0130008	ital Advantage EPO 5000/	E		Silver	Off
Plan 9	45127PA0010054	latinum PPO 0/0/15 Rx 25	E		Platinum	Off
Plan 10	45127PA0010055	Platinum PPO 0/0/15 Rx 0	E		Platinum	Off
Plan 11	45127PA0010057	latinum PPO 250/0/15 Rx 2	E		Platinum	Off
Plan 12	45127PA0010058	latinum PPO 250/0/15 Rx	E		Platinum	Off
Plan 13	45127PA0010084	old PPO 1000/0/25 Rx 25	E		Gold	Off
Plan 14	45127PA0010085	Gold PPO 1000/0/25 Rx 0	E		Gold	Off
Plan 15	45127PA0010089	old PPO 2000/0/15 Rx 25	E		Gold	Off
Plan 16	45127PA0010090	Gold PPO 2000/0/15 Rx 0	E		Gold	Off
Plan 17	45127PA0010116	Gold PPO 500/0/25 Rx 250	E		Gold	Off
Plan 18	45127PA0010117	Gold PPO 500/0/25 Rx 0	E		Gold	Off
Plan 19	45127PA0010124	ver QHDHP PPO 2750/0/2	E		Silver	Off
Plan 20	45127PA0010131	lver PPO 4000/0/40 Rx 25	E		Silver	Off
Plan 21	45127PA0010132	Silver PPO 4000/0/40 Rx 0	E		Silver	Off
Plan 22	45127PA0010135	nze QHDHP-E PPO 6900/0	E		Bronze	Off
Plan 23	45127PA0010144	Silver PPO 3500/0/45 Rx 0	DM	45127PA0010132	Silver	Off
Plan 24	45127PA0010161	old QHDHP PPO 1500/0/1	E		Gold	Off
Plan 25	45127PA0010170	ver QHDHP PPO 3500/0/2	E		Silver	Off
Plan 26	45127PA0010184	lver PPO 5000/0/35 Rx 25	E		Silver	Off
Plan 27	45127PA0010185	Silver PPO 5000/0/35 Rx 0	E		Silver	Off
Plan 28	45127PA0010186	lver PPO 6000/0/35 Rx 25	E		Silver	Off
Plan 29	45127PA0010187	Silver PPO 6000/0/35 Rx 0	E		Silver	Off
Plan 30	45127PA0010188	eductible PPO 3000/0/25	DM	45127PA0010194	Gold	Off
Plan 31	45127PA0010189	Deductible PPO 3000/0/2	DM	45127PA0010195	Gold	Off
Plan 32	45127PA0010190	old PPO 2000/20/20 Rx 25	DM	45127PA0010089	Gold	Off
Plan 33	45127PA0010191	Gold PPO 2000/20/20 Rx 0	DM	45127PA0010090	Gold	Off
Plan 34	45127PA0010194	old PPO 3000/0/15 Rx 25	E		Gold	Off
Plan 35	45127PA0010195	Gold PPO 3000/0/15 Rx 0	E		Gold	Off
Plan 36	45127PA0010196	Gold Simple PPO 0/0/40	E		Gold	Off
Plan 37	45127PA0010197	PPO Choice 3000/0/30 Rx	DM	45127PA0010207	Gold	Off
Plan 38	45127PA0010198	d PPO Choice 3000/0/30 R	DM	45127PA0010207	Gold	Off
Plan 39	45127PA0010199	er QHDHP-E PPO 4500/0/	E		Silver	Off
Plan 40	45127PA0010200	erformance PPO 1000/0/	E		Gold	Off
Plan 41	45127PA0010201	HDHP Performance PPO 27	E		Silver	Off
Plan 42	45127PA0010202	erformance PPO 4500/0/	E		Silver	Off
Plan 43	45127PA0010203	d PPO Choice 1000/0/20 R	N		Gold	Off
Plan 44	45127PA0010204	PO Choice Select 1000/0/2	N		Gold	Off
Plan 45	45127PA0010205	QHDHP PPO Choice 2750/	N		Silver	Off
Plan 46	45127PA0010206	HDHP PPO Choice Select 27	N		Silver	Off
Plan 47	45127PA0010207	er PPO Choice 4500/0/30	N		Silver	Off
Plan 48	45127PA0010208	PO Choice Select 4500/0/	N		Silver	Off
Plan 49	45127PA0010209	Gold PPO 0/0/20 Rx 500	N		Gold	Off
Plan 50	0	0	0	0	0	0

Plan Number	Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ 417.08	$ 409.31	$ -	$ 413.78	$ 413.83
Plan 1						$ 362.75	$ -		$ -	$ 362.75
Plan 2						$ 383.43	$ -		$ -	$ 383.43
Plan 3						$ 304.21	$ -		$ -	$ 304.21
Plan 4						$ 322.67	$ -		$ -	$ 322.67
Plan 5						$ -	$ -		$ 370.00	$ 370.00
Plan 6						$ -	$ -		$ 391.10	$ 391.10
Plan 7						$ -	$ -		$ 310.29	$ 310.29
Plan 8						$ -	$ -		$ 329.12	$ 329.12
Plan 9						$ 526.38	$ 568.49		$ 536.91	$ 540.43
Plan 10						$ 554.19	$ 598.53		$ 565.27	$ 562.21
Plan 11						$ 506.60	$ 547.13		$ 516.73	$ 520.28
Plan 12						$ 533.71	$ 576.41		$ 544.38	$ 547.43
Plan 13						$ 438.28	$ 473.34		$ 447.05	$ 446.67
Plan 14						$ 463.92	$ 501.03		$ 473.20	$ 474.29
Plan 15						$ 402.07	$ 434.24		$ 410.11	$ 410.99
Plan 16						$ 426.96	$ 461.12		$ 435.50	$ 439.92
Plan 17						$ 464.07	$ 501.20		$ 473.35	$ 473.29
Plan 18						$ 490.60	$ 529.85		$ 500.41	$ 502.07
Plan 19						$ 376.87	$ 407.02		$ 384.41	$ 392.72
Plan 20						$ 351.32	$ 379.43		$ 358.35	$ 361.82
Plan 21						$ 372.69	$ 402.51		$ 380.14	$ 386.34
Plan 22						$ 284.62	$ 307.39		$ 290.31	$ 296.67
Plan 23						$ -	$ -		$ -	$ -
Plan 24						$ 435.31	$ 470.13		$ 444.02	$ 448.01
Plan 25						$ 344.90	$ 372.49		$ 351.80	$ 356.60
Plan 26						$ 331.84	$ 358.39		$ 338.48	$ 342.96
Plan 27						$ 352.39	$ 380.58		$ 359.44	$ 363.15
Plan 28						$ 325.17	$ 351.18		$ 331.67	$ 333.36
Plan 29						$ 345.46	$ 373.10		$ 352.37	$ 353.09
Plan 30						$ -	$ -		$ -	$ -
Plan 31						$ -	$ -		$ -	$ -
Plan 32						$ -	$ -		$ -	$ -
Plan 33						$ -	$ -		$ -	$ -
Plan 34						$ 387.51	$ 418.51		$ 395.26	$ 397.46
Plan 35						$ 411.79	$ 444.73		$ 420.03	$ 421.10
Plan 36						$ 432.76	$ 467.38		$ 441.42	$ 445.55
Plan 37						$ -	$ 349.10		$ -	$ 349.10
Plan 38						$ -	$ 371.25		$ -	$ 371.25
Plan 39						$ 326.31	$ 352.41		$ 332.84	$ 341.27
Plan 40						$ 431.03	$ 465.51		$ 439.65	$ 431.03
Plan 41						$ 344.81	$ 372.39		$ 351.71	$ 344.81
Plan 42						$ 341.25	$ 368.55		$ 348.08	$ 361.73
Plan 43						$ -	$ -		$ -	$ -
Plan 44						$ -	$ -		$ -	$ -
Plan 45						$ -	$ -		$ -	$ -
Plan 46						$ -	$ -		$ -	$ -
Plan 47						$ -	$ -		$ -	$ -
Plan 48						$ -	$ -		$ -	$ -
Plan 49						$ -	$ -		$ -	$ -
Plan 50										$ -

Plan Number	Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 1	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Plan Number	Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 423.72	$ 415.82	$ -	$ 420.36	$ 420.42
					$ 368.53	$ -		$ -	$ 368.53
					$ 389.53	$ -		$ -	$ 389.53
					$ 309.05	$ -		$ -	$ 309.05
					$ 327.80	$ -		$ -	$ 327.80
					$ -	$ -		$ 375.90	$ 375.90
					$ -	$ -		$ 397.32	$ 397.32
					$ -	$ -		$ 315.23	$ 315.23
					$ -	$ -		$ 334.36	$ 334.36
					$ 534.76	$ 577.54		$ 545.46	$ 549.03
					$ 563.01	$ 608.05		$ 574.27	$ 571.16
					$ 514.66	$ 555.83		$ 524.95	$ 528.56
					$ 542.21	$ 585.59		$ 553.05	$ 556.14
					$ 445.26	$ 480.88		$ 454.17	$ 453.79
					$ 471.30	$ 509.00		$ 480.73	$ 481.84
					$ 408.47	$ 441.15		$ 416.64	$ 417.53
					$ 433.75	$ 468.45		$ 442.42	$ 446.91
					$ 471.46	$ 509.18		$ 480.89	$ 480.83
					$ 498.41	$ 538.28		$ 508.38	$ 510.06
					$ 382.87	$ 413.50		$ 390.53	$ 398.97
					$ 356.91	$ 385.46		$ 364.05	$ 367.57
					$ 378.63	$ 408.92		$ 386.20	$ 392.49
					$ 289.15	$ 312.28		$ 294.93	$ 301.39
					$ -	$ -		$ -	$ -
					$ 442.24	$ 477.62		$ 451.08	$ 455.14
					$ 350.39	$ 378.42		$ 357.40	$ 362.27
					$ 337.12	$ 364.09		$ 343.86	$ 348.41
					$ 358.01	$ 386.65		$ 365.17	$ 368.95
					$ 330.34	$ 356.77		$ 336.95	$ 338.66
					$ 350.96	$ 379.04		$ 357.98	$ 358.72
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					$ 393.68	$ 425.17		$ 401.55	$ 403.79
					$ 418.35	$ 451.82		$ 426.72	$ 427.81
					$ 439.65	$ 474.82		$ 448.44	$ 452.65
					$ -	$ 354.66		$ -	$ 354.66
					$ -	$ 377.16		$ -	$ 377.16
					$ 331.51	$ 358.03		$ 338.14	$ 346.71
					$ 437.89	$ 472.92		$ 446.65	$ 437.89
					$ 350.30	$ 378.32		$ 357.31	$ 350.30
					$ 346.69	$ 374.43		$ 353.62	$ 367.49
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Quarter 2 2023, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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Change in Quarter 2, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 430.47	$ 422.45	$ -	$ 427.06	$ 427.12
					$ 374.40	$ -		$ -	$ 374.40
					$ 395.73	$ -		$ -	$ 395.73
					$ 313.97	$ -		$ -	$ 313.97
					$ 333.02	$ -		$ -	$ 333.02
					$ -	$ -		$ 381.89	$ 381.89
					$ -	$ -		$ 403.64	$ 403.64
					$ -	$ -		$ 320.25	$ 320.25
					$ -	$ -		$ 339.68	$ 339.68
					$ 543.28	$ 586.74		$ 554.15	$ 557.78
					$ 571.98	$ 617.74		$ 583.42	$ 580.26
					$ 522.86	$ 564.69		$ 533.32	$ 536.98
					$ 550.85	$ 594.92		$ 561.87	$ 565.01
					$ 452.35	$ 488.54		$ 461.40	$ 461.01
					$ 478.81	$ 517.11		$ 488.39	$ 489.51
					$ 414.98	$ 448.18		$ 423.28	$ 424.19
					$ 440.66	$ 475.91		$ 449.47	$ 454.03
					$ 478.97	$ 517.29		$ 488.55	$ 488.49
					$ 506.35	$ 546.86		$ 516.48	$ 518.19
					$ 388.97	$ 420.09		$ 396.75	$ 405.33
					$ 362.60	$ 391.61		$ 369.85	$ 373.43
					$ 384.66	$ 415.43		$ 392.35	$ 398.74
					$ 293.76	$ 317.26		$ 299.64	$ 306.20
					$ -	$ -		$ -	$ -
					$ 449.28	$ 485.22		$ 458.27	$ 462.39
					$ 355.97	$ 384.45		$ 363.09	$ 368.04
					$ 342.49	$ 369.89		$ 349.34	$ 353.96
					$ 363.71	$ 392.81		$ 370.98	$ 374.82
					$ 335.60	$ 362.45		$ 342.31	$ 344.05
					$ 356.55	$ 385.07		$ 363.68	$ 364.43
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ 399.95	$ 431.95		$ 407.95	$ 410.22
					$ 425.01	$ 459.01		$ 433.51	$ 434.62
					$ 446.65	$ 482.38		$ 455.58	$ 459.85
					$ -	$ 360.30		$ -	$ 360.30
					$ -	$ 383.16		$ -	$ 383.16
					$ 336.79	$ 363.73		$ 343.53	$ 352.23
					$ 444.86	$ 480.45		$ 453.76	$ 444.86
					$ 355.87	$ 384.34		$ 362.99	$ 355.87
					$ 352.21	$ 380.39		$ 359.25	$ 373.34
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
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					$ -	$ -		$ -	$ -
									$ -

Quarter 3 2023, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 460.71	$ 461.86	$ -	$ 456.99	$ 460.19
$ -	$ -	$ -	$ -	$ -	$ 332.05	$ 358.61	$ -	$ 338.69	$ 332.05
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 352.21
$ -	$ -	$ -	$ -	$ -	$ 332.05	$ 358.61	$ -	$ 338.69	$ 332.05
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 352.21
$ -	$ -	$ -	$ -	$ -	$ 332.05	$ 358.61	$ -	$ 338.69	$ 338.69
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 359.26
$ -	$ -	$ -	$ -	$ -	$ 332.05	$ 358.61	$ -	$ 338.69	$ 338.69
$ -	$ -	$ -	$ -	$ -	$ 352.21	$ 380.39	$ -	$ 359.26	$ 359.26
$ -	$ -	$ -	$ -	$ -	$ 574.70	$ 620.68	$ -	$ 586.20	$ 590.04
$ -	$ -	$ -	$ -	$ -	$ 605.02	$ 653.42	$ -	$ 617.12	$ 613.77
$ -	$ -	$ -	$ -	$ -	$ 556.95	$ 601.50	$ -	$ 568.09	$ 571.99
$ -	$ -	$ -	$ -	$ -	$ 585.51	$ 632.35	$ -	$ 597.22	$ 600.56
$ -	$ -	$ -	$ -	$ -	$ 481.72	$ 520.26	$ -	$ 491.36	$ 490.95
$ -	$ -	$ -	$ -	$ -	$ 511.55	$ 552.47	$ -	$ 521.78	$ 522.98
$ -	$ -	$ -	$ -	$ -	$ 450.64	$ 486.69	$ -	$ 459.65	$ 460.64
$ -	$ -	$ -	$ -	$ -	$ 480.46	$ 518.90	$ -	$ 490.07	$ 495.04
$ -	$ -	$ -	$ -	$ -	$ 506.75	$ 547.29	$ -	$ 516.89	$ 516.83
$ -	$ -	$ -	$ -	$ -	$ 535.69	$ 578.54	$ -	$ 546.40	$ 548.21
$ -	$ -	$ -	$ -	$ -	$ 411.59	$ 444.51	$ -	$ 419.82	$ 428.89
$ -	$ -	$ -	$ -	$ -	$ 383.57	$ 414.26	$ -	$ 391.24	$ 395.03
$ -	$ -	$ -	$ -	$ -	$ 407.07	$ 439.64	$ -	$ 415.21	$ 421.97
$ -	$ -	$ -	$ -	$ -	$ 310.74	$ 335.60	$ -	$ 316.95	$ 323.90
$ -	$ -	$ -	$ -	$ -	$ 407.07	$ 439.64	$ -	$ 415.21	$ -
$ -	$ -	$ -	$ -	$ -	$ 486.68	$ 525.62	$ -	$ 496.42	$ 500.88
$ -	$ -	$ -	$ -	$ -	$ 376.66	$ 406.79	$ -	$ 384.19	$ 389.43
$ -	$ -	$ -	$ -	$ -	$ 363.14	$ 392.20	$ -	$ 370.41	$ 375.31
$ -	$ -	$ -	$ -	$ -	$ 385.70	$ 416.55	$ -	$ 393.41	$ 397.48
$ -	$ -	$ -	$ -	$ -	$ 355.09	$ 383.50	$ -	$ 362.20	$ 364.04
$ -	$ -	$ -	$ -	$ -	$ 377.27	$ 407.46	$ -	$ 384.82	$ 385.61
$ -	$ -	$ -	$ -	$ -	$ 428.12	$ 462.37	$ -	$ 436.68	$ -
$ -	$ -	$ -	$ -	$ -	$ 455.17	$ 491.58	$ -	$ 464.27	$ -
$ -	$ -	$ -	$ -	$ -	$ 450.64	$ 486.69	$ -	$ 459.65	$ -
$ -	$ -	$ -	$ -	$ -	$ 480.46	$ 518.90	$ -	$ 490.07	$ -
$ -	$ -	$ -	$ -	$ -	$ 428.12	$ 462.37	$ -	$ 436.68	$ 439.11
$ -	$ -	$ -	$ -	$ -	$ 455.17	$ 491.58	$ -	$ 464.27	$ 465.46
$ -	$ -	$ -	$ -	$ -	$ 454.41	$ 490.76	$ -	$ 463.49	$ 467.84
$ -	$ -	$ -	$ -	$ -	$ 353.51	$ 381.79	$ -	$ 360.58	$ 381.79
$ -	$ -	$ -	$ -	$ -	$ 353.51	$ 381.79	$ -	$ 360.58	$ 381.79
$ -	$ -	$ -	$ -	$ -	$ 356.34	$ 384.85	$ -	$ 363.47	$ 372.68
$ -	$ -	$ -	$ -	$ -	$ 466.19	$ 503.49	$ -	$ 475.52	$ 466.19
$ -	$ -	$ -	$ -	$ -	$ 373.21	$ 403.06	$ -	$ 380.67	$ 373.21
$ -	$ -	$ -	$ -	$ -	$ 360.14	$ 388.95	$ -	$ 367.34	$ 381.75
$ -	$ -	$ -	$ -	$ -	$ 457.32	$ 493.90	$ -	$ 466.46	$ 493.90
$ -	$ -	$ -	$ -	$ -	$ 430.86	$ 465.33	$ -	$ 439.47	$ 454.55
$ -	$ -	$ -	$ -	$ -	$ 366.30	$ 395.60	$ -	$ 373.63	$ 395.60
$ -	$ -	$ -	$ -	$ -	$ 345.71	$ 373.37	$ -	$ 352.62	$ 372.07
$ -	$ -	$ -	$ -	$ -	$ 353.51	$ 381.79	$ -	$ 360.58	$ 381.79
$ -	$ -	$ -	$ -	$ -	$ 333.74	$ 360.44	$ -	$ 340.42	$ 351.38
$ -	$ -	$ -	$ -	$ -	$ 503.09	$ 543.33	$ -	$ 513.15	$ 503.09
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in Quarter 3, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	6.8%	6.2%	0.0%	6.7%	6.6%
					-11.3%				-11.3%
					-11.0%				-11.0%
					5.8%				5.8%
					5.8%				5.8%
								-11.3%	-11.3%
								-11.0%	-11.0%
								5.8%	5.8%
								5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					6.5%	6.5%		6.5%	6.5%
					6.3%	6.3%		6.3%	6.3%
					6.5%	6.5%		6.5%	6.5%
					6.8%	6.8%		6.8%	6.8%
					8.6%	8.6%		8.6%	8.6%
					9.0%	9.0%		9.0%	9.0%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					8.3%	8.3%		8.3%	8.3%
					5.8%	5.8%		5.8%	5.8%
					6.0%	6.0%		6.0%	6.0%
					6.0%	6.0%		6.0%	6.0%
					5.8%	5.8%		5.8%	5.8%
					5.8%	5.8%		5.8%	5.8%
					7.0%	7.0%		7.0%	7.0%
					7.1%	7.1%		7.1%	7.1%
					1.7%	1.7%		1.7%	1.7%
						6.0%			6.0%
						-0.4%			-0.4%
					5.8%	5.8%		5.8%	5.8%
					4.8%	4.8%		4.8%	4.8%
					4.9%	4.9%		4.9%	4.9%
					2.3%	2.3%		2.3%	2.3%

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 437.32	$ 429.17	$ -	$ 433.86	$ 433.91
					$ 380.36	$ -		$ -	$ 380.36
					$ 402.03	$ -		$ -	$ 402.03
					$ 318.97	$ -		$ -	$ 318.97
					$ 338.32	$ -		$ -	$ 338.32
					$ -	$ -		$ 387.97	$ 387.97
					$ -	$ -		$ 410.07	$ 410.07
					$ -	$ -		$ 325.35	$ 325.35
					$ -	$ -		$ 345.09	$ 345.09
					$ 551.93	$ 596.08		$ 562.97	$ 566.66
					$ 581.08	$ 627.57		$ 592.70	$ 589.49
					$ 531.18	$ 573.67		$ 541.80	$ 545.52
					$ 559.62	$ 604.39		$ 570.81	$ 574.00
					$ 459.55	$ 496.31		$ 468.74	$ 468.35
					$ 486.43	$ 525.34		$ 496.16	$ 497.30
					$ 421.58	$ 455.31		$ 430.01	$ 430.93
					$ 447.68	$ 483.49		$ 456.63	$ 461.26
					$ 486.59	$ 525.52		$ 496.32	$ 496.26
					$ 514.41	$ 555.56		$ 524.70	$ 526.44
					$ 395.16	$ 426.77		$ 403.06	$ 411.77
					$ 368.37	$ 397.84		$ 375.74	$ 379.38
					$ 390.78	$ 422.04		$ 398.60	$ 405.09
					$ 298.43	$ 322.30		$ 304.40	$ 311.07
					$ -	$ -		$ -	$ -
					$ 456.43	$ 492.94		$ 465.56	$ 469.74
					$ 361.63	$ 390.56		$ 368.86	$ 373.89
					$ 347.94	$ 375.78		$ 354.90	$ 359.59
					$ 369.50	$ 399.06		$ 376.89	$ 380.79
					$ 340.95	$ 368.23		$ 347.77	$ 349.54
					$ 362.23	$ 391.21		$ 369.47	$ 370.23
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ 406.31	$ 438.81		$ 414.44	$ 416.75
					$ 431.78	$ 466.32		$ 440.42	$ 441.55
					$ 453.77	$ 490.07		$ 462.85	$ 467.19
					$ -	$ 366.04		$ -	$ 366.04
					$ -	$ 389.26		$ -	$ 389.26
					$ 342.15	$ 369.52		$ 348.99	$ 357.84
					$ 451.94	$ 488.10		$ 460.98	$ 451.94
					$ 361.54	$ 390.46		$ 368.77	$ 361.54
					$ 357.81	$ 386.43		$ 364.97	$ 379.28
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
					$ -	$ -		$ -	$ -
									$ -

Quarter 4 2023, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 467.70	$ 468.86	$ -	$ 463.92	$ 467.17
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 337.08
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.71	$ 357.55
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 337.08
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.71	$ 357.55
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 343.82
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.71	$ 364.71
$ -	$ -	$ -	$ -	$ -	$ 337.08	$ 364.05	$ -	$ 343.82	$ 343.82
$ -	$ -	$ -	$ -	$ -	$ 357.55	$ 386.16	$ -	$ 364.71	$ 364.71
$ -	$ -	$ -	$ -	$ -	$ 583.42	$ 630.09	$ -	$ 595.09	$ 598.99
$ -	$ -	$ -	$ -	$ -	$ 614.19	$ 663.33	$ -	$ 626.47	$ 623.08
$ -	$ -	$ -	$ -	$ -	$ 565.39	$ 610.62	$ -	$ 576.70	$ 580.66
$ -	$ -	$ -	$ -	$ -	$ 594.39	$ 641.94	$ -	$ 606.28	$ 609.66
$ -	$ -	$ -	$ -	$ -	$ 489.03	$ 528.15	$ -	$ 498.81	$ 498.39
$ -	$ -	$ -	$ -	$ -	$ 519.30	$ 560.85	$ -	$ 529.69	$ 530.91
$ -	$ -	$ -	$ -	$ -	$ 457.47	$ 494.07	$ -	$ 466.62	$ 467.62
$ -	$ -	$ -	$ -	$ -	$ 487.75	$ 526.77	$ -	$ 497.50	$ 502.55
$ -	$ -	$ -	$ -	$ -	$ 514.44	$ 555.59	$ -	$ 524.73	$ 524.66
$ -	$ -	$ -	$ -	$ -	$ 543.81	$ 587.32	$ -	$ 554.69	$ 556.52
$ -	$ -	$ -	$ -	$ -	$ 417.83	$ 451.25	$ -	$ 426.18	$ 435.39
$ -	$ -	$ -	$ -	$ -	$ 389.39	$ 420.54	$ -	$ 397.18	$ 401.02
$ -	$ -	$ -	$ -	$ -	$ 413.24	$ 446.30	$ -	$ 421.51	$ 428.37
$ -	$ -	$ -	$ -	$ -	$ 315.45	$ 340.69	$ -	$ 321.76	$ 328.81
$ -	$ -	$ -	$ -	$ -	$ 413.24	$ 446.30	$ -	$ 421.51	$ -
$ -	$ -	$ -	$ -	$ -	$ 494.06	$ 533.59	$ -	$ 503.94	$ 508.48
$ -	$ -	$ -	$ -	$ -	$ 382.37	$ 412.96	$ -	$ 390.02	$ 395.33
$ -	$ -	$ -	$ -	$ -	$ 368.65	$ 398.14	$ -	$ 376.02	$ 381.00
$ -	$ -	$ -	$ -	$ -	$ 391.55	$ 422.87	$ -	$ 399.38	$ 403.51
$ -	$ -	$ -	$ -	$ -	$ 360.48	$ 389.32	$ -	$ 367.69	$ 369.56
$ -	$ -	$ -	$ -	$ -	$ 382.99	$ 413.63	$ -	$ 390.65	$ 391.46
$ -	$ -	$ -	$ -	$ -	$ 434.61	$ 469.38	$ -	$ 443.30	$ -
$ -	$ -	$ -	$ -	$ -	$ 462.07	$ 499.03	$ -	$ 471.31	$ -
$ -	$ -	$ -	$ -	$ -	$ 457.47	$ 494.07	$ -	$ 466.62	$ -
$ -	$ -	$ -	$ -	$ -	$ 487.75	$ 526.77	$ -	$ 497.50	$ -
$ -	$ -	$ -	$ -	$ -	$ 434.61	$ 469.38	$ -	$ 443.30	$ 445.77
$ -	$ -	$ -	$ -	$ -	$ 462.07	$ 499.03	$ -	$ 471.31	$ 472.52
$ -	$ -	$ -	$ -	$ -	$ 461.30	$ 498.20	$ -	$ 470.52	$ 474.94
$ -	$ -	$ -	$ -	$ -	$ 358.87	$ 387.58	$ -	$ 366.05	$ 387.58
$ -	$ -	$ -	$ -	$ -	$ 358.87	$ 387.58	$ -	$ 366.05	$ 387.58
$ -	$ -	$ -	$ -	$ -	$ 361.75	$ 390.69	$ -	$ 368.98	$ 378.34
$ -	$ -	$ -	$ -	$ -	$ 473.26	$ 511.12	$ -	$ 482.73	$ 473.26
$ -	$ -	$ -	$ -	$ -	$ 378.87	$ 409.18	$ -	$ 386.44	$ 378.87
$ -	$ -	$ -	$ -	$ -	$ 365.60	$ 394.85	$ -	$ 372.91	$ 387.54
$ -	$ -	$ -	$ -	$ -	$ 464.25	$ 501.39	$ -	$ 473.54	$ 501.39
$ -	$ -	$ -	$ -	$ -	$ 437.39	$ 472.38	$ -	$ 446.14	$ 461.45
$ -	$ -	$ -	$ -	$ -	$ 371.85	$ 401.60	$ -	$ 379.29	$ 401.60
$ -	$ -	$ -	$ -	$ -	$ 350.95	$ 379.03	$ -	$ 357.97	$ 377.71
$ -	$ -	$ -	$ -	$ -	$ 358.87	$ 387.58	$ -	$ 366.05	$ 387.58
$ -	$ -	$ -	$ -	$ -	$ 338.80	$ 365.91	$ -	$ 345.58	$ 356.71
$ -	$ -	$ -	$ -	$ -	$ 510.71	$ 551.57	$ -	$ 520.93	$ 510.71
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in Quarter 4, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	6.8%	6.2%	0.0%	6.6%	6.5%
					-11.4%				-11.4%
					-11.1%				-11.1%
					5.7%				5.7%
					5.7%				5.7%
								-11.4%	-11.4%
								-11.1%	-11.1%
								5.7%	5.7%
								5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					6.4%	6.4%		6.4%	6.4%
					6.2%	6.2%		6.2%	6.2%
					6.4%	6.4%		6.4%	6.4%
					6.8%	6.8%		6.8%	6.8%
					8.5%	8.5%		8.5%	8.5%
					9.0%	9.0%		9.0%	9.0%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					8.2%	8.2%		8.2%	8.2%
					5.7%	5.7%		5.7%	5.7%
					6.0%	6.0%		6.0%	6.0%
					6.0%	6.0%		6.0%	6.0%
					5.7%	5.7%		5.7%	5.7%
					5.7%	5.7%		5.7%	5.7%
					7.0%	7.0%		7.0%	7.0%
					7.0%	7.0%		7.0%	7.0%
					1.7%	1.7%		1.7%	1.7%
						5.9%			5.9%
						-0.4%			-0.4%
					5.7%	5.7%		5.7%	5.7%
					4.7%	4.7%		4.7%	4.7%
					4.8%	4.8%		4.8%	4.8%
					2.2%	2.2%		2.2%	2.2%

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**7/1/2023**

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco 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.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
PPO	All	1.000	1.00	
Valley Advantage EPO	6	0.900	0.90	9/19/2016
Capital Advantage EPO	9	0.900	0.90	7/27/2020
PPO Choice	7	0.860	0.96	5/1/2009
Performance PPO	All	0.986	0.98	
PPO Choice Select	7, 9		0.89	

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

	Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Ind | Hos	OP Surgery ASC | ACH	Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A
			Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
		PLATINUM PRODUCTS															
1	Changes	Platinum PPO 0/0/15	45127PA0010055	45127PA0010054	$0	0%	$4,500	$15	$30	$150	$50	N/A	$0	15|30	0|0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
2	Changes	Platinum PPO 250/0/15	45127PA0010058	45127PA0010057	$250	0%	$3,500	$15	$30	D/200	$50	N/A	D/0	15|D/30	D/0|D/0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
		GOLD PRODUCTS															
3	New	Gold PPO 0/0/20	45127PA0010209		$0	0%	$8,550	$20	$40	$300	$75	$500	$250	20|40	300|300	Rx Ded: $500, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
4	Changes	Gold PPO 500/0/25	45127PA0010117	45127PA0010116	$500	0%	$8,550	$25	$55	D/350	$75	N/A	D/125	25|D/55	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
5	Changes	Gold PPO 1000/0/25	45127PA0010085	45127PA0010084	$1,000	0%	$8,550	$25	$50	D/200	$75	N/A	D/0	25|D/50	D/200|D/200	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
6	Changes	Gold Performance PPO 1000/0/20	45127PA0010200		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
7	New	Gold PPO Choice 1000/0/20	45127PA0010203		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
8	New	Gold PPO Choice Select 1000/0/20	45127PA0010204		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
9	Changes	Gold QHDHP PPO 1500/0/10	45127PA0010161		$1,500	0%	$6,900	D/10	D/20	D/175	D/75	N/A	D/0	D/10|D/20	D/175|D/175	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
10	Changes	Gold PPO 2000/0/15	45127PA0010090	45127PA0010089	$2,000	0%	$8,000	$15	$30	D/200	$75	N/A	D/0	15|D/30	D/200|D/200	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
11	Changes	Gold PPO 3000/0/15	45127PA0010195	45127PA0010194	$3,000	0%	$8,000	$15	$30	D/125	$100	N/A	D/0	15|D/30	D/125|D/125	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
12	Changes	Gold Simple PPO 40/65/350/2000/4000	45127PA0010196		$0	0%	$9,100	$40	$65	$350	$65	$4,000	$350	40|65	2000|2000	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
		SILVER PRODUCTS															
13	Changes	Silver QHDHP-E PPO 4500/0/10	45127PA0010199		$4,500	0%	$6,900	D/10	D/20	D/350	$100	N/A	D/0	D/10|D/20	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
14	Changes	Silver PPO 4000/0/40	45127PA0010132	45127PA0010131	$4,000	0%	$8,700	$40	$75	D/400	$100	D/125	D/300	40|D/75	D/400|D/400	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
15	Changes	Silver PPO 5000/0/35	45127PA0010185	45127PA0010184	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
16	Changes	Silver QHDHP PPO 2750/0/25	45127PA0010124		$2,750	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/200	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
17	Changes	Silver QHDHP PPO 3500/0/25	45127PA0010170		$3,500	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/0	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
18	Changes	Silver PPO 6000/0/35	45127PA0010187	45127PA0010186	$6,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
19	Changes	Silver Performance PPO 4500/0/30	45127PA0010202		$4,500	0%	$9,100	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
20	New	Silver PPO Choice 4500/0/30	45127PA0010207		$4,500	0%	$9,100	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
21	New	Silver PPO Choice Select 4500/0/30	45127PA0010208		$4,500	0%	$9,100	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
22	Changes	Silver Capital Advantage EPO 5000/0/35	45127PA0130008	45127PA0130007	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/325	D/35|D/35	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
23	Changes	Silver Valley Advantage EPO 5000/0/35	45127PA0130004	45127PA0130003	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/325	D/35|D/35	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
24	Changes	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
25	New	Silver QHDHP PPO Choice 2750/0/15	45127PA0010205		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/	
26	New	Silver QHDHP PPO Choice Select 2750/0/15	45127PA0010206		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/	
		BRONZE PRODUCTS															
27	Changes	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135		$6,900	0%	$6,900	D/0	D/0	D/0	D/0	N/A	D/0	D/0|D/0	D/0|D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0	

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand
2 Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill
3 Tiered Lab benefits. Independent labs \| Hospital based labs
4 D = Deductible D/$ = Deductible applies first then a copay
5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Benefit Change Summary

						AV		Pricing AV		Metal Level		HRA Amount		Deductible: Tier 1		Deductible: Tier 2		Coinsurance: Tier 1		Coinsurance: Tier 2		MOOP		PCP: Tier 1		PCP: Tier 2		SPC: Tier 1		SPC: Tier 2		ER		UC		IP Hosp Copay Per Day		HI-Tech Imaging	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	91.3%	91.4%	104.3%	103.8%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	4,500	4,500	15	15	15	15	30	30	30	30	150	150	50	50	N/A	N/A	0	0	0	0
2	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	89.5%	90.1%	102.0%	101.9%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	4,500	3,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0
3	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	88.6%	88.9%	101.2%	100.7%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	4,500	4,500	15	15	15	15	30	30	30	30	150	150	50	50	N/A	N/A	0	0	0	0
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	87.1%	88.1%	98.9%	98.8%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	4,500	3,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0
5	Off Exchange	NEW	45127PA0010209	Gold PPO 0/0/20	Rx 500		81.6%		92.7%		Gold		0		0		0		0%		0%		8,550		20		20		40		40		300		75		500		250	
6	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	79.7%	80.6%	96.9%	96.5%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/350	D/350	75	75	N/A	N/A	D/125	D/125		
7	Off Exchange	Existing	45127PA0010200	Gold Performance PPO 1000/0/20	Rx 0	79.7%	80.6%	89.8%	89.3%	Gold	Gold	0	0	1,000	1,000	2,000	2,000	0%	0%	20%	20%	8,550	8,550	20	20	40	40	40	40	60	60	D/250	D/250	75	75	N/A	N/A	D/0	D/0		
8	Off Exchange	NEW	45127PA0010203	Gold PPO Choice 1000/0/20	Rx 0		80.6%		89.3%		Gold		0		1,000		2,000		0%		20%		8,550		20		40		40		60		D/250		75		N/A		D/0	
9	Off Exchange	NEW	45127PA0010204	Gold PPO Choice Select 1000/0/20	Rx 0		80.6%		89.3%		Gold		0		1,000		2,000		0%		20%		8,550		20		40		40		60		D/250		75		N/A		D/0	
10	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	79.0%	80.3%	93.5%	93.7%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	25	25	25	50	50	50	50	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
11	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/15	Rx 0	77.7%	80.0%	88.4%	89.8%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,000	25	15	20	15	40	30	40	30	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
12	Off Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0	78.1%	79.7%	86.2%	86.5%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,550	8,000	15	15	15	15	30	30	30	30	D/150	D/125	100	100	N/A	N/A	D/0	D/0		
13	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	78.0%	79.0%	93.5%	93.1%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/350	D/350	75	75	N/A	N/A	D/125	D/125		
14	Off Exchange	Existing	45127PA0010196	Gold Simple PPO 40/65/350/2000/4000	Rx 0	79.9%	78.8%	89.2%	86.4%	Gold	Gold	0	0	0	0	0	0	0%	0%	0%	0%	8,550	9,100	25	40	25	40	50	65	50	65	200	350	50	65	4000	4,000	200	350		
15	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	77.4%	78.7%	90.0%	90.0%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	25	25	25	50	50	50	50	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
16	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/15	Rx 250	76.2%	78.5%	84.7%	85.9%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,550	8,000	20	15	20	15	40	30	40	30	D/250	D/200	75	75	N/A	N/A	D/0	D/0		
17	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/10	Combined	76.1%	78.3%	89.6%	90.6%	Gold	Gold	0	0	1,500	1,500	1,500	1,500	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/30	D/20	D/30	D/20	D/250	D/175	D/75	D/75	N/A	N/A	D/0	D/0		
18	Off Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250	76.6%	78.2%	82.4%	82.7%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,550	8,000	15	15	15	15	30	30	30	30	D/150	D/125	100	100	N/A	N/A	D/0	D/0		
19	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/40	Rx 0	70.4%	72.0%	79.9%	79.6%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,550	8,700	45	40	45	40	75	75	75	75	D/400	D/400	100	100	D/125	D/125	D/300	D/300		
20	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	70.3%	72.0%	76.4%	76.2%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	40	35	40	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
21	Off Exchange	Existing	45127PA0010202	Silver Performance PPO 4500/0/30	Rx 0	71.9%	71.8%	75.1%	73.2%	Silver	Silver	0	0	4,000	4,500	8,000	9,000	0%	0%	20%	20%	8,550	9,100	25	30	50	60	50	60	70	80	D/400	D/400	75	75	N/A	N/A	D/0	D/0		
22	Off Exchange	NEW	45127PA0010207	Silver PPO Choice 4500/0/30	Rx 0		71.8%		73.2%		Silver		0		4,500		9,000		0%		20%		9,100		30		60		60		80		D/400		75		N/A		D/0	
23	Off Exchange	NEW	45127PA0010208	Silver PPO Choice Select 4500/0/30	Rx 0		71.8%		73.2%		Silver		0		4,500		9,000		0%		20%		9,100		30		60		60		80		D/400		75		N/A		D/0	
24	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	70.2%	71.7%	76.6%	76.2%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
25	Off Exchange	Existing	45127PA0130008	Silver Capital Advantage EPO 5000/0/35	Rx 0	70.2%	71.7%	76.6%	76.2%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
26	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	69.5%	71.1%	75.1%	74.8%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
27	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/40	Rx 250	69.1%	70.9%	76.2%	75.8%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,550	8,700	45	40	45	40	75	75	75	75	D/400	D/400	100	100	D/125	D/125	D/300	D/300		
28	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	69.0%	70.9%	72.6%	72.4%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	40	35	40	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
29	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	68.9%	70.7%	72.8%	72.5%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
30	Off Exchange	Existing	45127PA0130007	Silver Capital Advantage EPO 5000/0/35	Rx 250	68.9%	70.7%	72.8%	72.5%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325		
31	Off Exchange	Existing	45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Combined	68.8%	70.7%	75.8%	75.4%	Silver	Silver	0	0	2,750	2,750	5,500	5,500	0%	0%	20%	20%	7,000	7,000	D/15	D/15	D/15	D/15	D/30	D/30	D/45	D/45	D/350	D/350	D/75	D/75	N/A	N/A	D/0	D/0		
32	Off Exchange	NEW	45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	Combined		70.7%		75.4%		Silver		0		2,750		5,500		0%		20%		7,000		D/15		D/15		D/30		D/45		D/350		D/75		N/A		D/0	
33	Off Exchange	NEW	45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	Combined		70.7%		75.4%		Silver		0		2,750		5,500		0%		20%		7,000		D/15		D/15		D/30		D/45		D/350		D/75		N/A		D/0	
34	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	68.8%	70.6%	80.6%	80.3%	Silver	Silver	0	0	2,750	2,750	2,750	2,750	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/200	D/200		
35	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	68.4%	70.1%	71.3%	70.9%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
36	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	67.3%	69.2%	75.0%	74.7%	Silver	Silver	0	0	3,500	3,500	3,500	3,500	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/0	D/0		
37	Off Exchange	Existing	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined	66.1%	68.1%	71.5%	71.2%	Silver	Silver	0	0	4,500	4,500	4,500	4,500	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/20	D/20	D/20	D/20	D/350	D/350	100	100	N/A	N/A	D/0	D/0		
38	Off Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	64.8%	64.4%	62.7%	62.4%	Bronze	Bronze	0	0	6900	6900	6900	6900	0	0	0	0	6900	6900	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0		

Low End Imaging		Lab: Tier 1		Lab: Tier 2		OP Surg: Tier 1		OP Surg: Tier 2		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin Tier 1		Rx Specialty Max Tier 1		Rx Specialty Coin Tier 2		Rx Specialty Max Tier 2		Rx Gen Pref Coins		Rx Gen Non-Pref Coins		Rx Brand Pref Coin		Rx Brand Non-Pref Coins		Rx Gen Pref Mail Copay		Rx Gen Non-Pref Mail Copay		Rx Brand Pref Mail Copay		Rx Brand Non-Pref Mail Copay	
2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
0	0	15	15	30	30	0	0	0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	15	15	D/30	D/30	D/0	D/0	D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
0	0	15	15	30	30	0	0	0	0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	15	15	D/30	D/30	D/0	D/0	D/0	D/0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	0		20		40		300		300		500		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
D/0	D/0	25	25	D/55	D/55	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
D/0	D/0	25	25	D/50	D/50	D/250	D/200	D/250	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	20	15	D/40	D/30	D/250	D/200	D/250	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	15	15	D/30	D/30	D/150	D/125	D/150	D/125	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	25	25	D/55	D/55	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
25	40	25	40	50	65	2000	2,000	2000	2,000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	25	25	D/50	D/50	D/250	D/200	D/250	D/200	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	20	15	D/40	D/30	D/250	D/200	D/250	D/200	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/10	D/10	D/30	D/20	D/250	D/175	D/250	D/175	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	15	15	D/30	D/30	D/150	D/125	D/150	D/125	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	45	40	D/75	D/75	D/400	D/400	D/400	D/400	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	40	35	D/65	D/65	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
	D/0		D/0		D/20%		D/250		D/500		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	45	40	D/75	D/75	D/400	D/400	D/400	D/400	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	40	35	D/65	D/65	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/35	D/35	D/35	D/35	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	D/0		D/0		D/20%		D/250		D/500		Combined		Y		7		25		55		80		20%		250		20%		350		0%		0%		0%		0%		14		50		110		160
	D/0		D/0		D/20%		D/250		D/500		Combined		Y		7		25		55		80		20%		250		20%		350		0%		0%		0%		0%		14		50		110		160
D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/10	D/10	D/20	D/20	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Benefit Mix Changes

Benefit Mix Calculation

	Manual Cost PMPM
Average in Experience Period	332.98
Average in Rating Period	330.73
Benefit Mix Adjustment	0.993

BEP Manual Cost Calcul	332.98	405,331
HIOS 14 Digit	Manual Cost PMPM	BEP MM
45127PA0010054	391.48	9,814
45127PA0010055	404.41	22,785
45127PA0010057	382.15	6,262
45127PA0010058	395.23	12,119
45127PA0010084	349.11	11,042
45127PA0010085	362.65	31,610
45127PA0010089	328.39	21,624
45127PA0010090	342.84	62,292
45127PA0010116	362.73	8,283
45127PA0010117	375.89	20,130
45127PA0010161	347.48	5,024
45127PA0010194	319.46	12,420
45127PA0010195	334.15	22,309
45127PA0010196	358.49	1,126
45127PA0010124	312.69	15,251
45127PA0010131	295.51	14,989
45127PA0010132	309.97	26,516
45127PA0010170	290.97	16,825
45127PA0010184	281.44	13,033
45127PA0010185	296.26	14,766
45127PA0010186	276.41	6,618
45127PA0010187	291.37	7,972
45127PA0010199	277.28	4,916
45127PA0010135	243.29	17,800
45127PA0010188	349.66	36
45127PA0010189	354.87	915
45127PA0010190	348.53	951
45127PA0010191	355.15	1,216
45127PA0010197	343.74	2,882
45127PA0010198	350.95	3,930
45127PA0010143	325.31	1,907
45127PA0010144	328.43	3,252
45127PA0010192	322.21	19
45127PA0010193	325.64	7
45127PA0130003	282.34	410
45127PA0130004	297.07	322
45127PA0130001	339.60	288
45127PA0130002	345.64	223
53789PA0090004	215.58	1,287
82795PA0130001	360.06	2,160

Projected 2023 Manual C	330.73	451,338
HIOS 14 Digit	Total	Proj Member Dist
45127PA0010055	404.51	22,166
45127PA0010058	396.82	12,112
45127PA0010054	392.45	8,749
45127PA0010057	385.07	5,962
45127PA0010209	361.00	2,081
45127PA0010117	375.89	18,544
45127PA0010200	348.05	35
45127PA0010203	348.05	1,176
45127PA0010204	348.05	1,176
45127PA0010085	364.96	32,361
45127PA0010090	350.03	67,650
45127PA0010195	337.06	29,974
45127PA0010116	362.73	8,655
45127PA0010196	336.65	1,047
45127PA0010084	350.65	12,124
45127PA0010089	334.65	25,917
45127PA0010161	353.10	6,362
45127PA0010194	322.26	16,051
45127PA0010132	310.00	25,811
45127PA0010185	296.80	18,909
45127PA0010202	285.13	506
45127PA0010207	285.13	12,112
45127PA0010208	285.13	1,176
45127PA0130004	297.07	659
45127PA0130008	297.07	329
45127PA0010187	291.37	9,078
45127PA0010131	295.44	15,640
45127PA0010184	281.96	13,546
45127PA0130003	282.34	823
45127PA0130007	282.34	329
45127PA0010201	293.93	1,223
45127PA0010205	293.93	1,176
45127PA0010206	293.93	1,176
45127PA0010124	312.69	17,321
45127PA0010186	276.41	7,467
45127PA0010170	290.97	22,918
45127PA0010199	277.28	8,372
45127PA0010135	243.29	20,625

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Network Mix Changes

Network Change			0.998
Projected MemberMonths	451,338	100.0%	0.997
PPO	429,442	95.1%	1.00
Valley Advantage EPO	1,482	0.3%	0.90
Capital Advantage EPO	658	0.1%	0.90
PPO Choice	14,464	3.2%	0.96
Performance PPO	1,764	0.4%	0.98
PPO Choice Select	3,528	0.8%	0.89
BEP	402,235	100.0%	0.999
PPO	393,829	97.9%	1.00
Valley Advantage EPO	1,243	0.3%	0.90
Capital Advantage EPO	227	0.1%	0.90
PPO Choice	6,812	1.7%	0.96
Performance PPO	124	0.0%	0.98
PPO Choice Select	-	0.0%	0.89

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Trend

Trend by Service Category

Category	Year 1 Cost	Year 1 Util	Year 1 Induced Demand	Year 2 Cost	Year 2 Util	Year 2 Induced Demand	Total Year 1	Total Year 2	Weights	Total Weights
Inpatient Hospital	4.70%	-1.00%	0.00%	4.60%	-1.00%	0.0%	3.7%	3.6%	23%	18%
Outpatient Hospital	5.00%	0.00%	0.00%	4.90%	0.00%	0.0%	5.0%	4.9%	47%	39%
Professional	8.00%	1.00%	0.00%	6.90%	1.00%	0.0%	9.1%	8.0%	27%	22%
Other Medical	5.00%	-1.00%	0.00%	4.90%	-1.00%	0.0%	4.0%	3.9%	3%	2%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0%	0%
Prescription Drug	7.30%	1.10%	0.00%	8.00%	1.10%	0.0%	8.5%	9.2%	100%	18%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100%	100%

Aggregate Pricing Trend Year 1	
Total	6.3%
Medical	5.8%
Drug	8.5%
Agg Med + Rx Trend	6.3%
Dental and Vision	2.0%

Aggregate Pricing Trend Year 2	
Total	6.1%
Medical	5.4%
Drug	9.2%
Agg Med + Rx Trend	6.1%
Dental and Vision	2.0%

Average Pricing Trend	
Total	6.2%
Medical	5.6%
Drug	8.8%
Agg Med + Rx Trend	6.2%
Dental and Vision	2.0%

	Year 1 Raw Trends*				Year 2 Raw Trends*			
URRT Categories	Cost	Utilization	Induced Demand	Composite	Cost	Utilization	Induced Demand	Composite
Inpatient Hospital	4.4%	-1.0%	0.0%	3.4%	4.3%	-1.0%	0.0%	3.3%
Outpatient Hospital	4.7%	0.0%	0.0%	4.7%	4.6%	0.0%	0.0%	4.6%
Professional	7.7%	1.0%	0.0%	8.7%	6.6%	1.0%	0.0%	7.6%
Other Medical	4.7%	-1.0%	0.0%	3.7%	4.6%	-1.0%	0.0%	3.6%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	7.0%	1.1%	0.0%	8.1%	7.7%	1.1%	0.0%	8.9%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

*From Hospital and Physician Trend Models

Adjustments to Pricing Trend

Medical		Drug	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.3%	Leveraging	0.3%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.30%	Total	0.30%

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Credibility Manual Development for URRT

Experience Period Member Months 405,682

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	$ 129.18	1.047	0.990	1.046	0.990	138.66	$ 50,978,376	$ 52,404,989	$ 129.18
Outpatient Hospital	$ 270.89	1.050	1.000	1.049	1.000	298.37	$ 90,669,276	$ 109,893,465	$ 270.89
Professional	$ 155.69	1.080	1.010	1.069	1.010	183.36	$ 48,221,552	$ 63,160,478	$ 155.69
Other Medical	$ 17.35	1.050	0.990	1.049	0.990	18.73	$ 5,779,519	$ 7,039,637	$ 17.35
Capitation	$ 0.01	1.030	1.000	1.030	1.000	0.01	$ 2,451	$ 2,451	$ 0.01
Prescription Drug	$ 129.32	1.073	1.011	1.080	1.011	153.18	$ 45,870,531	$ 52,463,259	$ 129.32
Total	$ 702.44					792.31			$ 702.44

* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

Morbidity	0.970
Other	
Change in Demographics	1.0000
Change in Network	0.9980
Change in Benefits	1.0000
Change in Other	1.0000
Projected Index Rate	767.00

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Paid to Allowed Ratio Development

Medical Rate Development

Base Experience Period:	7/1/2021-6/30/2022
Data as of	2/28/2022
Rating Period:	7/1/2023-6/30/2024
Trend Months:	24
Average 2 Yr Trend:	5.6%

1	Medical Paid and Incurred Claims + ACA Payments	188,971,148
2	Completion Factor	0.97
3	BEP Completed Claims (1) / (2)	194,876,202
4	BEP Member Months	405,682
5	BEP Completed Claim PMPM (3) / (4)	480.37
6	Trend Factor	1.11
7	Trended Claim PMPM (5) x (6)	535.53
8	Benefit and Network Change Factor	0.991
9	Morbidity	0.970
10	Capitation	2,451
11	Capitation PMPM	0.01
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	514.93

	Expected Claim PMPM in Rating Period
Medical	514.93
Drug	134.23
Pediatric Dental	1.79
Pediatric Vision	0.13
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	651.08
Total Expected Incurred in Rating Period Net RA	621.12

Projected Allowed	767.00
Paid to Allowed Ratio	0.849

Drug Rate Development

Base Experience Period:	7/1/2021-6/30/2022
Data as of	2/28/2022
Rating Period:	7/1/2023-6/30/2024
Trend Months:	24
Average 2 Yr Trend:	8.8%

1	BEP Paid and Incurred Claims	61,795,307
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	61,795,307
4	BEP Member Months	405,682
5	BEP Completed Claim PMPM (3) / (4)	152.32
6	Trend Factor	1.18
7	Trended Claim PMPM (5) x (6)	180.43
8	Benefit and Network Change Factor	0.991
9	Morbidity	0.970
10	Rx Rebates	15,924,776
11	Rx Rebates PMPM	39.25
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	134.23

Pediatric Dental Rate Development

Base Experience Period:	7/1/2021-6/30/2022
Data as of	2/28/2022
Rating Period:	7/1/2023-6/30/2024
Trend Months:	24
Average 2 Yr Trend:	2.0%

1	BEP Paid and Incurred Claims	686,280
2	Completion Factor	0.953
3	BEP Completed Claims (1) / (2)	720,116
4	BEP Member Months	405,682
5	BEP Completed Claim PMPM (3) / (4)	1.78
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	1.85
8	Benefit and Network Change Factor	1.00
9	Morbidity	0.970
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.79

Pediatric Vision Rate Development

Base Experience Period:	7/1/2021-6/30/2022
Data as of	2/28/2022
Rating Period:	7/1/2023-6/30/2024
Trend Months:	24
Average 2 Yr Trend:	2.0%

1	BEP Paid and Incurred Claims	52,023
2	Completion Factor	0.993
3	BEP Completed Claims (1) / (2)	52,405
4	BEP Member Months	405,682
5	BEP Completed Claim PMPM (3) / (4)	0.13
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.13
8	Benefit and Network Change Factor	1.00
9	Morbidity	0.970
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.13

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00	$0.00	0.0%
Risk Adjustment Fee	$0.22	$0.00	$0.00	$0.22	0.0%
Admin PMPM	$50.48	$0.60	$0.09	$51.17	7.4%
Broker PMPM	$21.67	$0.00	$0.00	$21.67	3.1%
Placeholder 1	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 2	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 3	$0.00	$0.00	$0.00	$0.00	0.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.00	$0.00	$0.20	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	$0.00	$0.00	$0.00	$0.00	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 0.00%

Quarter	% of Enrollees	HIF
1	31%	0.00%
2	13%	0.00%
3	14%	0.00%
4	43%	0.00%

	2022 assessmen	2023 assessment
0	0.00%	0.00%
3	0.00%	0.00%
6	0.00%	0.00%
9	0.00%	0.00%

	Admin	Profit	Taxes
	10.5%	2.0%	0.6%
Claims	7.4%		
Broker	3.1%		
Quality Improvement	0.0%		

HIOS	45127PA0010055	45127PA0010058	45127PA0010054	45127PA0010057	45127PA0010209	45127PA0010117	45127PA0010200	45127PA0010203	45127PA0010204	45127PA0010085	45127PA0010090	45127PA0010195	45127PA0010116	45127PA0010196	45127PA0010084	45127PA0010089	45127PA0010161	45127PA0010194	45127PA0010132	45127PA0010185	45127PA0010202	45127PA0010207	45127PA0010208	45127PA0130004	45127PA0130008	45127PA0010187	45127PA0010131	45127PA0010184	45127PA0130005	45127PA0130065	45127PA0010265	45127PA0010265	45127PA0010265	45127PA0010265	45127PA0010265	45127PA0010165	45127PA0010165	45127PA0010135
Med Plan	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Gold PPO 0/0/20	Gold PPO 500/0/25	Gold Performance PPO 1000/0/20	Gold PPO Choice 1000/0/20	Gold PPO Choice Select 1000/0/20	Gold PPO 1000/0/25	Gold PPO 2000/0/15	Gold PPO 3000/0/15	Gold PPO 500/0/25	Gold Simple PPO 40/65/350/2000/ 4000	Gold PPO 1000/0/25	Gold PPO 2000/0/15	Gold QHDHP PPO 1500/0/10 Combined	Gold PPO 3000/0/15	Silver PPO 4000/0/40	Silver PPO 5000/0/35	Silver Performance PPO 4500/0/30	Silver PPO Choice 4500/0/30	Silver PPO Choice Select 4500/0/30	Silver Valley Advantage EPO 5000/0/35	Silver Capital Advantage EPO 5000/0/35	Silver PPO 6000/0/35	Silver PPO 4000/0/40	Silver PPO 5000/0/35	Silver Valley Advantage EPO 5000/0/35	Silver Capital Advantage EPO 5000/0/35	Silver QHDHP Performance PPO 2750/0/15	Silver QHDHP PPO Choice 2750/0/15	Silver QHDHP PPO Choice Select 2750/0/15	Silver QHDHP PPO 2750/0/25	Silver PPO 6000/0/35	Silver QHDHP PPO 3500/0/25	Silver QHDHP-E PPO 4500/0/10	Bronze QHDHP-E PPO 6900/0/0
Rx Plan	Rx 0	Rx 0	Rx 250	Rx 250	Rx 500	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 250	Rx 0	Rx 250	Rx 250	Combined	Rx 250	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 0	Rx 250	Rx 250	Rx 250	Rx 250	Combined	Combined	Combined	Combined	Rx 250	Combined	Combined	Combined
Deductible	0	250	0	250	0	500	1000	1000	1000	1000	2000	3000	500	0	1000	2000	1500	3000	4000	5000	4500	4500	4500	5000	5000	6000	4000	5000	5000	5000	2750	2750	2750	2750	6000	3500	4500	6900
Expected Claim Cost	868.62	838.25	821.43	793.79	709.93	760.69	652.50	638.68	597.49	723.11	674.72	635.33	715.64	634.15	676.68	628.29	684.40	593.23	560.46	527.19	487.40	477.08	446.31	475.06	475.06	514.07	523.88	492.08	443.66	443.66	507.74	496.99	464.93	567.49	479.54	513.11	481.49	410.49
Expected Premium PMPM *	$966.35	$935.19	$917.92	$889.57	$803.54	$855.61	$744.62	$730.44	$688.18	$817.06	$767.40	$727.01	$809.39	$725.79	$769.43	$719.77	$777.33	$683.80	$650.18	$616.05	$575.22	$564.63	$533.07	$562.57	$562.57	$602.58	$612.65	$580.03	$530.36	$530.36	$596.10	$585.06	$552.17	$657.40	$567.16	$601.61	$569.17	$496.32
Allowed Adjustments to Premium for MLR																																						
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Federal Income Tax**	4.06	3.93	3.86	3.74	3.37	3.59	3.13	3.07	2.89	3.43	3.22	3.05	3.40	3.05	3.23	3.02	3.26	2.87	2.73	2.59	2.42	2.37	2.24	2.36	2.36	2.53	2.57	2.44	2.23	2.23	2.50	2.46	2.32	2.76	2.38	2.53	2.39	2.08
MLR Adjusted Claims	$868.62	$838.25	$821.43	$793.79	$709.93	$760.69	$652.50	$638.68	$597.49	$723.11	$674.72	$635.33	$715.64	$634.15	$676.68	$628.29	$684.40	$593.23	$560.46	$527.19	$487.40	$477.08	$446.31	$475.06	$475.06	$514.07	$523.88	$492.08	$443.66	$443.66	$507.74	$496.99	$464.93	$567.49	$479.54	$513.11	$481.49	$410.49
MLR Adjusted Premium	$961.87	$930.84	$913.65	$885.41	$799.75	$851.60	$741.08	$726.95	$684.87	$813.21	$763.76	$723.53	$805.57	$722.32	$765.78	$716.33	$773.65	$680.51	$647.03	$613.04	$572.39	$561.84	$530.41	$559.79	$559.79	$599.63	$609.65	$577.17	$527.71	$527.71	$593.17	$582.18	$549.44	$654.22	$564.35	$598.66	$566.36	$493.82
Expected Member Distribution	4.9%	2.7%	1.9%	1.3%	0.5%	4.1%	0.0%	0.3%	0.3%	7.2%	15.0%	6.6%	1.9%	0.2%	2.7%	5.7%	1.4%	3.6%	5.7%	4.2%	0.1%	2.7%	0.3%	0.1%	0.1%	2.0%	3.5%	3.0%	0.2%	0.1%	0.3%	0.3%	0.3%	3.8%	1.7%	5.1%	1.9%	4.6%

Unadjusted Premium	$694.90
Expected MLR Adjusted Claims	$607.39
Expected MLR Adjusted Premium	$691.58

MLR	**87.8%**

* From Exhibit L
**21% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Projected Index Rate

Projected Index Rate	$767.00

Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	$767.00		31%	$0.00	-$35.29
April - June (Index 2)	$778.75	6.3%	13%	$0.00	-$35.29
July - September (Index 3)	$790.68	6.3%	14%	$767.00	$731.71
October - December (Index 4)	$802.80	6.3%	43%	$778.63	$743.34
Average for Projection Period	$787.16			$440.75	$405.46

* From URRT and Exhibit B

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	767.00
Paid to Allowed	0.85
Q1 Projected Claims	651.08
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	29.96
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	621.12
Q1 Market Adjusted Index Rate	731.71

Development of Exchange User Fee

Average SHOP Premium	$0.00
Average Exchange Fee	$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	$0.00

Development of Risk Adjustment Projection

Projected 2023 Risk Adjustment Transfer	$29.96

BEP Risk Adjustment Transfer	$11,279,955	
BEP MemberMonths	402,235	
BEP Risk Adjustment Transfer PMPM	$28.04	
Change in Statewide Average Premium BEP to Rating Period	6.8%	*9.2% used in annual filing, reduced for 6 months of BEP in 2022

Show Normalization

Adjustment for Network	1.000
Adjustment for Induced Demand	1.000

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Platinum**	**Platinum**	**Platinum**	**Platinum**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**
HIOS	**45127PA0010055**	**45127PA0010058**	**45127PA0010054**	**45127PA0010057**	**45127PA0010209**	**45127PA0010117**	**45127PA0010200**	**45127PA0010203**	**45127PA0010204**	**45127PA0010085**	**45127PA0010090**	**45127PA0010195**
Med Plan Name:	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Gold PPO 0/0/20**	**Gold PPO 500/0/25**	**Gold Performance PPO 1000/0/20**	**Gold PPO Choice 1000/0/20**	**Gold PPO Choice Select 1000/0/20**	**Gold PPO 1000/0/25**	**Gold PPO 2000/0/15**	**Gold PPO 3000/0/15**
Rx:	**Rx 0**	**Rx 0**	**Rx 250**	**Rx 250**	**Rx 500**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**
Network:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**PPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71
AV and Cost Sharing Adjustment	1.04	1.02	1.01	0.99	0.93	0.96	0.89	0.89	0.89	0.94	0.90	0.87
Network	1.003	1.003	1.003	1.003	1.003	1.003	0.979	0.958	0.896	1.003	1.003	1.003
Induced Demand	1.140	1.122	1.111	1.095	1.044	1.075	1.020	1.020	1.020	1.052	1.023	1.001
Total Projected Claims PMPM + Market Level Adjustments:	868.62	838.25	821.43	793.79	709.93	760.69	652.50	638.68	597.49	723.11	674.72	635.33
Retention												
Admin PMPM	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17
Broker PMPM	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67
Risk Adjustment User Fee	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22
PCORTF	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$605.02	$585.51	$574.70	$556.95	$503.09	$535.69	$466.20	$457.32	$430.86	$511.55	$480.46	$455.17
Plan Adjusted Index Rates	$966.35	$935.19	$917.92	$889.57	$803.54	$855.61	$744.62	$730.44	$688.18	$817.06	$767.40	$727.01
Expected Member Distribution	4.9%	2.7%	1.9%	1.3%	0.5%	4.1%	0.0%	0.3%	0.3%	7.2%	15.0%	6.6%
	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84
Admin	7.5%	7.8%	7.9%	8.2%	9.1%	8.5%	9.8%	10.0%	10.6%	8.9%	9.5%	10.0%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**
HIOS	**45127PA0010116**	**45127PA0010196**	**45127PA0010084**	**45127PA0010089**	**45127PA0010161**	**45127PA0010194**	**45127PA0010132**	**45127PA0010185**	**45127PA0010202**	**45127PA0010207**	**45127PA0010208**	**45127PA0130004**	**45127PA0130008**	**45127PA0010187**	**45127PA0010131**
Med Plan Name:	**Gold PPO 500/0/25**	**Gold Simple PPO 40/65/350/2000/4000**	**Gold PPO 1000/0/25**	**Gold PPO 2000/0/15**	**Gold QHDHP PPO 1500/0/10**	**Gold PPO 3000/0/15**	**Silver PPO 4000/0/40**	**Silver PPO 5000/0/35**	**Silver Performance PPO 4500/0/30**	**Silver PPO Choice 4500/0/30**	**Silver PPO Choice Select 4500/0/30**	**Silver Valley Advantage EPO 5000/0/35**	**Silver Capital Advantage EPO 5000/0/35**	**Silver PPO 6000/0/35**	**Silver PPO 4000/0/40**
Rx:	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 250**	**Combined**	**Rx 250**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 250**
Network:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**Valley Advantage EPO**	**Capital Advantage EPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71
AV and Cost Sharing Adjustment	0.93	0.86	0.90	0.86	0.91	0.83	0.80	0.76	0.73	0.73	0.73	0.76	0.76	0.75	0.76
Network	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	0.979	0.958	0.896	0.903	0.903	1.003	1.003
Induced Demand	1.048	1.000	1.025	0.997	1.029	0.977	0.960	0.943	0.930	0.930	0.930	0.943	0.943	0.937	0.942
Total Projected Claims PMPM + Market Level Adjustments:	715.64	634.15	676.68	628.29	684.40	593.23	560.46	527.19	487.40	477.08	446.31	475.06	475.06	514.07	523.88
Retention															
Admin PMPM	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17
Broker PMPM	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67
Risk Adjustment User Fee	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22
PCORTF	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$506.75	$454.41	$481.73	$450.64	$486.68	$428.12	$407.07	$385.70	$360.14	$353.51	$333.75	$352.22	$352.22	$377.27	$383.57
Plan Adjusted Index Rates	$809.39	$725.79	$769.43	$719.77	$777.33	$683.80	$650.18	$616.05	$575.22	$564.63	$533.07	$562.57	$562.57	$602.58	$612.65
Expected Member Distribution	1.9%	0.2%	2.7%	5.7%	1.4%	3.6%	5.7%	4.2%	0.1%	2.7%	0.3%	0.1%	0.1%	2.0%	3.5%
	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84
Admin	9.0%	10.0%	9.5%	10.1%	9.4%	10.7%	11.2%	11.8%	12.7%	12.9%	13.7%	12.9%	12.9%	12.1%	11.9%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Bronze**
HIOS	**45127PA0010184**	**45127PA0130003**	**45127PA0130007**	**45127PA0010201**	**45127PA0010205**	**45127PA0010206**	**45127PA0010124**	**45127PA0010186**	**45127PA0010170**	**45127PA0010199**	**45127PA0010135**
Med Plan Name:	**Silver PPO 5000/0/35**	**Silver Valley Advantage EPO 5000/0/35**	**Silver Capital Advantage EPO 5000/0/35**	**Silver QHDHP Performance PPO 2750/0/15**	**Silver QHDHP PPO Choice 2750/0/15**	**Silver QHDHP PPO Choice Select 2750/0/15**	**Silver QHDHP PPO 2750/0/25**	**Silver PPO 6000/0/35**	**Silver QHDHP PPO 3500/0/25**	**Silver QHDHP-E PPO 4500/0/10**	**Bronze QHDHP-E PPO 6900/0/0**
Rx:	**Rx 250**	**Rx 250**	**Rx 250**	**Combined**	**Combined**	**Combined**	**Combined**	**Rx 250**	**Combined**	**Combined**	**Combined**
Network:	**PPO**	**Valley Advantage EPO**	**Capital Advantage EPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71	731.71
AV and Cost Sharing Adjustment	0.72	0.72	0.72	0.75	0.75	0.75	0.80	0.71	0.75	0.71	0.62
Network	1.003	0.903	0.903	0.979	0.958	0.896	1.003	1.003	1.003	1.003	1.003
Induced Demand	0.927	0.927	0.927	0.940	0.940	0.940	0.964	0.921	0.936	0.922	0.896
Total Projected Claims PMPM + Market Level Adjustments:	492.08	443.66	443.66	507.74	496.99	464.93	567.49	479.54	513.11	481.49	410.49
Retention											
Admin PMPM	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17	$51.17
Broker PMPM	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67	$21.67
Risk Adjustment User Fee	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22	$0.22
PCORTF	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$363.15	$332.05	$332.05	$373.21	$366.30	$345.71	$411.59	$355.09	$376.66	$356.35	$310.74
Plan Adjusted Index Rates	$580.03	$530.36	$530.36	$596.10	$585.06	$552.17	$657.40	$567.16	$601.61	$569.17	$496.32
Expected Member Distribution	3.0%	0.2%	0.1%	0.3%	0.3%	0.3%	3.8%	1.7%	5.1%	1.9%	4.6%
	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84	$72.84
Admin	12.6%	13.7%	13.7%	12.2%	12.5%	13.2%	11.1%	12.8%	12.1%	12.8%	14.7%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Benefit Plans

		100%	451,338																					Annual Trend		1.000	1.015		
#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Medical & Rx	Dental & Vision	Aggregate Trend	Q3 Calibrated Plan Index	Q4 Calibrated Plan Index	Calibrated Index from PA Exhibits	% Admin	% Taxes
1	Platinum PPO 0/0/15 Rx 0	4.9%	22,166	Existing	45127PA001	45127PA0010055	Off Exchange	Platinum	91.4%	103.8%	1.00	1.14	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$966.34	$966.34	$981.15	6.27%	2.0%	6.27%	$605.02	$614.19	605.02	7.5%	0.6%
2	Platinum PPO 250/0/15 Rx 0	2.7%	12,112	Existing	45127PA001	45127PA0010058	Off Exchange	Platinum	90.1%	101.9%	1.00	1.12	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$935.19	$935.19	$949.52	6.27%	2.0%	6.27%	$585.51	$594.39	585.51	7.8%	0.6%
3	Platinum PPO 0/0/15 Rx 250	1.9%	8,749	Existing	45127PA001	45127PA0010054	Off Exchange	Platinum	88.9%	100.7%	1.00	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$917.93	$917.93	$931.99	6.27%	2.0%	6.27%	$574.70	$583.42	574.70	7.9%	0.6%
4	Platinum PPO 250/0/15 Rx 250	1.3%	5,962	Existing	45127PA001	45127PA0010057	Off Exchange	Platinum	88.1%	98.8%	1.00	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$889.57	$889.57	$903.20	6.27%	2.0%	6.27%	$556.95	$565.39	556.95	8.2%	0.6%
5	Gold PPO 0/0/20 Rx 500	0.5%	2,081	NEW	45127PA001	45127PA0010209	Off Exchange	Gold	81.6%	92.7%	1.00	1.04	PPO	Gold PPO 0/0/20	0	Rx 500	Embedded	Embedded	$803.54	$803.54	$815.85	6.27%	2.0%	6.27%	$503.09	$510.71	503.09	9.1%	0.6%
6	Gold PPO 500/0/25 Rx 0	4.1%	18,544	Existing	45127PA001	45127PA0010117	Off Exchange	Gold	80.6%	96.5%	1.00	1.07	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$855.61	$855.61	$868.72	6.27%	2.0%	6.27%	$535.69	$543.81	535.69	8.5%	0.6%
7	Gold Performance PPO 1000/0/20 Rx 0	0.0%	35	Existing	45127PA001	45127PA0010200	Off Exchange	Gold	80.6%	89.3%	0.98	1.02	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded	$744.61	$744.61	$756.02	6.27%	2.0%	6.27%	$466.19	$473.26	466.19	9.8%	0.6%
8	Gold PPO Choice 1000/0/20 Rx 0	0.3%	1,176	NEW	45127PA001	45127PA0010203	Off Exchange	Gold	80.6%	89.3%	0.96	1.02	PPO Choice	Gold PPO Choice 1000/0/20	1000	Rx 0	Embedded	Embedded	$730.44	$730.44	$741.63	6.27%	2.0%	6.27%	$457.32	$464.25	457.32	10.0%	0.6%
9	Gold PPO Choice Select 1000/0/20 Rx 0	0.3%	1,176	NEW	45127PA001	45127PA0010204	Off Exchange	Gold	80.6%	89.3%	0.90	1.02	PPO Choice Select	Gold PPO Choice Select 1000/0/20	1000	Rx 0	Embedded	Embedded	$688.17	$688.17	$698.72	6.27%	2.0%	6.27%	$430.86	$437.39	430.86	10.6%	0.6%
10	Gold PPO 1000/0/25 Rx 0	7.2%	32,361	Existing	45127PA001	45127PA0010085	Off Exchange	Gold	80.3%	93.7%	1.00	1.05	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$817.05	$817.05	$829.57	6.27%	2.0%	6.27%	$511.55	$519.30	511.55	8.9%	0.6%
11	Gold PPO 2000/0/15 Rx 0	15.0%	67,650	Existing	45127PA001	45127PA0010090	Off Exchange	Gold	80.0%	89.8%	1.00	1.02	PPO	Gold PPO 2000/0/15	2000	Rx 0	Embedded	Embedded	$767.40	$767.40	$779.16	6.27%	2.0%	6.27%	$480.46	$487.75	480.46	9.5%	0.6%
12	Gold PPO 3000/0/15 Rx 0	6.6%	29,974	Existing	45127PA001	45127PA0010195	Off Exchange	Gold	79.7%	86.5%	1.00	1.00	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$727.00	$727.00	$738.14	6.27%	2.0%	6.27%	$455.17	$462.07	455.17	10.0%	0.6%
13	Gold PPO 500/0/25 Rx 250	1.9%	8,655	Existing	45127PA001	45127PA0010116	Off Exchange	Gold	79.0%	93.1%	1.00	1.05	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$809.40	$809.40	$821.80	6.27%	2.0%	6.27%	$506.75	$514.44	506.75	9.0%	0.6%
14	Gold Simple PPO 40/65/350/2000/4000 Rx 0	0.2%	1,047	Existing	45127PA001	45127PA0010196	Off Exchange	Gold	78.8%	86.4%	1.00	1.00	PPO	Gold Simple PPO 40/65/350/2000/4000	0	Rx 0	Embedded	Embedded	$725.79	$725.79	$736.91	6.27%	2.0%	6.27%	$454.41	$461.30	454.41	10.0%	0.6%
15	Gold PPO 1000/0/25 Rx 250	2.7%	12,124	Existing	45127PA001	45127PA0010084	Off Exchange	Gold	78.7%	90.0%	1.00	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$769.42	$769.42	$781.21	6.27%	2.0%	6.27%	$481.72	$489.03	481.72	9.5%	0.6%
16	Gold PPO 2000/0/15 Rx 250	5.7%	25,917	Existing	45127PA001	45127PA0010089	Off Exchange	Gold	78.5%	85.9%	1.00	1.00	PPO	Gold PPO 2000/0/15	2000	Rx 250	Embedded	Embedded	$719.77	$719.77	$730.80	6.27%	2.0%	6.27%	$450.64	$457.47	450.64	10.1%	0.6%
17	Gold QHDHP PPO 1500/0/10	1.4%	6,362	Existing	45127PA001	45127PA0010161	Off Exchange	Gold	78.3%	90.6%	1.00	1.03	PPO	Gold QHDHP PPO 1500/0/10	1500	Combined	Embedded	Embedded	$777.34	$777.34	$789.25	6.27%	2.0%	6.27%	$486.68	$494.06	486.68	9.4%	0.6%
18	Gold PPO 3000/0/15 Rx 250	3.6%	16,051	Existing	45127PA001	45127PA0010194	Off Exchange	Gold	78.2%	82.7%	1.00	0.98	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$683.80	$683.80	$694.28	6.27%	2.0%	6.27%	$428.12	$434.61	428.12	10.7%	0.6%
19	Silver PPO 4000/0/40 Rx 0	5.7%	25,811	Existing	45127PA001	45127PA0010132	Off Exchange	Silver	72.0%	79.6%	1.00	0.96	PPO	Silver PPO 4000/0/40	4000	Rx 0	Embedded	Embedded	$650.18	$650.18	$660.14	6.27%	2.0%	6.27%	$407.07	$413.24	407.07	11.2%	0.6%
20	Silver PPO 5000/0/35 Rx 0	4.2%	18,909	Existing	45127PA001	45127PA0010185	Off Exchange	Silver	72.0%	76.2%	1.00	0.94	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$616.04	$616.04	$625.48	6.27%	2.0%	6.27%	$385.70	$391.55	385.70	11.8%	0.6%
21	Silver Performance PPO 4500/0/30 Rx 0	0.1%	506	Existing	45127PA001	45127PA0010202	Off Exchange	Silver	71.8%	73.2%	0.98	0.93	Performance PPO	Silver Performance PPO 4500/0/30	4500	Rx 0	Embedded	Embedded	$575.23	$575.23	$584.04	6.27%	2.0%	6.27%	$360.14	$365.60	360.14	12.7%	0.6%
22	Silver PPO Choice 4500/0/30 Rx 0	2.7%	12,112	NEW	45127PA001	45127PA0010207	Off Exchange	Silver	71.8%	73.2%	0.96	0.93	PPO Choice	Silver PPO Choice 4500/0/30	4500	Rx 0	Embedded	Embedded	$564.63	$564.63	$573.28	6.27%	2.0%	6.27%	$353.51	$358.87	353.51	12.9%	0.6%
23	Silver PPO Choice Select 4500/0/30 Rx 0	0.3%	1,176	NEW	45127PA001	45127PA0010208	Off Exchange	Silver	71.8%	73.2%	0.90	0.93	PPO Choice Select	Silver PPO Choice Select 4500/0/30	4500	Rx 0	Embedded	Embedded	$533.06	$533.06	$541.23	6.27%	2.0%	6.27%	$333.74	$338.80	333.74	13.7%	0.6%
24	Silver Valley Advantage EPO 5000/0/35 Rx 0	0.1%	659	Existing	45127PA013	45127PA0130004	Off Exchange	Silver	71.7%	76.2%	0.90	0.94	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$562.56	$562.56	$571.18	6.27%	2.0%	6.27%	$352.21	$357.55	352.21	12.9%	0.6%
25	Silver Capital Advantage EPO 5000/0/35 Rx 0	0.1%	329	Existing	45127PA013	45127PA0130008	Off Exchange	Silver	71.7%	76.2%	0.90	0.94	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$562.56	$562.56	$571.18	6.27%	2.0%	6.27%	$352.21	$357.55	352.21	12.9%	0.6%
26	Silver PPO 6000/0/35 Rx 0	2.0%	9,078	Existing	45127PA001	45127PA0010187	Off Exchange	Silver	71.1%	74.8%	1.00	0.94	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$602.59	$602.59	$611.82	6.27%	2.0%	6.27%	$377.27	$382.99	377.27	12.1%	0.6%
27	Silver PPO 4000/0/40 Rx 250	3.5%	15,640	Existing	45127PA001	45127PA0010131	Off Exchange	Silver	70.9%	75.8%	1.00	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 250	Embedded	Embedded	$612.65	$612.65	$622.04	6.27%	2.0%	6.27%	$383.57	$389.39	383.57	11.9%	0.6%
28	Silver PPO 5000/0/35 Rx 250	3.0%	13,546	Existing	45127PA001	45127PA0010184	Off Exchange	Silver	70.9%	72.4%	1.00	0.93	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$580.02	$580.02	$588.91	6.27%	2.0%	6.27%	$363.14	$368.65	363.14	12.6%	0.6%
29	Silver Valley Advantage EPO 5000/0/35 Rx 250	0.2%	823	Existing	45127PA013	45127PA0130003	Off Exchange	Silver	70.7%	72.5%	0.90	0.93	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$530.35	$530.35	$538.48	6.27%	2.0%	6.27%	$332.05	$337.08	332.05	13.7%	0.6%
30	Silver Capital Advantage EPO 5000/0/35 Rx 250	0.1%	329	Existing	45127PA013	45127PA0130007	Off Exchange	Silver	70.7%	72.5%	0.90	0.93	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$530.35	$530.35	$538.48	6.27%	2.0%	6.27%	$332.05	$337.08	332.05	13.7%	0.6%
31	Silver QHDHP Performance PPO 2750/0/15	0.3%	1,223	Existing	45127PA001	45127PA0010201	Off Exchange	Silver	70.7%	75.4%	0.98	0.94	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded	$596.09	$596.09	$605.23	6.27%	2.0%	6.27%	$373.21	$378.87	373.21	12.2%	0.6%
32	Silver QHDHP PPO Choice 2750/0/15	0.3%	1,176	NEW	45127PA001	45127PA0010205	Off Exchange	Silver	70.7%	75.4%	0.96	0.94	PPO Choice	Silver QHDHP PPO Choice 2750/0/15	2750	Combined	Embedded	Embedded	$585.06	$585.06	$594.02	6.27%	2.0%	6.27%	$366.30	$371.85	366.30	12.5%	0.6%
33	Silver QHDHP PPO Choice Select 2750/0/15	0.3%	1,176	NEW	45127PA001	45127PA0010206	Off Exchange	Silver	70.7%	75.4%	0.90	0.94	PPO Choice Select	Silver QHDHP PPO Choice Select 2750/0/15	2750	Combined	Embedded	Embedded	$552.17	$552.17	$560.63	6.27%	2.0%	6.27%	$345.71	$350.95	345.71	13.2%	0.6%
34	Silver QHDHP PPO 2750/0/25	3.8%	17,321	Existing	45127PA001	45127PA0010124	Off Exchange	Silver	70.6%	80.3%	1.00	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$657.39	$657.39	$667.46	6.27%	2.0%	6.27%	$411.59	$417.83	411.59	11.1%	0.6%
35	Silver PPO 6000/0/35 Rx 250	1.7%	7,467	Existing	45127PA001	45127PA0010186	Off Exchange	Silver	70.1%	70.9%	1.00	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$567.16	$567.16	$575.85	6.27%	2.0%	6.27%	$355.09	$360.48	355.09	12.8%	0.6%
36	Silver QHDHP PPO 3500/0/25	5.1%	22,918	Existing	45127PA001	45127PA0010170	Off Exchange	Silver	69.2%	74.7%	1.00	0.94	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$601.60	$601.60	$610.82	6.27%	2.0%	6.27%	$376.66	$382.37	376.66	12.1%	0.6%
37	Silver QHDHP-E PPO 4500/0/10	1.9%	8,372	Existing	45127PA001	45127PA0010199	Off Exchange	Silver	68.1%	71.2%	1.00	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$569.16	$569.16	$577.88	6.27%	2.0%	6.27%	$356.34	$361.75	356.34	12.8%	0.6%
38	Bronze QHDHP-E PPO 6900/0/0	4.6%	20,625	Existing	45127PA001	45127PA0010135	Off Exchange	Bronze	64.4%	62.4%	1.00	0.90	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded	$496.32	$496.32	$503.92	6.27%	2.0%	6.27%	$310.74	$315.45	310.74	14.7%	0.6%

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Calibration

Expected Average Age Factor:	1.562
List-Billed Adjustment for Max 3 Children	1.007
Adjusted Average Age Factor	1.551
Expected Average Region Factor:	1.03
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.597

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	12.6%	0.7650
15	1.0%	0.8330
16	1.0%	0.8590
17	1.0%	0.8850
18	1.0%	0.9130
19	1.1%	0.9410
20	1.1%	0.9700
21	1.2%	1.0000
22	1.4%	1.0000
23	1.4%	1.0000
24	1.5%	1.0000
25	1.4%	1.0040
26	1.5%	1.0240
27	1.7%	1.0480
28	1.6%	1.0870
29	1.6%	1.1190
30	1.6%	1.1350
31	1.9%	1.1590
32	1.9%	1.1830
33	1.8%	1.1980
34	1.7%	1.2140
35	1.7%	1.2220
36	1.7%	1.2300
37	1.7%	1.2380
38	1.6%	1.2460
39	1.7%	1.2620
40	1.8%	1.2780
41	1.8%	1.3020
42	1.8%	1.3250
43	1.7%	1.3570
44	1.8%	1.3970
45	1.7%	1.4440
46	1.7%	1.5000
47	1.6%	1.5630
48	1.9%	1.6350
49	1.8%	1.7060
50	1.7%	1.7860
51	2.0%	1.8650
52	2.1%	1.9520
53	2.0%	2.0400
54	2.0%	2.1350
55	2.0%	2.2300
56	2.2%	2.3330
57	2.2%	2.4370
58	2.2%	2.5480
59	2.2%	2.6030
60	2.3%	2.7140
61	2.0%	2.8100
62	2.1%	2.8730
63	1.9%	2.9520
64+	3.7%	3.0000

Region Factors

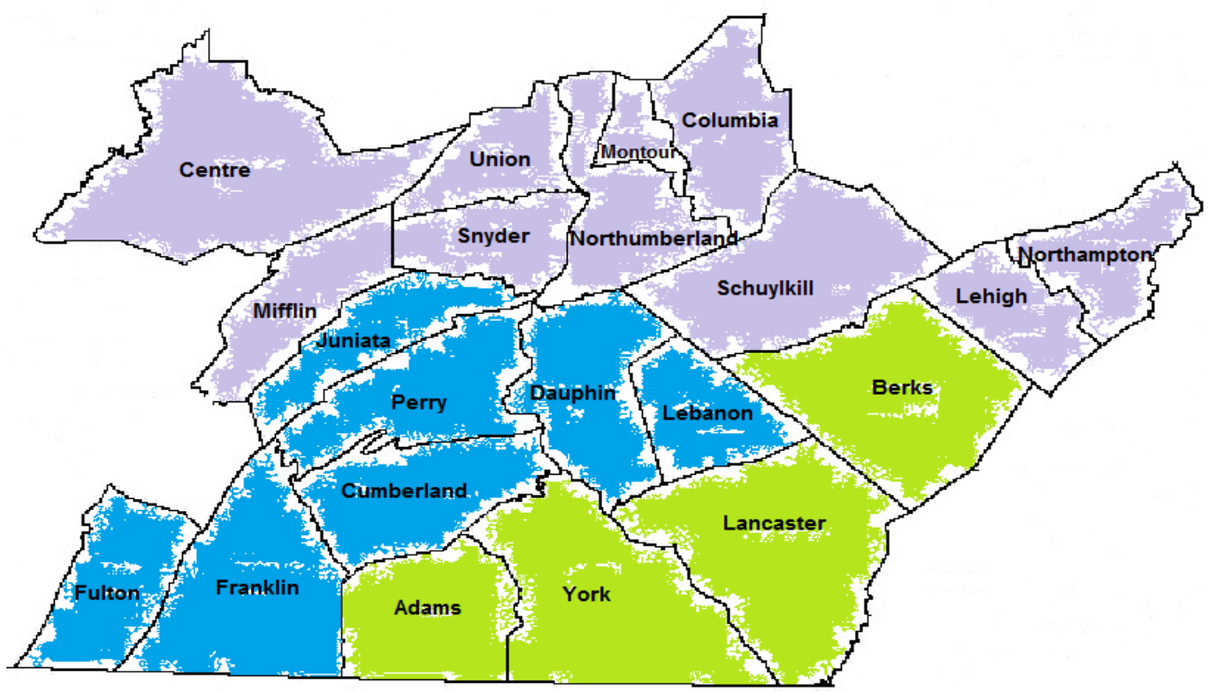
Region	Distribution of Population	Factor
6	45.1%	1.0000
7	31.0%	1.0800
9	23.9%	1.0200

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Rating Factors

Age Factors

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

Region



Region	Factor
6	1.0000
7	1.0800
9	1.0200

Network	Factor
PPO	1.00
Valley Advantage EPO	0.90
Capital Advantage EPO	0.90
PPO Choice	0.96
Performance PPO	0.976
PPO Choice Select	0.894

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Valley Advantage EPO Network Factor

Valley Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	27%	18%	
OP	17%	39%	
Physician	8%	22%	
EPO Network/Non-EPO Movement			
St. Luke's	75%		Assumes 75% of claim dollars move to EPO product
Other	25%		In Group multi-option market
Blended Savings	12.6%		
Medical Rating Factor	87%		
Total Rating Factor	0.90		

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.874	129.95
Outpatient Hospital	0.874	271.40
Professional	0.874	155.51
Other Medical	1.000	17.39
Capitation	1.000	0.00
Prescription Drug	1.000	129.82
Total	0.90	704.07

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Capital Advantage EPO Network Factor

Capital Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	24%	18%	
OP	23%	39%	
Physician	0%	22%	
EPO Network/Non-EPO Movement			
Pinnacle	75%		Assumes 75% of claims to Pinnacle from higher costs facilities
Other	25%		
Blended Savings	12.7%		
Medical Rating Factor	0.873		
Total Rating Factor	0.90		

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.873	129.95
Outpatient Hospital	0.873	271.40
Professional	0.873	155.51
Other Medical	1.000	17.39
Capitation	1.000	0.00
Prescription Drug	1.000	129.82
Total	0.90	704.07

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
PPO Choice Network Factor

All

Contracting	-4.5%

Factor	0.96

Berks and Lancaster

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Performance PPO Network Factor

Region 6

Contracting	-4.3%
Membership Dist	65%

Average	**0.976**

Region 7

Contracting	0.8%
Membership Dist	20%

Region 9

Contracting	1.7%
Membership Dist	15%

Current Month Members by County

County	Region	Members	Dist
ADAMS	7	802	2.1%
BERKS	7	3033	8.0%
CENTRE	6	1413	3.7%
COLUMBIA	6	297	0.8%
CUMBERLAND	9	2992	7.9%
DAUPHIN	9	2966	7.8%
FRANKLIN	9	1169	3.1%
FULTON	9	203	0.5%
JUNIATA	9	138	0.4%
LANCASTER	7	5131	13.5%
LEBANON	9	1388	3.7%
LEHIGH	6	5982	15.8%
MIFFLIN	6	164	0.4%
MONTOUR	6	154	0.4%
NORTHAMPTON	6	5470	14.4%
NORTHUMBERLAND	6	766	2.0%
PERRY	9	214	0.6%
SCHUYLKILL	6	2254	5.9%
SNYDER	6	230	0.6%
UNION	6	362	1.0%
YORK	7	2797	7.4%

Counties offering Performance PPO

County	Region	Members	Dist
Adams	7	802	4.6%
Franklin	9	1169	6.6%
Lebanon	9	1388	7.9%
Lehigh	6	5982	34.0%
Northampton	6	5470	31.1%
York	7	2797	15.9%

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
PPO Choice Select Network Factor

Region 7

Contracting	-16.2%
% Membership	36.8%

Factor	0.89

Region 9

Contracting	-7.4%
% Membership	63.2%

Current Month Members by County

County	Region	Members	Dist
ADAMS	7	802	2.1%
BERKS	7	3033	8.0%
CENTRE	6	1413	3.7%
COLUMBIA	6	297	0.8%
CUMBERLAND	9	2992	7.9%
DAUPHIN	9	2966	7.8%
FRANKLIN	9	1169	3.1%
FULTON	9	203	0.5%
JUNIATA	9	138	0.4%
LANCASTER	7	5131	13.5%
LEBANON	9	1388	3.7%
LEHIGH	6	5982	15.8%
MIFFLIN	6	164	0.4%
MONTOUR	6	154	0.4%
NORTHAMPTON	6	5470	14.4%
NORTHUMBERLAND	6	766	2.0%
PERRY	9	214	0.6%
SCHUYLKILL	6	2254	5.9%
SNYDER	6	230	0.6%
UNION	6	362	1.0%
YORK	7	2797	7.4%

Counties offering PPO Choice Select

County	Region	Members	Dist
Adams	7	802	8.2%
Cumberland	9	2992	30.6%
Dauphin	9	2966	30.4%
Perry	9	214	2.2%
York	7	2797	28.6%

Benefit Plans

#	Combo Description	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Induced Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision	Base Rates 7/1/2023 - 9/30/2024 Medical + Rx	Medical	Rx	Pediatric Dental	Pedatric Vision	Base Rates 10/1/2023 - 12/31/2024 Total	Medical + Rx	Medical	Rx	Pediatric Dental	Pedatric Vision	Annual Trend Total	Medical & Rx	Dental & Vision
1	Platinum PPO 0/0/15 Rx 0	45127PA0010055	Off Exchange	Platinum	91.4%	103.8%	1.14	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$603.31	$482.65	$120.66	$1.57	$0.14	$605.02	$612.46	$489.97	$122.49	$1.59	$0.14	$614.19	6.20%	6.20%
2	Platinum PPO 250/0/15 Rx 0	45127PA0010058	Off Exchange	Platinum	90.1%	101.9%	1.12	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$583.80	$467.04	$116.76	$1.57	$0.14	$585.51	$592.66	$474.13	$118.53	$1.59	$0.14	$594.39	6.20%	6.20%
3	Platinum PPO 0/0/15 Rx 250	45127PA0010054	Off Exchange	Platinum	88.9%	100.7%	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$572.99	$482.65	$90.34	$1.57	$0.14	$574.70	$581.69	$489.97	$91.72	$1.59	$0.14	$583.42	6.20%	6.20%
4	Platinum PPO 250/0/15 Rx 250	45127PA0010057	Off Exchange	Platinum	88.1%	98.8%	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$555.24	$467.04	$88.20	$1.57	$0.14	$556.95	$563.66	$474.13	$89.53	$1.59	$0.14	$565.39	6.20%	6.20%
5	Gold PPO 0/0/20 Rx 500	45127PA0010209	Off Exchange	Gold	81.6%	92.7%	1.04	PPO	Gold PPO 0/0/20	0	Rx 500	Embedded	Embedded	$501.38	$401.10	$100.28	$1.57	$0.14	$503.09	$508.98	$407.18	$101.80	$1.59	$0.14	$510.71	6.20%	6.20%
6	Gold PPO 500/0/25 Rx 0	45127PA0010117	Off Exchange	Gold	80.6%	96.5%	1.07	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$533.98	$427.18	$106.80	$1.57	$0.14	$535.69	$542.08	$433.66	$108.42	$1.59	$0.14	$543.81	6.20%	6.20%
7	Gold Performance PPO 1000/0/20 Rx 0	45127PA0010200	Off Exchange	Gold	80.6%	89.3%	1.02	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded	$464.48	$371.58	$92.90	$1.57	$0.14	$466.19	$471.53	$377.22	$94.31	$1.59	$0.14	$473.26	6.20%	6.20%
8	Gold PPO Choice 1000/0/20 Rx 0	45127PA0010203	Off Exchange	Gold	80.6%	89.3%	1.02	PPO Choice	Gold PPO Choice 1000/0/20	1000	Rx 0	Embedded	Embedded	$455.61	$364.49	$91.12	$1.57	$0.14	$457.32	$462.52	$370.02	$92.50	$1.59	$0.14	$464.25	6.20%	6.20%
9	Gold PPO Choice Select 1000/0/20 Rx 0	45127PA0010204	Off Exchange	Gold	80.6%	89.3%	1.02	PPO Choice Select	Gold PPO Choice Select 1000/0/20	1000	Rx 0	Embedded	Embedded	$429.15	$343.32	$85.83	$1.57	$0.14	$430.86	$435.66	$348.53	$87.13	$1.59	$0.14	$437.39	6.20%	6.20%
10	Gold PPO 1000/0/25 Rx 0	45127PA0010085	Off Exchange	Gold	80.3%	93.7%	1.05	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$509.84	$407.87	$101.97	$1.57	$0.14	$511.55	$517.57	$414.06	$103.51	$1.59	$0.14	$519.30	6.20%	6.20%
11	Gold PPO 2000/0/15 Rx 0	45127PA0010090	Off Exchange	Gold	80.0%	89.8%	1.02	PPO	Gold PPO 2000/0/15	2000	Rx 0	Embedded	Embedded	$478.75	$383.00	$95.75	$1.57	$0.14	$480.46	$486.02	$388.82	$97.20	$1.59	$0.14	$487.75	6.20%	6.20%
12	Gold PPO 3000/0/15 Rx 0	45127PA0010195	Off Exchange	Gold	79.7%	86.5%	1.00	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$453.46	$362.77	$90.69	$1.57	$0.14	$455.17	$460.34	$368.27	$92.07	$1.59	$0.14	$462.07	6.20%	6.20%
13	Gold PPO 500/0/25 Rx 250	45127PA0010116	Off Exchange	Gold	79.0%	93.1%	1.05	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$505.04	$427.18	$77.86	$1.57	$0.14	$506.75	$512.71	$433.66	$79.05	$1.59	$0.14	$514.44	6.20%	6.20%
14	Gold Simple PPO 40/65/350/2000/4000 Rx 0	45127PA0010196	Off Exchange	Gold	78.8%	86.4%	1.00	PPO	Gold Simple PPO 40/65/350/2000/4000	0	Rx 0	Embedded	Embedded	$452.70	$362.16	$90.54	$1.57	$0.14	$454.41	$459.57	$367.66	$91.91	$1.59	$0.14	$461.30	6.20%	6.20%
15	Gold PPO 1000/0/25 Rx 250	45127PA0010084	Off Exchange	Gold	78.7%	90.0%	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$480.01	$407.87	$72.14	$1.57	$0.14	$481.72	$487.30	$414.06	$73.24	$1.59	$0.14	$489.03	6.20%	6.20%
16	Gold PPO 2000/0/15 Rx 250	45127PA0010089	Off Exchange	Gold	78.5%	85.9%	1.00	PPO	Gold PPO 2000/0/15	2000	Rx 250	Embedded	Embedded	$448.93	$383.00	$65.93	$1.57	$0.14	$450.64	$455.74	$388.82	$66.92	$1.59	$0.14	$457.47	6.20%	6.20%
17	Gold QHDHP PPO 1500/0/10	45127PA0010161	Off Exchange	Gold	78.3%	90.6%	1.03	PPO	Gold QHDHP PPO 1500/0/10	1500	Combined	Embedded	Embedded	$484.97	$387.98	$96.99	$1.57	$0.14	$486.68	$492.33	$393.86	$98.47	$1.59	$0.14	$494.06	6.20%	6.20%
18	Gold PPO 3000/0/15 Rx 250	45127PA0010194	Off Exchange	Gold	78.2%	82.7%	0.98	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$426.41	$362.77	$63.64	$1.57	$0.14	$428.12	$432.88	$368.27	$64.61	$1.59	$0.14	$434.61	6.20%	6.20%
19	Silver PPO 4000/0/40 Rx 0	45127PA0010132	Off Exchange	Silver	72.0%	79.6%	0.96	PPO	Silver PPO 4000/0/40	4000	Rx 0	Embedded	Embedded	$405.36	$324.29	$81.07	$1.57	$0.14	$407.07	$411.51	$329.21	$82.30	$1.59	$0.14	$413.24	6.20%	6.20%
20	Silver PPO 5000/0/35 Rx 0	45127PA0010185	Off Exchange	Silver	72.0%	76.2%	0.94	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$383.99	$307.19	$76.80	$1.57	$0.14	$385.70	$389.82	$311.86	$77.96	$1.59	$0.14	$391.55	6.20%	6.20%
21	Silver Performance PPO 4500/0/30 Rx 0	45127PA0010202	Off Exchange	Silver	71.8%	73.2%	0.93	Performance PPO	Silver Performance PPO 4500/0/30	4500	Rx 0	Embedded	Embedded	$358.43	$286.74	$71.69	$1.57	$0.14	$360.14	$363.87	$291.10	$72.77	$1.59	$0.14	$365.60	6.20%	6.20%
22	Silver PPO Choice 4500/0/30 Rx 0	45127PA0010207	Off Exchange	Silver	71.8%	73.2%	0.93	PPO Choice	Silver PPO Choice 4500/0/30	4500	Rx 0	Embedded	Embedded	$351.80	$281.44	$70.36	$1.57	$0.14	$353.51	$357.14	$285.71	$71.43	$1.59	$0.14	$358.87	6.20%	6.20%
23	Silver PPO Choice Select 4500/0/30 Rx 0	45127PA0010208	Off Exchange	Silver	71.8%	73.2%	0.93	PPO Choice Select	Silver PPO Choice Select 4500/0/30	4500	Rx 0	Embedded	Embedded	$332.03	$265.62	$66.41	$1.57	$0.14	$333.74	$337.07	$269.66	$67.41	$1.59	$0.14	$338.80	6.20%	6.20%
24	Silver Valley Advantage EPO 5000/0/35 Rx 0	45127PA0130004	Off Exchange	Silver	71.7%	76.2%	0.94	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$350.50	$280.40	$70.10	$1.57	$0.14	$352.21	$355.82	$284.66	$71.16	$1.59	$0.14	$357.55	6.20%	6.20%
25	Silver Capital Advantage EPO 5000/0/35 Rx 0	45127PA0130008	Off Exchange	Silver	71.7%	76.2%	0.94	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$350.50	$280.40	$70.10	$1.57	$0.14	$352.21	$355.82	$284.66	$71.16	$1.59	$0.14	$357.55	6.20%	6.20%
26	Silver PPO 6000/0/35 Rx 0	45127PA0010187	Off Exchange	Silver	71.1%	74.8%	0.94	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$375.56	$300.45	$75.11	$1.57	$0.14	$377.27	$381.26	$305.01	$76.25	$1.59	$0.14	$382.99	6.20%	6.20%
27	Silver PPO 4000/0/40 Rx 250	45127PA0010131	Off Exchange	Silver	70.9%	75.8%	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 250	Embedded	Embedded	$381.86	$324.29	$57.57	$1.57	$0.14	$383.57	$387.66	$329.21	$58.45	$1.59	$0.14	$389.39	6.20%	6.20%
28	Silver PPO 5000/0/35 Rx 250	45127PA0010184	Off Exchange	Silver	70.9%	72.4%	0.93	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$361.43	$307.19	$54.24	$1.57	$0.14	$363.14	$366.92	$311.86	$55.06	$1.59	$0.14	$368.65	6.20%	6.20%
29	Silver Valley Advantage EPO 5000/0/35 Rx 250	45127PA0130003	Off Exchange	Silver	70.7%	72.5%	0.93	Valley Advantage EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$330.34	$280.40	$49.94	$1.57	$0.14	$332.05	$335.35	$284.66	$50.69	$1.59	$0.14	$337.08	6.20%	6.20%
30	Silver Capital Advantage EPO 5000/0/35 Rx 250	45127PA0130007	Off Exchange	Silver	70.7%	72.5%	0.93	Capital Advantage EPO	Silver Capital Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$330.34	$280.40	$49.94	$1.57	$0.14	$332.05	$335.35	$284.66	$50.69	$1.59	$0.14	$337.08	6.20%	6.20%
31	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201	Off Exchange	Silver	70.7%	75.4%	0.94	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded	$371.50	$297.20	$74.30	$1.57	$0.14	$373.21	$377.14	$301.71	$75.43	$1.59	$0.14	$378.87	6.20%	6.20%
32	Silver QHDHP PPO Choice 2750/0/15	45127PA0010205	Off Exchange	Silver	70.7%	75.4%	0.94	PPO Choice	Silver QHDHP PPO Choice 2750/0/15	2750	Combined	Embedded	Embedded	$364.59	$291.67	$72.92	$1.57	$0.14	$366.30	$370.12	$296.10	$74.02	$1.59	$0.14	$371.85	6.20%	6.20%
33	Silver QHDHP PPO Choice Select 2750/0/15	45127PA0010206	Off Exchange	Silver	70.7%	75.4%	0.94	PPO Choice Select	Silver QHDHP PPO Choice Select 2750/0/15	2750	Combined	Embedded	Embedded	$344.00	$275.20	$68.80	$1.57	$0.14	$345.71	$349.22	$279.38	$69.84	$1.59	$0.14	$350.95	6.20%	6.20%
34	Silver QHDHP PPO 2750/0/25	45127PA0010124	Off Exchange	Silver	70.6%	80.3%	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$409.88	$327.90	$81.98	$1.57	$0.14	$411.59	$416.10	$332.88	$83.22	$1.59	$0.14	$417.83	6.20%	6.20%
35	Silver PPO 6000/0/35 Rx 250	45127PA0010186	Off Exchange	Silver	70.1%	70.9%	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$353.38	$300.45	$52.93	$1.57	$0.14	$355.09	$358.75	$305.01	$53.74	$1.59	$0.14	$360.48	6.20%	6.20%
36	Silver QHDHP PPO 3500/0/25	45127PA0010170	Off Exchange	Silver	69.2%	74.7%	0.94	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$374.95	$299.96	$74.99	$1.57	$0.14	$376.66	$380.64	$304.51	$76.13	$1.59	$0.14	$382.37	6.20%	6.20%
37	Silver QHDHP-E PPO 4500/0/10	45127PA0010199	Off Exchange	Silver	68.1%	71.2%	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$354.63	$283.70	$70.93	$1.57	$0.14	$356.34	$360.02	$288.02	$72.00	$1.59	$0.14	$361.75	6.20%	6.20%
38	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135	Off Exchange	Bronze	64.4%	62.4%	0.90	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded	$309.03	$247.22	$61.81	$1.57	$0.14	$310.74	$313.72	$250.98	$62.74	$1.59	$0.14	$315.45	6.20%	6.20%

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Morbidity Factor Calculation

2021 Capital Blue Cross Group and Individual Claims

Total	COVID-19	% COVID
$855,970,812	$52,992,325	6.2%

Morbidity Factor

Remove All COVID from BEP	Morbidity Factor Applied*
0.94	0.970

*Factor assumes to some COVID impact will continue into 2023

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
MLR Exhibit

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	79.71%	83.34%	360,259	914,304
2019	76.56%	85.00%	504,647	813,342
2020	75.75%	84.40%	367,956	480,000

Capital Advantage Assurance Company
Small Group Rates
Effective 7/1/2023
Claim Cost Projection

	Paid		Risk Adjustment		Exhange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2018	$521.78	$471.49	-$42.86	$14.78	$0.00	$0.00	$564.64	$456.71
2019	$517.78	$501.61	-$10.13	$32.40	$0.00	$0.00	$527.91	$469.21
2020	$590.36	$516.94	-$9.13	$25.22	$0.00	$0.00	$599.49	$491.72
2021	$583.19	$594.25	$32.14	$19.11	$0.00	$0.00	$551.05	$575.14

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

Capital

April 11, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-19
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated April 5, 2023. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Revised memos – Actuarial, Cover Letter
- Revised public filing PDF

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Rates were not changed with this submission.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], Associate General Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective July 1, 2023 to December 31, 2023

Question 1. The cover letter, the PA actuarial memo, and the Federal memo, all refer to these filings as affecting Q3. Please change these documents to indicate that both Q3 and Q4 are affected.

Answer 1. The cover letter, PA actuarial memo, and the Federal actuarial memo have all been updated to state that both Q3 and Q4 are affected.

Question 2. Since AVs are a function of cost sharing and the cost sharing did not change from the annual filing, why do the quarterly and annual AVs in Table 10 differ slightly?

Answer 2. The pricing AV is calculated relative to the paid-to-allowed ratio. Capital develops the paid-to-allowed ratio on Exhibit G. With the new base experience period, the paid-to-allowed calculation produced new results. The pricing relativites of the plans did not change between the annual and quarterly filing, but the pricing AV does change so that the average pricing AV matches the new paid-to-allowed ratio. Table 10 shows that the average pricing AV matches the new paid-to-allowed ratio. So as an example, Platinum PPO 0/0/15 Rx 250 has a pricing AV of 1.007 and the paid-to-allowed ratio is 0.849, so the benefits are 1.007/.849 -1 = 18% richer than the average plan in the projection period. The same holds true in the annual filing. The paid-to-allowed ratio was .851 and Platinum PPO 0/0/15 Rx 250 had a pricing AV of 1.005. 1.005/.851 -1 = 18% richer than the average plan in the projection period.

For KHPC, the pricing AV equals the paid-to-allowed ratio as only 1 plan is offered.

Question 3. In the CAAC filing, the Table 14 Network Factors in two networks (Performance PPO and PPO Choice Select) appear to differ between the annual and quarterly filings. Please explain why.

Answer 3. The calculation of the network factors for these two networks relies on the current month membership distribution by county by Table 1. The calculation is found on Exhibits O4 and O5. Because Table 1 data was updated, the factors changed slightly to reflect the average discount across the available counties.

Question 4. Please provide a detailed narrative explaining why CAAC/KHPC is now projecting a favorable restatement of claims net of reinsurance.

Answer 4. The Q1 2023 CAAC market adjusted index rate (MAIR) in the annual filing was 725.53, which included 20.87 of projected risk adjustment. If we trend the Q1 MAIR to Q3 at 6.24%, that would make the Q3 MAIR 747.82 compared to the newly calculated Q3 MAIR of

731.71. The difference between the two Q3 MAIRs is approximately 16 or 2%. Approximately half of the difference is attributable to the better risk adjustment projection and the other half is attributable to lower claims. The risk adjustment projection has increased as we analyze our 2022 data and population throughout the year.

Question 5. Although there is a section in the actuarial memorandum addressing benefit changes, please confirm that there are actually no benefit design changes associated with this filing other than those changes submitted previously with the annual filing. If this is the case, please modify the memo to clearly state this.

Answer 5. I confirm there are no benefit design changes associated with the filing other than those changes submitted previously with the annual filing. The actuarial memo has been updated to state this.

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

Capital

April 14, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-19
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated April 12, 2023. CAAC is providing the following in response to the objection letter:

- Revised memos – Actuarial, Cover Letter
- Revised public filing PDF

All changes are due to PID requests/questions. The memos have all been updated to clarify that the rate change applies to both Q3 and Q4 2023. Rates were not changed with this submission.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted] or [redacted] at [redacted]3 [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]
[redacted], ASA, MAAA
Director, Actuarial Services
Capital BlueCross

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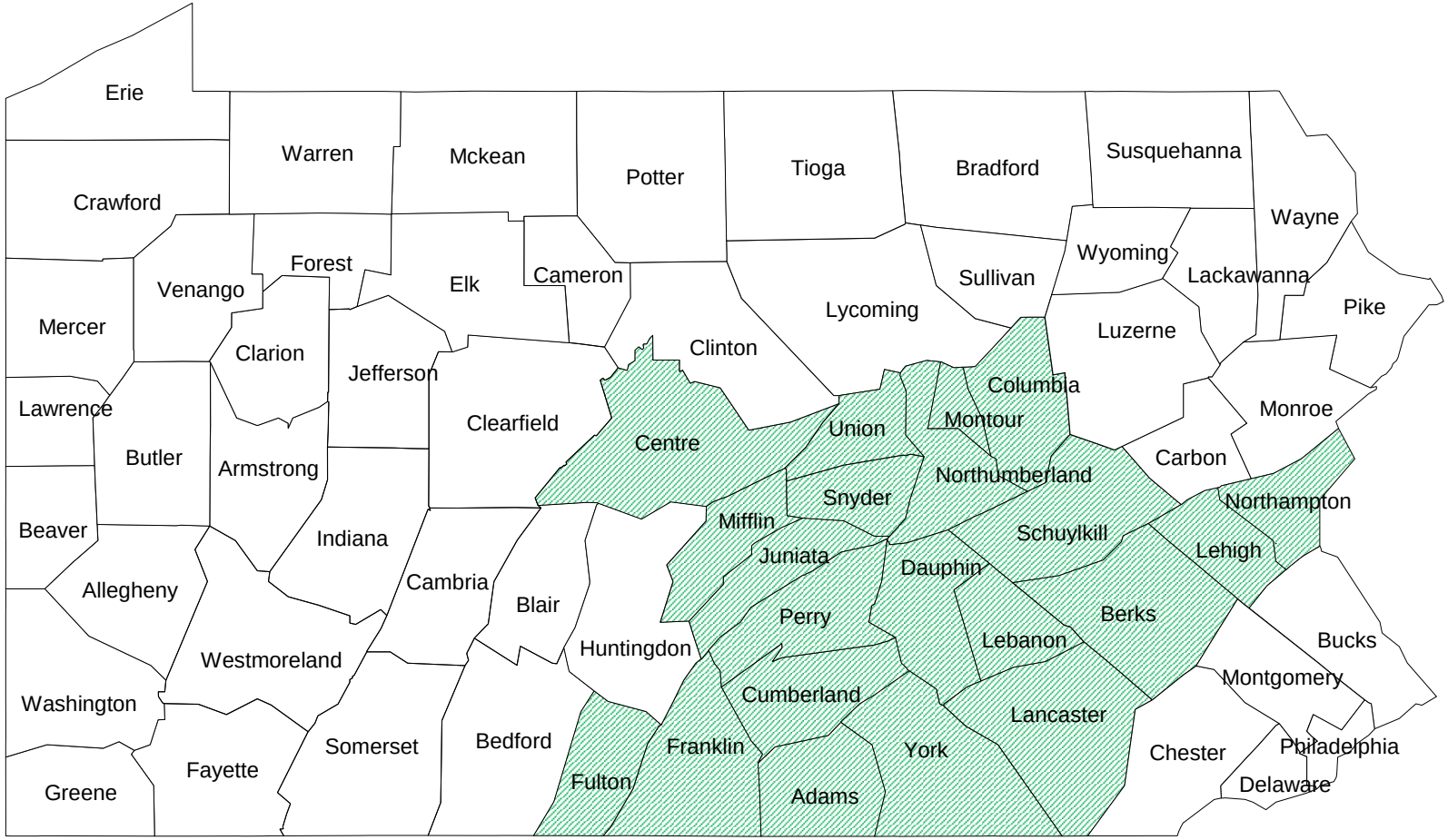
Enclosures

cc: [redacted]

2022 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

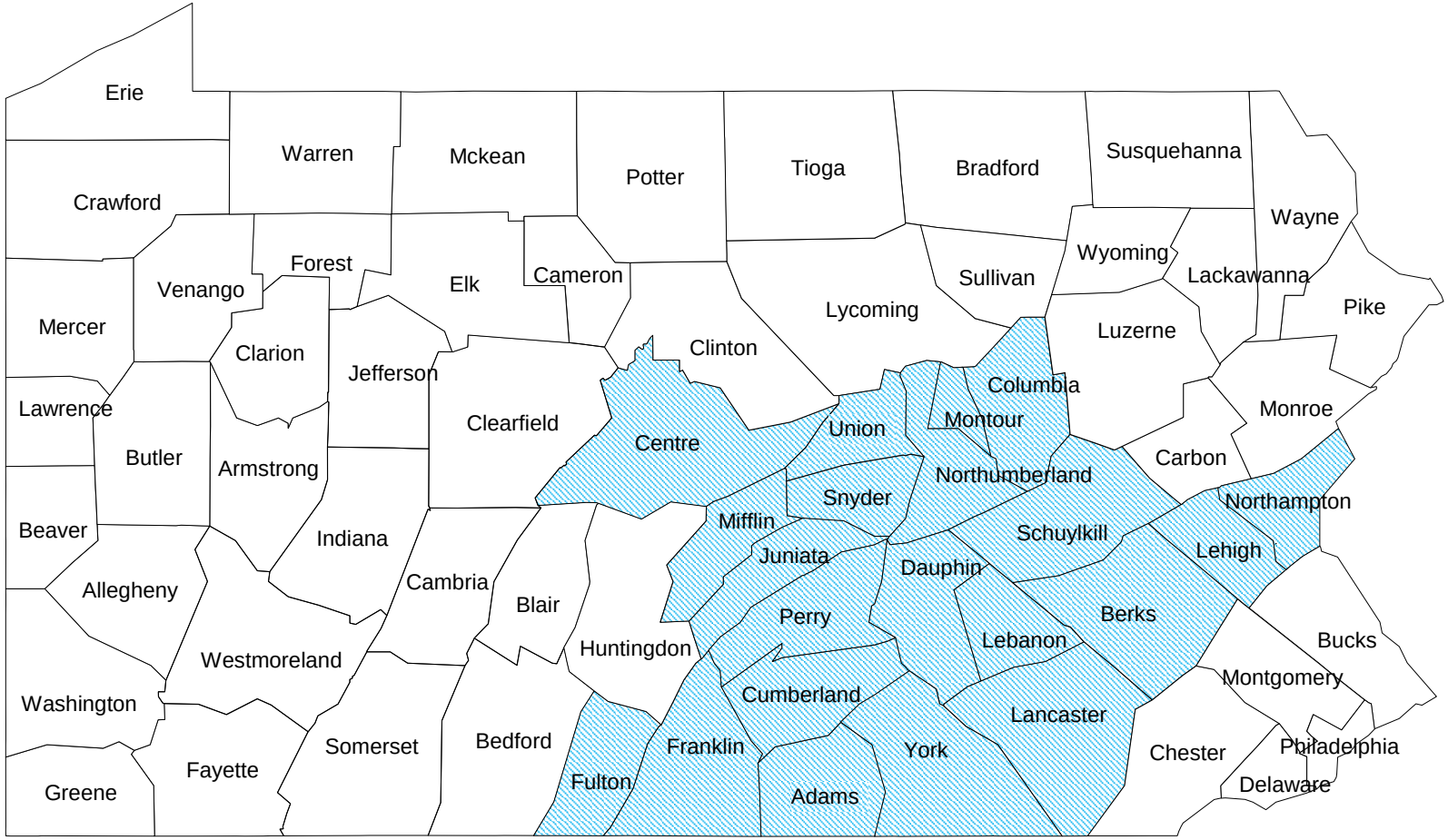
: 2022 on-exchange service area

: 2022 off-exchange only service area

2023 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

: 2023 on-exchange service area

: 2023 off-exchange only service area