



May 17th, 2023

Lindsi Swartz, Director PA Department of Insurance 1311 Strawberry Square Harrisburg, PA 17120

Re: Cigna Health and Life Insurance Company

NAIC Company ID#: 67369

Rate Filing for Individual Health Plans PAINDEPO052023 – Effective 01/01/2024

Dear Ms. Swartz,

This rate filing contains requested premium rate changes for Cigna Health and Life Insurance Company's (CHLIC) ACA compliant Individual health plans. The proposed rates are intended to take effect on January 1, 2024. This filing affects the rates approved under SERFF tracking number CCGH-1333669387.

Enclosed within this filing are the Unified Rate Review Submission, Part 3 Actuarial Memorandum, Part II Justification, Rate Tables, Business Rules, Unique Plan Design Certification, AVC, Department Plan Design Summary and Rate Tables, Service Area Map, and Pennsylvania Rate Template Inputs files.

CHLIC's participation in Pennsylvania's individual health insurance market in 2024 is contingent upon market conditions. CHLIC reserves the right to withdraw plans at any time prior to the commencement of open enrollment and in accordance with applicable federal and state laws and regulations.

EPO

Information for the Pennsylvania Bulletin:

1.	Company Name an NAIC Number	Cigna Health and Life Insurance
		07000

2. Market Individual
3. On or Off Exchange On and Off
4. Effective date of coverage January 1, 2024

5. Average rate change requested6. Range of rate change requested8.5% to 22.5%

6. Range of rate change requested7. Total additional annual revenue8.5% to 22.5%\$1,986,103

Products

generated from proposed rate change

9. Rating Areas and any changes from Rating Area 8
2023 No change

10. Metal Levels and Catastrophic Plans Bronze, Silver, Gold

11. Current number of covered lives as of 2,802

February 1, 2023

8.

- 12. Number of plans offered in 2024 and change this represents from 2023
- 13. Corresponding contract form number, SERFF and Binder ID numbers
- 14. HIOS Issuer ID number and submission tracking number

11 Plans in 2024 22 plans in 2023

Form #: PAINDEPO052023

SERFF Filing #: CCGH-133673729 Binder ID #: CCGH-PA24-125116215

HIOS Issuer ID: 13401

State Tracking #: CCGH-1333669387

CHLIC requests confidential handling of this filing. We believe that this information is proprietary and critical to our business. The release of such information could be harmful if made public.

Please contact with any questions or concerns.

Thank you for your attention.

Sincerely,



Actuarial Advisor



1. GENERAL INFORMATION

Insurance Company Name	CHLIC
NAIC Company Code	67369
HIOS Issuer ID	13401
State	Pennsylvania
Market Type	Individual
Proposed Effective Date	01/01/2024
Primary Contact Person and Title	Cathy Wang, FSA, MAAA, Actuarial Advisor
Primary Contact Telephone Number	215.761.3722
Primary Contact Email	Cathy.Wang@Cigna.com

Scope and Purpose of Filing: CHLIC is filing rates for comprehensive major medical product 13401PA001 for individuals & families, to be effective January 1, 2024. The plans represented in this filing will be Guaranteed Issue & Guaranteed Renewable and are to be marketed through pennie.com, brokers, general agents, and directly to consumers as described in the policy form. These plans are attached to product that has been submitted under policy form filing number CCGH-133673729. This policy form is not subject to medical underwriting. Please note that the content of this filing is intended to be reviewed by an actuary.

2. PROPOSED RATE CHANGES

The proposed weighted average annual rate change by product, without the impact of aging, is provided below. It was calculated using enrollment data as of 3/31/2023.

2024 HIOS Product ID	13401PA001		
Proposed Rate Increase	11.44%		

The following factors are the main drivers of the proposed rate change:

- Medical inflation and unit cost changes of medical services year over year: The underlying claim costs are expected to increase
 from 2022 to 2024, which is reflective of anticipated changes in the prices of medical services, the frequency with which
 consumers utilize services, as well as any changes in network contracts or provider payment mechanisms. The recent increase
 in Consumer Price Index (CPI) inflation is adding additional inflationary pressure for network contracts and provider payment
 mechanisms.
- Decreased Expense Margin: Reflects improved efficiencies and scale achieved by Cigna Health & Life Insurance Company relative to 2022.
- Plan design changes and benefit modifications: Changes have been made to plans regarding the mandated restricted actuarial
 values for metal tiers that are resulting in an increase in expected cost share and therefore an increase to premium. All plan
 designs conform to actuarial value and essential health benefit requirements.

The requested rate change is not the same across all plans. The following factors drive different rate changes by plan:

- Plan design changes
- Trend leveraging due to member cost sharing provisions
- Cigna Health & Life Insurance Company has made refinements to the manual rating methodology based on its most recent
 Individual experience and refreshed the claim probability distribution (CPD) used in the development of the cost sharing for
 its plans based on recent data for the Individual market, which leads to expected claim cost changes and different cost share
 among plans
- Cigna Health & Life Insurance Company has updated the data and methodology used to project changes to customer utilization patterns as a result of changes in cost sharing

3. EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT



a. Paid Through Date: December 31, 2022

b. **Premiums (Net of MLR Rebate) in Experience Period:** Premiums in experience period represent actual 2022 premiums received through 12/31/2022. Cigna Health & Life Insurance Company anticipates a PPACA MLR greater than 80% in 2022 and therefore estimates no MLR rebates payable.

i. Prior to MLR Rebates: \$13,361,748.76

ii. Expected MLR Rebates: 0

iii. Net of MLR Rebates: \$13,361,748.76

c. Allowed & Incurred Claims:

All claims are processed through Cigna Health & Life Insurance Company's claim system. Allowed claims shown below represent the sum of payments made under the policy to healthcare providers.

IBNR claims are calculated using completion factors, which represent the known paid claims as a percent of the estimated total accrual as of a particular lag period after a service month. Completion factors for a given reporting period are developed based on historical run-out patterns for national Individual experience, adjusted for actuarial judgment regarding deviance from the average (within a reasonable range based on historical deviance). The methodology used to calculate IBNR does not differ for allowed claims versus incurred claims.

Allowed and incurred claims in the experience period are as follows:

Allowed Claims				
Paid Through 12/31/2021	\$11,927,136			
IBNR	\$363,626			
Completed Allowed Claims	\$12,290,762			

Paid & Incurred Claims				
Paid Through 12/31/2022	\$8,140,442			
IBNR	\$267,776			
Incurred Claims	\$8,408,219			

4. BENEFIT CATEGORIES

To determine benefit categories, Cigna Health & Life Insurance Company uses a combination of Procedure Code and Place of Service to categorize each claim under an appropriate Major Service Category. These categories are defined as follows:

- <u>Inpatient Hospital</u>: Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.
- <u>Outpatient Hospital</u>: Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation and other services provided in an outpatient facility setting and billed by the facility.
- <u>Professional</u>: Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, & other professional services, except hospital based professionals whose payments are included in facility fees.
- Other Medical: Includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services and other services.
- Prescription Drug: Includes drugs dispensed by a pharmacy, net of rebates received from drug manufacturers.

5. TREND FACTORS

The expected all-in annual medical cost trend is 6.0%. This trend is calculated from the in-network trends by service category and then by adding pharmacy trend as shown in the tables provided below.



MSC	Unit Cost Trend	Utilization Trend	Total Annual	Weight
Inpatient	3.4%	2.5%	6.0%	34.4%
Outpatient	2.1%	2.5%	4.6%	42.0%
Professional	3.5%	2.5%	6.1%	20.3%
OMS	7.6%	2.5%	10.3%	3.3%

	Unit Cost			
MSC	Trend	Utilization Trend	Total Annual	Weight
Pharmacy	6.9%	1.2%	8.2%	100.0%

Rx Penetration	16.7%		
Total Trend	6.0%		

Credibility	53.0%

Our trend methodology is prospective and develops unit cost trends for specific geographic groupings of zip codes in Pennsylvania based on known and planned reimbursement contracts. In order to set the prospective unit cost trend, historical experience is used to aggregate the facility level reimbursement contracts into the higher-level geographic groupings. In order to determine prospective utilization trends, we look at utilization trends retrospectively by major service category on a national basis. These retrospective utilization patterns are examined and coupled with other macroeconomic forces that are expected to change in the future at the market level in order to develop the prospective utilization trend.

6. ADJUSTMENTS TO TRENDED EHB ALLOWED CLAIMS PMPM

- Changes in the Morbidity of the Population Insured: Experience was adjusted to account for expected morbidity differences between the underlying experience population and the projected 2024 population. The morbidity adjustment factor accounts for morbidity drivers specific to Cigna Health & Life Insurance Company's single risk pool, including the membership distribution by metal tier.
- <u>Demographic Shift:</u> An adjustment was made to account for the change in distribution by age and gender between the 2022 underlying experience and the expected 2024 membership. The adjustment factor was developed as the ratio of the membership-weighted average demographic factor using 2024 projected membership, and a similar factor computed using the 2022 actual membership. An area adjustment was also made to reflect differences between the distribution of membership across rating areas in our experience population and our 2024 projected population.
- Plan Design Changes: The experience underlying the Projected Index Rate development represents a different distribution amongst metal tiers and CSR variants than is projected for Cigna Health & Life Insurance Company in 2024. Utilization patterns differ between plan designs due to the differences in induced demand, which is an allowable rating factor under the ACA. Therefore, an adjustment is made to account for the induced demand differences between the underlying and the projected populations.
- Other Adjustments: An adjustment was made to reflect anticipated changes in provider contracts that differ from those underlying the experience used.

7. MANUAL RATE ADJUSTMENTS

a. Source & Appropriateness of Experience Data used in Developing the Manual Rate

The source data used to generate the Manual Rate is trended national individual experience adjusted for state- and market-specific differences. The adjustments to the baseline data are addressed below.

b. Adjustments made to the Data



The following adjustments were made during the development of the Manual Rate to account for differences between the source data and characteristics of the anticipated population in the Individual Market for the proposed period:

- Morbidity Load A -38.2% load was added to the manual rate to account for the difference in morbidity risk of the population underlying the manual rate and the anticipated population in Cigna Health & Life Insurance Company in 2024. Cigna Health & Life Insurance Company relied on full-year 2022 allowed claims and enrollment data for the Individual market. The morbidity load comprehends the following components:
 - Overall health status in the Individual market The average morbidity in the Individual market is driven by external factors such as the elimination of the individual mandate, continued uncertainty in the individual market, and the presence of transitional policies. All such factors are included in the morbidity load.
 - Membership distribution by metal tier In the Individual market, individuals tend to select plans that best meet their health needs. Riskier individuals tend to choose plans with lower member cost-share. The expected membership distribution by metal tier therefore impacts the overall expected morbidity in the single risk pool. This adjustment is applied to the index rate only and no plan-specific adjustments are made to account for anticipated differences in health status of enrollees across plans.
- Demographic Adjustment The experience underlying the Manual Rate development does not conform to the 3:1 age slope as prescribed by the ACA. Hence, an adjustment was made to reflect the impact of compression of age slopes as well as to account for the different distribution by age in the 2024 individual market than the distribution by age reflected in the data underlying the Manual Rate.
- Portfolio Adjustment The experience underlying the Manual Rate development represents a different distribution amongst
 metal tiers and CSR variants than is projected for Cigna Health & Life Insurance Company in 2024. Utilization patterns differ
 between plan designs due to the differences in induced demand, which is an allowable rating factor under the ACA. Therefore,
 an adjustment is made to account for the induced demand differences between the underlying and the projected populations.
- Network Savings Cigna Health & Life Insurance Company's underlying network for its proposed plans in this filing is different from the network underlying the experience used in deriving the Manual Rate. The estimated unit cost of the provider network varies by geographic region, but are incorporated into the Manual Rate based on assumed enrollment by region as an average 2.7% intrement for 2024. The level of network savings is driven by the contractual arrangement between the health care providers and Cigna Health & Life Insurance Company, and assumes certain capacity limitations for the providers; as such, significantly higher than expected volumes, carrier exits, etc. may require network reconstruction that may lead to a significant impairment in the adequacy of the rates developed herein.
- Pharmacy Formulary Savings Pharmacy claim cost experience used in the development of the Manual Rate is based on
 national individual experience. This experience is representative of several formularies, including the formulary associated
 with Cigna Health & Life Insurance Company's Individual product in Pennsylvania. An adjustment of 0.00% to reflect the
 associated formulary, was applied on pharmacy claim costs compared to the Manual Rate.

c. Inclusion of Capitation Payments

There are no services provided under a capitation arrangement for plans included in this filing.

8. CREDIBILITY OF EXPERIENCE

Limited fluctuation credibility was used to determine the credibility assigned to the 2021 single risk pool experience. 2022 exposure of 100,000 member months was assigned 100% credibility. Therefore, the credibility assigned to 2022 single risk pool experience was 53.0%.

9. ESTABLISHING THE INDEX RATE

The Index Rate of the Experience Period for this filing is \$432.88. The Index Rate of the Experience Period in Section I, Worksheet 1 of the URRT represents the total combined 2022 allowed claims experience PMPM attributable to Essential Health Benefits in the single risk pool.



The Index Rate for the Projection Period for this filing is \$448.60 and was developed in accordance with 45 CFR Part 156.80(d). The Index Rate for the Projection Period identified in Section II, Worksheet 1 of the URRT is a representation of the credibility blended Expected Allowed Claims for 2024 attributable to Essential Health Benefits, and incorporates the impact of trend, benefit, morbidity, and demographic adjustments as outlined in Sections 5, 6 and 8 of this document. Refer to Section 8 of this document for additional information regarding the credibility attributed to single risk pool experience in the development of the Index Rate for the Projection Period. There are no benefits in addition to EHBs that are being covered under the proposed plans in 2024. No consideration is granted to the expected impact of specific eligibility categories for catastrophic plans because these plans are not being proposed in this filing.

10. DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE

The Market-wide Adjusted Index Rate for this filing is \$591.50. The Market-wide 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). The following market-wide adjustments have been made to the Index Rate, as allowed under these rules:

a. Reinsurance

The reinsurance program ended with the 2016 benefit year. Consequently, no reinsurance recoveries have been applied to the Index Rate in the development of the Market-wide Adjusted Index Rate and the Plan Adjusted Index Rate.

b. Risk Adjustment Payment/Charge

A 2024 risk transfer payable of \$123.50 PMPM on an allowed basis is assumed. Equivalently, the projected risk transfer on a paid basis is \$97.87 PMPM.

The risk transfer formula was used for the calculation of Cigna Health & Life Insurance Company's 2024 risk transfer. Components of the transfer formula were estimated at the product level, providing an estimate of the paid risk transfer PMPM at the product level.

The components of the transfer formula are outlined below with a description of the methodology used to estimate each component.

Market-Average Risk Transfer Components

- Market average factor including risk (MAF including risk) The Wakely estimate of the 2022 MAF including risk was used as the jump-off for the projection of the 2024 MAF including risk. The estimated 2022 MAF including risk was adjusted for expected changes in the market-average morbidity, as outlined in Section 7 of this document, and expected changes as a result of moving to the proposed 2024 risk adjustment model.
- Market average factor excluding risk (MAF excluding risk) The Wakely estimate of the 2022 MAF excluding risk was used as the jump-off for the projection of the 2024 MAF excluding risk. The estimated 2022 MAF excluding risk was adjusted for changes to the allowable rating factors for 2024.
- Statewide average premium (SAP) The Wakely estimate of the 2022 SAP was used as the jump-off for the projection of the 2024 SAP. The 2022 SAP was adjusted for the following factors: (1) claim cost trend, (2) anticipated market-level pricing corrections.

Cigna Health & Life Insurance Company Risk Transfer Components

- Induced Demand Factor (IDF) Weighted average of HHS Risk Adjustment Model IDFs based on projected 2024 Cigna Health & Life Insurance Company membership by metal tier
- Geographic Cost Factor (GCF) Weighted average of estimated 2022 GCFs provided by based on projected 2024 Cigna Health
 & Life Insurance Company membership by rating area
- Actuarial Value (AV) Weighted average of HHS Risk Adjustment Model AV factors based on projected 2024 Cigna Health & Life Insurance Company membership by metal tier
- Allowable Rating Factor (ARF) Weighted average of HHS Risk Adjustment Model ARFs based on projected 2024 Cigna Health & Life Insurance Company membership by age
- Plan Liability Risk Score (PLRS) The projected change in morbidity of Cigna Health & Life Insurance Company's single risk pool from 2022 to 2024 was estimated as outlined in Section 7 of this document. The projected change in morbidity was used to estimate a projected change in PLRS for Cigna Health & Life Insurance Company's single risk pool from 2022 to 2024. The PLRS was also adjusted for expected changes as a result of moving to the proposed 2024 risk adjustment model.



The projected 2024 net allowed risk transfer payable of \$123.50 PMPM was applied to the Index Rate in the development of the Marketwide Adjusted Index Rate. The impact of net risk adjustment is an increase of 37.9% of Cigna Health & Life Insurance Company's 2024 premiums.

Cigna Health & Life Insurance Company does not anticipate any fees or receipts from the risk corridor program in 2024 and has not included any pricing adjustments for risk corridor payments in rate development.

c. Exchange User Fees

Exchange User Fees are applied as an adjustment to the index rate at the market level. The 3.00% Exchange User Fee is blended based on expected member distribution on and off exchange, resulting in an expected fee of 2.79%.

The Market-wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool and is not calibrated.

11. PLAN ADJUSTED INDEX RATE

Only the following allowable modifiers (as specified in 45 CFR 156.80(d)) have been used to adjust the Market-Wide Adjusted Index Rate to arrive at the Plan Adjusted Index Rates:

- Plan-specific actuarial value and cost sharing adjustments
- Administrative costs, excluding the Risk Adjustment User Fee, and Exchange user fees

The adjustment Impact of specific eligibility categories for the catastrophic plan is not applicable since Cigna Health & Life Insurance Company does not plan to offer catastrophic plans in 2024.

Note that the AV and cost-sharing adjustment encompasses expected cost-sharing differences and utilization differences due to differences in cost-sharing.

The expected cost-sharing ratio for each benefit plan is calculated by using 2022 claims and enrollment data from the Individual market (trended to the proposed filing period) to develop a claims probability distribution (CPD). This CPD is then used to estimate member cost-share vs. issuer cost-share for each benefit category and benefit plan. Note that for each Silver HIOS Component ID the expected cost-sharing ratio was calculated for the Base benefit plan and the state mandated factor of 1.22 was applied to achieve the final cost-sharing ratio. Should the expanded subsidies from the American Rescue Plan Act be extended into plan year 2023, a 1.22 CSR funding factor will be applied.

In addition to cost sharing differences, this adjustment also includes utilization differences due to differences in cost sharing. In evaluating adjustment for utilization changes, Cigna Health & Life Insurance Company has used the mandated HHS Induced Demand formula. This adjustment is consistent with the description on page 41 of the 2024 Unified Rate Review Instructions. There are no explicit and/or additional adjustments used in our rate development process that reflect expected differences in utilization due to health status.

12. CALIBRATION

Cigna Health & Life Insurance Company calibrates the Plan Adjusted Index Rates to apply the allowable rating factors (age, geography, and tobacco) in order to calculate Consumer Adjusted Premium Rates. The calibration for each allowable rating factor is described below.

a. Age Curve Calibration

The weighted average age factor for the projected membership was calculated using the updated Default Federal Standard Age Curve defined in the addendum to 45 CFR 147.102(d). The average age associated with this projected membership (rounded to the nearest whole number) is 47. This single risk pool average age was determined using a blend of the current 2022 age distribution in the single risk pool. The Plan Adjusted Index Rate was divided by the weighted average age factor mentioned above, to arrive at the calibrated Plan Adjusted Index Rate for a 21 year old. A demonstration of how the Plan Adjusted Index Rate and the age curve were used to generate the calibrated Plan Adjusted Index Rate for each plan is provided below.



b. Geographic Factor Calibration

Rate variations among geographical areas vary only by the geographic rating regions defined by the federal government. Area factors reflect only differences in the cost of the delivery of medical services among rating areas for a standard population and fixed market basket of covered services. The following table shows the geographic factors for each defined area in Pennsylvania:

Area	8
Area Factor	1.00
Membership	100%

An average geographic factor is developed based on the projected distribution of membership across all areas. Then the calibrated Plan Adjusted Index Rate is calculated as Plan Adjusted Index Rate divided by this weighted average geographic factor.

c. Tobacco Use Rating Factor Calibration

Pennsylvania does not allow for rating based on tobacco usage, so a calibration factor of 1.00 is used for all plans.

A demonstration of calibration for the Plan Adjusted Index Rate is provided in the table below.

HIOS Plan ID	PAIR	Geographic Calibration	Demographic Calibration	Tobacco Calibration	Calibrated PAIR
13401PA0010001	\$456.23	1.00	0.64	1.00	\$290.16
13401PA0010002	\$485.16	1.00	0.64	1.00	\$308.56
13401PA0010003	\$487.24	1.00	0.64	1.00	\$309.89
13401PA0010004	\$485.85	1.00	0.64	1.00	\$309.00
13401PA0010005	\$493.28	1.00	0.64	1.00	\$313.72
13401PA0010019	\$544.12	1.00	0.64	1.00	\$346.06
13401PA0010006	\$627.23	1.00	0.64	1.00	\$398.92
13401PA0010007	\$633.33	1.00	0.64	1.00	\$402.80
13401PA0010013	\$489.18	1.00	0.64	1.00	\$311.12
13401PA0010014	\$592.82	1.00	0.64	1.00	\$377.03
13401PA0010015	\$596.50	1.00	0.64	1.00	\$379.37

^{*} The Plan Adjusted Index Rate represents average premium for the projected single risk pool at the unrounded average age, weighted using the best-estimate Default Federal Standard Age Curve factors. Linear interpolation between integer Default Federal Standard Age Curve factors was used in the development of the Demographic Calibration factor.

13. CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT

Consumer Adjusted Premium Rate is developed by applying the following allowable adjustments to the calibrated Plan Adjusted Index Rate.

- Individual and family tier applied by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account
- Rating area factor applied by multiplying the area factors to the calibrated Plan Adjusted Index Rate
- Age factor applied by multiplying the age factor to the calibrated Plan Adjusted Index Rate
- Tobacco status applied by multiplying the tobacco factor to the calibrated Plan Adjusted Index Rate



14. PROJECTED LOSS RATIO

The projected 2024 PPACA MLR, without adjustment for credibility, for Cigna Health & Life Insurance Company's individual products is 89%.

A demonstration of the projected MLR calculation is illustrated below:

	PPACA 2023 MLR			
1	Member Months		32778	
2	Incurred Claims	\$	11,648,070	
3	Claims Adjustment*	\$	3,240,311	
4	Numerator (2 + 3)	\$	14,888,380	
5	Earned Premium	\$	18,011,106	
6	Premium Adjustment**	\$	-1,281,362	
7	Denominator (5 + 6)	\$	\$16,729,744	
8	Credibility Factor		5.06%	
9	Average Deductible Factor		1.30	
10	Credibility Adjustment (8 x 9)		6.60%	
11	PPACA MLR w/o Credibility (4 ÷ 7)		88.99%	
12	PPACA MLR w/ Credibility (10 + 11)		95.59%	

- * Quality Improvement Activities & Risk Adjustment
- ** Premium/State Taxes/Federal Income Tax and ACA Fee Adjustments

Figures in the PPACA MLR exhibit have been calculated as follows:

- Member Months projections for member months are developed internally as best estimates generated by applying current
 market share percentages and additional adjustments to take into account the addressable market opportunity. This figure ties
 to Cell F48 in Worksheet 1 URRT.
- Incurred Claims projections for incurred claims are consistent with Cell D70 in Worksheet 2 of the URRT.
- Claims Adjustment defined as specified by HHS Notice of Benefit & Payment Parameters for 2023 (Final Rule)
- Earned Premium projections for earned premium are consistent with Cell D72 in Worksheet 2 of the URRT.
- Premium Adjustment defined as specified by HHS Notice of Benefit & Payment Parameters for 2024 (Final Rule)
- Credibility Adjustment The credibility adjustment is calculated using the methodology specified in 45 CFR 158.232. This adjustment incorporates the impact of the base credibility factor and the average deductible factor.

15. AV METAL VALUES

The AV Metal Values shown in Worksheet 2 of the URRT for the plans listed below were based on the AV Calculator, with the exception of the following unique benefits:

- Cost Sharing for Pharmacy Generic Drugs
- Copays for Inpatient Services (for copay-based benefit plan designs)
- Cost Sharing for Mental Health/Substance Abuse Outpatient Office Visit vs. Facility Visit Services (where OV are copay and Facility visits are ded/coins)
- Copays for Urgent Care Services
- Cost Sharing for certain medical services for the treatment of diabetes, COPD, or asthma.

These benefits were outside the scope of the AV Calculator and hence an alternate methodology was deemed necessary as per 45 CFR 156.135(b). The impacted plans, alternate methodologies, and the reason for their use is explained in the accompanying actuarial certification titled "13401 pa UniquePlanDesign 5 17 2023".



HIOS	Plan ID
13401PA0010001	13401PA0010019
13401PA0010002	13401PA0010006
13401PA0010003	13401PA0010007
13401PA0010004	13401PA0010013
13401PA0010005	13401PA0010014
13401PA0010015	

16. MEMBERSHIP PROJECTIONS

The membership projections for Cigna Health & Life Insurance Company's benefit plans are developed internally as best estimates. They were derived from Cigna Health & Life Insurance Company 2023 open enrollment experience and assumed channel growth in Cigna Health & Life Insurance Company. Active membership splits were used to develop projections by exchange indicator and metal tiers, together with growth assumptions by channel. The projected distribution of member months represents our expectation of the industry average distribution of enrollment by age for the Individual Market for 2023. For Silver metal plans, the projected enrollment subject to cost-sharing reduction subsidies at each level is developed based on Cigna Health & Life Insurance Company's most recent actual enrollment data.

	Distribution by Plan by CSR-Level												
Plan ID	100%-150% FPL	150%-200% FPL	200%-250% FPL	>250% FPL									
13401PA0010006	39%	44%	11%	6%									
13401PA0010007	39%	44%	11%	6%									
13401PA0010013	0%	0%	0%	100%									

17. TERMINATED PLANS AND PRODUCTS

The table below show the plan mapping for terminating plans to existing plans in 2023. Blank cells indicate that plans were terminated and unmapped in 2024.

Table 1: Terminated Plans from the Experience Period

2022 HIOS ID	2023 HIOS ID	2024 HIOS ID
13401PA0010020	13401PA0010020	13401PA0010002
13401PA0010008	13401PA0010008	13401PA0010006
13401PA0010009	13401PA0010009	13401PA0010006
13401PA0010010	13401PA0010010	13401PA0010007
13401PA0010011	13401PA0010011	13401PA0010007
13401PA0010012	13401PA0010012	13401PA0010013
13401PA0010021	13401PA0010021	
13401PA0010016	13401PA0010016	13401PA0010014
13401PA0010017	13401PA0010017	13401PA0010014
13401PA0010018	13401PA0010018	13401PA0010013
13401PA0010022	13401PA0010022	13401PA0010015

18. PLAN TYPE

The plan types as inputted in Section I, Worksheet 2 of the URRT accurately describe the plans in this filing.

19. EFFECTIVE RATE REVIEW INFORMATION



a. Financial Information

CHLIC (Cigna Heal	CHLIC (Cigna Health & Life Insurance Company)											
(\$ Millions)	2019	2020	2021	2022	2023 (Proj)							
Stat Capital & Surplus	5,207	5,955	5,700	5,792	7,071							
Authorized Control Level RBC	1,004	1,106	1,283	1,414	1,577							

Cigna Health & Life Insurance Company is in strong financial condition. The proposed plans and rates will have an immaterial impact on the company's financial condition, even with significant membership growth.

b. Rating Information

To see the proposed rate manual by age, area and smoking status please reference the accompanying QHP Rates Table Template. For additional rating rules used in deriving the premium please refer to the accompanying Business Rules Template.

A description of the benefits for all plans proposed in this filing is shown in the accompanying Plans Benefits Template.

Please note that Cigna Health & Life Insurance Company shall satisfy the requirement to offer coverage for all essential health benefits off-exchange by providing all applicants both a medical policy that does not include a pediatric dental benefit, and a standalone exchange-certified pediatric dental policy.

c. Other

Cigna Health & Life Insurance Company's anticipated loss ratio (without ACA adjustments) for the proposed plans in this filing is 82.3%.

20. RELIANCE

I have relied on claim, premium, enrollment, and risk score data supplied by Kimberly Barbier, Informatics Senior Specialist, and Geoff Tancredi, Actuarial Advisor. The data have been reviewed for reasonableness but have not been audited. In addition, I have relied on review by Steve Giori, FSA, MAAA and other internal and external sources, including data provided by Wakely Consulting, to develop the underlying assumptions used in the pricing methodology.

21. ACTUARIAL CERTIFICATION

I, Cathy Wang, am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I certify, to the best of my knowledge and judgment, that:

- a) The rates proposed in the above noted rate filing are
 - In compliance with all applicable State & Federal Statutes & Regulations (45 CFR 156.80(d)(1))
 - Developed in compliance with applicable Actuarial Standards of Practice, including but not limited to the following:
 - o ASOP #5, Incurred Health & Disability Claims
 - o ASOP #8, Regulatory Filings for Health Plan Entities
 - o ASOP #12, Risk Classification
 - ASOP #23, Data Quality
 - ASOP #25, Credibility Procedures Applicable to Accident & Health, Group Term Life, and Property & Casualty Coverages
 - ASOP #26, Compliance with Statutory & Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - o ASOP #41, Actuarial Communications
 - o ASOP #50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
 - Reasonable in relation to the benefits provided and the population anticipated to be covered
- b) The Projected Index Rate presented in this filing is:



- a. In compliance with all applicable state and Federal statutes and regulations in 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
- c) Plan level rates were generated using only the index rate and allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2)
- d) The geographic rating factors reflect only differences in the costs of delivery, including unit cost and provider practice pattern differences, and do not include differences for population morbidity by geographic area.
- e) The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans, save the exceptions shown in Section 16, which are further explained in the accompanying actuarial certification "13401_pa_UniquePlanDesign_5_17_2023".

The URRT does not demonstrate the process used to develop the rates presented in this filing. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Cathy Wang, FSA, MAAA Actuarial Advisor

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Cathy.Wang@Cigna.com

В	С	1	D	E		F		G	Н	1		J	K	L	М	N	0	Р	Q R	Т
Unified Rate Review v6.0													To add a p	product to V	Norksheet 2 -	- Plan Pro	duct Info, sele	ct the Add Pro	luct button or Ctr	I + Sh
										_								he Add Plan bu	tton or Ctrl + Shif	1 + L.
Company Legal Name:	Cigna Health and Life Insurar	_											To validat	te, select the	e Validate bu	itton or Ci	trl + Shift + I.			
HIOS Issuer ID:	13401	State:		PA									To finalize	e, select the	Finalize butt	on or Ctrl	+ Shift + F.			
Effective Date of Rate Change(s):	1/1/2024	Market:		Individual																
Market Level Calculations (Same for a	all Plans)																			
Section I: Experience Period Data																				
Experience Period:			1/1/2022	to		12/31/2022														
,				Total		PMPM														
Allowed Claims				Ş	12,290,761.84		\$432.88													
Reinsurance					\$475,412.40		\$16.74													
Incurred Claims in Experience Period					\$8,408,218.88		\$296.14													
Risk Adjustment					\$3,357,161.22		-\$118.24													
Experience Period Premium				Ş	13,361,748.76		\$470.60													
Experience Period Member Months					28,393															
Section II: Projections																				
			Year 1	L Trend			Year 2 To	rend												
Benefit Category	Experience Period Index								Trended EHB Allowed Claims											
	Rate PMPM		Cost	Utilizati		Cost		Utilization	PMPM											
Inpatient Hospital	\$124.		1.034		1.025		1.034	1.025	\$139.2											
Outpatient Hospital	\$151.		1.021		1.025		1.021	1.025	\$165.8											
Professional Other Medical	\$73.i \$11.i		1.035		1.025 1.025		1.035	1.025 1.025	\$82.5 \$14.3											
Capitation	\$0.0		1.000		1.000		1.000	1.000	\$0.0											
Prescription Drug	\$72.:		1.069		1.012		1.069	1.012	\$84.5											
Total	\$432.								\$486.5											
	•	•							•	_										
Morbidity Adjustment							1.016													
Demographic Shift							1.003													
Plan Design Changes							1.001													
Other Adjusted Trended EHB Allowed Claim	- DAADAA 6		1/1/2024				0.898 \$445.70													
Adjusted Trended EHB Allowed Claim	IS PIVIPIVI TOT		1/1/2024				\$445.70													
Manual EHB Allowed Claims PMPM							\$451.86													
Applied Credibility %							53.00%													
							_	Projected Period Totals	_											
Projected Index Rate for			1/1/2024				\$448.59	\$14,703,883.02												
Reinsurance							\$0.00	\$0.00	1											
Risk Adjustment Payment/Charge							-\$123.50	-\$4,048,083.00	4											
Exchange User Fees Market Adjusted Index Rate							3.28% \$591.49	\$635,922.75	-											
iviaixet Adjusted index kate							\$591.49	\$19,387,888.77	1											
Projected Member Months							32,778													
					-		52,5													
Information Not Releasable to the P	Public Unless Authorized by I	Law: This information	on has not been no	blically disclosed and	mav be privileg	ed and confidential. It is	for internal ø	overnment use only and must no	t be disseminated, distributed, o	r copied to	persons not	authorize	d to receive	the informa	ation. Unaut	horized d	isclosure mav	result in prose	ution	

Product-Plan Data Collection

950 Indiv Me | 500 Indiv Me | 500 Indiv Me | 400 Indiv Me | 400 Indiv Me | 400 Indiv Me | 454 400 Indiv Me | 454 400 Indiv Me | 500 Indiv Me

To add a product to Worksheet 2 - Ran 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 Visidate button or Ctrl + Shift + L.
To finding, select the Finalize button ac Ctrl + Shift + E.
To finding, select the Finalize button ac Ctrl + Shift + E.
To remove a position, tonoignt to the corresponding Product Manu/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Product Manu/Prion ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations	
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Company Legal Name: HIOS Issuer ID: Effective Date of Rate Change(s): Cigna Health and Life Insurance Company 13401 State: PA 1/1/2024 Market: Individual Field # Section I: General Product and Plan Information
1.1 Product Name
1.2 Product ID
1.3 Plan Name

1.3 Plan Name		9450 Indiv Med	
 | | | |
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 | | | | |
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1.4 Plan ID (Standard Component ID)		13401PA0010001	13401PA0010002
 | 13401PA0010004 1 | 3401PA0010005 | 13401PA0010019 | 13401PA0010006
 | 13401PA0010007 : | 13401PA0010013 | 13401PA0010014 | 13401PA0010015 1
 | 13401PA0010020 13 | 401PA0010008 1 | 3401PA0010009 | 13401PA0010010 1
 | 13401PA0010011 | 13401PA0010012 | 13401PA0010021 | 13401PA0010016 1 | 3401PA0010017
 | 13401PA0010018 | 13401PA |
| 1.5 Metal | | Bronze | Bronze | Bronze
 | Bronze | Bronze | Bronze | Silver
 | Silver | Silver | Gold | Gold
 | Bronze | Silver | Silver | Silver
 | Silver | Silver | Silver | Gold | Gold
 | Gold | 1 |
| 1.6 AV Metal Value | | 0.602 | 0.644 | 0.649
 | 0.642 | 0.643 | 0.649 | 0.701
 | 0.703 | 0.712 | 0.781 | 0.780
 | 0.638 | 0.708 | 0.707 | 0.701
 | 0.704 | 0.711 | | 0.815 | 0.785
 | 0.817 | | | |
| | | | |
 | | | |
 | | | |
 | | | |
 | | | | |
 | | |
| 1.7 Plan Category | | Renewing | Renewing | Renewing
 | Renewing | Renewing | Renewing | Renewing
 | Renewing | Renewing | Renewing | Renewing
 | Terminated | Terminated | Terminated | Terminated
 | Terminated | Terminated | | | Terminated
 | | |
| 1.8 Plan Type | | EPO | EPO | EPO
 | EPO | EPO | EPO | EPO
 | EPO | EPO | EPO | EPO
 | EPO | EPO | EPO | EPO
 | EPO | EPO | EPO | EPO | EPO
 | EPO | ol . |
| 1.9 Exchange Plan? | | Yes | Yes | Yes
 | Yes | Van | Yes | Van
 | Yes | Me | Van | Yes
 | No. | N- | N- | N-
 | No. | M- | M- | No. | No.
 | Mar. | |
| 1.9 Exchange Hall? | | | |
 | | res | | 162
 | | NO | 162 |
 | INO | NO | INO | NO
 | NO | NO | NO | INO | NO
 | INO | |
| 1.10 Effective Date of Proposed Rates | | 1/1/2024 | 1/1/2024 | 1/1/2024
 | 1/1/2024 | 1/1/2024 | 1/1/2024 | 1/1/2024
 | 1/1/2024 | 1/1/2024 | 1/1/2024 | 1/1/2024
 | 1/1/2023 | 1/1/2023 | 1/1/2023 | 1/1/2023
 | 1/1/2023 | 1/1/2023 | | | 1/1/2023
 | 1/1/2023 | |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | | 10.93% | 12.46% | 11.33%
 | 12.08% | 10.59% | 14.46% | 10.85%
 | 11.83% | 9.62% | 9.62% | 14.30%
 | 0.00% | 0.00% | 0.00% | 0.00%
 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00%
 | 0.00% | | | |
| 12 Product Rate Increase % | | | |
 | | | |
 | | | | 11.44
 | nc. | | | |
 | | | | |
 | | • |
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 | | | |
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| 1.13 Submission Level Rate Increase % | | | |
 | | | |
 | | | | 11.44
 | 7% | | | |
 | | | | |
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| | | | |
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 | | | |
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| Section II: Experience Period and Current Plan Le | Level Information | | |
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 | | |
| | Total 1 | | | ******
 | | 2 4 0 4 0 4 0 0 4 0 0 0 0 F | | ******
 | | | | |
 | | | 2404040040000 |
 | | | | 13401PA0010016 1 |
 | | |
| 2.1 Plan ID (Standard Component ID) | | | |
 | | | 13401PA0010019 |
 | | | |
 | 13401PAU010020 1: | | |
 | | | 13401PA0010021 | |
 | | |
| 2.2 Allowed Claims | \$12,055,169 | \$718,837 | \$119,177 | \$2,184,001
 | \$242,564 | \$351,325 | \$0 | \$1,414,425
 | \$142,168 | \$159,030 | \$1,717,583 | \$1,047,610
 | \$0 | \$371,473 | \$204,682 | \$26,901
 | \$250,026 | \$50,330 | \$0 | \$2,515,728 | \$505,236
 | \$34,073 | t |
| 2.3 Reinsurance | so | so. | sn. | so l
 | sol | sn sn | 90 | so.
 | 40 | sn. | sn sn | sn.
 | 90 | sn sn | so | 40
 | sn. | 50 | co co | so. | co.
 | 90 | s I |
| | \$3,646,950 | \$177,089 | \$42,723 | \$832,995
 | \$142,589 | \$120,161 | 60 | \$320,516
 | \$43,140 | \$75,616 | \$625,594 | \$401,233
 | 00 | \$5,235 | \$50,130 | \$16,245
 | \$52,446 | \$11,132 | | \$530,654 | \$192,991
 | \$6,460 | |
| 2.4 Member Cost Sharing | \$3,040,930 | 31/7,009 | 342,723 | 3032,333
 | \$142,363 | \$120,101 | 30 | \$320,310
 | 343,140 | \$75,010 | 3023,334 | \$401,233
 | 30 | \$3,233 | \$30,130 | 310,243
 | 332,440 | 311,132 | 30 | 3330,034 | \$152,551
 | 30,400 | 4 |
| 2.5 Cost Sharing Reduction | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0 | \$0
 | \$0 |) |
| 2.6 Incurred Claims | \$8,408,219 | \$541,749 | \$76,454 | \$1,351,005
 | \$99,974 | \$231.164 | \$0 | \$1.093.909
 | \$99.029 | \$83,414 | \$1.091.989 | \$646,377
 | \$0 | \$366,238 | \$154,552 | \$10.656
 | \$197,580 | \$39,198 | 50 | \$1.985.074 | \$312.245
 | \$27.613 | t l |
| | 63.357.161 | -\$179,960 | -\$32,161 | 6021.200
 | £154.775 | -\$213,421 | - 00 | C220 F12
 | -\$48,833 | -\$64,677 | CE08 200 | -\$352,116
 | -00 | -\$10,996 | C41 630 | -\$3,902
 | -\$27,550 | -\$13,006 | | C22E 204 | -\$82,767
 | -\$6,976 | |
| 2.7 Risk Adjustment Transfer Amount | -\$3,357,161 | | | -\$921,200
 | -\$154,775 | | 30 | -\$279,517
 | | | -\$598,290 | |
 | 50 | | -\$41,620 |
 | | | | -\$325,394 |
 | | |
| 2.8 Premium | \$13,361,749 | \$627,150 | \$111,402 | \$3,086,997
 | \$612,639 | \$742,563 | \$0 | \$1,216,163
 | \$265,423 | \$231,228 | \$2,620,705 | \$1,511,980
 | \$0 | \$69,607 | \$185,796 | \$17,602
 | \$131,899 | \$48,541 | | \$1,464,171 | \$383,225
 | \$34,656 | |
| 2.9 Experience Period Member Months | 28,393 | 1,522 | 272 | 7,791
 | 1,309 | 1,805 | 0 | 2,364
 | 413 | 547 | 5,060 | 2,978
 | 0 | 93 | 352 | 33
 | 233 | 110 | 0 | 2,752 | 700
 | 59 | |
| 2.10 Current Enrollment | 2,802 | 99 | 94 | 657
 | | 150 | 95 | 161
 | 30 | 50 | 492 | 306
 | 20 | 16 | 52 | 11
 | 19 | 16 | 16 | 334 | 57
 | 9 | | | |
| | | | |
 | | | |
 | | | |
 | 20 | | |
 | | | 16 | |
 | 9 | 1 |
| 2.11 Current Premium PMPM | \$553.70 | \$514.32 | \$549.27 | \$470.83
 | \$607.01 | \$491.83 | \$547.21 | \$611.69
 | \$678.66 | \$516.83 | \$597.42 | \$589.94
 | \$475.82 | \$752.43 | \$641.34 | \$569.52
 | \$697.96 | \$567.23 | | | \$633.46
 | \$496.31 | |
| 2.12 Loss Ratio | 84.04% | 121.14% | 96.48% | 62.38%
 | 21.83% | 43.69% | #DIV/0! | 116.79%
 | 45.72% | 50.08% | 53.99% | 55.73%
 | #DIV/0! | 624.87% | 107.20% | 77.78%
 | 189.35% | 110.31% | #DIV/0! | 174.32% | 103.92%
 | 99.76% | | | |
| Per Member Per Month | | | |
 | | | 70.1 |
 | | | |
 | | | |
 | | | ., | |
 | | |
| | 4444.60 | 4479.00 | 4 | 6000.00
 | 0.00.00 | ***** | | 4500.00
 | 401100 | 4000 70 | 4000 44 | 4054.00
 | | ***** | 4504.40 | 4045.40
 | 44 433 43 | ***** | | ***** | 4004.00
 | 4533.50 | |
| 2.13 Allowed Claims | \$424.58 | \$472.30 | \$438.15 | \$280.32
 | \$185.30 | \$194.64 | #DIV/0! | \$598.32
 | \$344.23 | \$290.73 | \$339.44 | \$351.78
 | #DIV/0! | \$3,994.34 | \$581.48 | \$815.18
 | \$1,073.07 | \$457.55 | | | \$721.77
 | \$577.50 | |
| 2.14 Reinsurance | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | #DIV/0! | \$0.00
 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | #DIV/0! | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | #DIV/0! | \$0.00 | \$0.00
 | \$0.00 | |
| 2.15 Member Cost Sharing | \$128.45 | \$116.35 | \$157.07 | \$106.92
 | \$108.93 | \$66.57 | #DIV/0! | \$135.58
 | \$104.45 | \$138.24 | \$123.64 | \$134.73
 | #DIV/0! | \$56.29 | \$142.41 | \$492.29
 | \$225.09 | \$101.20 | | | \$275.70
 | \$109.49 | | | |
| | | | |
 | | | |
 | | | |
 | | | |
 | | | | |
 | | |
| 2.16 Cost Sharing Reduction | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | #DIV/0! | \$0.00
 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | #DIV/0! | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | | | \$0.00
 | \$0.00 | |
| 2.17 Incurred Claims | \$296.14 | \$355.95 | \$281.08 | \$173.41
 | \$76.37 | \$128.07 | #DIV/0! | \$462.74
 | \$239.78 | \$152.49 | \$215.81 | \$217.05
 | #DIV/0! | \$3,938.05 | \$439.07 | \$322.90
 | \$847.98 | \$356.35 | #DIV/0! | \$721.32 | \$446.06
 | \$468.01 | |
| 2.18 Risk Adjustment Transfer Amount | -\$118.24 | -\$118.24 | -\$118.24 | -\$118.24
 | -\$118.24 | -\$118.24 | #DIV/0! | -\$118.24
 | -\$118.24 | -\$118.24 | -\$118.24 | -\$118.24
 | #DIV/0! | -\$118.24 | -\$118.24 | -\$118.24
 | -\$118.24 | -\$118.24 | | | -\$118.24
 | -\$118.24 | |
| 2.19 Premium | \$470.60 | | \$409.57 | \$396.23
 | | | |
 | | \$422.72 | \$517.93 | \$507.72
 | #DIV/0! | \$748.46 | \$527.83 | \$533.40
 | \$566.09 | \$441.28 | | | \$547.46
 | \$587.40 | |
| | | \$412.06 | |
 | \$468.02 | \$411.39 | #DIV/0! | \$514.45
 | \$642.67 | | | |
 | | | |
 | | | | |
 | | |
| Section III: Plan Adjustment Factors 3.1 Plan ID (Standard Component ID) | | | |
 | · | | |
 | | | | 13401PA0010015 1
 | 13401PA0010020 1 | 401PA0010008 | 3401PA0010009 | 13401PA0010010 1
 | 13401PA0010011 | 13401PA0010012 | | 13401PA0010016 1 |
 | 13401PA0010018 | 134018 |
| Plan ID (Standard Component ID) Market Adjusted Index Rate | | 13401PA0010001 | 13401PA0010002 | 13401PA0010003
 | 13401PA0010004 1 | 3401PA0010005 | 13401PA0010019 | 13401PA0010006
 | 13401PA0010007 | 13401PA0010013 | 13401PA0010014 | 13401PA0010015 1
\$591.
 | 13401PA0010020 1: | | |
 | | | 13401PA0010021 | 13401PA0010016 1 | 3401PA0010017
 | | |
| 3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate 3.3 AV and Cost Sharing Design of Plan | | 13401PA0010001 | 13401PA0010002
0.6994 | 13401PA0010003
0.7024
 | 13401PA0010004 1 | 3401PA0010005 | 13401PA0010019 | 13401PA0010006
 | 13401PA0010007 : | 13401PA0010013 | 13401PA0010014 | 13401PA0010015 1
\$591.
0.8599
 | 13401PA0010020 1:
49 0.0000 | 0.0000 | 0.0000 | 0.0000
 | 0.0000 | 0.0000 | 13401PA0010021
0.0000 | 13401PA0010016 1 | 3401PA0010017
 | 0.0000 | |
| Plan ID (Standard Component ID) An Market Adjusted Index Rate And Cost Sharing Design of Plan AP Provider Network Adjustment | | 0.6577
1.0000 | 13401PA0010002
0.6994
1.0000 | 13401PA0010003
0.7024
1.0000
 | 13401PA0010004 1
0.7004
1.0000 | 3401PA0010005
0.7111
1.0000 | 0.7844
1.0000 | 13401PA0010006
0.9042
1.0000
 | 0.9130
1.0000 | 0.7052
1.0000 | 13401PA0010014
0.8546
1.0000 | 13401PA0010015 1
\$591.
0.8599
1.0000
 | 13401PA0010020 1:
49
0.0000
0.0000 | 0.0000 | 0.0000 | 0.0000
 | 0.0000 | 0.0000 | 13401PA0010021
0.0000
0.0000 | 13401PA0010016 1
0.0000
0.0000 | 3401PA0010017
0.0000
0.0000
 | 0.0000 | |
| Plan ID (Standard Component ID) Market Adjusted Index Rate AV and Cost Sharing Design of Plan | | 13401PA0010001 | 13401PA0010002
0.6994 | 13401PA0010003
0.7024
 | 13401PA0010004 1 | 3401PA0010005 | 13401PA0010019 | 13401PA0010006
 | 13401PA0010007 : | 13401PA0010013 | 13401PA0010014 | 13401PA0010015 1
\$591.
0.8599
 | 13401PA0010020 1:
49 0.0000 | 0.0000 | 0.0000 | 0.0000
 | 0.0000 | 0.0000 | 13401PA0010021
0.0000
0.0000 | 13401PA0010016 1
0.0000
0.0000 | 3401PA0010017
 | 0.0000 | |
| Plan ID (Standard Component ID) Arket Adjusted Index Rate Av and Cost Sharing Design of Plan Provider Network Adjustment Benefits in Addition to EHB | | 0.6577
1.0000 | 13401PA0010002
0.6994
1.0000 | 13401PA0010003
0.7024
1.0000
 | 13401PA0010004 1
0.7004
1.0000 | 3401PA0010005
0.7111
1.0000 | 0.7844
1.0000 | 13401PA0010006
0.9042
1.0000
 | 0.9130
1.0000 | 0.7052
1.0000 | 13401PA0010014
0.8546
1.0000 | 13401PA0010015 1
\$591.
0.8599
1.0000
 | 13401PA0010020 1:
49
0.0000
0.0000 | 0.0000 | 0.0000 | 0.0000
 | 0.0000 | 0.0000 | 13401PA0010021
0.0000
0.0000 | 13401PA0010016 1
0.0000
0.0000 | 3401PA0010017
0.0000
0.0000
 | 0.0000 | |
| 3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate 3.3 AV and Cost Sharing Design of Plan 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Costs | | 13401PA0010001
0.6577
1.0000
1.0000 | 13401PA0010002
0.6994
1.0000
1.0000 | 0.7024
1.0000
1.0000
 | 13401PA0010004 1
0.7004
1.0000
1.0000 | 3401PA0010005
0.7111
1.0000
1.0000 | 0.7844
1.0000
1.0000 | 13401PA0010006
0.9042
1.0000
1.0000
 | 13401PA0010007 :
0.9130
1.0000
1.0000 | 0.7052
1.0000
1.0000 | 0.8546
1.0000
1.0000 | 13401PA0010015 1
\$591.
0.8599
1.0000
1.0000
 | 13401PA0010020 13
49 0.0000
0.0000
0.0000 | 0.0000
0.0000
0.0000 | 0.0000
0.0000
0.0000 | 0.0000
0.0000
0.0000
 | 0.0000
0.0000
0.0000 | 0.0000
0.0000
0.0000 | 0.0000
0.0000
0.0000 | 0.0000
0.0000
0.0000 | 0.0000
0.0000
0.0000
 | 0.0000
0.0000
0.0000 | |
| 3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index State 3.3 AV and Cost Sharing Design of Plan 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Costs 3.6 Administrative Expense | | 13401PA0010001
0.6577
1.0000
1.0000 | 13401PA0010002
0.6994
1.0000
1.0000 | 13401PA0010003
0.7024
1.0000
1.0000
 | 13401PA0010004 1
0.7004
1.0000
1.0000 | 3401PA0010005
0.7111
1.0000
1.0000
10.21% | 0.7844
1.0000
1.0000 | 13401PA0010006
0.9042
1.0000
1.0000
 | 13401PA0010007 1
0.9130 1.0000 1.0000 1.0000 | 0.7052
1.0000
1.0000 | 13401PA0010014
0.8546
1.0000
1.0000 | 13401PA0010015 1
\$591.
0.8599
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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 8

1.0000

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Cigna Health and Life Insurance
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2024
Base Period Start Date:	1/1/2022
Date of Most Recent Membership:	2/1/2023

12/31/2024 12/31/2022

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	39.5	39.8	38.8
Total	28,393	2,802	32,778
<18	1,765	162	2,079
18-24	1,853	178	2,826
25-29	5,131	510	5,229
30-34	3,528	361	3,869
35-39	2,761	265	3,463
40-44	2,369	232	2,541
45-49	2,063	187	2,311
50-54	2,246	250	3,139
55-59	3,136	264	3,346
60-63	2,959	305	3,149
64+	582	88	826

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
\$ 13,361	1,748.76	\$ 8,515,442.15	\$ 9,050,995.11	28,393	\$ 3,882,542.96	\$ 12,933,538.07	\$ -	\$ (642,776.23) \$ -	\$ -	\$ (3,357,161.22)	\$ 475,412.40
Experience Period Total All	lowed EH	B Claims + EHB Capitation PMPM (ne	et of prescription drug rebates)	-			-	-	•	-		\$ 432.88
Loss Ratio												79.29%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.38%	2.50%	0.00%	5.97%	28.65%
Outpatient Hospital	2.09%	2.50%	0.00%	4.64%	34.99%
Professional	3.50%	2.50%	0.00%	6.09%	16.94%
Other Medical	7.61%	2.50%	0.00%	10.30%	2.72%
Capitation				0.00%	0.00%
Prescription Drugs	6.90%	1.20%	0.00%	8.18%	16.69%
Total Annual Trend				6.02%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.124	

* 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
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22		\$ 322,793.51	0.9664	\$ 334,003.42	1,469	\$ 227.37		\$ (45,950.92)	\$ 453,558.59	\$ 308.75
Feb-22		\$ 657,941.73	0.9668	\$ 680,562.68	2,257	\$ 301.53		\$ (49,639.66)	\$ 924,167.31	\$ 409.47
Mar-22		\$ 561,583.24	0.9579	\$ 586,288.27	2,338			\$ (54,955.32)	\$ 796,147.76	
Apr-22		\$ 456,780.31	0.9628	\$ 474,416.21	2,392	\$ 198.33		\$ (51,021.74)	\$ 644,231.55	\$ 269.33
May-22		\$ 777,422.09	0.9610	\$ 809,004.63	2,452			\$ (49,880.49)	\$ 1,098,584.53	
Jun-22		\$ 971,428.73	0.9594	\$ 1,012,494.91	2,485	\$ 407.44		\$ (67,833.50)	\$ 1,374,913.33	\$ 553.29
Jul-22		\$ 671,671.70	0.9314		2,563			\$ (51,648.20)	\$ 979,255.26	\$ 382.07
Aug-22		\$ 1,017,104.07	0.9517	\$ 1,068,776.75	2,613	\$ 409.02		\$ (53,048.26)	\$ 1,451,341.02	\$ 555.43
Sep-22		\$ 834,009.50	0.9450	\$ 882,572.28	2,526			\$ (53,888.20)	\$ 1,198,485.42	
Oct-22		\$ 901,913.52	0.8966	\$ 1,005,942.34	2,531	\$ 397.45		\$ (49,932.33)	\$ 1,366,015.30	\$ 539.71
Nov-22		\$ 753,657.93	0.9204	\$ 818,810.26	2,520			\$ (57,802.45)	\$ 1,111,900.04	
Dec-22	\$ 13,361,748.76	\$ 589,135.83	0.8967	\$ 656,993.57	2,493	\$ 263.54	26.36%	\$ (57,175.17)	\$ 892,161.74	\$ 357.87

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

Cigna Health and Life Insurance EPO Individual 1/1/2024 Carrier Name:

Product(s):
Market Segment:
Rate Effective Date:

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)				
\$	2,340,003,955.36	\$ 2,282,504,719.57	\$ 2,342,618,502.82	3,991,966	\$ 400,919,505.89	\$ 2,743,538,008.71				
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										

Loss Ratio
*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend
Inpatient Hospital	3.45%	2.50%	0.00%	6.04%
Outpatient Hospital	3.20%	2.50%	0.00%	5.78%
Professional	0.70%	2.50%	0.00%	3.22%
Other Medical	7.20%	2.50%	0.00%	9.88%
Capitation				0.00%
Prescription Drugs	6.90%	1.20%	0.00%	8.18%
Total Annual Trend				6.20%
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
Jan-19		\$ 73,124,532.19	1.0000	\$ 73,124,532.19	292,092
Feb-19		\$ 83,653,336.42	1.0000	\$ 83,653,336.42	276,236
Mar-19		\$ 84,024,779.29	1.0000	\$ 84,024,779.29	269,987
Apr-19		\$ 102,438,641.53	1.0000	\$ 102,438,641.53	265,165
May-19		\$ 90,774,332.70	1.0000	\$ 90,774,332.70	258,972
Jun-19		\$ 85,639,845.88	1.0000	\$ 85,639,845.88	253,358
Jul-19		\$ 105,852,453.39	1.0000	\$ 105,852,453.39	248,126
Aug-19		\$ 95,713,586.72		\$ 95,713,586.72	244,486
Sep-19		\$ 94,884,309.61	1.0000	\$ 94,884,309.61	240,524
Oct-19		\$ 109,846,575.07	1.0000	\$ 109,846,575.07	237,038
Nov-19		\$ 101,506,986.48	1.0000	\$ 101,506,986.48	233,409
Dec-19	\$ 1,818,049,985.58	\$ 104,673,142.13	1.0000	\$ 104,673,142.13	228,375
Jan-20		\$ 79,594,052.30	1.0000	\$ 79,594,052.30	247,999
Feb-20		\$ 81,685,200.89	1.0000	\$ 81,685,200.89	246,584
Mar-20		\$ 86,144,324.93	1.0000	\$ 86,144,324.93	244,423
Apr-20		\$ 73,013,321.78	1.0000	\$ 73,013,321.78	243,570
May-20		\$ 78,189,720.08	1.0000	\$ 78,189,720.08	243,694
Jun-20		\$ 123,678,761.55	1.0000	\$ 123,678,761.55	243,916
Jul-20		\$ 122,513,944.64	1.0000	\$ 122,513,944.64	243,445
Aug-20		\$ 114,556,844.00	1.0000	\$ 114,556,844.00	242,586
Sep-20		\$ 118,034,245.44	1.0000	\$ 118,034,245.44	241,210
Oct-20		\$ 122,595,914.39	1.0000	\$ 122,595,914.39	239,088
Nov-20		\$ 107,410,310.14	1.0000	\$ 107,410,310.14	236,110
Dec-20	\$ 1,521,338,726.15	\$ 151,183,773.39	1.0000	\$ 151,183,773.39	232,958
Jan-21		\$ 105,291,335.31	1.0000	\$ 105,291,335.31	385,017
Feb-21		\$ 118,478,049.02	1.0000	\$ 118,478,049.02	313,300
Mar-21		\$ 150,807,911.50	1.0000	\$ 150,807,911.50	318,312
Apr-21		\$ 153,548,769.44	1.0000	\$ 153,548,769.44	324,641
May-21		\$ 153,704,547.43	1.0000	\$ 153,704,547.43	336,270
Jun-21		\$ 167,214,052.24	1.0000	\$ 167,214,052.24	345,566
Jul-21		\$ 171,406,905.81	1.0000	\$ 171,406,905.81	353,417
Aug-21		\$ 187,211,641.10	1.0000	\$ 187,211,641.10	364,661
Sep-21		\$ 187,603,477.18	1.0000	\$ 187,603,477.18	376,426
Oct-21		\$ 187,132,830.39	1.0000	\$ 187,132,830.39	377,978
Nov-21		\$ 195,833,225.69	1.0000	\$ 195,833,225.69	378,160
Dec-21	\$ 2,203,274,345.15	\$ 211,722,411.73	1.0000	\$ 211,722,411.73	373,943
Jan-22		\$ 162,192,974.53	0.9992	\$ 162,329,808.28	343,329
Feb-22		\$ 159,982,150.15	0.9960	\$ 160,626,077.52	333,231
Mar-22		\$ 193,470,904.62	0.9995	\$ 193,564,452.71	332,271
Apr-22		\$ 186,229,625.90	0.9964		333,204
May-22		\$ 193,148,707.24	0.9940	\$ 194,311,236.39	335,257
Jun-22		\$ 194,334,008.56	0.9905	\$ 196,193,199.09	337,516
Jul-22		\$ 193,416,700.73	0.9834	\$ 196,677,015.75	341,017
Aug-22		\$ 214,780,206.65	0.9794	\$ 219,300,056.42	342,729
Sep-22		\$ 194,645,533.09	0.9677	\$ 201,147,217.62	333,562
Oct-22		\$ 202,351,332.47	0.9531	\$ 212,299,547.45	333,026
Nov-22		\$ 197,408,698.25	0.9369	\$ 210,713,317.05	333,116
Dec-22	\$ 2,340,003,955.36	\$ 190,543,877.38	0.9136	\$ 208,561,040.03	327,488

^{*} Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ -	\$ (182,915,455.18)	\$ -	\$ -	\$ 67,689,835.51	
	-	-		-	\$ 641.44
-					89.70%

Weight*	
19.02%	
22.58%	
22.72%	
4.40%	
0.00%	
31.27%	
100.00%	

Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
\$ 250.35	(\$ (621,650.03		\$ 502.10
\$ 302.83		\$ (4.477.966.70)		\$ 593.73
\$ 311.22		\$ (5,573,225.09)	\$ 163,662,302.88	\$ 606.19
\$ 386.32		\$ (5,687,463.48)		\$ 756.64
\$ 350.52		\$ (3,220,542.35)		\$ 693.55
\$ 338.02		\$ (2,730,546.15)		\$ 670.03
\$ 426.61		\$ (7,316,230.74)		\$ 829.75
\$ 391.49		\$ (5,120,896.37)		\$ 767.56
\$ 394.49		\$ (7,388,956.38)		\$ 763.83
\$ 463.41		\$ (6,168,567.75)		\$ 907.34
\$ 434.89		\$ (4,958,677.17)		\$ 854.67
\$ 458.34	21.2%	\$ (5,960,126.36)		\$ 897.05
\$ 320.95	21.2/0	\$ (817,059.88		\$ 380.53
\$ 320.93		\$ (5,885,573.44)		\$ 372.30
\$ 352.44		\$ (7,325,116,02)		\$ 391.52
\$ 299.76		\$ (7,475,264.17)		\$ 327.80
\$ 320.85		\$ (4,232,889.57)		\$ 366.35
\$ 507.05		\$ (3,588,867.67)		\$ 591.69
\$ 503.25		\$ (9,616,019.11)		\$ 562.35
\$ 472.23		\$ (6,730,602.02)		\$ 537.01
\$ 472.23				\$ 537.01
		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
\$ 512.76 \$ 454.92		(0,107,555.01)		\$ 579.32 \$ 516.44
\$ 454.92	47.00	\$ (6,517,390.73) \$ (7,833,636,06)		\$ 516.44
	17.8%	, , , , , , , , , , , , , , , , , , , ,		
\$ 273.47		\$ (6,923,220.49)		\$ 327.05
\$ 378.16		\$ (7,671,439.77)		\$ 452.25
\$ 473.77		\$ (9,106,004.14)		\$ 566.60
\$ 472.98		\$ (8,551,858.15)		\$ 565.65
\$ 457.09		\$ (6,741,638.34) \$ (12,387,546.19)		\$ 546.64
\$ 483.88		(12,507,510.15		\$ 578.69
\$ 485.00		+ (0,000,000,000)		\$ 580.02
\$ 513.39		\$ (10,629,380.39)		\$ 613.97
\$ 498.38		\$ (11,033,855.55		\$ 596.03
\$ 495.09		\$ (10,261,009.84)		\$ 592.09
\$ 517.86		\$ (10,437,863.29)		\$ 619.32
\$ 566.19	16.4%	\$ (11,656,507.58)		\$ 677.12
\$ 472.81		\$ (12,847,038.83)		\$ 553.73
\$ 482.03		\$ (14,053,560.45)		\$ 564.52
\$ 582.55		\$ (15,782,439.64)		\$ 682.25
\$ 560.90		\$ (14,007,343.25)		\$ 656.90
\$ 579.59		\$ (14,304,509.83)	,,.	\$ 678.78
\$ 581.29		\$ (19,034,529.42)		\$ 680.77
\$ 576.74		\$ (14,769,533.82)		\$ 675.44
\$ 639.86		\$ (15,250,760.97)		\$ 749.37
\$ 603.03		\$ (15,393,486.76)		\$ 706.23
\$ 637.49		\$ (14,535,160.18)		\$ 746.59
\$ 632.55		\$ (16,532,090.25)	\$ 246,775,133.71	\$ 740.81
\$ 636.85	14.6%	\$ (16,405,001.79)	\$ 244,254,512.53	\$ 745.84

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Cigna Health and Life Insurance EPO Individual Attachment Point: \$60,000 Carrier Name: Product(s): Market Segment: Rate Effective Date: \$100,000 Reinsurance Cap: Coinsurance Rate:

1/1/2024 1/1/2022 to 12/31/2022 0.0% Proj. Incurred Claim Impact: Incurred Dates:

0%

		Individual ACA Compliant Policies	Only: Incurred Dates 1/1/2022 to	12/31/2022	
Annual Incurre	ed Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	3,823	27,851	4,288,937	\$4,288,937
\$30,000	\$34,999	12	117	388,848	\$388,848
\$35,000	\$39,999	6	60	226,468	\$226,468
\$40,000	\$44,999	4	41	174,552	\$174,552
\$45,000	\$49,999	4	30	188,688	\$188,688
\$50,000	\$54,999	6	55	323,207	\$323,207
\$55,000	\$59,999	4	39	229,579	\$229,579
	\$64,999	4	38	247,849	\$247,849
\$60,000 \$65,000	\$69,999	2	21	134,656	\$134,656
		4	38		
\$70,000	\$74,999			290,746	\$290,746
\$75,000	\$79,999	3	25	225,746	\$225,746
\$80,000	\$84,999	0	0	0	\$0
\$85,000	\$89,999	1	6	87,272	\$87,272
\$90,000	\$94,999	2	18	184,101	\$184,101
\$95,000	\$99,999	1	12	98,952	\$98,952
\$100,000	\$109,999	1	11	109,217	\$109,217
\$110,000	\$119,999	3	26	349,792	\$349,792
\$120,000	\$129,999	1	7	123,557	\$123,557
\$130,000	\$139,999	0	0	0	\$0
\$140,000	\$149,999	0	0	0	\$0
\$150,000	\$159,999	0	0	0	\$0
\$160,000	\$169,999	0	0	0	\$0
\$170,000	\$179,999	2	18	350,587	\$350,587
\$180,000	\$189,999	1	12	189,703	\$189,703
\$190,000	\$199,999	1	7	192,109	\$192,109
\$200,000	\$209,999	0	0	0	\$0
\$210,000	\$219,999	0	0	0	\$0
\$220,000	\$229,999	1	12	224,134	\$224,134
\$230,000	\$239,999	0	0	0	\$0
\$240,000	\$249,999	0	0	0	\$0
\$250,000	\$259,999	0	0	0	\$0
\$260,000	\$269,999	0	0	0	\$0
\$270,000	\$279,999	0	0	0	\$0
\$280,000	\$289,999	0	0	0	\$0
\$290,000	\$299,999	0	0	0	\$0
\$300,000	\$324,999	1	7	308,636	\$308,636
		0	0	0	\$308,636
\$325,000	\$349,999	0	0	0	\$0
\$350,000	\$374,999			<u> </u>	
\$375,000	\$399,999	1	8	377,474	\$377,474
\$400,000	\$424,999	1	6	424,598	\$424,598
\$425,000	\$449,999	0	0	0	\$0
\$450,000	\$474,999	0	0	0	\$0
\$475,000	\$499,999	0	0	0	\$0
\$500,000	\$599,999	0	0	0	\$0
\$600,000	\$699,999	0	0	0	\$0
\$700,000	\$799,999	0	0	0	\$0
\$800,000	\$899,999	0	0	0	\$0
\$900,000	\$999,999	0	0	0	\$0
\$1,000,000+		0	0	0	\$0
Total		3,889	28,465	\$9,739,408	\$9,739,408

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Cigna Health and Life Insurance EPO Individual Carrier Name:

Product(s):
Market Segment:
Rate Effective Date: 1/1/2024

\$60,000 \$100,000 0% Attachment Point: Reinsurance Cap: Coinsurance Rate:

Proj. Incurred Claim Impact: 0.0% Proj. Morbidity Impact: 0.0%

		Reinsurance Program Impact Cor	ntinuance Table Development - Pla	n Year 2024	
Annual Incurr	ed Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	3,812	27,751	4,482,861	\$4,482,861
\$30,000	\$34,999	14	128	455,773	\$455,773
\$35,000	\$39,999	9	89	335,191	\$335,191
\$40,000	\$44,999	6	60	255,324	\$255,324
\$45,000	\$49,999	4	41	196,793	\$196,793
\$50,000	\$54,999	3	22	157,602	\$157,602
\$55,000	\$59,999	2	20	114,529	\$114,529
\$60,000	\$64,999	7	63	431,588	\$431,588
\$65,000	\$69,999	4	36	269,535	\$269,535
\$70,000	\$74,999	2	21	142,128	\$142,128
\$75,000	\$79,999	3	31	231,545	\$231,545
\$80,000	\$84,999	5	45	417,296	\$417,296
\$85,000	\$89,999	1	8	85,277	\$85,277
\$90,000	\$94,999	0	0	0	\$83,277
	· ' '				
\$95,000	\$99,999	1 2	6 18	98,392	\$98,392
\$100,000	\$109,999	_		207,559	\$207,559
\$110,000	\$119,999	1	12	111,560	\$111,560
\$120,000	\$129,999	1	11	123,134	\$123,134
\$130,000	\$139,999	4	33	533,663	\$533,663
\$140,000	\$149,999	0	0	0	\$0
\$150,000	\$159,999	0	0	0	\$0
\$160,000	\$169,999	0	0	0	\$0
\$170,000	\$179,999	0	0	0	\$0
\$180,000	\$189,999	0	0	0	\$0
\$190,000	\$199,999	1	12	192,450	\$192,450
\$200,000	\$209,999	1	6	202,809	\$202,809
\$210,000	\$219,999	2	19	430,462	\$430,462
\$220,000	\$229,999	0	0	0	\$0
\$230,000	\$239,999	0	0	0	\$0
\$240,000	\$249,999	0	0	0	\$0
\$250,000	\$259,999	1	12	252,693	\$252,693
\$260,000	\$269,999	0	0	0	\$0
\$270,000	\$279,999	0	0	0	\$0
\$280,000	\$289,999	0	0	0	\$0
\$290,000	\$299,999	0	0	0	\$0
\$300,000	\$324,999	0	0	0	\$0
\$325,000	\$349,999	1	7	347,962	\$347,962
\$350,000	\$374,999	0	0	0	\$0
\$375,000	\$399,999	0	0	0	\$0
\$400,000	\$424,999	0	0	0	\$0
\$425,000	\$449,999	1	8	425,572	\$425,572
\$425,000	\$474,999	0	0	0	\$425,572 \$0
\$450,000	\$474,999	1	6	478,699	\$478,699
		0	0	478,699	· '
\$500,000	\$599,999		<u>-</u>		\$0
\$600,000	\$699,999	0	0	0	\$0
\$700,000	\$799,999	0	0	0	\$0
\$800,000	\$899,999	0	0	0	\$0
\$900,000	\$999,999	0	0	0	\$0
\$1,000,000+		0	0	0	\$0
Total	1	3,889	28,465	\$10,980,397	\$10,980,397

PA Rate Template Part II

Rate Development and Change

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

Development of the Projected Index Rate	Act	tual Experience Data		Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	432.88	\$	641.44	<- Actual Experience PMF
Two year trend projection Factor		1.124		1.128	
Unadjusted Projected Allowed EHB Claims PMPM	\$	486.56	s	723.39	
Single Risk Pool Adjustment Factors	Ţ,				
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		1.016		0.618	<- See URRT Instructions
Total Non-Morbidity Changes		0.902		1.011	
Change in Demographics		1.003		1.026	<- See URRT Instructions
Change in Network		1.000		1.027	
Change in Benefits		1.001		1.002	<- See URRT Instructions
Change in Other		0.898		0.957	<- See URRT Instructions
	l				
Total Adjusted Projected Allowed EHB Claims PMPM	\$	445.70	\$	451.88	
Credibility Factors		53%		47%	<- See Instructions
Blended Projected EHB Claims PMPM			\$	448.60	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims	Г				
Adjusted Projected Allowed EHB Claims PMPM	\$	448.60	<- In	dex Rate for Projec	tion Period on URRT
Projected Paid to Allowed Ratio		0.792	ı		
Projected Incurred EHB Claims PMPM	\$	355.52	l		
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM		-\$97.87			
Projected Incurred Exchange User Fees PMPM		\$15.38			
Projected Incurred Reinsurance Recoveries PMPM		\$0.00			
Market-Adjusted Projected Incurred EHB Claims PMPM	\$	468.77			
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	591.51	<- M	arket-Adjusted Ind	ex Rate
Projected Allowed Non-EHB Claims PMPM	\$	-			
Market-Adjusted Projected Incurred Total Claims PMPM	\$	468.77			
Market-Adjusted Projected Allowed Total Claims PMPM	\$	591.51			
	Ь_		ı		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	10.03%	\$55.14
General and Claims	9.01%	\$49.54
Agent/Broker Fees and Commissions	0.86%	\$4.74
Quality Improvement Initiatives	0.16%	\$0.86
Taxes and Fees	2.70%	\$14.84
Risk Adjustment User Fee	0.04%	\$0.21
PCORI Fee	0.01%	\$0.05
PA Premium & Other Taxes (if applicable)	2.23%	\$12.25
Federal Income Tax	0.42%	\$2.31
Health Insurance Providers Fee (Prorated for Small Groups only)		\$0.00
Profit/Contingency (after tax)	2.00%	\$10.99
Total Retention	14.73%	\$80.97
Projected Required Revenue PMPM	\$ 549.74	
4		

Table 8. Components of Rate Change

Rate Components		2023		2024	D	ifference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	314.43	\$	349.36	\$	34.93	11.1%
B. Base period allowed claims before normalization	5	533.11	5	530.91	5	(2.20)	-0.7%
C. Normalization factor component of change	\$	(206.63)	\$	(193.35)	\$	13.28	4.2%
D. Change in Normalized Allowed Claims Adjustment Components D.1. Base period allowed claims after normalization D.2. URRT Tred D.3. URRT Morbidity D.3. URRT Morbidity D.5. Normalized URRT Risk Adjustment on an allowed basis D.6. Normalized Extrange User Fee on an allowed basis	\$ \$ \$ \$ \$	36.12 (43.02) (11.47) 21.98 11.16	\$ \$	337.55 42.45 (65.00) (14.84) 78.52 12.34		11.08 6.33 (21.97) (3.37) 56.55 1.18	3.5% 2.0% -7.0% -1.1% 18.0% 0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis D8. Subtotal - Sum(D1:D7)	\$	(14.00) 327.24	Ş	391.03	Ş	14.00 63.79	4.5% 20.3%
E. Change in Allowable Plan Adjusted Level Components E.1. Network E.2. Pricing AV E.3. Benefit Richness	\$ \$	(67.54) (1.64)		(82.06) (0.04)	\$ \$ \$	- (14.51) 1.61	0.0% -4.6% 0.5%
E4. Catastrophic Eligibility E5. Subtotal - Sum(E1:E4)	\$	(69.19)	\$	(82.09)	\$	(12.91)	0.0% -4.1%
F. Diange in Retention Components F. Administrative Expenses F2. Taxes and Fees F3. Profit and/or Contingency F4. Subtotal - Sum(F1.F3)	\$ \$,,	\$ \$ \$	35.04 9.43 6.99 51.46	\$ \$ \$	(4.39) 1.51 0.70 (2.19)	-1.4% 0.5% 0.2% -0.7%
G. Change in Miscellaneous Items					\$	-	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	311.70	\$	360.40	\$	48.70	15.5%

MPM should be consistent with the Index Rate for Experience Period on URRT

Blended Base Period Unadjusted Claims before Normalization	\$ 530.91	<- Index Rate of Experience Period on URR
Blended Earned Premium	\$ 1,106,883,585.86	
Rlanded Loss Patio	0.4.109/	

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

For Informational Purposes only - No input required.

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Tota	al Single Risk Pool
# of Member Months Renewing in Quarter						
Adjusted Projected Allowed EHB Claims PMPM	\$ 448.60	\$ 448.60	\$ 448.60	\$ 448.60	\$	448.60
Months of Trend		3	6	9		
Annual Trend	6.10%	6.109	6.109	6.10%		
Single Risk Pool Projected Allowed Claims	\$ 448.60	\$ 455.30	\$ 462.09	\$ 468.98	\$	-
Quarterly Trend Factor	1.000	1.015	1.03	1.045		0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	21	024
Average Age Factor	1.633		1.572
Average Geographic Factor	1.000		1.000
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	\$ 534.36	\$	591.51
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 327.24	\$	376.09

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

			1
	2023	2024	
Paid-to-Allowed	0.79	0.792	
URRT Trend (Total Applied Trend Factor)	1.11	1.126	<- URRT W1, S2
URRT Morbidity	0.88	0.829	<- URRT W1, S2
URRT "Other"	0.96	0.953	<- URRT W1, S2
Risk Adjustment	\$ 28.48	\$ 97.87	<- URRT W1. S3
Exchange User Fee	\$ 14.46	\$ 15.38	< URRT W1, S3
Reinsurance Recoveries	\$ 18.14	\$ -	< URRT W1, S3
Capitation	s -	\$ -	<- URRT W1, S2
Network	1.00	1.000	
Pricing AV	0.79	0.790	<- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustance
Benefit Richness	0.99		
Catastrophic Eligibility	1.00	1.000	
Administrative Expenses	12.54	6 10.03%	
Taxes and Fees	2.52		
Profit and/or Contingency	2.00		
Tront unity or contingency	2.00	2.00%	

PA Rate Template Part III Table 10. Plan Rates

Cigna Health and Life Insurance EPO Individual

Carrier Name: Product(s): Market Segment: Rate Effective Date: 1/1/2024 1/1/2022 2/1/2023 Base Period Start Date Date of Most Recent Membership:

Age Calibration Geographic Cal Tobacco Calibr Aggregate Calil

45 CFR Part 156.8 (d) (2) Allowable Factors Market Adjusted Index Rate: 591.51

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	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
Totals - Current Me	mherchin						0.266			0.790	1.000	1.000	1.000	1.000	1.023	\$ 468.41	10.0%
Total - Projected N							0.318			0.790	1.000	1.000	1.000	1.000	1.022		10.0%
	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A		N/A	N/A							N/A	N/A
Plan 1	13401PA0010001	EPO	Connect Bronze 9100	M			60.17%	Approach 1	On/Off	0.691	0.952	1.000	1.000	1.000		\$389.04	
Plan 2	13401PA0010002	EPO	Connect Bronze 7800	M		Expanded Br		Approach 1	On/Off	0.725	0.965	1.000	1.000	1.000		\$413.70	
Plan 3	13401PA0010003	EPO	Connect Bronze 6500	М		Expanded Br	0.6488	Approach 1	On/Off	0.727	0.966	1.000	1.000	1.000		\$415.48	
			Connect Bronze 6800 Enhanced														
Plan 4	13401PA0010004	EPO	Diabetes Care	М		Expanded Bro	0.6422	Approach 1	On/Off	0.725	0.966	1.000	1.000	1.000	1.000	\$414.29	10.0%
Plan 5	13401PA0010005	EPO	Connect Bronze HSA 6100	M		Expanded Bri	64.32%	Approach 1	On/Off	0.734	0.969	1.000	1.000	1.000	1.000	\$420.62	10.0%
Plan 6	13401PA0010019	EPO	Connect Bronze 0	М		Expanded Br	64.88%	Approach 1	On/Off	0.788	0.996	1.000	1.000	1.000	1.000	\$463.98	10.0%
Plan 7	13401PA0010006	EPO	Connect Silver 5550	M		Silver	70.05%	Approach 1	On/Off	0.710	1.043	1.000	1.000	1.000	1.220	\$534.84	10.0%
Plan 8	13401PA0010007	EPO	Connect Silver 6000	M		Silver	70.29%	Approach 1	On/Off	0.715	1.047	1.000	1.000	1.000	1.220	\$540.05	10.0%
Plan 9	13401PA0010013	EPO	Connect Silver 2000	M		Silver	71.21%	Approach 1	Off	0.729	0.967	1.000	1.000	1.000	1.000	\$417.13	10.0%
Plan 10	13401PA0010014	EPO	Connect Gold 1000	M		Gold	78.10%	Approach 1	On/Off	0.835	1.023	1.000	1.000	1.000	1.000	\$505.50	10.0%
Plan 11	13401PA0010015	EPO	Connect Gold 2500	M		Gold	0.7801	Approach 1	On/Off	0.839	1.025	1.000	1.000	1.000	1.000	\$508.64	10.0%
			Connect Bronze 7600 Enhanced														
Plan 12	13401PA0010020	EPO	Asthma COPD Care	DM	13401PA0010002	Expanded Br	64.36%	Approach 1	On/Off	0.725	0.965	1.000	1.000	1.000	1.000	\$413.70	10.0%
Plan 13	13401PA0010008	EPO	Connect Silver 3600	DM	13401PA0010006	Silver	70.05%	Approach 1	On/Off	0.710	1.043	1.000	1.000	1.000	1.220	\$534.84	10.0%
Plan 14	13401PA0010009	EPO	Connect Silver 3000	DM	13401PA0010006	Silver	70.05%	Approach 1	On/Off	0.710	1.043	1.000	1.000	1.000	1.220	\$534.84	10.0%
			Connect Silver 3800 Enhanced Diabetes														
Plan 15	13401PA0010010	EPO	Care	DM	13401PA0010007	Silver	70.29%	Approach 1	On/Off	0.715	1.047	1.000	1.000	1.000	1.220	\$540.05	10.0%
			Connect Silver 4200 Enhanced Asthma														
Plan 16	13401PA0010011	EPO	COPD Care	DM	13401PA0010007	Silver	70.29%	Approach 1	On/Off	0.715	1.047	1.000	1.000	1.000		\$540.05	
Plan 17	13401PA0010012	EPO	Connect Silver 4400	DM	13401PA0010013	Silver	71.21%	Approach 1	Off	0.729	0.967	1.000	1.000	1.000		\$417.13	
Plan 18	13401PA0010021	EPO	Connect HSA Silver 5400	DM	13401PA0010013	Silver	71.21%	Approach 1	Off	0.729	0.967	1.000	1.000	1.000		\$417.13	
Plan 19	13401PA0010016	EPO	Connect Gold 750	DM	13401PA0010014	Gold	78.10%	Approach 1	On/Off	0.835	1.023	1.000	1.000	1.000	1.000	\$505.50	10.0%
			Connect Gold 1900 Enhanced Diabetes														
Plan 20	13401PA0010017	EPO	Care	DM	13401PA0010014	Gold	78.10%	Approach 1	On/Off	0.835	1.023	1.000	1.000	1.000		\$505.50	
Plan 21	13401PA0010018	EPO	Connect Gold 900	DM	13401PA0010013	Gold	71.21%	Approach 1	Off	0.729	0.967	1.000	1.000	1.000	1.000	\$417.13	10.0%
Plan 22	13401PA0010022	EPO	Connect Gold 2100 Enhanced Asthma COPD Care	DM	13401PA0010015	Gold	0.7801	Approach 1	On/Off	0.839	1.025	1.000	1.000	1.000	1.000	\$508.64	10.0%

Calibration	
1 Factor	1.572
libration Factor	1.000
ation Factor	1.000
bration Factor	1.572

Total Covered	Lives	@	02-01-2023
			2.802

Taxes & Fees (not	
including Exchange	Profit or
fees)	Contingency
2.7%	2.0%
2.7%	2.0%
N/A	N/A
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.770	2.070
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.7%	2.0%
2.176	2.0%

Plan	Calibrated Adjusted Rate PMPM	2024 Calibra Plan Adjust Index Rat PMPM	ted	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
\$	314.43	\$ 349	.36	11.1%	
N/A		N/A		N/A	N/A
\$	261.58	\$ 290	.16	10.9%	3.5%
\$	274.05	\$ 308	.56	12.6%	3.4%
\$	278.35	\$ 309	.89	11.3%	23.4%
\$	275.71	\$ 309 \$ 313		12.1%	3.1%
	283.68		_	10.6%	5.4%
\$	302.34	\$ 346 \$ 398		14.5%	3.4%
\$	358.05	,	_	11.4% 12.2%	5.7% 1.1%
\$	359.04	\$ 402 \$ 311			
	277.13			12.3%	1.8%
\$	334.61 331.73	\$ 377 \$ 379		12.7% 14.4%	17.6% 10.9%
\$	331./3	\$ 379	1.37	14.4%	10.9%
\$	276.10		.56	11.8%	0.7%
\$	362.00	\$ 398	.92	10.2%	0.6%
\$	364.52	\$ 398	.92	9.4%	1.9%
\$	361.17	\$ 402	.80	11.5%	0.4%
\$	361.52	\$ 402	.80	11.4%	0.7%
\$	270.78	\$ 311	.12	14.9%	0.6%
\$	279.50	\$ 311	12	11.3%	0.6%
\$	359.83	\$ 377	.03	4.8%	11.9%
\$	336.75	\$ 377		12.0%	2.0%
\$	356.99	\$ 311	.12	-12.8%	0.3%
\$	333.19	\$ 379	.37	13.9%	1.1%

		02	-01-2023 No	umber of Co	overed Lives	by Rating	Area				
1	2	3	4	5	6	7	8	9	Total	2024 Continued/ Discontinued Plans Indicator	De Minimis Check
										1	
-	-	-	-	-	-	-	2,802	-	2,802		
										0	1
							99		-	1	-
							99		99 94	1	no no
							657		657	1	ves
							037		057	-	yes
							87		87	1	ves
							150		150	1	no
							95		95	1	no
							161		161	1	no
							30		30	1	no
							50		50	1	no
							492		492	1	no
							306		306	1	yes
]
							20		20		no
							16		16	1	no
							52		52	1	no
							11		11	1	no
							19		19		no
							16 16		16 16	1	no
										1	no
							334		334	1	no
							57		57	1	no
							9		9	1	no
							- 3			1	1'''
							31		31	1	yes

PA Rate Template Part IV A - Individual

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

Carrier Name: Cigna Health and Life Insurance Product(s): EPO

Product(s): EPO
Market Segment: Individual
Rate Effective Date: 1/1/2024

Totals

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 Plan HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
-------------	--------------------------------------	---------------------------------	--	---	---------------	------------------------------

These cells auto-fill using the data entered in Table 10.

		2023 21-yea	ar-old, Non-1	obacco Prei	nium PMPM			
1 2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
	T _A	I A	۱ ۵	۱ ۵	l a	¢ 214.42		¢ 214.42

Bronze kpanded Bron kpanded Bron kpanded Bron kpanded Bron kpanded Bron Silver	On/Off On/Off On/Off
kpanded Bron kpanded Bron kpanded Bron kpanded Bron	On/Off On/Off On/Off
kpanded Bron kpanded Bron kpanded Bron	On/Off On/Off
kpanded Bron kpanded Bron	On/Off
panded Bron	-
-	On/Off
Silver	
	On/Off
Silver	On/Off
Silver	Off
Gold	On/Off
Gold	On/Off
kpanded Bron	On/Off
Silver	Off
Silver	Off
Gold	On/Off
Gold	On/Off
Gold	Off
	On/Off
	Silver Silver Silver Silver Silver Silver Gold Gold

Ş		٧	-	٧	-	٧	-	٧	-	٧	-	۲	-	٦	314.43	۲	-	٧	314.43
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	261.58	\$	-	\$	261.58
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	274.05	\$	-	\$	274.05
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	278.35	\$	-	\$	278.35
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	275.71	\$	-	\$	275.71
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	02-01-2023 Number of Covered Lives by County																							
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland		Bedford	Blair		Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northamptor
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				Match					Match	23	6	3	10	8	Match								Match
				Match					Match	106	91	41	105	149	Match								Match
				Match					Match	69	57	32	49	99	Match								Match
				Match					Match	1	3	3	6		Match								Match
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PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

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

Carrier Name: Cigna Health and Life Insurance

Product(s): EPO
Market Segment: Individual
Rate Effective Date: 1/1/2024

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			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.00
Rating Area 9			

Table 14. Network Factors

	Projection Period Network Factors											
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date								
Cigna Connect	Rating Area 8	1.000	1.000									

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change: Revised Requested Average Rate Change: Max Avai

inimum Requested Rate Change:	-12.85%	
aximum Requested Rate Change:	14.90%	
apped Members:	2,802	
ailable in Rating Areas:	Rating Area 8	

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	\$ 13,361,748.7
Claims	\$ 11,765,380.1
Administrative Expenses	\$ 1,364,234.5
Taxes & Fees	\$ 336,716.0
Company Made After Taxes	\$ (104,581.9

Rate Effective Date: 1/1/2024

Cigna Health and Life Insurance

Individual

How It Plans to Spend Your Premium

Carrier Name:

Market Segment:

Product(s):

This is how the company plans to spend the premium it collects in 2024:

Claims:	82
Administrative Expenses:	10
Taxes & Fees:	5
Profit:	2

The company expects its annual medical costs to increase:

6.02%

Explanation of requested rate change:

The requested rate change is mainly driven by the medical inflation and unit cost changes of medical services year over year

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1			1
2			1
3			1
4			1
5			1
6			1
7			1
8		3	1 8
9			0

4 Rates Table Template v13.0	All fields with an asterisk (*) are	required. To validate press Validate button or Ct	rl + Shift + I. To finalize, press Finalize	button or Ctrl + Shift + F.
	If you are in a community rating s	tate, select Family-Tier Rates under Rating Meth	nod and fill in all columns.	
	If you are not in a community ratir	ng state, select Age-Based Rates under Rating N	Method and provide an Individual Rate t	for every age band.
		Tobacco User, you must give a rate for Tobacco		
		ld Sheet button, or Ctrl + Shift + H. All plans mus	st have the same dates on a sheet.	
HIOS Issuer ID*				
Rate Effective Date*	1/1/2024			
Rate Expiration Date*				
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 of No Preference enrollee on a plan
13401PA0010001	Rating Area 8	No Preference	0-14	221.9
13401PA0010001		No Preference	15	241.7
13401PA0010001		No Preference	16	249.3
13401PA0010001		No Preference	17	256.8
13401PA0010001 13401PA0010001		No Preference No Preference		264.9 273.0
13401PA0010001		No Preference	20	281.4
13401PA0010001		No Preference	21	290.
13401PA0010001		No Preference	22	290.
13401PA0010001		No Preference	23	290.
13401PA0010001	Rating Area 8	No Preference	24	290.
13401PA0010001		No Preference	25	291.3
13401PA0010001		No Preference	26	297.1
13401PA0010001		No Preference	27	304.0
13401PA0010001 13401PA0010001		No Preference No Preference	28	315.4 324.6
13401PA0010001		No Preference	30	329.3
13401PA0010001		No Preference	31	336.3
13401PA0010001	Rating Area 8	No Preference	32	343.2
13401PA0010001		No Preference	33	347.6
13401PA0010001		No Preference	34	352.2
13401PA0010001		No Preference	35	354.5
13401PA0010001		No Preference No Preference	36	356.9
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13401PA0010001	-	No Preference	39	366.1
13401PA0010001		No Preference	40	370.8
13401PA0010001	Rating Area 8	No Preference	41	377.7
13401PA0010001		No Preference	42	384.4
13401PA0010001		No Preference	43	393.7
13401PA0010001		No Preference	44	405.3
13401PA0010001 13401PA0010001		No Preference No Preference	45	419.0 435.2
13401PA0010001 13401PA0010001		No Preference	40	453.5
13401PA0010001		No Preference	48	474.4
13401PA0010001	J .	No Preference	49	495.0
13401PA0010001	Rating Area 8	No Preference	50	518.2
13401PA0010001		No Preference	51	541.1
13401PA0010001		No Preference	52	566.4
13401PA0010001		No Preference	53	591.9
13401PA0010001		No Preference	54	619.5
13401PA0010001 13401PA0010001		No Preference No Preference	55 56	647.0 676.9
13401PA0010001		No Preference	57	707.1
13401PA0010001		No Preference	58	739.3
13401PA0010001	Rating Area 8	No Preference	59	755.3
13401PA0010001	Rating Area 8	No Preference	60	787.
13401PA0010001		No Preference	61	815.3
13401PA0010001		No Preference	62	833.6
13401PA0010001		No Preference	63 64 and aver	856.5
13401PA0010001 13401PA0010002		No Preference	64 and over 0-14	870. ⁴ 236.0
13401PA0010002 13401PA0010002		No Preference	U-14 15	257.0
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13401PA0010002		No Preference	17	273.0
13401PA0010002		No Preference	18	281.7
13401PA0010002		No Preference	19	290.
13401PA0010002		No Preference	20	299.
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13401PA0010002		No Preference	30	350
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13401PA0010002		No Preference	32	365.
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	Rating Area 8	No Preference	35	377.

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13401PA0010002 Rating Area 8	No Preference	43	418
13401PA0010002 Rating Area 8	No Preference	44	431
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13401PA0010002 Rating Area 8	No Preference	51	575
13401PA0010002 Rating Area 8	No Preference	52	602
13401PA0010002 Rating Area 8	No Preference	53	629
13401PA0010002 Rating Area 8	No Preference	54	658
13401PA0010002 Rating Area 8	No Preference	55	688
13401PA0010002 Rating Area 8	No Preference	56	719
13401PA0010002 Rating Area 8	No Preference	57	751
13401PA0010002 Rating Area 8	No Preference	58	786
13401PA0010002 Rating Area 8	No Preference	59	803
13401PA0010002 Rating Area 8	No Preference	60	837
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13401PA0010002 Rating Area 8	No Preference	64 and over	925
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13401PA0010003 Rating Area 8	No Preference	15	258
13401PA0010003 Rating Area 8	No Preference	16	266
13401PA0010003 Rating Area 8	No Preference	17	274
13401PA0010003 Rating Area 8	No Preference	18	282
13401PA0010003 Rating Area 8	No Preference	19	291
13401PA0010003 Rating Area 8	No Preference	20	300
13401PA0010003 Rating Area 8	No Preference	21	309
13401PA0010003 Rating Area 8	No Preference	22	309
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13401PA0010003 Rating Area 8	No Preference	25	317
13401PA0010003 Rating Area 8	No Preference	27	324
13401PA0010003 Rating Area 8	No Preference	28	336
13401PA0010003 Rating Area 8	No Preference	29	346
13401PA0010003 Rating Area 8	No Preference	30	351
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13401PA0010003 Rating Area 8	No Preference	32	366
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13401PA0010003 Rating Area 8	No Preference	44	432
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13401PA0010003 Rating Area 8	No Preference	58	78
13401PA0010003 Rating Area 8	No Preference	59	80
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13401PA0010003 Rating Area 8	No Preference	61	87
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13401PA0010004 Rating Area 8	No Preference	21	30
13401PA0010004 Rating Area 8	No Preference	22	30
	N. D. f	23	309
13401PA0010004 Rating Area 8	No Preference		
13401PA0010004 Rating Area 8	No Preference	24	30

13401PA0010004 Rating Area 8	335. 345. 345. 350. 358. 365. 370. 375. 377. 380. 382. 389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 30 13401PA0010004 Rating Area 8 No Preference 31 13401PA0010004 Rating Area 8 No Preference 32 32 33 3401PA0010004 Rating Area 8 No Preference 33 34 3401PA0010004 Rating Area 8 No Preference 34 3401PA0010004 Rating Area 8 No Preference 35 34 3401PA0010004 Rating Area 8 No Preference 35 35 36 36 36 36 37 37 38 38 37 38 38 38	350. 358. 365. 370. 375. 387. 380. 389. 389. 402. 409. 419. 431. 446. 463. 505. 527. 551. 576. 603. 630. 630. 753. 787. 804. 838.
13401PA0010004 Rating Area 8 No Preference 31	358. 365. 370. 375. 377. 380. 382. 385. 394. 402. 409. 419. 431. 446. 463. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8 No Preference 32 32 33401PA0010004 Rating Area 8 No Preference 32 33401PA0010004 Rating Area 8 No Preference 34 3401PA0010004 Rating Area 8 No Preference 35 35 35 35 35 35 35 3	358. 365. 370. 375. 377. 380. 382. 385. 394. 402. 409. 419. 431. 446. 463. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	365. 370. 375. 377. 380. 382. 3889. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	370. 375. 377. 380. 382. 385. 389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	375. 377. 380. 382. 385. 3894. 402. 409. 419. 431. 446. 463. 505. 527. 551. 576. 603. 630. 630. 753. 787.
13401PA0010004 Rating Area 8 13401PA0010004 Rating Area 8 No Preference 36 13401PA0010004 Rating Area 8 No Preference 37 13401PA0010004 Rating Area 8 No Preference 38 13401PA0010004 Rating Area 8 No Preference 38 13401PA0010004 Rating Area 8 No Preference 39 13401PA0010004 Rating Area 8 No Preference 40 13401PA0010004 Rating Area 8 No Preference 41 13401PA0010004 Rating Area 8 No Preference 42 13401PA0010004 Rating Area 8 No Preference 43 13401PA0010004 Rating Area 8 No Preference 44 13401PA0010004 Rating Area 8 No Preference 45 13401PA0010004 Rating Area 8 No Preference 46 13401PA0010004 Rating Area 8 No Preference 47 13401PA0010004 Rating Area 8 No Preference 48 13401PA0010004 Rating Area 8 No Preference 48 13401PA0010004 Rating Area 8 No Preference 49 13401PA0010004 Rating Area 8 No Preference 50 13401PA0010004 Rating Area 8 No Preference 50 13401PA0010004 Rating Area 8 No Preference 51 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010005 Rating Area 8 No Prefere	377. 380. 382. 385. 389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8	380. 382. 385. 389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787.
13401PA0010004 Rating Area 8	380. 382. 385. 389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	382. 385. 389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	385. 389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	389. 394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 720. 753. 804. 838.
13401PA0010004 Rating Area 8	394. 402. 409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 630. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	402. 409. 419. 431. 446. 463. 505. 527. 551. 576. 603. 630. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8	402. 409. 419. 431. 446. 463. 505. 527. 551. 576. 603. 630. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8	409. 419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 720. 753. 804. 838.
13401PA0010004 Rating Area 8	419. 431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 789. 787. 804. 838.
13401PA0010004 Rating Area 8	431. 446. 463. 482. 505. 527. 551. 576. 603. 630. 630. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8	446. 463. 482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8 No Preference 46	463. 482. 505. 527. 551. 576. 603. 630. 659. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8	482. 505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804.
13401PA0010004 Rating Area 8 No Preference 48	505. 527. 551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838.
13401PA0010004 Rating Area 8 No Preference 49 13401PA0010004 Rating Area 8 No Preference 50 13401PA0010004 Rating Area 8 No Preference 51 13401PA0010004 Rating Area 8 No Preference 52 13401PA0010004 Rating Area 8 No Preference 53 13401PA0010004 Rating Area 8 No Preference 54 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	527. 551. 576. 603. 630. 659. 720. 753. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 49 13401PA0010004 Rating Area 8 No Preference 50 13401PA0010004 Rating Area 8 No Preference 51 13401PA0010004 Rating Area 8 No Preference 52 13401PA0010004 Rating Area 8 No Preference 53 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	527. 551. 576. 603. 630. 659. 720. 753. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 50 13401PA0010004 Rating Area 8 No Preference 51 13401PA0010004 Rating Area 8 No Preference 52 13401PA0010004 Rating Area 8 No Preference 53 13401PA0010004 Rating Area 8 No Preference 54 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	551. 576. 603. 630. 659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 51 13401PA0010004 Rating Area 8 No Preference 52 13401PA0010004 Rating Area 8 No Preference 53 13401PA0010004 Rating Area 8 No Preference 54 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	576. 603. 630. 659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 52 13401PA0010004 Rating Area 8 No Preference 53 13401PA0010004 Rating Area 8 No Preference 54 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 15 No Preference 16	603. 630. 659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 53 13401PA0010004 Rating Area 8 No Preference 54 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	630. 659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 53 13401PA0010004 Rating Area 8 No Preference 54 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	630. 659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 54 13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	659. 689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 55 13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	689. 720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 56 13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	720. 753. 787. 804. 838. 868.
13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	753. 787. 804. 838. 868. 887.
13401PA0010004 Rating Area 8 No Preference 57 13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	753. 787. 804. 838. 868. 887.
13401PA0010004 Rating Area 8 No Preference 58 13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	787. 804. 838. 868. 887.
13401PA0010004 Rating Area 8 No Preference 59 13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	804. 838. 868. 887.
13401PA0010004 Rating Area 8 No Preference 60 13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	838. 868. 887.
13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	868. 887.
13401PA0010004 Rating Area 8 No Preference 61 13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	868. 887.
13401PA0010004 Rating Area 8 No Preference 62 13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	887.
13401PA0010004 Rating Area 8 No Preference 63 13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	
13401PA0010004 Rating Area 8 No Preference 64 and over 13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	912.
13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	
13401PA0010005 Rating Area 8 No Preference 0-14 13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	927.
13401PA0010005 Rating Area 8 No Preference 15 13401PA0010005 Rating Area 8 No Preference 16	240.
13401PA0010005 Rating Area 8 No Preference 16	261.
	269.
13401PA0010005 Rating Area 8 No Preference 17	277.
13401PA0010005 Rating Area 8 No Preference 18	286.
13401PA0010005 Rating Area 8 No Preference 19	295.
13401PA0010005 Rating Area 8 No Preference 20	304.
13401PA0010005 Rating Area 8 No Preference 21	313.
13401PA0010005 Rating Area 8 No Preference 22	313.
13401PA0010005 Rating Area 8 No Preference 23	313.
13401PA0010005 Rating Area 8 No Preference 24	313.
13401PA0010005 Rating Area 8 No Preference 25	314.
	321.
13401PA0010005 Rating Area 8 No Preference 27	328.
13401PA0010005 Rating Area 8 No Preference 28	341.
13401PA0010005 Rating Area 8 No Preference 29	351.
13401PA0010005 Rating Area 8 No Preference 30	356.
13401PA0010005 Rating Area 8 No Preference 31	363.
13401PA0010005 Rating Area 8 No Preference 32	371.
13401PA0010005 Rating Area 8 No Preference 33	375.
13401PA0010005 Rating Area 8 No Preference 34	380.
13401PA0010005 Rating Area 8 No Preference 35	383.
13401PA0010005 Rating Area 8 No Preference 36	385.
13401PA0010005 Rating Area 8 No Preference 37	388.
13401PA0010005 Rating Area 8 No Preference 38	390.
13401PA0010005 Rating Area 8 No Preference 39	395.
13401PA0010005 Rating Area 8 No Preference 40	400.
13401PA0010005 Rating Area 8 No Preference 41	408.
13401PA0010005 Rating Area 8 No Preference 42	415.
13401PA0010005 Rating Area 8 No Preference 43	425.
13401PA0010005 Rating Area 8 No Preference 44	438.
13401PA0010005 Rating Area 8 No Preference 45	453.
13401PA0010005 Rating Area 8 No Preference 46	470.
13401PA0010005 Rating Area 8 No Preference 47	490.
13401PA0010005 Rating Area 8 No Preference 48	512.
13401PA0010005 Rating Area 8 No Preference 49	535.
13401PA0010005 Rating Area 8 No Preference 50	560.
13401PA0010005 Rating Area 8 No Preference 51	585.
13401PA0010005 Rating Area 8 No Preference 52	612.
13401PA0010005 Rating Area 8 No Preference 53	640.
13401PA0010005 Rating Area 8 No Preference 54	669.
13401PA0010005 Rating Area 8 No Preference 55	699.
13401PA0010005 Rating Area 8 No Preference 57	731.
	731. 764.
13401PA0010005 Rating Area 8 No Preference 58	731.
	731. 764. 799.
13401PA0010005 Rating Area 8 No Preference 59	731. 764. 799. 816.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60	731. 764. 799. 816. 851.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61	731. 764. 799. 816. 851.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61 13401PA0010005 Rating Area 8 No Preference 62	731. 764. 799. 816. 851. 881. 901.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61	731. 764. 799. 816. 851.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61 13401PA0010005 Rating Area 8 No Preference 62 13401PA0010005 Rating Area 8 No Preference 63	731. 764. 799. 816. 851. 881. 901.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61 13401PA0010005 Rating Area 8 No Preference 62 13401PA0010005 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over	731. 764. 799. 816. 851. 881. 901. 926.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61 13401PA0010005 Rating Area 8 No Preference 62 13401PA0010005 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010019 Rating Area 8 No Preference 0-14	731. 764. 799. 816. 851. 881. 901. 926.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61 13401PA0010005 Rating Area 8 No Preference 62 13401PA0010005 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010019 Rating Area 8 No Preference 0-14 13401PA0010019 Rating Area 8 No Preference 15	731. 764. 799. 816. 851. 881. 901. 926. 941. 264.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61 13401PA0010005 Rating Area 8 No Preference 62 13401PA0010005 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010019 Rating Area 8 No Preference 0-14 13401PA0010019 Rating Area 8 No Preference 15 13401PA0010019 Rating Area 8 No Preference 16	731. 764. 799. 816. 851. 881. 901. 926. 941. 264. 288.
13401PA0010005 Rating Area 8 No Preference 59 13401PA0010005 Rating Area 8 No Preference 60 13401PA0010005 Rating Area 8 No Preference 61 13401PA0010005 Rating Area 8 No Preference 62 13401PA0010005 Rating Area 8 No Preference 63 13401PA0010005 Rating Area 8 No Preference 64 and over 13401PA0010019 Rating Area 8 No Preference 0-14 13401PA0010019 Rating Area 8 No Preference 15	731. 764. 799. 816. 851. 881. 901. 926. 941. 264.

13401PA0010019 Rating Area 8	No Preference	19	325.64
13401PA0010019 Rating Area 8	No Preference	20	335.68
13401PA0010019 Rating Area 8	No Preference	21	346.06
13401PA0010019 Rating Area 8	No Preference	22	346.06
13401PA0010019 Rating Area 8	No Preference	23	346.06
13401PA0010019 Rating Area 8	No Preference	24	346.06
13401PA0010019 Rating Area 8	No Preference	25	347.45
13401PA0010019 Rating Area 8	No Preference	26	354.37
13401PA0010019 Rating Area 8	No Preference	27	362.67
13401PA0010019 Rating Area 8	No Preference	28	376.17
13401PA0010019 Rating Area 8	No Preference	29	387.24
13401PA0010019 Rating Area 8	No Preference	30	392.78
13401PA0010019 Rating Area 8	No Preference	31	401.09
13401PA0010019 Rating Area 8	No Preference	32	409.39
	No Preference	33	414.58
13401PA0010019 Rating Area 8			
13401PA0010019 Rating Area 8	No Preference	34	420.12
13401PA0010019 Rating Area 8	No Preference	35	422.89
13401PA0010019 Rating Area 8	No Preference	36	425.66
13401PA0010019 Rating Area 8	No Preference	37	428.42
13401PA0010019 Rating Area 8	No Preference	38	431.19
13401PA0010019 Rating Area 8	No Preference	39	436.73
13401PA0010019 Rating Area 8	No Preference	40	442.27
13401PA0010019 Rating Area 8	No Preference	41	450.57
13401PA0010019 Rating Area 8	No Preference	42	458.53
13401PA0010019 Rating Area 8	No Preference	43	469.61
13401PA0010019 Rating Area 8	No Preference	44	483.45
13401PA0010019 Rating Area 8	No Preference	45	499.71
13401PA0010019 Rating Area 8	No Preference	46	519.09
13401PA0010019 Rating Area 8	No Preference	47	540.90
13401PA0010019 Rating Area 8	No Preference	48	565.81
13401PA0010019 Rating Area 8	No Preference	49	590.38
13401PA0010019 Rating Area 8	No Preference	50	618.07
13401PA0010019 Rating Area 8	No Preference	51	645.41
13401PA0010019 Rating Area 8	No Preference	52	675.51
13401PA0010019 Rating Area 8	No Preference	53	705.97
13401PA0010019 Rating Area 8	No Preference	54	738.84
13401PA0010019 Rating Area 8			736.64
	No Preference	55	
13401PA0010019 Rating Area 8	No Preference	56	807.36
13401PA0010019 Rating Area 8	No Preference	57	843.35
13401PA0010019 Rating Area 8	No Preference	58	881.77
13401PA0010019 Rating Area 8	No Preference	59	900.80
13401PA0010019 Rating Area 8	No Preference	60	939.21
13401PA0010019 Rating Area 8	No Preference	61	972.43
13401PA0010019 Rating Area 8	No Preference	62	994.24
13401PA0010019 Rating Area 8	No Preference	63	1021.58
13401PA0010019 Rating Area 8	No Preference	64 and over	1038.18
13401PA0010006 Rating Area 8	No Preference	0-14	305.17
			305.17 332.30
13401PA0010006 Rating Area 8	No Preference	0-14	
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference No Preference No Preference	0-14 15 16	332.30 342.67
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference No Preference No Preference No Preference	0-14 15 16 17	332.30 342.67 353.04
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference No Preference No Preference No Preference No Preference	0-14 15 16 17 17	332.30 342.67 353.04 364.21
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference No Preference No Preference No Preference No Preference No Preference	0-14 15 16 17 17 18 19	332.30 342.67 353.04 364.21 375.38
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20	332.30 342.67 353.04 364.21 375.38 386.95
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21	332.30 342.67 353.04 364.21 375.38 386.95 398.92
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 21	332.30 342.67 353.04 364.21 375.38 386.95 398.92
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 21	332.30 342.67 353.04 364.21 375.38 386.95 398.92
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 23	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 398.92
13401PA0010006 Rating Area 8 13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 398.92 400.51
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 31	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.90
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 31	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 32 33	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.90
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.90 484.28 487.47
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.90 484.28 487.47 490.67
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 400.51 408.49 4118.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 477.90 484.28 487.47 493.86 497.05 503.43 509.81 519.39 528.56 541.33
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.65 503.43 509.81 519.39 528.56 541.33 557.29 576.03
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 37 38 39 40 41 42 43	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 4118.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.84 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 665.23 680.55
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 44 45 44 45 46 47	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 662.23 662.55
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.84 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 665.23 680.55
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 44 45 44 45 46 47	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 558.37 623.51 662.23
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	332.30 342.67 353.04 364.21 375.38 386.92 388.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 622.51 652.23 680.55 712.46
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 50 51	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 652.23 680.55 712.46 743.98 778.68 813.79
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 50 51	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 652.23 680.55 712.46 743.98 778.68 813.79
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 45 46 47 48 49 50 51 52 53	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 663.23 680.55 712.46 743.98 778.68 813.79 851.68
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 18 19 20 20 21 22 23 24 25 26 27 28 29 30 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 652.23 680.55 7712.46 743.98 778.68 813.79 851.68 889.58
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 44 45 45 46 47 48 49 50 51	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 652.23 680.55 712.46 743.98 778.68 889.58 930.67
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 18 19 20 21 21 22 23 24 25 26 27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 45 46 47 48 49 50 51 52 53 56 56 57	332.30 342.67 333.04 364.21 375.38 386.95 388.92 388.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 503.43 509.81 519.39 528.56 541.33 559.81 551.29 576.03 598.37 623.51 662.23 680.55 712.46 743.98 778.68 813.79 851.68 889.58 930.67 972.16
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57	332.30 342.67 353.04 364.21 375.38 386.95 398.92 398.92 398.92 400.51 408.49 418.06 433.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 598.37 623.51 662.23 680.55 712.46 743.88 778.68 813.79 851.68 889.58 930.67 972.16 1016.44
13401PA0010006 Rating Area 8	No Preference	0-14 15 16 16 17 18 18 19 20 21 21 22 23 24 25 26 27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 45 46 47 48 49 50 51 52 53 56 56 57	332.30 342.67 353.04 364.21 375.38 386.95 388.92 388.92 388.92 400.51 408.49 418.06 443.62 446.39 452.77 462.34 471.92 477.90 484.28 487.47 490.67 493.86 497.05 503.43 509.81 519.39 528.56 541.33 557.29 576.03 588.37 623.51 665.23 680.55 712.46 743.86 881.58 930.67 972.16

13401PA0010006 Rating Area 8	No Preference	61	
13401PA0010006 Rating Area 8	No Preference	62	
13401PA0010006 Rating Area 8	No Preference	63	1177.60
13401PA0010006 Rating Area 8	No Preference	64 and over	1196.75
13401PA0010007 Rating Area 8	No Preference	0-14	
13401PA0010007 Rating Area 8	No Preference	15	
13401PA0010007 Rating Area 8	No Preference	16	
13401PA0010007 Rating Area 8	No Preference	17	356.48
13401PA0010007 Rating Area 8	No Preference	18	367.75
13401PA0010007 Rating Area 8	No Preference	19	
13401PA0010007 Rating Area 8	No Preference	20	
13401PA0010007 Rating Area 8	No Preference	21	
13401PA0010007 Rating Area 8	No Preference	22	
13401PA0010007 Rating Area 8	No Preference	23	402.80
13401PA0010007 Rating Area 8	No Preference	24	402.80
13401PA0010007 Rating Area 8	No Preference	25	
13401PA0010007 Rating Area 8	No Preference	26	
13401PA0010007 Rating Area 8	No Preference	27	422.13
13401PA0010007 Rating Area 8	No Preference	28	437.84
13401PA0010007 Rating Area 8	No Preference	29	450.73
13401PA0010007 Rating Area 8	No Preference	30	
13401PA0010007 Rating Area 8	No Preference	31	
13401PA0010007 Rating Area 8	No Preference	32	476.51
13401PA0010007 Rating Area 8	No Preference	33	482.55
13401PA0010007 Rating Area 8	No Preference	34	489.00
13401PA0010007 Rating Area 8	No Preference	35	
13401PA0010007 Rating Area 8	No Preference	36	
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13401PA0010007 Rating Area 8	No Preference	37	
13401PA0010007 Rating Area 8	No Preference	38	501.89
13401PA0010007 Rating Area 8	No Preference	39	
13401PA0010007 Rating Area 8	No Preference	40	
13401PA0010007 Rating Area 8		41	
	No Preference		
13401PA0010007 Rating Area 8	No Preference	42	
13401PA0010007 Rating Area 8	No Preference	43	546.60
13401PA0010007 Rating Area 8	No Preference	44	
13401PA0010007 Rating Area 8	No Preference	45	
13401PA0010007 Rating Area 8	No Preference	46	
13401PA0010007 Rating Area 8	No Preference	47	
13401PA0010007 Rating Area 8	No Preference	48	658.57
13401PA0010007 Rating Area 8	No Preference	49	687.17
13401PA0010007 Rating Area 8	No Preference	50	
13401PA0010007 Rating Area 8	No Preference	51	
13401PA0010007 Rating Area 8	No Preference	52	
13401PA0010007 Rating Area 8	No Preference	53	821.71
13401PA0010007 Rating Area 8	No Preference	54	859.97
13401PA0010007 Rating Area 8	No Preference	55	898.24
13401PA0010007 Rating Area 8	No Preference	56	
13401PA0010007 Rating Area 8	No Preference	57	
13401PA0010007 Rating Area 8	No Preference	58	
13401PA0010007 Rating Area 8	No Preference	59	1048.48
13401PA0010007 Rating Area 8	No Preference	60	1093.19
13401PA0010007 Rating Area 8	No Preference	61	
	No Preference	62	
13401PA0010007 Rating Area 8			
13401PA0010007 Rating Area 8	No Preference	63	
13401PA0010007 Rating Area 8	No Preference	64 and over	1208.39
13401PA0010013 Rating Area 8	No Preference	0-14	238.01
13401PA0010013 Rating Area 8	No Preference	15	
13401PA0010013 Rating Area 8	No Preference	16	
13401PA0010013 Rating Area 8	No Preference	17	
13401PA0010013 Rating Area 8	No Preference	18	
13401PA0010013 Rating Area 8	No Preference	19	292.76
13401PA0010013 Rating Area 8	No Preference	20	
13401PA0010013 Rating Area 8	No Preference	21	
13401PA0010013 Rating Area 8	No Preference	22	
13401PA0010013 Rating Area 8	No Preference	23	
13401PA0010013 Rating Area 8	No Preference	24	
13401PA0010013 Rating Area 8	No Preference	25	312.37
13401PA0010013 Rating Area 8	No Preference	26	
13401PA0010013 Rating Area 8	No Preference	27	
13401PA0010013 Rating Area 8	No Preference		
1340 IPAUUTUUT3 Rating Area 8			
		28	
13401PA0010013 Rating Area 8	No Preference	29	
			353.12
13401PA0010013 Rating Area 8	No Preference	29	
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference No Preference No Preference	29 30 31	360.59
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference No Preference No Preference No Preference	29 30 31 32	360.59 368.06
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference No Preference No Preference No Preference No Preference	29 30 31 32 33	360.59 368.06 372.72
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference No Preference No Preference No Preference No Preference No Preference	29 30 31 32 33 34	360.59 368.06 372.72 377.70
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference No Preference No Preference No Preference No Preference	29 30 31 32 33	360.59 368.06 372.72 377.70
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference No Preference No Preference No Preference No Preference No Preference	29 30 31 32 33 34	360.59 368.00 372.72 377.77 380.19
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 35	360.59 368.06 372.72 377.70 380.19 382.68
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36	360.59 368.06 372.72 377.70 380.15 382.66 385.17
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 323 33 34 35 36 37 37	360.56 368.06 372.72 377.77 380.15 382.66 385.11 387.66
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38	360.56 368.06 372.72 377.77 380.19 382.66 385.17 387.66
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 323 33 34 35 36 37 37	360.59 368.06 372.72 377.77 380.19 382.69 385.17 387.66 392.65
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38	360.58 368.06 372.72 377.77 380.19 382.68 385.11 387.66 392.65
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38 39 40	360.56 368.00 372.77 377.77 380.11 382.60 385.11 387.60 392.60
13401PA0010013 Rating Area 8 13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38 39 40	360.50 368.00 372.7: 377.7: 380.19 382.6i 385.1: 387.6i 392.6i 397.6
13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38 40 40 41 42	360.50 368.00 372.72 377.77 380.10 382.60 385.11 387.60 397.60 405.00 412.21
13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43	360.50 368.00 372.77 377.70 380.11 382.60 385.11 387.60 392.60 405.00 412.21
13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38 40 40 41 42	360.56 368.06 372.77 377.77 380.11 382.66 385.11 387.66 392.66 405.06 412.23 422.16 434.66
13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43	360.56 368.06 372.77 377.77 380.11 382.66 385.11 387.66 392.66 405.06 412.23 422.16 434.66
13401PA0010013 Rating Area 8	No Preference	29 30 31 32 33 34 35 36 37 38 40 40 41 42 43 43 44 45	360.56 368.06 372.72 377.77 380.16 382.66 385.11 387.66 405.06 412.22 422.11 434.66
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13401PA0010015 Rating Area 8 No Preference 30 430.50 13401PA0010015 Rating Area 8 No Preference 31 439.66 13401PA0010015 Rating Area 8 No Preference 32 448.80 13401PA0010015 Rating Area 8 No Preference 33 454.44 13401PA0010015 Rating Area 8 No Preference 34 460.56 13401PA0010015 Rating Area 8 No Preference 35 463.55 13401PA0010015 Rating Area 8 No Preference 36 466.66 13401PA0010015 Rating Area 8 No Preference 37 469.66 13401PA0010015 Rating Area 8 No Preference 38 472.77 13401PA0010015 Rating Area 8 No Preference 39 478.77 13401PA0010015 Rating Area 8 No Preference 40 484.84 13401PA0010015 Rating Area 8 No Preference 40 494.84 13401PA0010015 Rating Area 8 No Preference 41 493.94				
13401PA0010015 Rating Area 8 No Preference 31 439.68 13401PA0010015 Rating Area 8 No Preference 32 448.88 13401PA0010015 Rating Area 8 No Preference 33 454.48 13401PA0010015 Rating Area 8 No Preference 34 460.56 13401PA0010015 Rating Area 8 No Preference 35 463.55 13401PA0010015 Rating Area 8 No Preference 36 466.63 13401PA0010015 Rating Area 8 No Preference 37 469.64 13401PA0010015 Rating Area 8 No Preference 38 472.77 13401PA0010015 Rating Area 8 No Preference 39 478.77 13401PA0010015 Rating Area 8 No Preference 40 484.8 13401PA0010015 Rating Area 8 No Preference 41 493.94				
13401PA0010015 Rating Area 8 No Preference 32 448.80 13401PA0010015 Rating Area 8 No Preference 33 454.48 13401PA0010015 Rating Area 8 No Preference 34 460.56 13401PA0010015 Rating Area 8 No Preference 35 463.55 13401PA0010015 Rating Area 8 No Preference 36 466.60 13401PA0010015 Rating Area 8 No Preference 37 469.60 13401PA0010015 Rating Area 8 No Preference 38 472.70 13401PA0010015 Rating Area 8 No Preference 39 478.77 13401PA0010015 Rating Area 8 No Preference 40 484.84 13401PA0010015 Rating Area 8 No Preference 40 484.84 13401PA0010015 Rating Area 8 No Preference 40 484.84				
13401PA0010015 Rating Area 8 No Preference 33 454.48 13401PA0010015 Rating Area 8 No Preference 34 460.56 13401PA0010015 Rating Area 8 No Preference 35 463.53 13401PA0010015 Rating Area 8 No Preference 36 466.63 13401PA0010015 Rating Area 8 No Preference 37 469.60 13401PA0010015 Rating Area 8 No Preference 38 472.77 13401PA0010015 Rating Area 8 No Preference 39 478.77 13401PA0010015 Rating Area 8 No Preference 40 484.88 13401PA0010015 Rating Area 8 No Preference 41 493.94				
13401PA0010015 Rating Area 8 No Preference 34 460.56 13401PA0010015 Rating Area 8 No Preference 35 463.55 13401PA0010015 Rating Area 8 No Preference 36 466.65 13401PA0010015 Rating Area 8 No Preference 37 469.66 13401PA0010015 Rating Area 8 No Preference 38 472.77 13401PA0010015 Rating Area 8 No Preference 39 478.77 13401PA0010015 Rating Area 8 No Preference 40 484.88 13401PA0010015 Rating Area 8 No Preference 41 493.94				
13401PA0010015 Rating Area 8 No Preference 35 463.55 13401PA0010015 Rating Area 8 No Preference 36 466.65 13401PA0010015 Rating Area 8 No Preference 37 469.66 13401PA0010015 Rating Area 8 No Preference 38 472.70 13401PA0010015 Rating Area 8 No Preference 39 478.71 13401PA0010015 Rating Area 8 No Preference 40 484.84 13401PA0010015 Rating Area 8 No Preference 41 493.94				
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13401PA0010015 Rating Area 8 No Preference 37 469.66 13401PA0010015 Rating Area 8 No Preference 38 472.76 13401PA0010015 Rating Area 8 No Preference 39 478.77 13401PA0010015 Rating Area 8 No Preference 40 484.8 13401PA0010015 Rating Area 8 No Preference 41 493.94				
13401PA0010015 Rating Area 8 No Preference 38 472.70 13401PA001015 Rating Area 8 No Preference 39 478.77 13401PA001015 Rating Area 8 No Preference 40 484.84 13401PA0010015 Rating Area 8 No Preference 41 493.94				
13401PA0010015 Rating Area 8 No Preference 39 478.77 13401PA0010015 Rating Area 8 No Preference 40 484.84 13401PA0010015 Rating Area 8 No Preference 41 493.94			37	
13401PA0010015 Rating Area 8 No Preference 40 484.84 13401PA0010015 Rating Area 8 No Preference 41 493.94		No Preference		
13401PA0010015 Rating Area 8 No Preference 41 493.94	13401PA0010015 Rating Area 8	No Preference	39	
13401PA0010015 Rating Area 8 No Preference 41 493.94				

13401PA0010015 Rating Area 8	No Preference	43	514.81
13401PA0010015 Rating Area 8	No Preference	44	529.98
13401PA0010015 Rating Area 8	No Preference	45	547.81
13401PA0010015 Rating Area 8	No Preference	46	569.06
13401PA0010015 Rating Area 8	No Preference	47	592.96
13401PA0010015 Rating Area 8	No Preference	48	620.27
13401PA0010015 Rating Area 8	No Preference	49	647.21
13401PA0010015 Rating Area 8	No Preference	50	677.56
13401PA0010015 Rating Area 8	No Preference	51	707.53
13401PA0010015 Rating Area 8	No Preference	52	740.53
13401PA0010015 Rating Area 8	No Preference	53	773.92
13401PA0010015 Rating Area 8	No Preference	54	809.96
13401PA0010015 Rating Area 8	No Preference	55	846.00
13401PA0010015 Rating Area 8	No Preference	56	885.07
13401PA0010015 Rating Area 8	No Preference	57	924.53
13401PA0010015 Rating Area 8	No Preference	58	966.64
13401PA0010015 Rating Area 8	No Preference	59	987.50
13401PA0010015 Rating Area 8	No Preference	60	1029.61
13401PA0010015 Rating Area 8	No Preference	61	1066.03
13401PA0010015 Rating Area 8	No Preference	62	1089.93
13401PA0010015 Rating Area 8	No Preference	63	1119.90
13401PA0010015 Rating Area 8	No Preference	64 and over	1138.11

Company Name: Cigna Health and Life Insurance
Market: Individual
Product: Connect
Effective Date of Rates: January 1, 2024

Ending date of Rates:

December 31, 2024

HIOS Plan ID (On Exchange)=>	13401PA	0010001	13401PA	0010002	13401PA	0010003	13401PA	0010004	13401PA	0010005	13401PA	0010019
HIOS Plan ID (Off Exchange)=>												
Plan Marketing Name => Form # =>			ct Bronze 7800 I									
Rating Area =>	AINDEPOBNETS		AINDEPOBNETS 8		AINDEPOBNETS		AINDEPUBNETS			3 3	PAINDEPUBNE	
Network =>	Coni		Conr		Conr		Coni		Con			nect
Metal =>	Bro	nze	Broi	nze	Bro	nze	Bro	nze	Bro	nze	Bro	nze
Deductible =>	\$9,4		\$7,8		\$6,5		\$4,4		\$6,		Med: 0	
Coinsurance =>	C)	50	%	50	%	40	%	50	0%	PCP)% : 55
			PCP: Special MH/SA O	ist: 80	PCP: Special MH/SA O	ist: 80	PCP Speciali MH/SA O Urgent (ist: 100 ffice: 100	РСР	: 50	Special MH/SA O Urgent ER: 1 Facility: 23	ist: 110 ffice: 110 Care: 75 1350 50 per day : 70
			Urgent C		Urgent (RX Tie		RX Tie		RX Tie	
Copays => OOP Maximum =>	N/		RX Tie		RX Tie		RX Tie		RX Tie		RX Tier	
Pediatric Dental (Yes/No) =>	\$9,4 N		\$9,3 N		\$9,3 N		\$9,4 N		Ş7,º	400 In		450 lo
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$221.98	\$221.98	\$236.05	\$236.05	\$237.06	\$237.06	\$236.39	\$236.39	\$240.00	\$240.00	\$264.74	\$264.74
15	\$241.71	\$241.71	\$257.03	\$257.03	\$258.13	\$258.13	\$257.40	\$257.40	\$261.33	\$261.33	\$288.27	\$288.27
16	\$249.25	\$249.25	\$265.05	\$265.05	\$266.19	\$266.19	\$265.43	\$265.43	\$269.49	\$269.49	\$297.27	\$297.27
17 18	\$256.80 \$264.92	\$256.80 \$264.92	\$273.08 \$281.72	\$273.08 \$281.72	\$274.25 \$282.93	\$274.25 \$282.93	\$273.47 \$282.12	\$273.47 \$282.12	\$277.65 \$286.43	\$277.65 \$286.43	\$306.26 \$315.95	\$306.26 \$315.95
19	\$273.04	\$273.04	\$290.36	\$290.36	\$282.93	\$282.93	\$282.12	\$290.77	\$295.21	\$286.43	\$325.64	\$325.64
20	\$281.46	\$281.46	\$299.30	\$299.30	\$300.59	\$300.59	\$299.73	\$299.73	\$304.31	\$304.31	\$335.68	\$335.68
21	\$290.16	\$290.16	\$308.56	\$308.56	\$309.89	\$309.89	\$309.00	\$309.00	\$313.72	\$313.72	\$346.06	\$346.06
22	\$290.16	\$290.16	\$308.56	\$308.56	\$309.89	\$309.89	\$309.00	\$309.00	\$313.72	\$313.72	\$346.06	\$346.06
23	\$290.16	\$290.16	\$308.56	\$308.56	\$309.89	\$309.89	\$309.00	\$309.00	\$313.72	\$313.72	\$346.06	\$346.06
24	\$290.16	\$290.16	\$308.56	\$308.56	\$309.89	\$309.89	\$309.00	\$309.00	\$313.72	\$313.72	\$346.06	\$346.06
25 26	\$291.33 \$297.13	\$291.33 \$297.13	\$309.80 \$315.97	\$309.80 \$315.97	\$311.12 \$317.32	\$311.12 \$317.32	\$310.24 \$316.42	\$310.24 \$316.42	\$314.98 \$321.25	\$314.98 \$321.25	\$347.45 \$354.37	\$347.45 \$354.37
27	\$304.09	\$304.09	\$313.97	\$323.37	\$317.32	\$317.32	\$310.42	\$323.84	\$321.25	\$321.25	\$354.37	\$362.67
28	\$315.41	\$315.41	\$335.41	\$335.41	\$336.85	\$336.85	\$335.89	\$335.89	\$341.02	\$341.02	\$376.17	\$376.17
29	\$324.69	\$324.69	\$345.28	\$345.28	\$346.76	\$346.76	\$345.77	\$345.77	\$351.06	\$351.06	\$387.24	\$387.24
30	\$329.34	\$329.34	\$350.22	\$350.22	\$351.72	\$351.72	\$350.72	\$350.72	\$356.08	\$356.08	\$392.78	\$392.78
31	\$336.30	\$336.30	\$357.62	\$357.62	\$359.16	\$359.16	\$358.13	\$358.13	\$363.61	\$363.61	\$401.09	\$401.09
32	\$343.26	\$343.26	\$365.03	\$365.03	\$366.59	\$366.59	\$365.55	\$365.55	\$371.14	\$371.14	\$409.39	\$409.39
33 34	\$347.62 \$352.26	\$347.62 \$352.26	\$369.66 \$374.59	\$369.66 \$374.59	\$371.24 \$376.20	\$371.24 \$376.20	\$370.19 \$375.13	\$370.19 \$375.13	\$375.84 \$380.86	\$375.84 \$380.86	\$414.58 \$420.12	\$414.58 \$420.12
35	\$354.58	\$354.58	\$377.06	\$377.06	\$378.68	\$378.68	\$377.60	\$377.60	\$383.37	\$383.37	\$420.12	\$420.12
36	\$356.90	\$356.90	\$379.53	\$379.53	\$381.16	\$381.16	\$380.07	\$380.07	\$385.88	\$385.88	\$425.66	\$425.66
37	\$359.22	\$359.22	\$382.00	\$382.00	\$383.64	\$383.64	\$382.55	\$382.55	\$388.39	\$388.39	\$428.42	\$428.42
38	\$361.55	\$361.55	\$384.47	\$384.47	\$386.12	\$386.12	\$385.02	\$385.02	\$390.90	\$390.90	\$431.19	\$431.19
39	\$366.19	\$366.19	\$389.40	\$389.40	\$391.08	\$391.08	\$389.96	\$389.96	\$395.92	\$395.92	\$436.73	\$436.73
40 41	\$370.83 \$377.79	\$370.83 \$377.79	\$394.34 \$401.75	\$394.34 \$401.75	\$396.03 \$403.47	\$396.03 \$403.47	\$394.91 \$402.32	\$394.91 \$402.32	\$400.94 \$408.47	\$400.94 \$408.47	\$442.27 \$450.57	\$442.27 \$450.57
42	\$384.47	\$384.47	\$401.73	\$401.73	\$410.60	\$410.60	\$402.32	\$402.32	\$415.68	\$415.68	\$458.53	\$458.53
43	\$393.75	\$393.75	\$418.72	\$418.72	\$420.51	\$420.51	\$419.32	\$419.32	\$425.72	\$425.72	\$469.61	\$469.61
44	\$405.36	\$405.36	\$431.06	\$431.06	\$432.91	\$432.91	\$431.68	\$431.68	\$438.27	\$438.27	\$483.45	\$483.45
45	\$419.00	\$419.00	\$445.56	\$445.56	\$447.47	\$447.47	\$446.20	\$446.20	\$453.02	\$453.02	\$499.71	\$499.71
46	\$435.25	\$435.25	\$462.84	\$462.84	\$464.83	\$464.83	\$463.50	\$463.50	\$470.59	\$470.59	\$519.09	\$519.09
47 48	\$453.53 \$474.42	\$453.53	\$482.28 \$504.50	\$482.28 \$504.50	\$484.35 \$506.66	\$484.35 \$506.66	\$482.97 \$505.22	\$482.97 \$505.22	\$490.35 \$512.94	\$490.35 \$512.94	\$540.90 \$565.81	\$540.90 \$565.81
48	\$474.42	\$474.42 \$495.02	\$504.50 \$526.41	\$504.50	\$506.66	\$506.66	\$505.22 \$527.16	\$505.22	\$512.94 \$535.21	\$512.94 \$535.21	\$565.81	\$565.81
50	\$518.23	\$518.23	\$551.09	\$551.09	\$553.46	\$553.46	\$551.88	\$551.88	\$560.31	\$560.31	\$618.07	\$618.07
51	\$541.16	\$541.16	\$575.47	\$575.47	\$577.94	\$577.94	\$576.29	\$576.29	\$585.09	\$585.09	\$645.41	\$645.41
52	\$566.40	\$566.40	\$602.31	\$602.31	\$604.90	\$604.90	\$603.17	\$603.17	\$612.39	\$612.39	\$675.51	\$675.51
53	\$591.94	\$591.94	\$629.47	\$629.47	\$632.17	\$632.17	\$630.37	\$630.37	\$640.00	\$640.00	\$705.97	\$705.97
54 EE	\$619.50	\$619.50	\$658.78	\$658.78	\$661.61	\$661.61	\$659.72	\$659.72	\$669.80	\$669.80	\$738.84	\$738.84 \$771.72
55 56	\$647.07 \$676.95	\$647.07 \$676.95	\$688.09 \$719.87	\$688.09 \$719.87	\$691.04 \$722.96	\$691.04 \$722.96	\$689.08 \$720.90	\$689.08 \$720.90	\$699.60 \$731.92	\$699.60 \$731.92	\$771.72 \$807.36	\$771.72 \$807.36
57	\$707.13	\$707.13	\$751.97	\$751.97	\$755.19	\$755.19	\$753.04	\$753.04	\$764.54	\$764.54	\$843.35	\$843.35
58	\$739.34	\$739.34	\$786.22	\$786.22	\$789.59	\$789.59	\$787.34	\$787.34	\$799.37	\$799.37	\$881.77	\$881.77
59	\$755.30	\$755.30	\$803.19	\$803.19	\$806.63	\$806.63	\$804.33	\$804.33	\$816.62	\$816.62	\$900.80	\$900.80
60	\$787.51	\$787.51	\$837.44	\$837.44	\$841.03	\$841.03	\$838.63	\$838.63	\$851.45	\$851.45	\$939.21	\$939.21
61	\$815.36	\$815.36	\$867.06	\$867.06	\$870.78	\$870.78	\$868.30	\$868.30	\$881.56	\$881.56	\$972.43	\$972.43
62	\$833.64	\$833.64	\$886.50	\$886.50	\$890.30	\$890.30	\$887.77	\$887.77	\$901.33	\$901.33	\$994.24	\$994.24
63 64+	\$856.57 \$870.48	\$856.57 \$870.48	\$910.87 \$925.68	\$910.87 \$925.68	\$914.78 \$929.66	\$914.78 \$929.66	\$912.18 \$927.00	\$912.18 \$927.00	\$926.11 \$941.16	\$926.11 \$941.16	\$1,021.58 \$1,038.18	\$1,021.58 \$1,038.18
U4T	Ç0/U.46	70/U.46	7525.08	<i>γ523.</i> 0δ	9225.00	7525.00	7527.00	7521.00	<i>→</i> 541.10	7541.10	01.050,14	01،050,10

Page Number: 1 12/24/2014

Company Name: Market: Product: Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	13401PA	0010006	13401PA	.0010007				0010014	13401PA	0010015		
HIOS Plan ID (Off Exchange)=>					13401PA							
Plan Marketing Name =>					ect Silver 2000 Indiv Med Dedu AINDEPOBNFTSCH052023 200							
Form # => Rating Area =>	PAINDEPOBNETS 8		PAINDEPOBNETS		PAINDEPOBNETS		PAINDEPOBNETS		PAINDEPOBNETS			
Network =>	Conr		Coni		Connect		Coni		Coni			
Metal =>	Silv		Silv		Silv		Go		Go			
Deductible =>	\$5,0		\$6,0				\$2,000				\$2,500	
Coinsurance =>	50		40		50	1%	25		20			
					PCP	: 25						
					Specia							
	non.	. 45	PCP	. 20	MH/SA C				D.C.			
	PCP: Special		Specia		Urgent (Speech Th		PCP	. 10	PCF Special			
	MH/SA O		MH/SA C		Physical Th		Special		MH/SA C			
	Urgent 0		Urgent (Occupational		MH/SA C		Urgent (
	RX Tie	r 1: 0	RX Tie	er 1: 2	RX Tie	er 1: 0	Urgent (Care: 35	RX Tie	r 1: 0		
	RX Tie	r 2: 20	RX Tie	r 2: 20	RX Tie	r 2: 25	RX Tie	er 1: 0	RX Tie	2: 15		
Copays =>	RX Ties		RX Tie		RX Tie		RX Tie		RX Tie			
OOP Maximum =>	\$9,3		\$9,3		\$9,4			700	75			
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	o Tobacco	Non-Tobacco	o Tobacco	Non-Tobacco	o Tobacco	Non-Tobacco	o Tobacco	Non-Tobacco	o Tobacco		
0 - 14	\$305.17	\$305.17	\$308.14	\$308.14	\$238.01	\$238.01	\$288.43	\$288.43	\$290.22	\$290.22		
0 - 14 15	\$305.17	\$305.17	\$308.14	\$308.14	\$238.01	\$238.01	\$288.43	\$288.43	\$290.22 \$316.02	\$290.22		
16	\$342.67	\$342.67	\$346.00	\$346.00	\$267.25	\$267.25	\$323.87	\$323.87	\$325.88	\$325.88		
17	\$353.04	\$353.04	\$356.48	\$356.48	\$275.34	\$275.34	\$333.67	\$333.67	\$335.74	\$335.74		
18	\$364.21	\$364.21	\$367.75	\$367.75	\$284.05	\$284.05	\$344.23	\$344.23	\$346.37	\$346.37		
19	\$375.38	\$375.38	\$379.03	\$379.03	\$292.76	\$292.76	\$354.79	\$354.79	\$356.99	\$356.99		
20	\$386.95	\$386.95	\$390.71	\$390.71	\$301.79	\$301.79	\$365.72	\$365.72	\$367.99	\$367.99		
21	\$398.92	\$398.92	\$402.80	\$402.80	\$311.12	\$311.12	\$377.03	\$377.03	\$379.37	\$379.37		
22	\$398.92	\$398.92	\$402.80	\$402.80	\$311.12	\$311.12	\$377.03	\$377.03	\$379.37	\$379.37		
23	\$398.92	\$398.92	\$402.80	\$402.80	\$311.12	\$311.12	\$377.03	\$377.03	\$379.37	\$379.37		
24	\$398.92	\$398.92	\$402.80	\$402.80	\$311.12	\$311.12	\$377.03	\$377.03	\$379.37	\$379.37 \$380.89		
25 26	\$400.51 \$408.49	\$400.51 \$408.49	\$404.41 \$412.47	\$404.41 \$412.47	\$312.37 \$318.59	\$312.37 \$318.59	\$378.54 \$386.08	\$378.54 \$386.08	\$380.89 \$388.48	\$380.89		
27	\$418.06	\$408.49	\$412.47	\$412.47	\$326.05	\$326.05	\$395.13	\$395.13	\$397.58	\$300.40		
28	\$433.62	\$433.62	\$437.84	\$437.84	\$338.19	\$338.19	\$409.83	\$409.83	\$412.38	\$412.38		
29	\$446.39	\$446.39	\$450.73	\$450.73	\$348.14	\$348.14	\$421.90	\$421.90	\$424.52	\$424.52		
30	\$452.77	\$452.77	\$457.18	\$457.18	\$353.12	\$353.12	\$427.93	\$427.93	\$430.59	\$430.59		
31	\$462.34	\$462.34	\$466.84	\$466.84	\$360.59	\$360.59	\$436.98	\$436.98	\$439.69	\$439.69		
32	\$471.92	\$471.92	\$476.51	\$476.51	\$368.06	\$368.06	\$446.03	\$446.03	\$448.80	\$448.80		
33	\$477.90	\$477.90	\$482.55	\$482.55	\$372.72	\$372.72	\$451.69	\$451.69	\$454.49	\$454.49		
34	\$484.28	\$484.28	\$489.00	\$489.00	\$377.70	\$377.70	\$457.72	\$457.72	\$460.56	\$460.56		
35	\$487.47	\$487.47	\$492.22	\$492.22	\$380.19	\$380.19	\$460.73	\$460.73	\$463.59	\$463.59		
36 37	\$490.67	\$490.67 \$493.86	\$495.44 \$498.66	\$495.44 \$498.66	\$382.68 \$385.17	\$382.68 \$385.17	\$463.75 \$466.77	\$463.75	\$466.63 \$469.66	\$466.63 \$469.66		
38	\$493.86 \$497.05	\$493.86	\$501.89	\$501.89	\$387.66	\$387.66	\$469.78	\$466.77 \$469.78	\$472.70	\$469.66		
39	\$503.43	\$503.43	\$508.33	\$508.33	\$392.63	\$392.63	\$475.82	\$475.82	\$478.77	\$478.77		
40	\$509.81	\$509.81	\$514.78	\$514.78	\$397.61	\$397.61	\$481.85	\$481.85	\$484.84	\$484.84		
41	\$519.39	\$519.39	\$524.44	\$524.44	\$405.08	\$405.08	\$490.90	\$490.90	\$493.94	\$493.94		
42	\$528.56	\$528.56	\$533.71	\$533.71	\$412.23	\$412.23	\$499.57	\$499.57	\$502.67	\$502.67		
43	\$541.33	\$541.33	\$546.60	\$546.60	\$422.19	\$422.19	\$511.63	\$511.63	\$514.81	\$514.81		
44	\$557.29	\$557.29	\$562.71	\$562.71	\$434.64	\$434.64	\$526.72	\$526.72	\$529.98	\$529.98		
45	\$576.03	\$576.03	\$581.64	\$581.64	\$449.26	\$449.26	\$544.44	\$544.44	\$547.81	\$547.81		
46	\$598.37	\$598.37	\$604.20	\$604.20	\$466.68	\$466.68	\$565.55	\$565.55	\$569.06	\$569.06		
47 48	\$623.51 \$652.23	\$623.51 \$652.23	\$629.57 \$658.57	\$629.57 \$658.57	\$486.28 \$508.68	\$486.28	\$589.30 \$616.45	\$589.30 \$616.45	\$592.96 \$620.27	\$592.96 \$620.27		
48 49	\$652.23	\$652.23 \$680.55	\$658.57	\$658.57	\$508.68	\$508.68 \$530.77	\$616.45 \$643.22	\$616.45 \$643.22	\$620.27 \$647.21	\$620.27 \$647.21		
50	\$712.46	\$712.46	\$719.40	\$719.40	\$555.66	\$555.66	\$673.38	\$673.38	\$677.56	\$677.56		
51	\$743.98	\$743.98	\$751.22	\$751.22	\$580.24	\$580.24	\$703.17	\$703.17	\$707.53	\$707.53		
52	\$778.68	\$778.68	\$786.26	\$786.26	\$607.31	\$607.31	\$735.97	\$735.97	\$740.53	\$740.53		
53	\$813.79	\$813.79	\$821.71	\$821.71	\$634.69	\$634.69	\$769.15	\$769.15	\$773.92	\$773.92		
54	\$851.68	\$851.68	\$859.97	\$859.97	\$664.24	\$664.24	\$804.97	\$804.97	\$809.96	\$809.96		
55	\$889.58	\$889.58	\$898.24	\$898.24	\$693.80	\$693.80	\$840.78	\$840.78	\$846.00	\$846.00		
56	\$930.67	\$930.67	\$939.73	\$939.73	\$725.84	\$725.84	\$879.62	\$879.62	\$885.07	\$885.07		
57	\$972.16	\$972.16	\$981.62	\$981.62	\$758.20	\$758.20	\$918.83	\$918.83	\$924.53	\$924.53		
58	\$1,016.44	\$1,016.44	\$1,026.33	\$1,026.33	\$792.74	\$792.74	\$960.68	\$960.68	\$966.64	\$966.64		
59 60	\$1,038.38	\$1,038.38	\$1,048.48	\$1,048.48	\$809.85	\$809.85	\$981.42	\$981.42	\$987.50	\$987.50		
60	\$1,082.66	\$1,082.66	\$1,093.19	\$1,093.19	\$844.38	\$844.38	\$1,023.27	\$1,023.27	\$1,029.61	\$1,029.61		
61	\$1,120.95	\$1,120.95 \$1,146.08	\$1,131.86	\$1,131.86	\$874.25 \$893.85	\$874.25	\$1,059.46 \$1,083.22	\$1,059.46 \$1,083.22	\$1,066.03 \$1,089.93	\$1,066.03 \$1,089.93		
62 63	\$1,146.08 \$1,177.60	\$1,146.08	\$1,157.24 \$1,189.06	\$1,157.24 \$1,189.06	\$893.85	\$893.85 \$918.43	\$1,083.22	\$1,083.22	\$1,089.93	\$1,089.93		
64+	\$1,177.60	\$1,177.60	\$1,189.06	\$1,189.06	\$933.36	\$933.36	\$1,113.00	\$1,113.00	\$1,119.90	\$1,119.90		
V-7·	Ç2,130.73	Q1,130.73	ٱ,200.33	Ç1,200.33	Ç333.30	Ç333.30	Ç1,131.03	Ç1,131.03	Ÿ1,130.11	ψ±,130.11		

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Cigna Health and Life Insurance Individual Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
13401PA0010001	Connect Bronze 9450 Indiv Med Deductible	EPO	Bronze	On/Off	Connect	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
13401PA0010002	Connect Bronze 7800 Indiv Med Deductible	EPO	Bronze	On/Off	Connect	8	Philadelphia
12401040010002	Connect Branco CECO India Mad Daductible	EPO	Bronze	0 = /0#	Commont		Bucks, Chester, Delaware, Montgomery, Philadelphia
13401PA0010003	Connect Bronze 6500 Indiv Med Deductible	EPO	Bronze	On/Off	Connect	°	Bucks, Chester, Delaware, Montgomery,
13401PA0010004	Connect Bronze 4400 Indiv Med Deductible Enhanc	EPO	Bronze	On/Off	Connect	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
13401PA0010005	Connect Bronze HSA 6400 Indiv Med Deductible	EPO	Bronze	On/Off	Connect	8	Philadelphia
42404040040040		500		0 (0)			Bucks, Chester, Delaware, Montgomery,
13401PA0010019	Connect Bronze 0 Indiv Med Deductible	EPO	Bronze	On/Off	Connect	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
13401PA0010006	Connect Silver 5000 Indiv Med Deductible	EPO	Silver	On/Off	Connect	8	Philadelphia
10 1011 / 10010000	Sometimen sous man med seducities	2. 0		0, 0		_	Bucks, Chester, Delaware, Montgomery,
13401PA0010007	Connect Silver 6000 Indiv Med Deductible	EPO	Silver	On/Off	Connect	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
13401PA0010013	Connect Silver 2000 Indiv Med Deductible	EPO	Silver	Off	Connect	8	Philadelphia
13401PA0010014	Connect Gold 1000 Indiv Med Deductible	EPO	Gold	On/Off	Connect	Q	Bucks, Chester, Delaware, Montgomery, Philadelphia
134011 A0010014	Connect dold 1000 mais Med Deductible	Lro	Gold	Ollyon	Connect	١	Bucks, Chester, Delaware, Montgomery,
13401PA0010015	Connect Gold 2500 Indiv Med Deductible	EPO	Gold	On/Off	Connect	8	Philadelphia

Company Name Cigna Health and Life Insurance

Market Individual

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 8

	02-01-2023 Number of Covered Lives by Rating County					431	376	232	426	756
				On/Off	1 1					
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange		Bucks	Chester	Delaware	Montgomery	Philadelphia
13401PA0010001	Connect Bronze 9450 Indiv Med Deductible	EPO	Bronze	On/Off]	\$290.16	\$290.16	\$290.16	\$290.16	\$290.16
13401PA0010002	Connect Bronze 7800 Indiv Med Deductible	EPO	Bronze	On/Off		\$308.56	\$308.56	\$308.56	\$308.56	\$308.56
13401PA0010003	Connect Bronze 6500 Indiv Med Deductible	EPO	Bronze	On/Off		\$309.89	\$309.89	\$309.89	\$309.89	\$309.89
13401PA0010004	Bronze 4400 Indiv Med Deductible Enhanced Diabe	EPO	Bronze	On/Off		\$309.00	\$309.00	\$309.00	\$309.00	\$309.00
13401PA0010005	Connect Bronze HSA 6400 Indiv Med Deductible	EPO	Bronze	On/Off		\$313.72	\$313.72	\$313.72	\$313.72	\$313.72
13401PA0010019	Connect Bronze 0 Indiv Med Deductible	EPO	Bronze	On/Off		\$346.06	\$346.06	\$346.06	\$346.06	\$346.06
13401PA0010006	Connect Silver 5000 Indiv Med Deductible	EPO	Silver	On/Off		\$398.92	\$398.92	\$398.92	\$398.92	\$398.92
13401PA0010007	Connect Silver 6000 Indiv Med Deductible	EPO	Silver	On/Off		\$402.80	\$402.80	\$402.80	\$402.80	\$402.80
13401PA0010013	Connect Silver 2000 Indiv Med Deductible	EPO	Silver	Off		\$311.12	\$311.12	\$311.12	\$311.12	\$311.12
13401PA0010014	Connect Gold 1000 Indiv Med Deductible	EPO	Gold	On/Off		\$377.03	\$377.03	\$377.03	\$377.03	\$377.03
13401PA0010015	Connect Gold 2500 Indiv Med Deductible	EPO	Gold	On/Off		\$379.37	\$379.37	\$379.37	\$379.37	\$379.37

Unique Plan Design Supporting Documentation & Justification



1. HIOS Issuer ID:

13401

2. HIOS Product ID(s):

13401PA001

3. Applicable HIOS Plan ID(s) (Standard Component):

13401PA0010001, 13401PA0010002, 13401PA0010003, 13401PA0010004, 13401PA0010005, 13401PA0010006, 13401PA0010007, 13401PA0010013, 13401PA0010014, 13401PA0010015, 13401PA0010019

4. Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator, and the materiality of those benefits):

In this section we have provided a description of the features of the plan designs that are considered unique and not compatible with the AV Calculator parameters along with a table that outlines which plans have these features.

The following features of the plan design(s) are considered unique and not compatible with AV Calculator parameters:

- Pharmacy Generic Drugs The plans proposed in this filing have a five-tier pharmacy benefit design as opposed to the four-tier design that the AV Calculator can accept. Tiers 1 and 2 on the CHLIC plans divide the generic tier into two buckets and then tiers 3, 4 and 5 correspond to tiers 2, 3 and 4 in the calculator. Since the AV Calculator only allows for four tiers on the pharmacy benefit design, an alternative methodology was deemed necessary.
- Outpatient Mental Health and Substance Abuse Services The proposed plans in this filing offer coverage for outpatient mental health and substance abuse services in both an office visit setting and a facility visit setting. Since the AV Calculator does not allow for separate cost share inputs for outpatient mental health and substance abuse office and facility visits, the cost share for these benefits was not compatible with the parameters of the AV Calculator.
- <u>Diabetic Services</u> The plans proposed in this filing cover certain diabetic services at 100% and have a
 cap on the copay amount for insulin drugs. Since the AV calculator does not support that level of
 granularity, the cost share for the benefit was not compatible with the existing parameters of the AV
 calculator.
- <u>Diabetic Specific Benefit</u> The Diabetes Care plans proposed in this filing covers additional diabetic services at 100%. Since the AV calculator does not support that level of granularity, the cost share for the benefit was not compatible with the existing parameters of the AV Calculator.
- <u>Copays for All Inpatient Hospital Services</u> The proposed plans in this filing have a separate cost structure for the inpatient facility services versus physician services. Since the AV Calculator does not allow for separate cost share inputs, the parameters for the inpatient cost structure were not compatible with the existing parameters in the AV Calculator.
- <u>Copays for Urgent Care Services</u> The AV Calculator does not currently provide an input for copays for Urgent Care Services because the National Claims Database that the Calculator is based on does not



Unique Plan Design Supporting Documentation & Justification

maintain data on Urgent Care Services. Some of the plans proposed in this filing include benefit designs that have copays for Urgent Care Services which are not compatible with the AV Calculator.

The following table illustrates which benefit plans contain these unique plan design features:

	Unique Plan Feature										
Plan ID	Generic Rx	Outpatient MHSA	Inpatient Hospital Copays	Urgent Care Copays	Diabetic Services	Diabetic Plan					
13401PA0010001					✓						
13401PA0010002	✓	✓		✓	✓						
13401PA0010003	✓	✓		√	✓						
13401PA0010004	✓	✓		✓	✓	✓					
13401PA0010005	✓				✓						
13401PA0010019	✓	✓	✓	√	✓						
13401PA0010006	✓	✓		✓	✓						
13401PA0010007	✓	✓		√	✓						
13401PA0010013	✓	✓		√	√						
13401PA0010014	√	✓		√	√						
13401PA0010015	√	√		√	√						

Please note that for any Silver plan with Cost Sharing Reduction variants, the variant plans are unique in the same manner as the base plan is outlined in the table above.

5. Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

In order to quantify the Actuarial Value of each unique plan feature, an alternate method per 156.135(b)(2) was used. In line with the proposed methodology of 156.135(b)(2), an estimate of the plan design feature was fitted into the AV Calculator to align with the Calculator's existing input parameters. Alternate methods per 156.135(b)(3) were not utilized.

6. Confirmation that only in-network cost-sharing, including multitier networks, was considered:

For the purpose of quantifying the Actuarial Value of each unique plan design, only In-Network cost sharing was brought into consideration. CHLIC did not account for Out-Of-Network cost sharing during this process.

7. Description of standardized plan population data used:

The standardized plan population data used for calculating the AV of plans with the Generic Rx, Outpatient Mental Health and Substance Abuse, Copays for Urgent care, Inpatient Hospital Copays, Diabetic Services, Diabetic Plan unique plan features is the default standard population developed by HHS for AV calculation and provided as an underlying assumption to the Continuance Tables in the AV Calculator. In addition, for the

Cigna.

Unique Plan Design Supporting Documentation & Justification

pharmacy unique plan design features, as discussed in Section 8, internal national individual experience was used in order to develop the inputs entered into the AV Calculator.

8. If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

<u>Pharmacy Generic Drugs</u> – In order to use the AV calculator, we have blended the cost-sharing for tiers 1 & 2 outside of the tool based on actual national individual utilization patterns and average costs per prescription for these tiers to calculate a single copay or coinsurance percentage that can be entered into the AV calculator for Tier-1.

Outpatient Mental Health and Substance Abuse Services – A study was conducted to determine how to fit this unique plan design feature into the AV calculator. Based on the analyses performed, it was determined that the impact to the AV is not material. The definition of materiality used is consistent with the *Practice Note on Minimum Value and Actuarial Value Determinations Under the Affordable Care Act* issued by the American Academy of Actuaries in April 2014. In summary, the magnitude of the impact is minimal and no plans fell out of metal tier range. Given the study indicated that the majority of Outpatient Mental Health and Substance Abuse services are performed in an Office Visit Setting, the cost sharing amount applicable to Outpatient Mental Health and Substance Abuse services performed in an Office Visit setting was entered into the AV Calculator.

<u>Copays for All Inpatient Hospital Services</u> — We used a claim probability distribution that is derived from our internal national group experience to estimate the utilization split for inpatient facility services and inpatient physician services. Based on the analyses performed, it was determined that the impact to the AV is not material. The definition of materiality used is consistent with the *Practice Note on Minimum Value and Actuarial Value Determinations Under the Affordable Care Act* issued by the American Academy of Actuaries in April 2014. In summary, the magnitude of the impact is minimal and no plans fell out of metal tier range. Given the analyses indicated that the majority of the utilization is expected to come from inpatient facility services, the benefit structure for inpatient facility services was applied to All Inpatient Hospital Services in the AV Calculator.

<u>Copays for Urgent Care Services</u> – We used a claim probability distribution that is derived from our internal national group experience to estimate the overall utilization of urgent care services and the coinsurance percentage that would result in an equivalent paid-to-allowed ratio as the urgent care copay as defined in our benefit plans. A study was conducted to determine how to fit this unique plan design feature into the AV calculator. Based on the analyses performed, it was determined that the impact to the AV is not material. The definition of materiality used is consistent with the *Practice Note on Minimum Value and Actuarial Value Determinations Under the Affordable Care Act* issued by the American Academy of Actuaries in April 2014. In summary, the magnitude of the impact is minimal and no plans fell out of metal tier range.

9. If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

The method described in 156.135(b)(3) was not used.

10. Certification Language:

I, Steven Giori, am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I certify, to the best of my knowledge and judgment, that:





- a) The development of the actuarial value is based on one of the acceptable alternative methods outlined in 45 CFR 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.
- b) All analysis in the development of the actuarial value was performed in accordance with generally accept actuarial principles & methodologies and in accordance with the ASOPs established by the ASB and all applicable laws and regulations.
- c) The metal levels were appropriately assigned in accordance with 45 CFR 156.135 and 156.140.

This certification applies explicitly to the 2024 plan year for the Individual market for the plans denoted above.



Actuarial Director Cigna Health & Life Insurance Company 05/17/2023

Date

Issuer: Cigna Health and Life Insurance Company Market: Individual



Kev: : 2024 On-exchange and Off-exchange service area

May 17th, 2023



This document contains responses to the Standard Questions listed in the 2024 ACA-Compliant Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department on March 21st, 2023.

1. Membership:

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

We are not expecting plan year 2024 membership to differ significantly from the current membership.

2. Experience Period Claims:

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

There are no capitated claims included in the experience period claims.

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

There are no non-EHB claims included in the experience period claims.

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

We are not expecting rebates to look materially different in 2024 compared to 2022. No adjustment is needed in the rate development.

3. COVID:

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.
- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

There is no COVID adjustment included in our rate development within this filing.

4. <u>Trend:</u>

- a. [SG only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.
- b. [SG only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

5. Table 6 – Retention:

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

We confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%.

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

We confirm that the Risk Adjustment User Fee PMPM is consistent with the HHS Final Notice of Benefit and Payment Parameters for Plan Year 2024.

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

Table: Commissions	
Open-Enrollment Enrollee - Renewing	\$20.0
Open-Enrollment Enrollee - New	\$20.0
Special Enrollment Period Enrollee - Renewing	\$20.0
Special Enrollment Period Enrollee - New	\$20.0

6. Pricing AVs:

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

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

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

Our Cumulative Probability Distribution is created using metal specific national ACA experience from 2022. Observed differences in our cost shares and the federal AV cost shares at the metal level likely result from differences in underlying data used to create the Cumulative Probability Distribution.

7. Expanded Bronze Plans:

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

Please see the table below for support regarding the criteria for expanded bronze plans.

HIOS Plan ID	Criteria Met
	Covers PCP, Specialist, MH/SA OP Office, Urgent Care, and RX T1 before
13401PA0010002	deductible
	Covers PCP, Specialist, MH/SA OP Office, Urgent Care, and RX T1 before
13401PA0010003	deductible
	Covers PCP, Specialist, MH/SA OP Office, Urgent Care, RX T1 and RX T2 before
13401PA0010004	deductible
13401PA0010005	HSA Plan
	Covers PCP, Specialist, MH/SA OP Office, Urgent Care, ER, Inpatient facility, RX
13401PA0010019	T1, RX T2, and RX T3 before deductible

8. <u>PAAM Exhibits – Consumer Factors:</u>

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

In 2024, Cigna is only selling plans in rating area 8, therefore the geographic rating area factor is a 1.0, which is the same as in 2023. Similarly, Cigna offers only one network option for all IFP plans in PA, therefore the network factor is a 1.0, which is the same as in 2023.

9. Public Health Emergency:

- a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.
- b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustments been made specifically to the morbidity assumption for Plan Year 2024?
- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

Cigna is continually evaluating our position in relation to the future cost of COVID including any impact from the cessation of the Public Health Emergency. We currently estimate that COVID will have immaterial cost impacts for Plan Year 2024 and therefore have not included any adjustments related to COVID in our manual rate development.

10. MLR Exhibit:

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
 - i. Actual is the final information which was filed for the specified calendar year.
 - ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019).
- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Cigna entered the IFP market in PA in 2022 and has no experience prior to 1/1/2022.

11. Plans of Withdrawal:

- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
- b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeffery Rohaly, wrohaly@pa.gov.

We have 11 plans that are being terminated this year. An outreach has been conducted to determine the requirements needed for a plan of withdrawal.

CHLIC requests confidential handling of this information. We believe that this information is proprietary and critical to our business.

with any questions or concerns. Please contact

Thank you for your attention.

Sincerely,

Actuarial Advisor

Redaction Justification Document

Cover Letter

- Redacted names and contact information
- Redacted company contact information name, telephone number, email address

URRT Part III - Federal Actuarial Memorandum

- Redacted Name of opining actuary [Opining actuary's name]
- Redacted company contact information name, telephone number, email address
- Projected Risk Adjustment Transfers [Statements specifying a company's anticipated risk level in relation to the state average risk level]

PA Rate Template

Column C through E in Tabs "II.a. Reins Table – Exp" and "II.b. Reins Table – Proj"

Unique AV Justification File

• Redacted Name of opining actuary

AV Screenshots

Entire File Redacted

Objection Response 1

- Redacted Commission Schedule [Commission schedules]
- Projected Risk Adjustment Transfers [Statements specifying a company's anticipated risk level in relation to the state average risk level]
- Redacted Network Cost information [Provider Contracting]
- Redacted Name of opining actuary
- Redacted company contact information name, telephone number, email address

Objection Response 1 Excel

- Redacted Commission Schedule [Commission schedules]
- Redacted Network cost information [Provider Contracting]
- Projected Risk Adjustment Transfers [Statements specifying a company's anticipated risk level in relation to the state average risk level]

Objection Response 2

- Projected Morbidity relative to Market [Statements specifying a company's anticipated risk level in relation to the state average risk level]
- Redacted Name of opining actuary
- Redacted company contact information name, telephone number, email address

Objection Response 1 Excel

• Projected Morbidity relative to Market [Statements specifying a company's anticipated risk level in relation to the state average risk level]

Completeness and Redaction Justification Checklist

Issuer Name: Cigna Health and Life Insurance Company

Market: Individual SERFF ID: 13401

		T	Redaction Justification			
тос#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)	
Federal Do	ocuments Required to Be Filed with PID					
	RFJ Part I - Unified Rate Review Template	Х				
A.2.	RFJ Part II – Consumer Friendly Justification	Х				
A.Z.	RFJ Part III – Actuarial Memorandum	Х	Υ		Υ	
	Federal Rates Template	Х				
Summary I	Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	х				
A.2.C.	SERFF Submission	х				
A.2.D.	SERFF Rate/Rule Schedule Tab	Х				
В.	Cover Letter & PA Bulletin Information	Х				
PA Actuari	al Memorandum and Rate Exhibits					
D.1.A.	Company Information	Х	N		N/A	
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N		N/A	
D.1.C.	Average Rate Change	Х	N		N/A	
D.1.D.	Membership Count	Х	N		N/A	
	PA Act. Exhibits Table 1	Х	N		N/A	
D.1.E.	Benefit Changes	Х	N		N/A	
D.1.F.	Experience Period Claims & Premium	Х	N		N/A	
	PA Act. Exhibits Table 2	Х	N		N/A	
D.1.G.	Credibility of Data	Х	N		N/A	
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N		N/A	
D.1.H.	Trend Identification	Х	N		N/A	
	PA Act. Exhibits Table 3	Х	N		N/A	
D.1.I.	Historical Experience	Х	N		N/A	
	PA Act. Exhibits Table 4	Х	N		N/A	
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	Х	N		N/A	
	PA Act. Exhibits Table 5	Х	N		N/A	
D.2.B.	Retention Items	Х	N		N/A	
	PA Act. Exhibits Table 6	X	N		N/A	
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	Х	N		N/A	
	PA Act. Exhibits Table 7	X	N		N/A	
	Components of Rate Change	Х	N		N/A	
D.2.D.	PA Act. Exhibits Table 8	X	N		N/A	
	PA Act. Exhibits Table 9	X	N		N/A	
D.3.	Plan Rate Development	X	N		N/A	
	PA Act. Exhibits Table 10	X	N		N/A	
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N		N/A	
	PA Act. Exhibits Table 11	X	N		N/A	
D.5.A.	Age and Tobacco Factors	X	N		N/A	
	PA Act. Exhibits Table 12	X	N		N/A	
D.5.B.	Geographic Factors	X	N		N/A	
	PA Act. Exhibits Table 13	X	N		N/A	
D.5.C.	Network Factors	X	N		N/A	
	PA Act. Exhibits Table 14	X	N		N/A	
D.5.D	Rate Change Request Summary	x	N		N/A	
D 5 E	PA Act. Exhibits Table 15	x	N		N/A	
D.5.E. D.5.F	Service Area Composition	x	N		N/A	
	Composite Rating Actuarial Certifications		N		N/A	
D.6. Additional		x	l _{IA}		N/A	
Additional		lx	In		IN/A	
E.	Department Plan Design Summary & Rate Tables	x	N		N/A N/A	
Redaction	Service Area Map	_	IN		<u> </u>	
Redaction	Justification (must be submitted if any information is redacted)	Х			N/A	