Independence 🚭

May 17, 2023

Ms. Lindsi Swartz, Director Bureau of Accident and Health Insurance Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

SUBMITTED VIA SERFF

RE: Independence Assurance Company 2024 Small Group PPO Rate Filing INAC-133648171

Dear Ms. Swartz:

Independence Assurance Company (IAC) is submitting this rate filing for Small Group Health Insurance rates effective July 1, 2024 and later.

Attached is the 2024 annual rate filing for PPO plans of Independence Assurance Company, Inc. (IAC) in the Small Group marketplace in the Commonwealth of Pennsylvania. Rates for all plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA). The rates are based on the combined experience of Small Group plans offered by Keystone Health Plan East and QCC Insurance Company, Inc.

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from July 1, 2024 through December 31, 2024.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	Independence Assurance Company
		16053
2.	Market	Small Group
3.	On or Off Exchange	Off
4.	Effective Date of Coverage	July 1, 2024
5.	Average Rate Change Requested	N/A
6.	Range of Rate Changes Requested	N/A
7.	Total Annual Revenue Generated from	
	the Proposed Rate Change	N/A
8.	Products	PPO

Independence 👨

9. Rating Areas and Change from 2024

10. Metal Levels and Catastrophic Plans

11. Current covered lives and policyholders as of February 1, 2023

12. Number of plans offered in 2024 and change from 2023

13. Corresponding contract form number, SERFF, and binder numbers

14. HIOS Issuer ID # and submission tracking Number

Rating Area 8; N/A Platinum, Gold, Silver, Bronze 0 lives

20 plans in 2024; 0 plans in 2023

SERFF # INLG-133664684, INLG-133664719, INLG-PA24-125116370 See appendix for form numbers. HIOS Issuer ID # 44415; Tracking # N/A

Please contact _____ at ____ or ____ with any questions regarding this filing.

Sincerely,

Independence 💩

APPENDIX

Form Numbers

17027.WR-III Rev. 1.24 17027-BC.SG.OFF Rev. 1.24 17027-BC.SG.OFF.HSAHRA Rev. 1.24 17028.WR Rev. 1.24 17028-BC.SG.OFF.HSA Rev. 1.24 PREV/SCH-II Rev. 1.24

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by Independence Assurance Company in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name: Independence Assurance Company ("IAC")

State: Pennsylvania

NAIC #: 16053

Market:Small GroupMarketplace:Off Exchange

Effective Date(s): 7/1/2024 – 9/30/2024, 10/1/2024 – 12/31/2024

Average Rate Change: N/A
Range of Rate Changes: N/A
Products: PPO

Rating Areas: Rating Area 8

Metal Levels: Platinum, Gold, Silver, Bronze

Current Members: 0
Number of 2024 Plans: 18
HIOS Issuer ID (5-digit): 44415

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 44415.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

C. AVERAGE RATE CHANGE

This filing is the first filing for IAC Small Group plans.

D. MEMBERSHIP COUNT

There are no members currently enrolled in IAC plans. We anticipate that members will be begin enrolling beginning July 1, 2024.

E. BENEFIT CHANGES

These plans were not previously offered.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

The experience period data used for IAC is the combined experience of QCC Insurance Company, Inc., and the experience period data for Keystone Health Plan East ("KHPE"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in IAC rates that are reasonable in relation to KHPE and QCC rates.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2022 and paid through February 2023. Earned premiums and member months are for January through December 2022. The data are for all direct-written Small group business of QCC in the Commonwealth of Pennsylvania, including out-of-network claims written by QCC but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

The Non-EHB benefits portion of Allowed Claims is shown separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment is accounted for in Projected Incurred Claims before Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2022 risk transfer results.

In the URRT v5.4, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

We populated the URRT with the Total Annual Trend calculated in cell G52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

I. HISTORICAL EXPERIENCE

IAC is a new legal entity and has no prior experience. Costs are projected from the historical experience of KHPE and QCC Small Group plans.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Rebates

There are no rebate payments projected since IAC was not offering coverage in prior years.

J. TERMINATED PLANS

No plans are being terminated during 2024.

2. RATE DEVELOPMENT AND CHANGE

A. DEVELOPMENT OF PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, & TOTAL ALLOWED CLAIMS

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

COVID-19 Impact

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

We incorporated the quarterly trend methodology from Table 5A into the URRT Part 1 Worksheet 1 Section II so that the calculated MAIR in the URRT was consistent with the MAIR calculated in the Actuarial Memo Rate Exhibits. The factor is also applied in the URRT Worksheet 2 Section 3, Plan Adjustment Factors, to correctly calculate the first quarter 2024 rates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

Administrative Expenses		14.22%
General and Claims	8.45%	
Agent/Broker Fees and Commissions	4.97%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		2.61%
Risk Adjustment User Fee	0.04%	
PCORI Fee	0.04%	
PA Premium Tax	0.00%	
Federal Income Tax	0.53%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
Total Retention		16.82%
INAC-133648171 IAC Small Group	5	PA Actuarial Memorandum May 17, 2023

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2023 filing. The changes in the factors reflect small differences from the projected populations in 2023 and 2024.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 is consistent with the 2023 and 2024 URRT with the exception of Risk Adjustment which was revised to project company-specific values.

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2024 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

The factor "AV and Cost Sharing Design of Plan" in Worksheet 2 of the URRT is the product of the Pricing AV, the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. We incorporated the first quarter factor from cell J34 of Table 5A of the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2023 filing.

6. ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion

contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium 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.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - —Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - -Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.

May 17, 2023

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Independence Assurance Company
Product(s):	PPO
Market Seament:	Small Group
Rate Effective Date:	1/1/2024
Base Period Start Date:	1/1/2022
Date of Most Recent Membership:	2/1/2023

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	0.0	0.0	0.0
Total	0	0	0
<18	0	0	0
18-24	0	0	0
25-29	0	0	0
30-34	0	0	0
35-39	0	0	0
40-44	0	0	0
45-49	0	0	0
50-54	0	0	0
55-59	0	0	0
60-63	0	0	0

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
S -	\$ -	\$ -		s -	s -	s -	S -	\$ -	S -	s -	s -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									s -		
Loca Data										0.000	

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.15%	3.79%	0.00%	9.13%	16.49%
Outpatient Hospital	4.45%	3.79%	0.00%	8.41%	21.65%
Professional	2.89%	3.79%	0.00%	6.78%	27.89%
Other Medical	2.89%	3.79%	0.00%	6.78%	0.00%
Capitation				2.05%	10.48%
Prescription Drugs	-0.54%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				6.22%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor					

*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-19		\$ -	0.0000			#DIV/01		\$ -		#DIV/01
Feb-19		\$ -	0.0000	#DIV/DI		#DIV/01		\$ -		#DIV/01
Mar-19		s -	0.0000	#D(V/D)		#DIV/01		s .	s -	#DIV/01
Apr-19		\$ -	0.0000	#DIV/DI		#DIV/01		\$ -	s -	#DIV/01
May-19		S -	0.0000	#D(V/01		#DIV/01		s .	s .	#DIV/01
Jun-19		\$ -	0.0000	#DIV/01		#DIV/01		\$ -	S -	#DIV/01
Jul-19		\$ -	0.0000	#D(V/01		#DIV/01		\$ -	s -	#DIV/01
Aug-19		s -	0.0000	#D(V/01		#DIV/01		s .	s -	#DIV/01
Sep-19		\$ -	0.0000			#DIV/01		\$ -	s -	#DIV/01
Oct-19		s .	0.0000	#D(V/01		#DIV/01		s .	S -	#DIV/01
Nov-19		\$ -	0.0000	#D(V/01		#DIV/01		\$ -	S -	#DIV/01
Dec-19	s .	s -	0.0000	#D(V/01		#DIV/01	s -	s -	s -	#DIV/01
Jan-20		s -	0.0000	#D(V/01		#DIV/01		s -	s -	#DIV/01
Feb-20		s -	0.0000	#D(V/01		#DIV/01		s -	s -	#DIV/01
Mar-20		٠.	0.0000	#D(V/01		#DIV/01		٠ .	۹ .	#DIV/01
Apr-20		٠.	0.0000			#D(V/01		s .	s .	#DIV/01
May-20		٠.	0.0000			#DIV/01		٠.	۹ .	#DIV/01
Jun-20			0.0000	#D(V/01		#DIV/01			ė .	#DIV/01
Jul-20			0.0000	#D(V/01		#D(V/01			\$.	#DIV/01
Aug-20			0.0000	#D(V/01		#DIV/01		-	ė .	#DIV/01
Sep-20			0.0000	#D(V/01		#DIV/01		-	2	#DIV/01
Oct-20			0.0000	#D(V/01		#DIV/01				#DIV/01
		-	0.0000						,	
Nov-20 Dec-20			0.0000	#D(V/01 #D(V/01		#D(V/01 #D(V/01		-		#DIV/01
Jan-21	S .		0.0000			#DIV/01	<u> </u>			#DIV/01
		-							\$	
Feb-21 Mar-21			0.0000	#D(V/01 #D(V/01		#DIV/01 #DIV/01			5	#DIV/01
		-	0.0000					-		
Apr-21		5 -				#DIV/01		3 .	5 -	#DIV/01
May-21		<u> </u>	0.0000	#D(V/01 #D(V/01		#DIV/01		<u> </u>	s .	#DIV/01
Jun-21		\$ -				#DIV/01		<u> </u>	S -	
Jul-21		s .	0.0000	#D(V/01		#DIV/01		\$.		#DIV/01
Aug-21		\$ -	0.0000			#DIV/01				#DIV/01
Sen-21		S .	0.0000			#DIV/01		<u>s</u> -		#DIV/01
Oct-21		S .	0.0000	#D(V/01		#DIV/01		<u> </u>	s -	#DIV/01
Nov-21		\$.	0.0000			#DIV/01		\$.	S -	#DIV/01
Dec-21	S .	\$ -	0.0000	#D(V/01		#DIV/01	S -	\$.	S -	#DIV/01
Jan-22		S .	0.0000	#D(V/01		#DIV/01		s .	S -	#DIV/01
Feb-22		5 -	0.0000			#DIV/01		\$.	\$ -	#DIV/01
Mar-22		S -	0.0000			#DIV/01		S .	S -	#DIV/01
Apr-22		\$ -	0.0000			#DIV/01		5 -		#DIV/01
May-22		\$ -	0.0000			#DIV/01			s -	#DIV/01
Jun-22		s .	0.0000	#D(V/D)		#DIV/01		s .	s -	#D(V/01
Jul-22		\$ -	0.0000	#DIV/DI		#DIV/01		\$ -	s -	#DIV/01
Aug-22		s .	0.0000	#D(V/01		#DIV/01		s .	S -	#DIV/01
Sep-22		\$ -	0.0000	#DIV/DI		#DIV/01		\$ -	S -	#DIV/01
Oct-22		s -	0.0000	#D(V/01		#DIV/01		\$ -	s -	#DIV/01
Nov-22		s -	0.0000	#D(V/01		#DIV/01		s -	s -	#DIV/01
Dec-22			0.0000			#DIV/01				#DIV/01

* Express Completion Factor as a percentage

*Express Prescription Drug Rebates as a negative number

Carrier Name: Independence Assurance Company Product(s): PPO Market Sagment: Small Group Rate Effective Date: 1/1/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total P	Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,222,838,638.48	\$ 868,467,083.09	\$ 878,204,106.21	2,047,805	\$ 172,482,818.71	\$ 1,050,686,924.92	s -	\$	(86,672,420.00)	\$ 111,516,445.80	\$ 5,873,438.84	\$ (20,809,924.81)	\$ -
Experience Period Total Allowed EH	Experience Period Total Allowed EHB Claims • EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio	os Ratio											75.62%

Loss Ratio

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.15%	3.79%	0.00%	9.13%	16.49%
Outpatient Hospital	4.45%	3.79%	0.00%	8.41%	21.65%
Professional	2.89%	3.79%	0.00%	6.78%	27.89%
Other Medical	2.89%	3.79%	0.00%	6.78%	0.00%
Capitation				2.05%	10.48%
Prescription Drugs	-0.54%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				6.22%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1 128	

Total Applied Trend Projection Factor

Formers Cost Utilization Indused Utilization and Mainbt as personations

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Druz Rebates)	Allowed PMPM
Jan-19		\$ 32,421,075,62	1.0000		71.502			S (901.927.38)		
Feb-19		\$ 29,862,427.12	1.0000		71,494			\$ (814,824.72)	\$ 36,548,089.44	
Mar-19		S 33.093.204.66	1.0000	\$ 33.093.204.66	71.746	S 461.26		S (887.142.47)	S 39.936.349.03	
Apr-19		\$ 32,013,239.36	1.0000	\$ 32,013,239.36	72,080			\$ (925,076.08)	\$ 38,876,683.20	
May-19		S 32.702.303.85	1.0000	\$ 32.702.303.85	72.194			S (938.459.83)	\$ 39.276.469.53	
Jun-19		\$ 30.031.639.64	1.0000	\$ 30.031.639.64	72.829			5 (881,221.96)	5 36.355.873.16	
Jul-19		\$ 33,488,165.67	1.0000		73,062			\$ (965,755.44)	\$ 39,749,282.98	
Aug-19		S 33.105.971.96 S 31.554.514.38	1,0000		73.492 73.845			S (960.114.53) S (934.061.46)	S 39.224.202.83 S 37.455.984.05	
Sep-19 Oct-19		\$ 31,554,514.58 \$ 37,235,999.34	1,0000		73,845			S (934,061.46) S (1.024.856.74)		
		S 37.235.999.34 S 33.488.586.85	1,0000		74.5bb			S (1,024,856,74) S (967,505,88)	S 43.815.444.16 S 39.456.131.67	
Nov-19 Dec-19	S 518,934,029,11		1,0000		74.865 75.998			S (1.045,772,99)	5 39.456.131.67 5 42.381.984.89	
Jan-20	310,034,020.11	S 36.188.673.75	1.0000		75,879			S (2.592.606.26)		
Feb-20		\$ 35,002,378,60	1.0000	\$ 35,002,378,60	75,588			s (2,592,606.26) s (2,582,807.59)		
Mar-20		S 30.984.513.39	1,000	S 30.984.513.39	75.488			S (2.579.493.09)	S 35.424.484.03	\$ 469.27
Apr-20		S 23.045.719.82	1,0000	\$ 23.045.719.82	74.956			\$ (2.662.855.99)	\$ 24,966,328,30	
May-20		\$ 26,450,005,63	1.0000	\$ 26,450,005,63	74.410			S (2.643.000.41)		
Jun-20		S 34.067.169.04	1.0000	\$ 34,067,169.04	73.861	S 461.23		\$ (2.648.224.31)	\$ 38.250.058.39	S 517.83
Jul-20		S 33,791,878,32	1.0000		74.266	S 455.01		\$ (2.759.138.10)	\$ 37,935,099,04	\$ 510.80
Aug-20		\$ 34,286,073.94	1.0000	\$ 34,286,073.94	73,966			\$ (2,748,028.51)	\$ 38,547,417.32	\$ 521.15
Sep-20		\$ 33.664.968.62	1.0000	\$ 33.664.968.62	73.588	\$ 457.48		\$ (2.733.978.86)	\$ 37.857.033.73	
Oct-20		\$ 35,286,529.88	1.0000	\$ 35,286,529.88	73,808	\$ 478.09		\$ (2,833,134.96)	\$ 39,929,557.18	
Nov-20		\$ 33,796,473.03	1.0000	\$ 33,796,473.03	73,229			\$ (2,811,024.91)	\$ 37,940,145.16	
Dec-20	\$ 535,642,538.45	S 35.403.167.39	1.0000		72.851		\$ 83,707,435.63	\$ (2.796.296.53)		
Jan-21		S 72.921.871.60	1,0000		73.015			\$ (6.311.922.78)		
Feb-21		\$ 64,314,599.86	1.0000		72,995			\$ (6,307,040.73)	\$ 71,801,621.87	
Mar-21		S 82.148.339.87	1.0000	\$ 82.148.339.87	73.215			\$ (6.310.189.02)	\$ 92.338.305.99	
Apr-21		\$ 77,279,089.16	1.0000		73,275			\$ (6,696,212.56)		
May-21		S 73.707.922.43	1.0000		73.467			\$ (6.683.191.51)		
Jun-21		S 75.886.415.85	1.0000	\$ 75.886.415.85	73.254			S (6.655.381.17) S (6.583.174.18)	S 84.184.318.82 S 74.982.271.03	
Jul-21		\$ 67,322,995.37	1.0000	\$ 67,322,995.37	72,866					
Aug-21 Sep-21		\$ 73.704.288.11 \$ 72.510.425.52	1.0000		73.062 73.423			\$ (6.574.460.47) \$ (6.572.828.66)	S 81.544.789.05 S 79.387.702.83	
0ct-21		S 74,927,387,31	1.0000		73,362			S (6,678,911.56)		
Nov-21		S 74.072.443.17	1,0000		73.377			\$ (6.671.852.37)		
Dec-21	5 550 291 532 85		1,0000		74 422		\$ 172,099,599,01	\$ (6.680.339.66)		
Jan-22	3 350,291,332,63	\$ 71,360,300.41	1.0000		171.663			s (7.327.773.64)		
Feb-22		s 67.977.547.55	0.9977		172,039			S (7,347,121,42)	\$ 74,752,915.84	
Mar-22		S 77.449.357.47	0.9973		171.829			S (7.339.807.05)		
Agr-22		S 70.025.180.61	0.9964		171.732			S (7.413.720.96)		
May-22		S 78.547.551.10	0.9950	\$ 78.943.245.39	171.463			S (7.404.229.85)	S 86.263.132.84	
Jun-22		\$ 74,501,100.46	0.9940	\$ 74,954,424.25	171,833			\$ (7,422,980.57)	\$ 82,302,676.80	\$ 478.97
Jul-22		S 67.649.630.48	0.9918	\$ 68.206,647.01	171.011	S 398.84		\$ (7.117.898.93)	5 74.370.442.98	S 434.85
Aug-22		\$ 76,045,443.77	0.9896	\$ 76,841,643.48	170,247	\$ 451.35		\$ (7,087,096.49)	\$ 84,589,955.21	\$ 496.87
Sep-22		\$ 74.757.851.05	0.9862	\$ 75.807.416.05	169.761			\$ (7.068.759.93)	S 82.412.723.90	
Oct-22		S 72,577,764,29	0.9811		168.918			\$ (7.066.041.80)		
Nov-22		\$ 70,444,382.20	0.9740		168,588			\$ (7,052,436.69)	\$ 78,951,887.03	\$ 468.3
Dec-22	5 1.222.838.638.48	S 67.130.973.70	0.9629	\$ 69,719,122,95	168.721	S 413.22	\$ 172,482,818,71	\$ (7.024.552.69)	S 76.952.066.41	\$ 456.0

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

PA Rate Template Part II
Rate Development and Change
Carrier Name:
Produciţi:
Market Engenet:
Rate Effective Date:

Independence Assurance PPO Small Group 1/1/2024

Development of the Projected Index Rate	Ac	tual Experience Data	-	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drue rebates) PMPM	s		s	525.21	<- Actual Experience PMPN
Two year trend projection Factor		1.128		1.128	
Unadjusted Projected Allowed EHS Claims PMPM	5		5	592.58	
Sinale Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		1.000		1.000	<- See URRT Instructions
Total Non-Morbidity Changes		1.007		1.262	
Change in Demographics		1.007		1.008	<- See URRT Instructions
Change in Network		1.000		1.252	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Change in Other		1.000		1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	5		5	747.61	
Credibility Factors		0%		100%	<- See Instructions
Blended Projected EHB Claims PMPM			\$	747.61	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			_		
Adjusted Projected Allowed EHB Claims PMPM	5	747.61	<- Inc	dex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.723			
Projected Incurred EHB Claims PMPM	5	540.54	1		
Market-wide Adjustments Projected Incurred Risk Adjustment PMPM		\$11.16	1		
Projected incurred task Adjustment PMPM Projected Incurred Exchange User Fees PMPM		\$11.10	1		
Projected Incurred Reinsurance Recoveries PMPM		\$0.00			
Market-Adusted Projected Incurred EHS Claims PMPM	\$	527.18			
Market-Adjusted Projected Allowed EHB Claims PMPM	s	729.14	< Mi	arket-Adjusted Inc	lex Rate
Projected Allowed Non-EHS Claims PMPM	s	5.70			
Market-Adjusted Projected Incurred Total Claims PMPM	s	531.30			
Market-Adjusted Projected Allowed Total Claims PMPM	s	734.83			

Blended Base Period Unadiusted Claims before Normalization	5	525.21	<- Index Rate of Experience Period on URI
Blended Earned Premium	5	1,222,838,638.48	
Blended Loss Ratio		75.62%	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter			65,506	87,407	152,914
Adjusted Projected Allowed EHB Claims PMPM	\$ 747.61	\$ 747.61	\$ 747.61	\$ 747.61	\$ 747.61
Months of Trend		3	6	9	
Annual Trend	6.14%	6.14%	6.14%	6.14%	
Single Risk Pool Projected Allowed Claims	\$ 747.61	\$ 758.83	\$ 770.21	\$ 781.76	\$ 776.81

Table 6. Retention

Retention Items - Express in percentages	Perc	entages	PMPM Amounts
Administrative Expenses		14.18%	\$90.5
General and Claims		8.48%	\$54.1
Agent/Broker Fees and Commissions		4,90%	\$31.2
Quality Improvement Initiatives		0.80%	\$5.1
Taxes and Fees		0.60%	\$1.0
Risk Adjustment User Fee		0.03%	\$0.2
PCON Fee		0.04%	\$0.2
PA Premium & Other Taxes (if applicable)		0.00%	\$0.0
Federal Income Tax		0.53%	\$1.3
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.0
Profit/Contingency (after tax)		2.00%	\$12.7
Total Retention		16.78%	\$107.1
Projected Required Revenue PMPM	s	638.41	

Normalization Factors		2023		2024
Average Age Factor		0.000		1.500
Average Geographic Factor		0.000		1.000
Average Tobacco Factor		0.000		1.000
Average Benefit Richness (induced demand)		0.000		1.000
Average Network Factor		0.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	Ś		s	734.83
Normalized Market-Adjusted Projected Allowed Total Claims PMPM		WDIV/DI	\$	485.48

	2023	2024	Difference	Percent Change
Rate Components				
A. Calibrated Plan Adjusted Index Rate (PMPM)	MDIV/DI	ADIV/01	ADIV/OI	#DIV/01
Base period allowed claims before normalization	s .	\$ 525.21	\$ 525.21	#DIV/01
C. Normalization factor component of change	MORV/01	\$ (178.22)	#DIV/01	#Df//01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	WD(V/D)	5 346.99	10/V/Q8	#Df//01
D2. URRT Trend	MOXV/D1	\$ 44.51	10/1/10%	#DfV/01
D3. URRT Morbidity	MOIV/01	\$ -	#D(V/01	#DIV/01
D4. URRT Other	MOIV/01	\$ 102.42	#D(V/01	#DfV/01
DS. Normalized URRT Risk Adjustment on an allowed basis	WD(V/D)	\$ (12.20)	#D(V/01	#Df//01
DS. Normalized Exchange User Fee on an allowed basis	MOIV/01	\$ -	#D(V/01	#DfV/01
D7. Normalized Reinsurance Recoveries on an allowed basis	MOIV/01	\$ -	#D(V/01	#DfV/01
DB. Subtotal - Sum(D1:07)	WD(V/D)	\$ 481.72	#D(V/01	#DIV/01
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	MOIV/01	\$ (0.91)	#D(V/01	#DfV/01
E2. Pricing AV	WD(V/D)	\$ (132.56)	#D(V/01	#Df//01
E3. Benefit Richness	MDIV/DI	\$ (1.32)	#DIV/OI	#DfV/01
E4. Catastrophic Eligibility	MOIV/01	\$ -	#D(V/01	#DIV/01
ES. Subtotal - Sum(E3:E4)	MOIV/01	\$ (134.79)	#DIV/01	#DfV/01
F. Change in Retention Components				
F1. Administrative Expenses	MOIV/01	#DIV/01	#DIV/01	#DIV/01
F2. Taxes and Fees	WD(V/D)	#DW/01	#D(V/01	#DIV/01
F3. Profit and/or Contingency	WD(V/D)	#DW/01	#D(V/01	#DIV/01
F4. Subtotal - Sum(F1/F3)	MDEV/DI	#DIV/01	#DIV/OI	#DIV/01
G. Change in Miscellaneous Items	s -	s -	s .	#DN/01
H. Sum of Components of Rate Change (should approximate the change shown in line A)	WDIV/DI	ADIV/OI	#DfV/01	#DIV/01

	2023	2024	
Paid-to-Allowed	0.000	0.723	
URRT Trend (Total Applied Trend Factor)	0.000	1.128	<- URRT W1, 52
URRT Morbidity	0.000	1.000	<- URRT W1, 52
URRT "Other"	0.000	1.262	<- URRT W1, 52
Risk Adjustment	5 -	\$ (13.36)	< URRT W1, S3
Exchange User Fee	5 -		<- URRT W1. S3
Reinsurance Recoveries	5 -		<- URRT W1, S3
Capitation	5 -	5 -	<- URRT W1, 52
Network	0.000	0.998	
Pricing AV	0.000	0.724	<- For 2023 in cell IB2, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	0.000		
Catastrophic Eligibility	0.000	1.000	
Administrative Expenses	0.00%	14.18%	
Taxes and Fees	0.00%		1
Profit and/or Contingency	0.00%	2.00%	

PA Rate Template Part III Table 10. Plan Rates Collection
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PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

	Projection Period Age and Tobacco Factors						
Age	Age	Tobacco		Age	Age	Tobacco	
Band	Factor	Factor		Band	Factor	Factor	
0-14	0.765			40	1.278	1.230	
15	0.833			41	1.302	1.230	
16	0.859			42	1.325	1.230	
17	0.885			43	1.357	1.230	
18	0.913			44	1.397	1.230	
19	0.941			45	1.444	1.230	
20	0.970			46	1.500	1.230	
21	1.000	1.130		47	1.563	1.230	
22	1.000	1.130		48	1.635	1.230	
23	1.000	1.130		49	1.706	1.230	
24	1.000	1.130		50	1.786	1.380	
25	1.004	1.130		51	1.865	1.380	
26	1.024	1.130		52	1.952	1.380	
27	1.048	1.130		53	2.040	1.380	
28	1.087	1.130		54	2.135	1.380	
29	1.119	1.130		55	2.230	1.380	
30	1.135	1.180		56	2.333	1.380	
31	1.159	1.180		57	2.437	1.380	
32	1.183	1.180		58	2.548	1.380	
33	1.198	1.180		59	2.603	1.380	
34	1.214	1.180		60	2.714	1.380	
35	1.222	1.180		61	2.810	1.380	
36	1.230	1.180		62	2.873	1.380	
37	1.238	1.180		63	2.952	1.380	
38	1.246	1.180		64+	3.000	1.380	
39	1.262	1.180					

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

Carrier Name: Independence Assurance Company

Product(s): PPO
Market Segment: Small Group
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, Philadelphia, Montgomery	1.000	1.000		
Rating Area 9					

Table 14. Network Factors

	Projection Period Network Factors							
Network Name	Rating Area	Current	Proposed	Approval				
Network Name	Rating Alea	Factor	Factor	Date				
PPO	Rating Area 8	1.000	1.000	5/6/1997				
EPO	Rating Area 8	0.950	0.950	5/6/1997				

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:
Minimum Requested Rate Change:
Maximum Requested Rate Change:
Mayed Mapped Members:
Available in Rating Areas:

Key Information
Jan. 2022 - Dec. 2022 Financial Experience
Premium
Claims
Administrative Expenses
Taxes & Fees
Company Made After Taxes

The company expects its annual medical costs to increase:

Explanation of requested rate change: Premium ra

6.22%



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			1 8
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Company Name:
Market:
Market:
Product:
Product:
FPO

Effective Date of Rates:
January 1, 2024
Endies date of Rates:
March 11, 2024

HIOS Plan ID (On Exchange)+>																																								
HIOS Plan ID (Off Exchange)+>	44415PA00	10002	44415PA00	120003	44415PA0	0020004	44415PA0	020006	44415PA0	0020010	44415PA0	020011	44415PA0	320012	44415PA0	020013	44415PA	020015	44415PA00	020016	44415PA00	20017	44415PA0	020018	44415PA0020	0019	44415PA00	220007	44415PA0020	009	44415PA0021	10008	44415PA00	020014	44415PA0	010001	44415PA	0020001	44415PAG	0020005
Plan Marketing Name ->	oice PPO Platinum						oice PPO Gold Cl																		hoice PPO Gold HI														Choice PPO Gold	
Form # ->	17027-BC.5G.OF	Rev. 1.24	17027-BC.5G.01	F Rev. 1.24	17027-8C.5G.C	OFF Rev. 1.24	17027-BC.SG.0	0FF Rev. 1.24	17027-BC.SG.0	OFF Rev. 1.24 01	27-BC.SG.OFF.H5	SA.HRA Rev. 102	27-BC.SG.OFF.H	A.HRA Rev. 10	77-BC.SG.OFF.H	SA.HRA Rev. 10	27-BC.5G.OFF.H	SA.HRA Rev. 1	027-BC.SG.OFF.HS	SA.HRA Rev. 1	027-BC.SG.OFF.HS	A.HRA Rev. 10	27-BC.SG.OFF.H	SA.HRA Rev. 102	7-BC.SG.OFF.HSA.I	HRA Rev. 1	17027-BC.SG.O	FF Rev. 1.24	17027-BC.5G.OFF	tev. 1.24 1	17027-BC.SG.OFF	Rev. 1.24 027-	BC.SG.OFF.HS	SA.HRA Rev. 1	1028-BC.5G.OFF	LHSA Rev. 1.24	17027-8C.5G.	OFF Rev. 1.24	17027-BC.SG.C	OFF Rev. 1.24
Rating Area ->	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8			3	8	
Network =>	Personal Choice		Personal Choic		Personal Choi		Personal Choi		Personal Choi		Personal Choir		Personal Choi		Personal Cho		Personal Cho		Personal Choic		Personal Choice		Personal Choi		Personal Choice N	Network	Personal Choic		Personal Choice I	letwork	Personal Choice	Network P	hersonal Choic		Personal Choi		Personal Cho		Personal Cho	
Metal ->	Platinu	n	Platino	ım	Gol	ld	Gol		Silve		Platin		Gol		Gol		Silv		Silve		Bronz		Bron		Gold		Gold		Silver		Silver		Silve		Silve		Plate	num	Gol	ad
Deductible =>	50	_	0%		99	-	\$1,5		\$3,8		\$1,80		\$2,41		52,2		\$2,4		\$3,60		\$5,600		57,4		\$3,700	_	\$2,50		\$5,000 10%	_	\$4,750 0%		\$4,40 0%		\$3,00		01	0	90	
Coinsurance => Copays =>	9% \$10/\$2		\$20/\$	**	\$40/		\$20 no ded/5		\$40 no ded/5		0% after		109 \$25/5		0% afte		30% aft		10% afte		50% after		0% afte		0% after de		\$40 no ded/\$		\$50 no ded/\$100	no dod	\$40 no ded/\$80	an ded	0% after		10% after ded/2		\$10/		\$40/:	
OOP Maximum =>	\$3,500		\$4,00		59.4		\$8,0		\$9,4		58.00		\$8,00		\$8,0		58.0		\$8,00		58.000		\$8,0		\$7,450		\$7,00		\$9,450	no ded	\$9,450	2110 040	\$8,00		\$8.00		\$3,0		\$7,5	
Pediatric Dental (Yes/No) =>	Yes		Yes		Ye	5	Yes		Yes	5	Yes		Yes		Ye	5	Ye		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	5	Ye	es	Ye	45
Age Band	Non-Tobacco	Tobacco 1	Von-Tobacco	Tobacco P	Von-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco I	Non-Tobacco	Tobacco I	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco N	ion-Tobacco T	Tobacco #	ion-Tobacco	Tobacco I	ion-Tobacco 1	obacco N	on-Tobacco 1	Tobacco No	in-Tobacco	Tobacco I	Von-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$465.89	\$465.89	\$443.57	\$443.57	\$350.03	\$350.03	\$341.92	\$341.92	\$272.16	\$272.16	\$396.24	\$396.24	\$324.47	\$324.47	\$376.59	\$376.59	\$265.77	\$265.77	\$295.79	\$295.79	\$202.15	\$202.15	\$224.41	5224.41		\$335.22	\$338.34	\$338.34	5237.48	\$237.48	\$246.18	\$246.18	\$294.54	\$294.54	\$254.29	\$254.29	\$473.24	\$473.24	\$366.27	\$366.27
15	\$507.31	\$507.31	\$483.00	\$483.00	\$381.14	\$381.14	\$372.32	\$372.32	\$296.36	\$296.36	\$431.46	\$431.46	\$353.31	\$353.31	\$410.06	\$410.06	\$289.39	\$289.39	\$322.08	\$322.08	\$220.12	\$220.12	\$244.36	\$244.36		\$365.02	\$368.41	\$368.41	\$258.59	\$258.59	\$268.07	\$268.07	\$320.72	\$320.72	\$276.89	\$276.89	\$515.31	\$515.31	\$398.83	\$398.83
16	\$523.14	\$523.14	\$498.07	\$498.07	\$393.04	\$393.04	\$383.94	\$383.94	\$305.61	\$305.61	\$444.93	\$444.93	\$364.34	\$364.34	\$422.86	\$422.86	\$298.43	\$298.43	\$332.13	\$332.13	\$226.99	\$226.99	\$251.99	\$251.99		\$376.41	\$379.91	\$379.91	\$266.66	\$266.66	\$276.43	\$276.43	\$330.73	\$330.73	\$285.53	\$285.53	\$531.39	\$531.39	\$411.28	\$411.28
17	\$538.97	\$538.97	\$513.15	\$513.15	\$404.93	\$404.93	\$395.56	\$395.56	\$314.86	\$314.86	\$458.39	\$458.39	\$375.36	\$375.36	\$435.66	\$435.66	\$307.46	\$307.46	\$342.19	\$342.19	\$233.86	\$233.86	\$259.61	\$259.61		\$387.81	\$391.41	\$391.41		\$274.73	\$284.80	\$284.80	\$340.74	\$340.74	\$294.17	\$294.17	\$547.48	\$547.48	\$423.73	\$423.73
18	\$556.03 \$573.08	\$556.03 \$573.08	\$529.38 \$545.62	\$529.38 \$545.62	\$417.74 \$430.55	\$417.74 \$430.55	\$408.07 \$420.59	\$408.07 \$420.59	\$324.82 \$334.78	\$324.82 \$334.78	\$472.90 \$487.40	\$472.90 \$487.40	\$387.24 \$399.12	\$387.24 \$399.12	\$449.44 \$463.23	\$449.44 \$463.23	\$317.19 \$326.91	\$317.19 \$326.91	\$353.01 \$363.84	\$353.01 \$363.84	\$241.26 \$248.66	\$241.26 \$248.66	\$267.83 \$276.04	\$267.83 \$276.04	\$400.08 \$412.35	\$400.08 \$412.35	\$403.79 \$416.18	\$403.79 \$416.18	\$283.42 \$292.11	5283.42 5292.11	\$293.81 \$302.82	\$293.81 \$302.82	\$351.52 \$362.30	\$351.52 \$362.30	\$303.48 \$312.79	\$303.48 \$312.79	\$564.80 \$582.12	\$564.80 \$582.12	\$437.14 \$450.54	\$437.14 \$450.54
19	\$573.08 \$590.74	\$573.08 \$590.74	\$545.62 \$562.44	\$545.62 \$562.44	\$490.55 \$443.82	\$430.55 \$443.82	\$420.59	\$420.59	\$334.78 \$345.10	\$334.78 \$345.10	\$487.40 \$502.42	\$487.40 \$502.42	\$399.12 \$411.42	\$399.12 \$411.42	\$463.23	\$463.23 \$477.50	\$326.91 \$336.99	\$326.91 \$336.99	\$363.84	\$363.84	\$248.66 \$256.32	\$248.66 \$256.32	\$276.04 \$284.55	\$276.04 \$284.55		\$412.35 \$425.05	\$416.18 \$429.00	\$416.18 \$429.00	\$292.11 \$301.12	\$292.11 \$301.12	\$302.82 \$312.16	\$302.82 \$312.16	\$362.50 \$373.47	\$362.50 \$373.47	\$312.79 \$322.43	\$312.79 \$322.43	\$582.12 \$600.06	\$582.12 \$600.06	\$450.54 \$464.43	\$450.54 \$464.43
20	\$609.01	\$685.14	\$579.83	\$652.31	\$457.55	\$514.74	\$446.96	\$502.83	\$355.77	\$400.24	\$517.96	\$582.71	\$424.14	\$477.16	\$492.27	\$553.80	\$347.41	\$330.99	\$386.65	\$434.98	\$264.25	5297.28	\$293.35	\$330.02		\$492.98	\$442.27	\$497.55	\$310.43	\$349.23	\$321.81	\$362.04	\$385.02	\$433.15	\$332.40 \$332.40	\$373.95	\$618.62	\$695.95	\$478.79	\$538.64
22	\$609.01	\$685.14	5579.83	\$652.31	\$457.55	\$514.74	\$446.96	\$502.83	\$355.77	\$400.24	\$517.96	5582.71	\$424.14	\$477.16	\$492.27	\$553.80	5347.41	5390.84	\$386.65	\$434.98	\$264.25	5297.28	\$293.35	5330.02		\$492.98	\$442.27	\$497.55	5310.43	\$349.23	5321.81	\$362.04	\$385.02	\$433.15	5332.40	\$373.95	5618.62	\$695.95	\$478.79	\$538.64
23	\$609.01	\$685.14	5579.83	\$652.31	\$457.55	\$514.74	\$446.96	\$502.83	\$355.77	\$400.24	\$517.96	5582.71	\$424.14	\$477.16	\$492.27	\$553.80	5347.41	5390.84	\$386.65	\$434.98	\$264.25	5297.28	\$293.35	5330.02		\$492.98	\$442.27	\$497.55	5310.43	\$349.23	5321.81	\$362.04	\$385.02	\$433.15	\$332.40	\$373.95	\$618.62	\$695.95	\$478.79	\$538.64
24	\$609.01	\$685.14	\$579.83	\$652.31	\$457.55	\$514.74	\$446.96	\$502.83	\$355.77	\$400.24	\$517.96	\$582.71	\$424.14	\$477.16	\$492.27	\$553.80	\$347.41	\$390.84	\$386.65	\$434.98	\$264.25	\$297.28	\$293.35	\$330.02		\$492.98	\$442.27	\$497.55	\$310.43	\$349.23	\$321.81	\$362.04	\$385.02	\$433.15	\$332.40	\$373.95	\$618.62	\$695.95	\$478.79	\$538.64
25	\$611.45	\$687.88	\$582.15	\$654.92	\$459.38	\$516.80	\$448.75	\$504.84	\$357.19	\$401.84	\$520.03	\$585.04	\$425.84	\$479.07	\$494.24	\$556.02	\$348.80	\$392.40	\$388.20	\$436.72	\$265.31	\$298.47	\$294.52	\$331.34	\$439.95	\$494.95	\$444.04	\$499.54	\$311.67	\$350.63	\$323.10	\$363.48	\$386.56	\$434.88	\$333.73	\$375.45	\$621.09	\$698.73	\$480.71	\$540.79
26	\$623.63	\$701.58	\$593.75	\$667.96	\$468.53	\$527.10	\$457.69	\$514.90	\$364.31	\$409.85	\$530.39	\$596.69	\$434.32	\$488.61	\$504.08	\$567.10	\$355.75	\$400.22	\$395.93	\$445.42	\$270.59	\$304.42	\$300.39	\$337.94	\$448.72	\$504.81	\$452.88	\$509.50	\$317.88	\$357.62	\$329.53	\$370.73	\$394.26	\$443.54	\$340.38	\$382.92	\$633.47	\$712.65	\$490.28	\$551.57
27	\$638.24	\$718.02	\$607.66	\$683.62	\$479.51	\$539.45	\$468.41	\$526.97	\$372.85	\$419.45	\$542.82	\$610.67	\$444.50	\$500.06	\$515.90	\$580.39	\$364.09	\$409.60	\$405.21	\$455.86	\$276.93	\$311.55	\$307.43	\$345.86		\$516.64	\$463.50	\$521.44	\$325.33	\$366.00	\$337.26	\$379.41	\$403.50	\$453.94	\$348.36	\$391.90	\$648.31	\$729.35	\$501.77	\$564.49
28	\$661.99	\$744.74	\$630.28	\$709.06	\$497.36	\$559.53	\$485.85	\$546.58	\$386.72	\$435.06	\$563.02	\$633.40	\$461.04	\$518.67	\$535.10	\$601.98	\$377.63	\$424.84	\$420.29	\$472.82	\$287.24	\$323.14	\$318.87	\$358.73		\$535.86	\$480.75	\$540.84	\$337.44	\$379.62	\$349.81	\$393.53	\$418.52	\$470.83	\$361.32	\$406.48	\$672.44	\$756.49	\$520.44	\$585.50
29	\$681.48	\$766.67	\$648.83	\$729.93	\$512.00	\$576.00	\$500.15	\$562.67	\$398.11	\$447.87	\$579.60	\$652.05	\$474.61	\$533.94	\$550.85	\$619.71	\$388.75	\$437.35	\$432.66	\$486.74	\$295.70	\$332.66	\$328.26	\$369.29	\$490.35	\$551.64	\$494.90	\$556.76	\$347.37	\$390.79	\$360.11	\$405.12	\$430.84	\$484.69	\$371.96	\$418.45	\$692.24	\$778.77	\$535.77	\$602.74
30	\$691.23	\$812.19	\$658.11	\$773.28	\$519.32	\$610.20	\$507.30	\$596.08	\$403.80	\$474.46	\$587.88	\$690.76	\$481.40	\$565.64	\$558.73	\$656.50	\$394.31	\$463.31	\$438.85	\$515.65	\$299.92	\$352.41	\$332.95	\$391.22		\$584.39	\$501.98	\$589.82	\$352.34	\$414.00	\$365.25	\$429.17	\$437.00	\$513.47	\$377.27	\$443.30	\$702.13	\$825.01	\$543.43	\$638.53
31	\$705.84	\$829.37	\$672.02	\$789.63	\$530.30	\$623.10	\$518.03	\$608.68	\$412.34	\$484.50	\$600.32	\$705.37	\$491.58	\$577.60	\$570.54	\$670.39	\$402.65	\$473.11	\$448.13	\$526.55	\$306.27	\$359.86	\$339.99	\$399.49		\$596.75	\$512.59	\$602.29	\$359.79	\$422.75	\$372.98	\$438.25	\$446.24	\$524.33	\$385.25	\$452.67	\$716.98	\$842.45	\$554.92	\$652.03
32	\$720.46	\$846.54	\$685.94	\$805.98	\$541.28	9636.01	\$528.75	\$621.29	\$420.88	\$494.53	\$612.75	\$719.98	\$501.76	\$589.57	\$582.36	5684.27	\$410.99	\$482.91	\$457.41	\$537.45	\$312.61	\$367.31	\$347.03	\$407.76	\$518.39	\$609.11	\$523.21	\$614.77	\$367.24	\$431.51	\$380.70	\$447.32	\$455.48	\$535.19	\$393.23	\$462.04	\$731.83	\$859.90	\$566.41	\$665.53
33	\$729.59 \$739.34	\$857.27 \$868.72	\$694.64 \$703.91	\$816.20 \$827.10	\$548.14 \$555.47	\$644.07 \$652.67	\$535.46 \$542.61	\$629.16 \$637.57	\$426.21 \$431.90	\$500.80 \$507.49	\$620.52 \$628.80	\$729.11 \$738.84	\$508.12 \$514.91	\$597.04 \$605.01	\$589.74 \$597.62	\$692.94 \$702.20	\$416.20 \$421.76	\$489.03 \$495.56	\$463.21 \$469.39	\$544.27 \$551.54	\$316.57 \$320.80	\$371.97 \$376.94	\$351.43 \$356.13	\$412.93 \$418.45	\$524.96 \$531.97	\$616.83 \$625.07	\$529.84 \$536.92	\$622.56 \$630.88	\$371.90 \$376.86	\$436.98 \$442.81	\$385.53 \$390.68	\$453.00 \$459.05	\$461.25 \$467.41	\$541.97 \$549.21	\$398.22 \$403.53	\$467.90 \$474.15	\$741.11 \$751.00	\$870.80 \$882.43	\$573.59 \$581.25	\$673.97 \$682.97
	\$739.34 \$744.21	\$874.45	\$708.55	\$832.55	\$559.13	\$656.97	\$546.19	\$641.77	\$434.75	\$510.83	\$632.95	\$743.71	\$518.30	\$609.00	\$601.55	\$702.20	\$424.54	\$493.30 \$498.83	\$472.49	\$555.17	5322.91	\$379.42	\$358.47	5421.21		\$629.19	\$540.45	\$635.03	5379.35	\$445.73	5393.25	\$462.07	\$470.49	5552.83	\$405.53	\$477.28	\$755.95	\$888.25	\$585.08	\$687.47
	5749.08	\$880.17	\$713.19	\$838.00	\$562.79	\$661.27	\$549.76	\$645.97	\$437.60	S514.18	\$637.09	\$748.58	\$521.69	5612.99	\$605.49	\$711.45	\$427.31	\$502.09	\$475.58	\$558.81	\$325.03	5381.91	\$360.82	\$423.96		5633.31	\$543.99	\$639.19	5381.83	\$448.65	\$395.83	\$465.10	\$473.57	\$556.45	\$408.85	\$480.40	\$760.90	\$894.06	5588.91	\$691.97
27	\$753.95	\$885.90	\$717.83	\$843.45	\$566.45	\$665.58	5553.76	\$650.17	S440.44	S517.52	\$641.23	\$753.45	\$525.09	5616.98	\$609.43	5711.45 5716.08	\$430.09	\$505.36	\$478.67	\$562.44	5327.14	5384.39	\$363.17	\$426.72		5637.43	SS43.99 SS47.53	\$643.35	5384.31	\$451.57	\$398.40	S468.12	\$476.65	\$560.07	S411.51	\$483.53	\$765.85	5899.88	5592.74	\$696.47
	\$758.83	\$891.62	5722.47	5848.90	\$570.11	\$669.88	\$556.91	\$654.37	\$443.29	\$520.87	\$645.38	\$758.32	5528.48	\$620.96	\$613.37	5720.71	\$432.87	\$508.63	\$481.77	\$566.07	5329.26	5386.88	\$365.51	5429.48		\$641.55	\$551.07	\$647.51	\$386.80	\$454.49	5400.98	\$471.15	\$479.73	\$563.69	\$414.17	\$486.65	\$770.80	5905.69	\$596.57	\$700.97
99	5768.57	5903.07	5731.75	\$859.80	\$577.43	5678.48	\$564.06	\$662.77	\$448.98	\$527.55	\$653.67	\$768.06	\$535.26	5628.94	\$621.24	5729.96	\$438.43	\$515.16	\$487.95	\$573.34	5333.48	5391.84	\$370.21	\$434.99	\$553.01	\$649.78	\$558.14	\$655.82	5391.76	\$460.32	\$406.12	\$477.20	\$485.90	\$570.93	\$419.49	\$492.90	\$780.70	5917.32	5604.23	\$709.97
40	\$778.31	\$953.44	\$741.02	\$907.75	\$584.75	\$716.32	\$571.21	\$699.74	\$454.67	\$556.98	\$661.95	\$810.89	\$542.05	\$664.01	\$629.12	\$770.67	\$443.99	\$543.89	\$494.14	\$605.32	\$337.71	\$413.70	\$374.90	\$459.25	\$560.02	\$686.02	\$565.22	\$692.40	\$396.73	\$485.99	\$411.27	\$503.81	\$492.06	\$602.77	\$424.81	\$520.39	\$790.60	\$968.48	\$611.89	\$749.57
41	\$792.93	\$971.34	\$754.94	\$924.80	\$595.73	\$729.77	\$581.94	\$712.88	\$463.21	\$567.44	\$674.38	\$826.12	\$552.23	\$676.48	\$640.94	\$785.15	\$452.33	\$554.10	\$503.42	\$616.69	\$344.05	\$421.47	\$381.94	\$467.88		\$698.91	\$575.84	\$705.40	\$404.18	\$495.12	\$419.00	\$513.27	\$501.30	\$614.09	\$432.78	\$530.16	\$805.44	\$986.67	\$623.38	\$763.65
42	\$806.94	\$988.50	\$768.27	\$941.14	\$606.25	\$742.66	\$592.22	\$725.47	\$471.40	\$577.46	\$686.30	\$840.71	\$561.99	\$688.43	\$652.26	\$799.02	\$460.32	\$563.89	\$512.31	\$627.58	\$350.13	\$428.91	\$388.69	\$476.14	\$580.62	\$711.25	\$586.01	\$717.86	\$411.32	\$503.87	\$426.40	\$522.34	\$510.15	\$624.94	\$440.43	\$539.53	\$819.67	\$1,004.10	\$634.40	\$777.14
43	\$826.43	\$1.012.37	\$786.83	\$963.87	\$620.90	\$760.60	\$606.52	\$742.99	\$482.78	\$591.41	\$702.87	\$861.02	\$575.56	\$705.06	\$668.01	\$818.31	\$471.44	\$577.51	\$524.68	\$642.74	\$358.59	\$439.27	\$398.08	\$487.64		\$728.43	\$600.16	\$735.20	\$421.25	\$516.04	\$436.70	\$534.95	\$522.47	\$640.03	\$451.07	\$552.56	\$839.47	\$1.028.35	\$649.72	\$795.90
44	\$850.79	\$1,042.21	\$810.02	\$992.28	\$639.20	\$783.02	\$624.40	\$764.89	\$497.01	\$608.84	\$723.59	\$886.40	\$592.52	\$725.84	\$687.70	\$842.43	\$485.33	\$594.53	\$540.15	\$661.68	\$369.16	\$452.22	\$409.81	\$502.02		\$749.90	\$617.85	\$756.87	\$433.67	\$531.25	\$449.57	\$550.72	\$537.87	\$658.89	\$464.36	\$568.84	\$864.21	\$1,058.66	\$668.87	\$819.37
45	\$879.41	\$1,077.28	\$837.27	\$1,025.66	\$660.70	\$809.36	\$645.41	\$790.63	\$513.73	\$629.32	\$747.93	\$916.22	\$612.46	\$750.26	\$710.84	\$870.78	\$501.66	\$614.53	\$558.32	\$683.95	\$381.58	\$467.43	\$423.60	\$518.91		\$775.13	\$638.64	\$782.33	\$448.26	\$549.12	\$464.69	\$569.25	\$555.97	\$681.06	\$479.99	\$587.98	\$893.29	\$1,094.28	\$691.37	\$846.93
46	\$913.52	\$1,119.06	\$869.75	\$1,065.44	\$686.33	\$840.75	\$670.44	\$821.29	\$533.66	\$653.73	\$776.94	\$951.75	\$636.21	\$779.36	\$738.41	\$904.55	\$521.12	\$638.37	\$579.98	\$710.47	\$396.38	\$485.56	\$440.03	\$539.03	\$657.30	\$805.19	\$663.41	\$812.67	\$465.65	\$570.42	\$482.72	\$591.33	\$577.53	\$707.47	\$498.60	\$610.79	\$927.93	\$1,136.71	\$718.19	\$879.78
47	\$951.88	\$1,166.06	\$906.27	\$1,110.19	\$715.15	\$876.06	\$698.60	\$855.78	\$556.07	\$681.18 6740.66	\$809.57	\$991.73	\$662.93	\$812.09	\$769.42	\$942.54	\$543.00	\$665.18	\$604.33	\$740.31	\$413.02	\$505.95	\$458.51	\$561.67		\$839.01	\$691.27	\$846.80	\$485.20	\$594.37	\$502.99	\$616.16	\$601.79	\$737.19	\$519.54	\$636.44	\$966.90	\$1,184.46	\$748.35	\$916.73
48	\$995.73 \$1,038.97	\$1,219.77 \$1,272.74	\$948.02 \$989.19	\$1,161.33 \$1,211.76	\$748.09 \$780.58	\$916.42 \$956.21	\$730.78 \$762.51	\$895.21 \$934.08	\$581.68 \$606.94	\$712.56 \$743.51	\$846.86 \$883.64	\$1,037.41 \$1,082.46	\$693.47 \$723.58	\$849.50 \$886.39	\$804.86 \$839.81	\$985.96 \$1,028.77	\$568.02 \$592.68	\$695.82 \$726.03	\$632.17 \$659.62	\$774.41 \$808.04	\$432.05 \$450.81	\$529.26 \$552.24	\$479.63 \$500.46	\$587.54 \$613.06		\$877.66 \$915.77	\$723.11 \$754.51	\$885.81 \$924.28	\$507.55 \$529.59	\$621.75 \$648.75	\$526.16 \$549.01	\$644.55 \$672.53	\$629.51 \$656.84	\$771.15 \$804.63	\$543.47 \$567.07	\$665.76 \$694.67	\$1,011.44 \$1,055.37	\$1,239.02 \$1,292.82	\$782.82 \$816.82	\$958.96 \$1,000.60
49	\$1,038.97 \$1,087.69	\$1,272.74 \$1,495.58	\$989.19	\$1,211.76	5780.58 5817.18	\$956.21 \$1.123.63	5762.51 5798.27	\$934.08	\$635.41	\$743.51 \$873.68	\$885.64 \$925.08	\$1,082.46 \$1,271.98	\$723.58 \$757.51	\$886.39 \$1.041.58	5839.81 5879.19	\$1,028.77	\$592.68 \$620.47	\$726.03 \$853.15	\$690.56	\$808.04	\$450.81 \$471.95	\$552.24 \$648.93	\$500.46 \$523.92	\$613.06 \$720.39		\$915.77 \$1.076.11	\$754.51 \$789.89	\$924.28 \$1,086.10	\$529.59 \$554.43	5762.34	\$549.01 \$574.75	5672.53 5790.28	\$687.65	5804.63 5945.51	\$567.07 \$593.67	\$816.29	\$1,055.37	\$1,292.82 \$1,519.18	\$816.82 \$855.12	\$1,000.60
50 61	\$1,135.80	51.495.58 51.561.73	51.085.58 51.081.38	\$1.423.92 \$1.486.90	5817.18 5853.33	\$1.123.63 \$1.173.33	5798.27 5833.58	\$1.097.62	5663.51	58/3.68 5912.33	5925.08 5966.00	\$1.271.98 \$1.328.24	5757.51 5791.02	\$1.041.58 \$1.087.65	S879.19 S918.08	\$1,262.36	5647.92	5853.15 5890.89	\$721.10	\$991.52	5471.95 \$492.83	\$677.64	SS23.92 SS47.10	5720.39 5752.26		\$1,123.71	5789.89 5824.83	\$1,086.10	5554.43 5578.95	5762.34 5796.06	5574.75 5600.18	S825.24	5687.65 5718.06	5945.51 5987.34	5619.93	S852.40	\$1.153.73	\$1.519.18 \$1.586.37	5892.94	\$1.175.79 \$1.227.80
52	\$1,135.80	\$1,561.73	\$1,081.38	\$1,486.90	\$893.14	\$1,173.33	\$872.47	\$1,146.17	\$694.46	5954.89	\$1.011.06	\$1,328.24	\$827.92	\$1,087.05	\$960.91	\$1,202.30	5678.14	\$932.45	\$754.74	\$1,037.77	\$515.82	\$709.25	\$572.62	\$787.35		\$1,125.71	\$863.31	\$1,134.15	\$605.96	\$833.19	5628.17	\$863.74	\$751.56	\$1,033,39	5648.84	\$892.16	\$1,153.73	\$1,580.37	\$934.60	\$1,227.80
53	\$1,242.38	\$1,708.27	\$1,182.85	\$1,626.42	5933.40	\$1,283.43	5911.80	\$1,253.72	\$725.77	5997.93	\$1,056.64	\$1,452.88	\$865.25	\$1,189.71	\$1.004.23	\$1,380.82	\$708.72	\$974.49	5788.77	\$1,084.55	\$539.07	5741.22	5598.43	\$822.85		\$1,229.15	5902.23	\$1,240.57	5633.28	\$870.76	\$656.49	\$902.68	\$785.44	51,079.98	\$678.10	5932.38	\$1,261.98	\$1,735.23	5976.73	\$1,343.01
54	\$1,300.24	\$1,787.82	51,237.94	\$1,702.16	5976.87	\$1,343,20	5954.26	\$1,312.11	\$759.57	\$1,044.41	\$1,105.84	\$1,520.54	\$905.54	\$1,245.12	\$1.051.00	\$1,445.12	5741.72	\$1.019.87	\$825.50	\$1,135.06	\$564.17	\$775.74	\$626.30	\$861.17		\$1,286.39	5944.25	\$1,298.34	\$662.77	5911.31	5687.06	\$944.71	5822.02	\$1,130,27	\$709.67	5975.80	\$1,320,75	\$1,816.04	\$1,022.22	\$1,405.55
55	\$1,358.09	\$1,867.38	\$1,293.02	\$1,777.90	\$1,020.34	\$1,402.96	\$996.72	\$1,370.49	\$793.37	\$1,090.88	\$1,155.05	\$1,588.19	\$945.83	\$1,300.52	\$1,097.76	\$1,509.42	\$774.72	\$1,065.25	\$862.23	\$1,185.57	\$589.28	\$810.26	\$654.17	\$899.48		\$1,343.63	\$986.26	\$1,356.11	\$692.26	\$951.86	\$717.64	\$986.75	\$858.59	\$1,180.57	\$741.25	\$1,019.22	\$1,379.52	\$1,896.84	\$1,067.70	\$1,468.09
56	\$1,420.82	\$1,953.63	\$1,352.74	\$1,860.02	\$1,067.46	\$1,467.76	\$1,042.76	\$1,433.79	\$830.01	\$1,141.27	\$1,208.40	\$1,661.55	\$989.52	\$1,360.59	\$1,148.47	\$1,579.14	\$810.51	\$1,114.45	\$902.05	\$1,240.32	\$616.50	\$847.68	\$684.39	\$941.03		\$1,405.69	\$1,031.82	\$1,418.75	\$724.23	\$995.82		\$1,032.33	\$898.25	\$1,235.10	\$775.49	\$1,066.30	\$1,443.24	\$1,984.46	\$1,117.02	\$1,535.90
57	\$1.484.16	52.040.72	\$1.413.05	\$1.942.94	\$1.115.05	\$1.533.19	\$1.089.24	\$1.497.71	\$867.01	\$1.192.14	\$1.262.27	\$1.735.62	\$1.033.63	\$1,421.24	\$1.199.66	\$1.649.54	\$846.64	\$1.164.13	5942.27	\$1.295.62	\$643.98	\$885.47	5714.89	5982.98		\$1.468.35	\$1.077.81	\$1.481.99		1.040.21		\$1.078.35	5938.29	\$1,290.15	\$810.06	\$1.113.83	\$1.507.58	\$2,072.92	\$1.166.81	\$1.604.37
58	\$1,551.76	\$2,133.67	\$1,477.41	\$2,031.43	\$1,165.84	\$1,603.03	\$1,138.85	\$1,565.92	\$906.50	\$1,246.44	\$1,319.76	\$1,814.67	\$1,080.71	\$1,485.97	\$1,254.30	\$1,724.67	\$885.20	\$1,217.15	\$985.18	\$1,354.63	\$673.31	\$925.80	\$747.46	\$1,027.75		\$1,535.23	\$1,126.90	\$1,549.49	\$790.98	1,087.59		\$1,127.46	\$981.03	\$1,348.92	\$846.96	\$1,164.56	\$1,576.24	\$2,167.34	\$1,219.96	\$1,677.44
59	\$1,585.25	\$2,179.72	\$1,509.30	\$2,075.28	\$1,191.00	\$1,637.63	\$1,163.44	\$1,599.73	\$926.07	\$1,273.35	\$1,348.25	\$1,853.84	\$1,104.04	\$1,518.05	\$1,281.38	\$1,761.90	\$904.31	\$1,243.42	\$1,006.45	\$1,383.87	\$687.84	\$945.78	\$763.59	\$1,049.94		\$1,568.37	\$1,151.23	\$1,582.94		1,111.07			\$1,002.21	\$1,378.03	\$865.24	\$1,189.70	\$1,610.27	\$2,214.12	\$1,246.29	\$1,713.65
60	\$1,652.85	\$2,272.67	\$1,573.66	\$2,163.78	\$1,241.79	\$1,707.46	\$1,213.05	\$1,667.94	\$965.56	\$1,327.64	\$1,405.74	\$1,932.90	\$1,151.12	\$1,582.78	\$1,336.02	\$1,837.03	\$942.87	\$1,296.45	\$1,049.37	\$1,442.88	\$717.17	\$986.11	\$796.15	\$1,094.71		\$1,635.25	\$1,200.32	\$1,650.44		1,158.45			\$1,044.94	\$1,436.80	\$902.13	\$1,240.43	\$1,678.93	\$2,308.54	\$1,299.44	\$1,786.72
61	\$1.711.32	\$2.353.06	\$1.629.32	\$2.240.32	\$1.285.72	\$1.767.86	\$1.255.96	\$1.726.94	\$999.71	\$1.374.61	\$1.455.47	\$2.001.27	\$1.191.83	\$1.638.77	\$1.383.28	\$1.902.01	5976.22	\$1.342.31	\$1.086.49	\$1.493.92	\$742.54	\$1.021.00	\$824.31	\$1.133.43		\$1.693.10	\$1.242.78	\$1.708.82		1 199.42			\$1.081.91	\$1.487.62	5934.04	\$1.284.31	\$1.738.32	\$2,390.19	\$1.345.40	\$1.849.92
62	\$1,749.69	\$2,405.82	\$1,665.85	\$2,290.55	\$1,314.54	\$1,807.49	\$1,284.12	\$1,765.66	\$1,022.13	\$1,405.42	\$1,488.10	\$2,046.14	\$1,218.55	\$1,675.51	\$1,414.29	\$1,944.65	\$998.11	\$1,372.40	\$1,110.85	\$1,527.41		\$1,043.89	\$842.79	\$1,158.84		\$1,731.05	\$1,270.64	\$1,747.13		1,226.31			\$1,106.16	\$1,520.97	\$954.99	\$1,313.10	\$1,777.30	\$2,443.78	\$1,375.56	\$1,891.40
63	\$1,797.80	\$2,471.97	\$1,711.66	\$2,353.53	\$1,350.69	\$1,857.20	\$1,319.43	\$1,814.21	\$1,050.23	\$1,444.07	\$1,529.02	\$2,102.40	\$1,252.06	\$1,721.58	\$1,453.18	\$1,998.12	\$1,025.55	\$1,410.14	\$1,141.39	\$1,569.41		\$1,072.59	\$865.97	\$1,190.71		\$1,778.65	\$1,305.58	\$1,795.17		1,260.04			\$1,136.58	\$1,562.80	\$981.24	\$1,349.21	\$1,826.17	\$2,510.98	\$1,413.39	\$1,943.41
64+	\$1,827.03	\$2,512.17	\$1,739.49	\$2,391.80	\$1,372.65	\$1,887.39	\$1,340.88	\$1,843.71	\$1,067.31	\$1,467.55	\$1,553.88	\$2,136.59	\$1,272.42	\$1,749.58	\$1,476.81	\$2,030.61	\$1,042.23	\$1,433.07	\$1,159.95	\$1,594.93	\$792.75	\$1,090.03	\$880.05	\$1,210.07	\$1,314.60	\$1,807.58	\$1,326.81	\$1,824.36	\$931.29	1,280.52	\$965.43	\$1,327.47	\$1,155.06	\$1,588.21	\$997.20	\$1,371.15	\$1,855.86	\$2,551.81	\$1,436.37	\$1,975.01

IAC Insurance Company Small Group Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum		Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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Company Name: U.S. Insurance Company
Market: Smill Drows
Product: 970
Effective Date of Rates: April 1, 2024. Inding date of Rates: John 32, 2024

Part	HIOS Plan ID (On Exchange)+>																												_						_						$\overline{}$
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State Column Co	Age Band	Non-Tobacco	Tobacco																																					Non-Tobacco	
1	0-14																																							\$371.77	
1	15																																							\$404.82 \$417.46	\$404.82 \$417.46
1	10																																							\$430.09	\$430.09
1	18																																		\$356.79					\$443.70	\$443.70
Section Sect	19	\$581.67	\$581.67	\$553.81	\$553.81	\$437.02	\$437.02		\$426.90	\$339.80			\$494.71		\$405.10	\$470.17	\$470.17	\$331.82	\$331.82	\$369.30	\$369.30	\$252.39		\$280.18		\$418.53	\$418.53	\$422.41		\$296.50		\$307.36	\$307.36	\$367.73			\$317.48		\$590.85	\$457.31	\$457.31
1	20																																							\$471.40	\$471.40
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Section Sect	22																																							\$485.98	\$546.73
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9 95/12 95	25		\$698.19	\$590.88	\$664.74		\$524.56		\$512.42	\$362.54			\$593.81	\$432.22	\$486.25	\$501.65	\$564.35	\$354.03		\$394.02	\$443.27	\$269.28	\$302.94		\$336.31		\$502.37	\$450.70	\$507.03	\$316.35	\$355.89	\$327.94		\$392.35	\$441.40	\$338.74			\$709.21	\$487.92	\$548.91
18	26																																							\$497.64	\$559.85
9 98.79 971.16 98.27 971.16 98.	27																																							\$509.31	\$572.97
9 95.03 95.04 95.0	28																																							\$528.26 \$543.81	\$594.29 \$611.79
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9 99.00	32	\$731.26																																						\$574.91	\$675.52
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9 9999 98977 97944 97119 97194 97119 97194	38		\$904.99	\$733.31	\$861.64		\$679.93		\$664.20				\$769.70	\$536.40	\$630.27	\$622.56	\$731.51	\$439.36		\$488.99	\$574.57	\$334.19	\$392.67	\$371.00	\$435.92		\$651.17		\$657.21	\$392.60	\$461.31	\$406.98		\$486.92	\$572.14	\$420.39	\$493.96			\$605.53	\$711.50
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4 933.2 [3.27.5] 793.6 [97.5] [3.15.6] [3.27.5] 793.6 [97.5] [3.15.6] [3.27.5] 793.5 [3.27.	41																																							\$632.75 \$643.92	\$775.11 \$788.81
4 981.54 50.074 50.075	43																																							\$659.47	5807.86
4 597.7 53.35.8 586.0 587.7 53.56.0 587.7 587.8 586.0 587.7 587.8 586.0 587.8 586.0 587.8 586.0 587.8 586.0 587.8 586.0 587.8 586.0 587.8 586.0 587.8	44																																		\$668.77					\$678.91	\$831.67
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5 15.1046 15.1	49																																							5829.08	\$1,015.63
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6 5197-81 5196-1	58	\$1,575.02	\$2,165.65	\$1,499.57	32,061.91	\$1,183.34		\$1,155.95			\$1,265.11	\$1,339.56				\$1,273.11			\$1,235.40	\$999.96	\$1,374.95	\$683.40		\$758.67						\$802.85			\$1,144.35	\$995.73	\$1,369.13	\$859.67	\$1,182.05	\$1,599.89		\$1,238.28	
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IAC Insurance Company Small Group Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum		Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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IAC Insurance Company Small Group Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum		Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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Company Name:

Market: Small Group

Product: PPO

Effective Date of Rabes: October 3, 2024

Endine date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)+>																																								
Plan Marketing Name ->	oice PPO Platinum Prefi	2 Second Chaire 6	44415PA00200	oferred CThe	44415PA00	020004 Breferred 640 c	444159A	0020006 Toxaio \$1 500/014	444159A0		44415PA00		44415PA00	20012	44415PA0	M MEA 0 62 20	44415PAI	0020015	44415PA0	/020016	44415PA00	20017	Choice BBO Bros	020018	44415PA00		444159A0	020007 44i4 52 500 MAI	44415PA00	20009	44415PA003	10008 100 64 750 654 6	44415PA00	020014	Chalco ERO Ella	010001	44415PA0	A020001	44415PA0	O20005
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Age Band 0 - 14				\$463.83	\$366.01	\$366.01	\$357.55	\$357.55	\$284.60	S284.60	S414.34	\$414.34	5339.29	5339.29	\$393.78	5393.78	5277.91	5277.91	\$309.30	5309.30		S211.38	\$234.66	5234.66	\$350.54	\$350.54	\$353.79	5353.79	5248.33	5248.33	\$257.43	\$257.43	5308.00	5308.00	\$265.91	\$265.91	\$494.86		5383.00	\$383.00
15				\$505.06	\$398.55	\$398.55	\$389.33	\$389.33	\$309.89	\$309.89	\$451.17	\$451.17	\$369.45	\$369.45	\$428.79	\$428.79	\$302.61	\$302.61	\$336.80	\$336.80	\$230.17	\$230.17	\$255.52	\$255.52	\$381.70	\$381.70	\$385.24	\$385.24	\$270.40	\$270.40	\$280.31	\$280.31	\$335.37	\$335.37	\$289.54	\$289.54	\$538.85	\$538.85	\$417.05	\$417.05
16				\$520.82	\$410.99	\$410.99	\$401.48	\$401.48	\$319.57	\$319.57	\$465.25	\$465.25	\$380.98	\$380.98	\$442.17	\$442.17	\$312.06	\$312.06	\$347.31	\$347.31	\$237.36	\$237.36	\$263.50	\$263.50	\$393.61	\$393.61	\$397.26	\$397.26	\$278.84	\$278.84	\$289.06	\$289.06	\$345.84	\$345.84	\$298.58	\$298.58	\$555.67	\$555.67	\$430.07	\$430.07
17				\$536.58	\$423.43	\$423.43	\$413.63	\$413.63	\$329.24	\$329.24	\$479.33	\$479.33	\$392.52	\$392.52	\$455.55	\$455.55	\$321.50	\$321.50	\$357.82	\$357.82	\$244.54	\$244.54	\$271.47	\$271.47	\$405.52	\$405.52	\$409.29	\$409.29	\$287.28	\$287.28	\$297.81	\$297.81	\$356.31	\$356.31	\$307.62	\$307.62	\$572.49	\$572.49	\$443.08	\$443.08
18				\$553.56 \$570.54	\$436.82 \$450.22	\$436.82 \$450.22	\$426.72 \$439.80	\$426.72 \$439.80	\$339.65 \$350.07	\$339.65 \$350.07	\$494.50 \$509.66	\$494.50 \$509.66	\$404.93 \$417.35	\$404.93 \$417.35	\$469.97 \$484.38	\$469.97 \$484.38	\$331.67 \$341.85	\$331.67 \$341.85	\$369.14 \$380.47	\$369.14 \$380.47	\$252.28 \$260.02	\$252.28 \$260.02	\$280.06 \$288.65	\$280.06 \$288.65	\$418.35 \$431.19	\$418.35 \$431.19	\$422.24 \$435.18	\$422.24 \$435.18	\$296.37 \$305.46	\$296.37 \$305.46	\$307.23 \$316.66	\$307.23 \$316.66	\$367.58 \$378.86	\$367.58 \$378.86	\$317.35 \$327.08	\$317.35 \$327.08	\$590.60 \$608.71	\$590.60 \$608.71	\$457.10 \$471.12	\$457.10 \$471.12
20				\$570.54 \$588.12	\$450.22 \$464.10	\$450.22 \$464.10	\$439.80 \$453.36	\$439.80 \$453.36	\$350.07	\$350.07	\$509.66	\$509.66	\$417.35 \$430.21	\$417.35 \$430.21	5484.38 5499.31	\$484.38 \$499.31	\$341.85 \$352.38	\$341.85 \$352.38	\$380.47 \$392.19	\$380.47 \$392.19	\$268.02 \$268.03	\$260.02 \$268.03	\$288.65 \$297.55	\$288.65 \$297.55	\$451.19 \$444.47	\$431.19	\$435.18 \$448.60	\$435.18 \$448.60	\$305.46 \$314.87	\$305.46 \$314.87	\$316.66 \$326.41	\$316.66 \$326.41	\$378.86	\$378.86 \$390.53	\$327.08	\$327.08	\$608.71	\$608.71 \$627.47	\$471.12 \$485.64	\$471.12 \$485.64
21				\$682.10	\$478.45	\$538.26	\$467.38	\$525.80	\$372.02	\$418.52	\$541.62	\$609.32	\$443.52	\$498.96	\$514.75	\$579.09	\$363.28	\$408.69	\$404.32	\$454.86	\$276.32	\$310.86	\$306.75	\$345.09	\$458.22	\$515.50	\$462.47	\$520.28	\$324.61	\$365.19	\$336.51	\$378.57	\$402.61	\$452.94	\$347.59	\$391.04	\$646.88	\$727.74	\$500.66	\$563.24
22	\$636.83 \$7	716.43	\$606.31	\$682.10	\$478.45	\$538.26	\$467.38	\$525.80	\$372.02	\$418.52	\$541.62	\$609.32	\$443.52	\$498.96	\$514.75	\$579.09	\$363.28	\$408.69	\$404.32	\$454.86	\$276.32	\$310.86	\$306.75	\$345.09	\$458.22	\$515.50	\$462.47	\$520.28	\$324.61	\$365.19	\$336.51	\$378.57	\$402.61	\$452.94	\$347.59	\$391.04	\$646.88	\$727.74	\$500.66	\$563.24
23				\$682.10	\$478.45	\$538.26	\$467.38	\$525.80	\$372.02	\$418.52	\$541.62	\$609.32	\$443.52	\$498.96	\$514.75	\$579.09	\$363.28	\$408.69	\$404.32	\$454.86	\$276.32	\$310.86	\$306.75	\$345.09	\$458.22	\$515.50	\$462.47	\$520.28	\$324.61	\$365.19	\$336.51	\$378.57	\$402.61	\$452.94	\$347.59	\$391.04	\$646.88	\$727.74	\$500.66	\$563.24
24				\$682.10 \$684.83	\$478.45 \$480.36	\$538.26 \$540.41	\$467.38 \$469.25	\$525.80 \$527.91	\$372.02 \$373.51	\$418.52 \$420.20	\$541.62 \$543.79	\$609.32 \$611.76	\$443.52 \$445.29	\$498.96 \$500.96	\$514.75	\$579.09 \$581.41	\$363.28 \$364.73	\$408.69 \$410.32	\$404.32 \$405.94	\$454.86 \$456.68	\$276.32 \$277.43	\$310.86	\$306.75 \$307.98	\$345.09 \$346.47	\$458.22 \$460.05	\$515.50 \$517.56	\$462.47 \$464.32	\$520.28 \$522.36	\$324.61	\$365.19 \$366.65	\$336.51 \$337.86	\$378.57 \$380.09	\$402.61 \$404.22	\$452.94 \$454.75	\$347.59 \$348.98	\$391.04 \$392.60	\$646.88 \$649.47	\$727.74 \$730.65	\$500.66 \$502.66	\$563.24 \$565.50
25				5698.47	5480.96 5489.93	\$551.17	\$469.25 \$478.60	S527.91 S538.42	\$373.51 \$380.95	\$428.57	SSS4.62	5623.95	\$454.16	SS10.94	\$516.81 \$527.10	5581.41 5592.99	\$372.00	\$418.50	\$414.02	\$465.78	\$277.43 \$282.95	\$312.10 \$318.32	\$307.98 \$314.11	\$353.38	\$469.22	\$527.87	\$473.57	5522.36 5532.77	\$325.91 \$332.40	\$373.95	\$337.86 \$344.59	\$387.66	\$412.27	\$463.81	\$348.98 \$355.93	\$400.42	5662.41	\$745.21	5502.66 5512.68	\$565.50 \$576.76
27				\$714.84	\$501.42	\$564.09	\$489.81	\$551.04	\$389.88	\$438.61	\$567.62	\$638.57	\$464.81	\$522.91	\$539.46	\$606.89	\$380.72	\$428.31	\$423.73	\$476.69	\$289.58	\$325.78	\$321.47	\$361.66	\$480.21	\$540.24	\$484.67	\$545.25	\$340.19	\$382.72	\$352.66	\$396.75	\$421.94	\$474.68	\$364.27	\$409.81	\$677.93	\$762.67	\$524.69	\$590.28
28				\$741.44	\$520.08	\$585.08	\$508.04	\$571.55	\$404.39	\$454.93	\$588.74	\$662.33	\$482.11	\$542.37	\$559.53	\$629.47	\$394.89	\$444.25	\$439.50	\$494.43	\$300.36	\$337.90	\$333.44	\$375.12	\$498.09	\$560.35	\$502.70	\$565.54	\$352.85	\$396.96	\$365.79	\$411.51	\$437.64	\$492.34	\$377.83	\$425.06	\$703.16	\$791.05	\$544.22	\$612.24
29				\$763.27	\$535.39	\$602.31	\$523.00	\$588.37	\$416.29	\$468.33	\$606.07	\$681.83	\$496.30	\$558.34	\$576.01	\$648.01	\$406.51	\$457.32	\$452.43	\$508.99	\$309.20	\$347.85	\$343.25	\$386.16	\$512.75	\$576.84	\$517.50	\$582.19	\$363.24	\$408.64	\$376.55	\$423.62	\$450.52	\$506.84	\$388.95	\$437.57	\$723.86	\$814.34	\$560.24	\$630.27
30				\$808.59 \$825.69	\$543.04 \$554.52	\$638.07 \$651.57	\$530.48 \$541.69	\$623.31 \$636.49	\$422.24 \$431.17	\$496.14 \$506.63	\$614.74 \$627.74	\$722.32 \$737.59	\$503.40 \$514.04	\$591.49 \$604.00	\$584.24 \$596.60	\$686.48 \$701.00	\$412.32 \$421.04	\$484.48 \$494.72	\$458.90 \$468.61	\$539.21 \$550.61	\$313.62 \$320.25	\$368.51 \$376.30	\$348.16 \$355.52	\$409.09 \$417.74	\$520.08 \$531.08	\$611.09 \$624.02	\$524.90 \$536.00	\$616.76 \$629.80	\$368.43 \$376.22	\$432.91 \$442.06	\$381.94 \$390.02	\$448.78 \$458.27	\$456.96 \$466.62	\$536.93 \$548.28	\$394.51 \$402.86	\$463.55 \$473.36	\$734.21 \$749.73	\$862.70 \$880.94	\$568.25 \$580.26	\$667.69 \$681.81
31				\$842.79	\$566.01	\$665.06	\$552.91	\$649.67	\$431.17	\$517.12	\$640.74	\$752.87	5524.68	\$616.50	\$608.95	\$701.00	\$429.76	\$504.97	\$478.31	\$562.01	\$320.25	\$376.30	\$362.89	\$426.39	\$542.07	\$636.94	\$547.10	9642.84	\$376.22 \$384.01	\$451.22	\$398.09	\$467.76	\$476.29	5559.64	\$402.80	\$473.36 \$483.16	\$765.26	5899.18	5592.28	\$695.93
33				\$853.47	\$573.18	\$673.49	\$559.92	\$657.91	\$445.68	\$523.67	\$648.86	\$762.41	\$531.34	5624.32	\$616.67	\$724.59	\$435.21	\$511.37	\$484.38	\$569.14	5331.03	5388.96	\$367.49	\$431.80	\$548.95	\$645.01	\$554.04	\$651.00	5388.88	\$456.94	\$403.14	\$473.69	\$482.33	\$566.73	\$416.41	\$489.29	\$774.96	\$910.58	\$599.79	\$704.75
34	\$773.11 \$6	908.41		\$864.87	\$580.84	\$682.49	\$567.40	\$666.69	\$451.63	\$530.67	\$657.53	\$772.59	\$538.43	\$632.66	\$624.91	\$734.27	\$441.02	\$518.20	\$490.84	\$576.74	\$335.45	\$394.16	\$372.39	\$437.56	\$556.28	\$653.63	\$561.44	\$659.69	\$394.08	\$463.04	\$408.52	\$480.01	\$488.77	\$574.30	\$421.97	\$495.82	\$785.31	\$922.74	\$607.80	\$714.17
35				\$870.57	\$584.67	\$686.98	\$571.14	\$671.09	\$454.61	\$534.16	\$661.86	\$777.69	\$541.98	\$636.83	\$629.02	\$739.10	\$443.93	\$521.62	\$494.08	\$580.54	\$337.66	\$396.75	\$374.85	\$440.45	\$559.94	\$657.94	\$565.14	\$664.04	\$396.67	\$466.09	\$411.22	\$483.18	\$491.99	\$578.09	\$424.75	\$499.09	\$790.49	\$928.82	\$611.81	\$718.87
36				\$876.27 \$881.97	\$588.49 \$592.32	\$691.48 \$695.98	\$574.88 \$578.62	\$675.48 \$679.87	\$457.58 \$460.56	\$537.66 \$541.16	\$666.19 \$670.53	\$782.78 \$787.87	\$545.53 \$549.08	\$641.00 \$645.17	\$633.14 \$637.26	\$743.94 \$748.78	\$446.83 \$449.74	\$525.03 \$528.45	\$497.31 \$500.55	\$584.34 \$588.14	\$339.87 \$342.08	\$399.35 \$401.95	\$377.30 \$379.76	\$443.33 \$446.21	\$563.61 \$567.28	\$662.24 \$666.55	\$568.84 \$572.54	9668.38 9672.73	\$399.27 \$401.87	\$469.14 \$472.19	\$413.91 \$416.60	\$486.34 \$489.50	\$495.21 \$498.43	\$581.87 \$585.66	\$427.54 \$430.32	\$502.35 \$505.62	\$795.66 \$800.84	\$934.90 \$940.98	\$615.81 \$619.82	\$723.58 \$728.29
37				\$887.67	\$596.15	\$700.47	\$582.36	\$684.27	\$463.54	\$544.66	\$674.86	\$792.96	\$552.63	\$649.34	\$641.38	\$753.62	\$452.65	5531.86	\$503.78	5591.94	\$344.29	\$404.55	\$382.21	S449.10	\$570.94	\$670.86	\$576.24	5677.08	\$404.46	\$475.25	5419.29	\$492.67	\$501.65	\$589.44	\$430.32 \$433.10	\$508.89	\$805.01	\$947.06	5623.82	5732.99
39				\$899.07	\$603.80	5709.47	\$589.83	\$693.05	\$469.49	\$551.65	\$683.52	5803.14	\$559.72	\$657.67	\$649.61	5763.30	\$458.46	\$538.69	\$510.25	\$599.55	5348.72	\$409.74	5387.12	\$454.86	5578.27	\$679.47	5583.64	\$685.77	\$409.66	\$481.35	\$424.68	\$498.99	5508.09	\$597.01	\$438.66	\$515.42	5816.36	5959.23	5631.83	5742.40
40				\$949.21	\$611.46	\$749.04	\$597.31	\$731.71	\$475.44	\$582.42	\$692.19	\$847.93	\$566.82	\$694.35	\$657.85	\$805.87	\$464.27	\$568.73	\$516.72	\$632.98	\$353.14	\$432.59	\$392.03	\$480.23	\$585.61	\$717.37	\$591.04	\$724.02	\$414.85	\$508.19	\$430.06	\$526.82	\$514.54	\$630.31	\$444.22	\$544.17	\$826.71	\$1,012.72	\$639.84	\$783.81
41				\$967.03	\$622.94	\$763.10	\$608.53	\$745.45	\$484.37	\$593.35	\$705.19	\$863.86	\$577.46	\$707.39	\$670.20	\$821.00	\$472.99	\$579.41	\$526.42	\$644.87	\$359.77	\$440.72	\$399.39	\$489.25	\$596.60	\$730.84	\$602.14	\$737.62	\$422.64	\$517.74	\$438.14	\$536.72	\$524.20	\$642.14	\$452.56	\$554.39	\$842.24	\$1,031.74	\$651.86	\$798.53
42				\$984.12 1.007.88	\$633.95 \$649.26	\$776.58 \$795.34	\$619.28 \$634.23	\$758.62 \$776.94	\$492.93 \$504.83	\$603.83 \$618.42	\$717.65 \$734.98	\$879.12 \$900.35	\$587.66 \$601.86	\$719.89 \$737.27	\$682.04 \$698.52	\$835.50 \$855.68	\$481.35 \$492.97	\$589.65 \$603.89	\$535.72 \$548.66	\$656.26 \$672.11	\$366.12 \$374.97	\$448.50 \$459.33	\$406.44 \$416.26	\$497.89 \$509.92	\$607.14 \$621.80	\$743.75 \$761.71	\$612.77 \$627.57	\$750.65 \$768.78	\$430.11 \$440.50	\$526.88 \$539.61	\$445.88 \$456.64	\$546.20 \$559.39	\$533.46 \$546.34	\$653.49 \$669.27	\$460.56 \$471.68	\$564.18 \$577.81	\$857.12 \$877.82	\$1,049.97 \$1,075.32	\$663.37 \$679.40	\$812.63 \$832.26
45				1.037.59	5668.39	\$818.78	\$652.93	5799.84	\$519.71	\$636.65	5756.64	\$926.89	\$619.60	\$759.01	\$719.11	\$880.90	\$507.50	5621.69	\$564.84	\$691.92	5386.02	\$472.87	5428.53	\$524.95	\$640.13	5784.16	\$646.07	5791.44	\$453.48	\$555.51	\$470.10	\$575.88	\$562.45	\$689.00	5471.68 5485.58	9594.84	\$903.69	\$1,107.02	5699.42	\$856.79
45				1,072.50	\$690.88	\$846.33	\$674.90	\$826.75	\$537.20	\$658.07	\$782.10	\$958.07	\$640.44	\$784.54	\$743.30	\$910.54	\$524.58	\$642.61	\$583.84	\$715.20	\$399.01	\$488.78	\$442.95	\$542.61	\$661.67	\$810.55	\$667.81	\$818.06	\$468.74	\$574.20	\$485.92	\$595.25	\$581.37	\$712.18	\$501.92	\$614.85	\$934.09	\$1,144.27	\$722.95	\$885.62
46				1,114.09	\$717.68	\$879.15	\$701.07	\$858.81	\$558.03	\$683.59	\$812.43	\$995.23	\$665.28	\$814.97	\$772.13	\$945.85	\$544.92	\$667.53	\$606.48	\$742.94	\$414.48	\$507.74	\$460.13	\$563.65	\$687.33	\$841.98	\$693.71	\$849.79	\$486.92	\$596.47	\$504.77	\$618.34	\$603.92	\$739.80	\$521.39	\$638.70	\$970.32	\$1,188.64	\$750.99	\$919.96
47				1,160.89	\$747.82	\$916.08	\$730.51	\$894.88	\$581.47	\$712.30	\$846.55	\$1,037.03	\$693.22	\$849.20	\$804.55	\$985.58	\$567.81	\$695.56	\$631.95	\$774.14	\$431.89	\$529.06	\$479.45	\$587.33	\$716.20	\$877.34	\$722.84	\$885.48	\$507.37	\$621.52	\$525.97	\$644.31	\$629.28	\$770.87	\$543.28	\$665.52	\$1,011.07	\$1,238.56	\$782.53	\$958.60
48				1,214.36 1,267.10	\$782.27 \$816.24	\$958.28 \$999.89	\$764.17 \$797.35	\$936.10 \$976.75	\$608.25 \$634.67	\$745.11 \$777.47	\$885.55 \$924.00	\$1,084.80 \$1,131.90	\$725.16 \$756.65	\$888.32 \$926.89	\$841.62 \$878.16	\$1,030.98 \$1,075.75	\$593.96 \$619.76	\$727.60 \$759.20	\$661.06 \$689.77	\$809.80 \$844.97	\$451.78 \$471.40	\$553.43 \$577.47	\$501.54 \$523.32	\$614.38 \$641.06	\$749.19 \$781.72	\$917.76 \$957.61	\$756.14 \$788.97	\$926.27 \$966.49	\$530.74 \$553.78	\$650.15 \$678.39	\$550.19 \$574.09	\$673.99 \$703.26	\$658.27 \$686.85	\$806.38 \$841.39	\$568.31 \$592.99	\$696.18 \$726.41	\$1,057.65 \$1,103.58	\$1,295.62 \$1,351.88	\$818.58 \$854.13	\$1,002.76 \$1,046.30
50				1,488.95	5854.51	\$1.174.95	\$834.74	\$1,147,77	\$664.43	\$913.59	5924.00	\$1,131.90	\$792.13	\$1,089.17	5919.34	\$1,075.75	\$648.82	5892.12	\$722.12	\$992.91	\$493.51	\$678.57	\$547.86	5753.30	5818.38	\$1.125.27	\$825.97	\$1,135.71	\$579.75	\$797.16	\$574.09 \$601.01	\$826.38	\$719.06	5988.71	\$620.80	\$853.59	\$1,103.38	\$1,551.66	\$894.18	\$1,048.50
51	\$1,187.69 \$1,6	633.07 \$	1,130.77 \$1	1,554.81	\$892.31	\$1,226.93	\$871.66	\$1,198.54	\$693.82	\$954.00	\$1,010.12	\$1,388.92	\$827.16	\$1,137.35	\$960.01	\$1,320.01	\$677.52	\$931.59	\$754.06	\$1,036.83	\$515.34	\$708.59	\$572.09	\$786.62	\$854.58	\$1,175.05	\$862.51	\$1,185.95	\$605.40	\$832.42	\$627.59	\$862.94	\$750.87	\$1,032.44	\$648.26	\$891.35	\$1,206.43	\$1,658.84	\$933.73	\$1,283.88
52				1,627.34	\$933.93	\$1,284.16	\$912.33	\$1,254.45	\$726.18	\$998.50	\$1,057.24	\$1,453.71	\$865.75	\$1,190.41	\$1,004.79	\$1,381.59	\$709.12	\$975.04	\$789.23	\$1,085.19	\$539.38	\$741.64	\$598.78	\$823.32	\$894.45	\$1,229.86	\$902.74	\$1,241.27	\$633.64	\$871.25	\$656.87	\$903.19	\$785.89	\$1,080.61	\$678.50	\$932.93	\$1,262.71	\$1,736.23	\$977.29	\$1,343.77
53				1,700.70	\$976.04	\$1,342.05	\$953.46	\$1,311.00	\$758.92	\$1,043.52	\$1,104.90	\$1,519.24	\$904.78	\$1,244.07	\$1,050.09	\$1,443.87	\$741.09	\$1,019.00	\$824.81	\$1,134.12	\$563.69	\$775.08	\$625.77	\$860.43	\$934.77	\$1,285.31	\$943.44	\$1,297.23	\$662.20	\$910.53	\$686.48	\$943.91	\$821.32	\$1,129.32	\$709.08	\$974.99	\$1,319.64	\$1,814.50	\$1,021.35	\$1,404.35
54					\$1,021.49 \$1,066.94	\$1,404.55	\$997.86 \$1.042.26	\$1,372.05 \$1,433.10	\$794.26 \$829.60	\$1,092.11 \$1,140.71	\$1,156.36 \$1,207.81	\$1,589.99 \$1,660.74	\$946.92 \$989.05	\$1,302.01 \$1,359.94	\$1,098.99 \$1,147.89	\$1,511.11 \$1,578.35	\$775.60 \$810.11	\$1,066.45 \$1,113.91	\$863.22 \$901.63	\$1,186.93 \$1,239.75	\$589.94 \$616.19	\$811.17 \$847.27	\$654.91 \$684.05	\$900.50 \$940.57	\$978.30 \$1.021.83	\$1,345.16 \$1,405.02	\$987.37 \$1.031.31	\$1,357.64 \$1,418.05	\$693.04 \$723.88	\$952.93 \$995.34	\$718.45 \$750.42	\$987.87 \$1.031.82	\$859.57 \$897.82	\$1,181.91 \$1,234.50	\$742.10 \$775.13	\$1,020.39 \$1,065.80	\$1,381.09 \$1,442.54	\$1,899.00 \$1,983.50	\$1,068.91	\$1,469.75 \$1,535.15
56					\$1,000.94	\$1,467.03	\$1,042.26	\$1,433.10	\$867.92	\$1,140.71	\$1,267.61	\$1,737.45	\$1,034.73	\$1,339.94	\$1,200.91	\$1,578.35	\$847.53	\$1,115.91	5943.28	\$1,239.75	\$644.65	\$886.40	\$715.65	5984.02	\$1,021.83	\$1,469.91	\$1,031.31	\$1,418.05	\$757.32	\$1,041,31		\$1,031.82	5939.29	\$1,234.50	\$810.93	\$1,005.00	\$1,509.17	\$2,075.11	\$1,116.47	\$1,535.15
57					\$1.165.98	\$1,603.23	\$1.139.01	\$1.566.13	\$906.61	\$1,246.59	\$1,319.93	\$1.814.90	\$1,080.86	\$1.486.18	\$1.254.45	\$1.724.86	5885.31	\$1,217.31	\$985.33	\$1.354.83	\$673.39	5925.91	\$747.55	\$1.027.88	\$1.116.68	\$1.535.44	\$1.127.04	\$1.549.68	\$791.07	\$1.087.73		\$1.127.60	5981.16	\$1,349.10	\$847.08	\$1.164.73	\$1.576.45	\$2.167.61	\$1,220.11	\$1.677.65
58	\$1,622.64 \$2,2	231.13 \$			\$1,219.09	\$1,676.25	\$1,190.88	\$1,637.47	\$947.91	\$1,303.37	\$1,380.05	\$1,897.57	\$1,130.09	\$1,553.87	\$1,311.58	\$1,803.43	\$925.64	\$1,272.75	\$1,030.21	\$1,416.54	\$704.06	\$968.09	\$781.60	\$1,074.70	\$1,167.54	\$1,605.37	\$1,178.37	\$1,620.26	\$827.11	\$1,137.27	\$857.43	\$1,178.96	\$1,025.85	\$1,410.54	\$885.66	\$1,217.78	\$1,648.25	\$2,266.34	\$1,275.68	\$1,754.06
59					\$1,245.41	\$1,712.43	\$1,216.59	\$1,672.81	\$968.37	\$1,331.51	\$1,409.84	\$1,938.53	\$1,154.48	\$1,587.41	\$1,339.89	\$1,842.35	\$945.62	\$1,300.22	\$1,052.44	\$1,447.11	\$719.26	\$988.98	\$798.47	\$1,097.90	\$1,192.75	\$1,640.03	\$1,203.81	\$1,655.24	\$844.96	\$1,161.82		\$1,204.41	\$1,047.99	\$1,440.99	\$904.78	\$1,244.07	\$1,683.83	\$2,315.26	\$1,303.22	\$1,791.92
60					\$1,298.51 \$1,344.44	\$1,785.46 \$1,848.61	\$1,268.47 \$1,313.34	\$1,744.15 \$1,805.84	\$1,009.66 \$1,045.38	\$1,388.29 \$1,437.39	\$1,469.96 \$1.521.95	\$2,021.19 \$2,092.68	\$1,203.71 \$1,246.29	\$1,655.11	\$1,397.03 \$1,446.45	\$1,920.92 \$1,988.87	\$985.94 \$1,020.82	\$1,355.67 \$1,403.62	\$1,097.32 \$1,136.14	\$1,508.82 \$1,562.19	\$749.93 \$776.46	\$1,031.16	\$832.52 \$861.97	\$1,144.71 \$1.185.21	\$1,243.61 \$1,287.60	\$1,709.96	\$1,255.14 \$1,299.54	\$1,725.82	\$880.99	\$1,211.36 \$1,254.21		\$1,255.77	\$1,092.68 \$1,131.33	\$1,502.44 \$1,555.58	\$943.36 \$976.73	\$1,297.12 \$1,343.00	\$1,755.63 \$1,817.73	\$2,413.99 \$2,499.38	\$1,358.79 \$1,406.85	\$1,868.34 \$1,934.43
62					\$1,344.44	\$1.848.61 \$1.890.06	\$1.313.34 \$1.342.78	\$1.805.84 \$1.846.33	\$1.045.38 \$1.068.81	\$1.437.39 \$1.469.62	\$1.521.95	\$2,092.68 \$2,139.60	S1.246.29 S1.274.23	\$1,752.07	\$1.446.45 \$1.478.88	\$2.033.46	\$1,043,70	\$1.403.62 \$1.435.09	\$1.186.14 \$1.161.61	\$1.562.19		\$1.067.63 \$1.091.57	S881.29	\$1.211.78	\$1.316.47	S1.770.45 S1.810.14	S1.299.54 S1.328.68	\$1.786.87 \$1.826.93	5912.15 5932.60	51.254.21 51.282.33		\$1.300.19 \$1.329.34	\$1.131.33	\$1.555.58 \$1.590.46	5976.73 5998.63	\$1.343.00	\$1.817.73 \$1.858.49	\$2,555,42	\$1.406.85 \$1.438.40	\$1.934.43 \$1.977.79
63	\$1,879.92 \$2,5	584.89 \$	1,789.83 \$2	2,461.01	\$1,412.38	\$1,942.03	\$1,379.71	\$1,897.10	\$1,098.20	\$1,510.03	\$1,598.86	\$2,198.44	\$1,309.27	\$1,800.25	\$1,519.54	\$2,089.37	\$1,072.40	\$1,474.55	\$1,193.55	\$1,641.13	\$815.70	\$1,121.58	\$905.53	\$1,245.10	\$1,352.67	\$1,859.91	\$1,365.21	\$1,877.17	\$958.25	\$1,317.59	5993.38	\$1,365.89	\$1,188.50	\$1,634.19	\$1,026.09	\$1,410.87	\$1,909.59	\$2,625.69	\$1,477.95	\$2,032.18
64+	\$1,910.49 \$2,6	626.92 \$	1,818.93 \$2	2,501.03	\$1,435.35	\$1,973.61	\$1,402.14	\$1,927.94	\$1,116.06	\$1,534.58	\$1,624.86	\$2,234.18	\$1,330.56	\$1,829.52	\$1,544.25	\$2,123.34	\$1,089.84	\$1,498.53	\$1,212.96	\$1,667.82	\$828.96	\$1,139.82	\$920.25	\$1,265.34	\$1,374.66	\$1,890.16	\$1,387.41	\$1,907.69	\$973.83	\$1,339.02	\$1,009.53	\$1,388.10	\$1,207.83	\$1,660.77	\$1,042.77	\$1,433.81	\$1,940.64	\$2,668.38	\$1,501.98	\$2,065.22

IAC Insurance Company Small Group Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum		Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name MC Insurance Company Market Insul Group RATE FOR ACT 21, NOW TOURCE USER, BY RATEGE AREA AND COUNTY				
10.00.2023 Number of Converti hors by Balloy Consty MCG Ran ID Ran Marketing Lane Product Michael Mind Consty Mind Mind Consty Mind Mind Consty Mind Mind Mind Mind Mind Mind Mind Mind	Contact Carlos for from Mater Store	Englany Serving Name Sale Fajin Come relate (servine Machingin Microsofted Rate No. Control Servings Advance Servine S	Color Citatia Lidge Millio Matter Schanges Nathendrical Education Color Lides Sales	
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Inified Rate Review v6.0										To add a p	roduct to V	Vorksheet 2 -	Plan Produ	uct Info, selec	t the Add Prod
										To add a p	olan to Worl	ksheet 2 - Pla	n Product	Info, select th	e Add Plan but
Company Legal Name:	QCC Insurance Company, Inc.									To validate	e, select the	Validate but	tton or Ctrl	l + Shift + I.	
HIOS Issuer ID:	31609	State:	PA							To finalize	, select the	Finalize butto	on or Ctrl +	Shift + F.	
Effective Date of Rate Change(s):	1/1/2024	Market:	Individual												
Market Level Calculations (Same for	ali Plans)														
Section I: Experience Period Data Experience Period:		1/1/202	a	12/21/2022											
Experience Period:		1/1/202	to <u>Total</u>	12/31/2022 PMPM											
Allowed Claims			\$305,423,058		\$699.27										
Reinsurance			\$305,423,058		\$41.96										
Incurred Claims in Experience Period			\$220,105,230		\$503.93										
Risk Adjustment			\$40,744,001		\$93.28										
Experience Period Premium			\$278,873,501		\$638.48										
Experience Period Member Months			436,7		7222.70										
Section II: Projections															
			r 1 Trend		Year 2 Tren	nd									
Benefit Category	Experience Period Index					_	Trended EHB Allowed Claims								
	Rate PMPM	Cost	Utilization	Cost	4.054	Utilization	PMPM								
Inpatient Hospital	\$129.93 \$145.60				1.051	1.068 1.068	\$163.68 \$181.36								
Outpatient Hospital Professional	\$173.9				1.045	1.068	\$210.04								
Other Medical	\$0.00				1.029	1.068	\$0.00								
Capitation	\$92.20				1.000	1.020	\$95.92								
Prescription Drug	\$157.38				0.990	1.068	\$175.94								
Total	\$699.00						\$826.94								
Morbidity Adjustment					1.000										
Demographic Shift					0.999										
Plan Design Changes					1.000										
Other					1.003										
Adjusted Trended EHB Allowed Claim	is PMPM for	1/1/202	:4		\$828.59										
Manual EHB Allowed Claims PMPM					\$932.44										
Applied Credibility %					0.00%										
						Projected Period Totals									
Projected Index Rate for		1/1/202	14		\$932.44	\$392,620,645.92									
					\$0.00	\$0.00									
Reinsurance					\$150.77 2.42%	\$63,484,422.36 \$8,162,632.31									
Reinsurance Risk Adjustment Payment/Charge						38,102,632.31									
Reinsurance Risk Adjustment Payment/Charge Exchange User Fees						\$337 298 955 97									
Reinsurance Risk Adjustment Payment/Charge					\$801.06	\$337,298,855.87									
Reinsurance Risk Adjustment Payment/Charge Exchange User Fees				•		\$337,298,855.87									
Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate				•	\$801.06	\$337,298,855.87									
Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate				•	\$801.06	\$337,298,855.87									
Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate	'ublic Unless Authorized by La	w: This information has not been p	nublically disclosed and may be priv		\$801.06 421,068		be disseminated, distributed, or c	opied to per	sons not authorize	ed to receive	the informa	ition. Unauth	norized disc	closure may re	esult in proseci

Product-Plan Data Collection

Company Legal Name: QCC Insurance Company, Inc. HIOS Issuer ID: Effective Date of Rate Change(s): 31609 1/1/2024 State: Market: PA Individual To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P. To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. To validate, select the Validate button or Ctrl + Shift + I.

To disables, selected the Finalish exhance could not $(II + 3)q^2 + I$.

To finalise, selected the Finalish bottom or $(III + 3)q^2 + I$.

To remove a princher, nowigate to the corresponding Product Name/Product ID field and select the Remove Product button or $(III + 5)q^2 + Q$.

To remove a plan, involvable to the corresponding Plan Name/Plan ID field and select the Remove Plan Button or $(III + 5)q^2 + Q$.

To remove a plan, involvable to the corresponding Plan Name/Plan ID field and select the Remove Plan Button or $(III + 5)q^2 + Q$.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information																			
1.1 Product Name		Personal	Choice ON Exchange	PPO Indiv			Person	al Choice ON Excha	nge EPO			Person	al Choice OFF Exchar	nge EPO			ersonal Choice OFF	Exchange PPO Indiv	
1.2 Product ID			31609PA007					31609PA016					31609PA018				31609F	A019	
1.3 Plan Name	PPO Gold	PPO Silver	PPO Bronze	PPO Gold Classic	PPO Gold Deluxe	EPO Catastrophic	EPO Bronze	EPO Bronze Basic	EPO Gold	EPO Bronze Classic	EPO Catastrophic	EPO Bronze	EPO Bronze Basic	EPO Gold	EPO Bronze Classic	PPO Gold	PPO Silver	PPO Bronze	PPO Gold Deluxe
1.4 Plan ID (Standard Component ID)	31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070011	31609PA0070012	31609PA0160001	31609PA0160005	31609PA0160006	31609PA0160007	31609PA0160009	31609PA0180001	31609PA0180004	31609PA0180005	31609PA0180007	31609PA0180008	31609PA0190002	31609PA0190003	31609PA0190004	31609PA019000F
1.5 Metal	Gold	Silver	Bronze	Gold	Gold	Catastrophic	Bronze	Bronze	Gold	Bronze	Catastrophic	Bronze	Bronze	Gold	Bronze	Gold	Silver	Bronze	Gold
1.6 AV Metal Value	0.803	0.715	0.646	0.785	0.820	0.621	0.641	0.638	0.000	0.649	0.621	0.641	0.638	0.000	0.649	0.803	0.715	0.646	0.820
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	New	Renewing	Renewing	Renewing	Terminated	New	Renewing	Renewing	Renewing	Terminated	New	Renewing	Renewing	Renewing	New
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPC	EPC	EPC	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPC
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	No	No	No	No	No	No	No
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	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
1.11 Cumulative Rate Change % (over 12 mos prior)	4.95%	4.95%	4.20%	4.56%	0.00%	3.75%	4.95%	3.74%	0.00%	0.00%	3.75%	4.95%	3.74%	0.00%	0.00%	4.95%	4.95%	4.19%	0.00%
1.12 Product Rate Increase %			4.70%					4.19%					4.59%				4.80	0%	
1.13 Submission Level Rate Increase %										4.58%									

Worksheet 1 Totals	Section II: Experience Period and Current Plan Leve	I Information																			
	2.1 Plan ID (Standard Component ID)	Total	31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070011	31609PA0070012	31609PA0160001	31609PA0160005	31609PA0160006	31609PA0160007	31609PA0160009	31609PA0180001	31609PA0180004	31609PA0180005	31609PA0180007	31609PA0180008	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0190006
\$305,423,058	2.2 Allowed Claims	\$305,423,058	\$43,087,542	\$39,476,688	\$27,805,966	\$0	\$0	\$221,320	\$28,032,476	\$32,534,534	\$3,396,169	\$0	\$686,765	\$26,889,821	\$6,791,727	\$10,131,830	\$0	\$59,219,308	\$12,965,424	\$14,183,488	\$0
\$18,327,934	2.3 Reinsurance	\$18,327,933	\$2,366,189	\$2,456,686	\$1,567,661	\$0	\$0	\$0	\$1,734,707	\$1,677,909	\$301,104	\$0	\$26,399	\$1,637,385	\$360,747	\$677,917	\$0	\$4,058,644	\$656,897	\$805,688	\$0
	2.4 Member Cost Sharing	\$66,989,894	\$5,749,587	\$6,262,624	\$8,002,939	\$0	\$0	\$118,363	\$7,841,811	\$12,028,171	\$359,409	\$0	\$94,197	\$6,786,435	\$2,575,397	\$1,074,343	\$0	\$7,791,875	\$3,651,036	\$4,653,706	\$0
	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
\$220,105,231	2.6 Incurred Claims	\$220,105,231	\$34,971,766	\$30,757,379	\$18,235,366	\$0	\$0	\$102,956	\$18,455,957	\$18,828,454	\$2,735,656	\$0	\$566,169	\$18,466,001	\$3,855,584	\$8,379,570	\$0	\$47,368,789	\$8,657,490	\$8,724,094	\$0
\$40,744,002	2.7 Risk Adjustment Transfer Amount	\$40,744,002	\$15,264,962	\$12,817,291	-\$1,396,934			\$35,515	-\$1,808,597	-\$21,826,440	\$997,533	\$0	\$9,835	\$7,942,994	-\$1,830,023	\$4,042,019	\$0	\$22,572,640	\$2,871,730	\$1,051,478	\$0
\$278,873,502	2.8 Premium	\$278,873,504	\$30,191,173	\$33,055,162	\$29,731,553	\$0	\$0	\$300,021	\$28,894,947	\$50,811,925	\$1,595,345	\$0	\$270,144	\$19,449,559	\$8,216,469	\$5,411,713	\$0	\$41,501,764	\$14,991,163	\$14,452,566	\$0
436,775	2.9 Experience Period Member Months	436,775	33,320	38,633	50,140	0	0	1,092	52,075	107,546	1,826	0	702	35,217	17,692	6,388	0	46,897	18,898	26,349	0
	2.10 Current Enrollment	34,547	3,008	2,992	4,463	0	0	51	3,951	7,614	0	0	15	2,804	1,408	0	0	4,407	1,506	2,328	0
	2.11 Current Premium PMPM	\$648.22	\$910.28	\$843.18				\$282.95	\$556.85	\$482.93	\$0.00			\$549.59	\$468.51	\$0.00		\$888.21	\$788.46	\$552.54	\$0.00 #DIV/0!
	2.12 Loss Ratio	68.87%	76.94%	67.05%	64.36%	#DIV/0!	#DIV/0!	30.68%	68.14%	64.96%	105.51%	#DIV/0!	202.22%	67.41%	60.37%	88.64%	#DIV/0!	73.93%	48.47%	56.27%	#DIV/0!
	Per Member Per Month																				
	2.13 Allowed Claims	\$699.27	\$1,293.14	\$1,021.84	\$554.57	#DIV/0!	#DIV/0!	\$202.67	\$538.31	\$302.52	\$1,859.90	#DIV/0!	\$978.30	\$763.55	\$383.89	\$1,586.07	#DIV/0!	\$1,262.75	\$686.07	\$538.29	#DIV/0!
	2.14 Reinsurance	\$41.96	\$71.01	\$63.59	\$31.27	#DIV/0!	#DIV/0!	\$0.00	\$33.31	\$15.60	\$164.90	#DIV/0!	\$37.61	\$46.49	\$20.39	\$106.12	#DIV/0!	\$86.54	\$34.76	\$30.58	#DIV/0!
	2.15 Member Cost Sharing	\$153.37	\$172.56	\$162.11	\$159.61	#DIV/0!	#DIV/0!	\$108.39	\$150.59	\$111.84	\$196.83	#DIV/0!	\$134.18	\$192.70	\$145.57	\$168.18	#DIV/0!	\$166.15	\$193.20	\$176.62	#DIV/0!
	2.16 Cost Sharing Reduction	\$0.00	\$0.00				#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!
	2.17 Incurred Claims	\$503.93	\$1,049.57	\$796.14			#DIV/0!	\$94.28	\$354.41	\$175.07	\$1,498.17	#DIV/0!	\$806.51	\$524.35	\$217.93	\$1,311.77	#DIV/0!	\$1,010.06	\$458.12	\$331.10	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	\$93.28	\$458.13	\$331.77	-\$27.86	#DIV/0!	#DIV/0!	\$32.52	-\$34.73	-\$202.95	\$546.29	#DIV/0!	\$14.01	\$225.54	-\$103.44	\$632.75	#DIV/0!	\$481.32	\$151.96	\$39.91	#DIV/0!
	2.19 Premium	\$638.48	\$906.10	\$855.62	\$592.97	#DIV/0!	#DIV/0!	\$274.74	\$554.87	\$472.47	\$873.68	#DIV/0!	\$384.82	\$552.28	\$464.42	\$847.17	#DIV/0!	\$884.96	\$793.27	\$548.51	#DIV/0!
	Section III: Plan Adjustment Factors																				

Section III: Plan Adjustment Factors																				
3.1 Plan ID (Standard Component ID)		31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070011	31609PA0070012 3	1609PA0160001	31609PA0160005	1609PA0160006	31609PA0160007	1609PA0160009	31609PA0180001	31609PA0180004	31609PA0180005	31609PA0180007	31609PA0180008	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0190006
3.2 Market Adjusted Index Rate											\$801.06									
3.3 AV and Cost Sharing Design of Plan		1.0207	0.8678	0.5897	0.8512	1.0984	0.5038	0.5713	0.5141	0.0000	0.5768	0.5033	0.5707	0.5136	0.0000	0.5762	1.0196	0.8670	0.5891	1.0973
3.4 Provider Network Adjustment		1.0231	1.0231	1.0231	1.0231	1.0231	0.9719	0.9719	0.9719	0.0000	0.9719	0.9719	0.9719		0.0000	0.9719	1.0231	1.0231	1.0231	1.0231
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0010	1.0010	1.0010	0.0000	1.0010	1.0010	1.0010	1.0010	1.0010
Administrative Costs		•	•				•					•				•			•	
3.6 Administrative Expense		12.98%	12.98%	12.98%	12.98%	12.98%	12.98%	12.98%	12.98%	0.00%	12.98%	12.98%	12.98%	12.98%	0.00%	12.98%	12.98%	12.98%	12.98%	12.98%
3.7 Taxes and Fees		2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	0.00%	2.64%	2.64%	2.64%	2.64%	0.00%	2.64%	2.64%	2.64%	2.64%	2.64%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$1,015.45	\$863.33	\$586.66	\$846.82	\$1,092.75	\$476.12	\$539.92	\$485.86	\$0.00	\$545.11	\$476.13	\$539.89	\$485.87	\$0.00	\$545.09	\$1,015.37	\$863.40	\$586.65	\$1,092.74
•																				
3.11 Age Calibration Factor	0.5738										0.5738									
3.12 Geographic Calibration Factor	1.0000										1.0000									
3.13 Tobacco Calibration Factor	0.9957										0.9957									
3.14 Calibrated Plan Adjusted Index Rate		\$580.16	\$493.25	\$335.18	\$483.82	\$624.32	\$272.03	\$308.47	\$277.59	\$0.00	\$311.44	\$272.03	\$308.46	\$277.59	\$0.00	\$311.43	\$580.11	\$493.29	\$335.17	\$624.32

3.11 Age Calibration Factor	0.5738										0.5738									
3.12 Geographic Calibration Factor	1.0000										1.0000									
3.13 Tobacco Calibration Factor	0.9957										0.9957									
3.14 Calibrated Plan Adjusted Index Rate		\$580.16	\$493.25	\$335.18	\$483.82	\$624.32	\$272.03	\$308.47	\$277.59	\$0.00	\$311.44	\$272.03	\$308.46	\$277.59	\$0.00	\$311.43	\$580.11	\$493.29	\$335.17	\$6
Section IV: Projected Plan Level Information																				
4.1 Plan ID (Standard Component ID)	Total	31609PA0070002	31609PA0070003			31609PA0070012				31609PA0160007	31609PA0160009		31609PA0180004		31609PA0180007	31609PA0180008			31609PA0190004	
4.2 Allowed Claims	\$379,220,105	\$36,491,466	\$34,396,444	\$47,317,966	\$6,195,348	\$0	\$510,795	\$39,878,967	\$76,312,288	\$0	\$0	\$150,363	\$28,324,488	\$14,123,902	\$0	\$0	\$53,492,880	\$17,323,677	\$24,701,521	
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.4 Member Cost Sharing	\$102,397,797	\$2,735,057	\$5,362,170	\$16,340,412	\$1,025,351	\$0	\$213,098	\$14,300,150	\$31,129,876	\$0	\$0	\$62,805	\$10,171,366	\$5,768,651	\$0	\$0	\$4,036,390	\$2,709,528	\$8,542,944	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$276,822,308	\$33,756,409	\$29,034,274	\$30,977,554	\$5,169,997	\$0	\$297,697	\$25,578,817	\$45,182,412	\$0	\$0	\$87,558	\$18,153,122	\$8,355,252	\$0	\$0	\$49,456,490	\$14,614,150	\$16,158,578	
4.7 Risk Adjustment Transfer Amount	\$43,635,548	\$3,740,652	\$3,720,755	\$5,550,043	\$674,014	\$0	\$63,422	\$4,913,336	\$9,468,525	\$0	\$0	\$18,654	\$3,486,964	\$1,750,943	\$0	\$0	\$5,480,403	\$1,872,813	\$2,895,026	
4.8 Premium	\$289,970,117	\$37,031,638	\$31,316,860	\$31,743,513	\$5,564,522	\$0	\$294,394	\$25,862,573	\$44,849,845	\$0	\$0	\$86,587	\$18,353,565	\$8,293,965	\$0	\$0	\$54,250,523	\$15,764,316	\$16,557,816	
4.9 Projected Member Months	421,068	36,096	35,904	53,556	6,504	0	612	47,412	91,368	0	0	180	33,648	16,896	0	0	52,884	18,072	27,936	
4.10 Loss Ratio	82.98%	82.79%	82.87%	83.06%	82.87%	#DIV/0!	83.20%	83.11%	83.18%	#DIV/0!	#DIV/0!	83.20%	83.12%	83.18%	#DIV/0!	#DIV/0!	82.80%	82.86%	83.07%	
Per Member Per Month																				
4.11 Allowed Claims	\$900.61	\$1,010.96	\$958.01	\$883.52	\$952.54	#DIV/0!	\$834.63	\$841.12	\$835.22	#DIV/0!	#DIV/0!	\$835.35	\$841.79	\$835.93	#DIV/0!	#DIV/0!	\$1,011.51	\$958.59	\$884.22	#
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	#
4.13 Member Cost Sharing	\$243.19	\$75.77	\$149.35	\$305.11	\$157.65	#DIV/0!	\$348.20	\$301.61	\$340.71	#DIV/0!	#DIV/0!	\$348.92	\$302.29	\$341.42	#DIV/0!	#DIV/0!	\$76.33	\$149.93	\$305.80	
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	-
4.15 Incurred Claims	\$657.43	\$935.18	\$808.66	\$578.41	\$794.90	#DIV/0!	\$486.43	\$539.50	\$494.51	#DIV/0!	#DIV/0!	\$486.43	\$539.50	\$494.51	#DIV/0!	#DIV/0!	\$935.19	\$808.66	\$578.41	- 1
4.16 Risk Adjustment Transfer Amount	\$103.63	\$103.63	\$103.63	\$103.63	\$103.63	#DIV/0!	\$103.63	\$103.63	\$103.63	#DIV/0!	#DIV/0!	\$103.63	\$103.63	\$103.63	#DIV/0!	#DIV/0!	\$103.63	\$103.63	\$103.63	
4.17 Premium	\$688.65	\$1.025.92	\$872.24	\$592.72	\$855.55	#DIV/0!	\$481.04	\$545.49	\$490.87	#DIV/0!	#DIV/0!	\$481.04	\$545.46	\$490.88	#DIV/0!	#DIV/0!	\$1,025.84	\$872.31	\$592.71	-

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 8	1.0000

Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R. re offering plans within and add a factor for each area. ton or Ctrl + Shift + I. on or Ctrl + Shift + F.

В	С	D	E		F	G	Н	1	J	К	L M	N	0	P Q
Unified Rate Review v6.0				-						To add a produc	ct to Workshee	et 2 - Plan Pr	roduct Info, sele	ct the Add Produc
										To add a plan to	o Worksheet 2	2 - Plan Produ	uct Info, select ti	he Add Plan butto
Company Legal Name:	Independence Assurance Com	npany								To validate, sele				
HIOS Issuer ID:	44415	State:	PA							To finalize, selec	ct the Finalize I	button or Ct	trl + Shift + F.	
Effective Date of Rate Change(s):	1/1/2024	Market:	Small Group											
3. (.)														
Market Level Calculations (Same for	all Plans)													
Section I: Experience Period Data Experience Period:		1/1/20	022 to	12	/31/2022									
Experience Period.		1/1/20	Tota		PMPM PMPM									
Allowed Claims				\$0.00	#DIV/0!									
Reinsurance				\$0.00	#DIV/0!									
Incurred Claims in Experience Period	i .			\$0.00	#DIV/0!									
Risk Adjustment				\$0.00	#DIV/0!									
Experience Period Premium				\$0.00	#DIV/0!									
Experience Period Member Months				0										
Section II: Projections		т					1							
1			ear 1 Trend		Year 2	Trend								
Benefit Category	Experience Period Index Rate PMPM	Cost	Utilizat	ion I	Cost	Utilization	Trended EHB Allowed Claims PMPM							
Inpatient Hospital	\$0.00		.051	1.038	1.051	1.038	\$0.00							
Outpatient Hospital	\$0.00		.044	1.038	1.044		\$0.00							
Professional	\$0.00		.029	1.038	1.029	1.038	\$0.00							
Other Medical	\$0.00	0 1./	.029	1.038	1.029	1.038	\$0.00							
Capitation	\$0.00		.000	1.020	1.000	1.020	\$0.00							
Prescription Drug	\$0.00	0.5	.995	1.038	0.995	1.038	\$0.00							
Total	\$0.00	.0					\$0.00							
Morbidity Adjustment					1.000									
Demographic Shift					1.007									
Plan Design Changes					1.000									
Other		- 14 12			1.000									
Adjusted Trended EHB Allowed Claim	IS PIVIPIVI TOF	1/1/20	J24		\$0.00									
Manual EHB Allowed Claims PMPM					\$747.61									
					0.00%									
					0.00.5									
Applied Credibility %						Projected Period Totals								
						\$281,706,924.10								
		1/1/20	024		\$747.61									
Applied Credibility % Projected Index Rate for Reinsurance		1/1/20	024		\$0.00	\$0.00								
Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge		1/1/20	024		\$0.00 \$18.47	\$0.00 \$6,959,680.70								
Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees		1/1/20	024		\$0.00 \$18.47 0.00%	\$0.00 \$6,959,680.70 \$0.00								
Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees		1/1/20	024		\$0.00 \$18.47	\$0.00 \$6,959,680.70								
Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate		1/1/21	024		\$0.00 \$18.47 <u>0.00%</u> \$729.14	\$0.00 \$6,959,680.70 \$0.00 \$274,747,243.40								
Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees		1/1/2	024		\$0.00 \$18.47 0.00%	\$0.00 \$6,959,680.70 \$0.00 \$274,747,243.40								
Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate		1/1/21			\$0.00 \$18.47 <u>0.00%</u> \$729.14	\$0.00 \$6,959,680.70 \$0.00 \$274,747,243.40								
Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate	Nikhi lahan Ashkaisa I			d may be priviled	\$0.00 \$18.47 0.00% \$729.14 376,810	\$0.00 \$6,959,680.70 \$0.00 \$274,747,243.40		point to ac	ne not authori-	nd to receive the levi	formation U.S.	locuthoris - 1	dislacura provi	ocult in processite

Product-Plan Data Collection

Company Legal Name: HIOS Issuer ID: Effective Date of Rate Change(s): Independence Assurance 44415 State 1/1/2024 Mari State: PA
Market: Small Group To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

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

To widdine, select the Voldetie button or Ctrl - Shift + L.

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

To remove a product, nowingste to this corresponding Products thisms/Product 10 field and select the Remove Product button or Ctrl + Shift + Q.

To remove a price nomingste to the corresponding Plan Humm/Product 10 field and select the Remove Product button or Ctrl + Shift + Q.

To remove a Plan nomingste to the corresponding Plan Humm/Product 10 field and select the Remove Plan button or Ctrl + Shift + Q.

| 1.2 Product ID | | |
 | | | |
 | | | | 44415PA002
 | | | |
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1.3 Plan Name		PPO Platinum
 | PPO Gold | PPO Gold Classic | PPO Silver Classic | PPO Platinum HSA
 | PPO Gold HSA-25 | PPO Gold HSA-0 | PPO Silver HSA-0 | PPO Silver HSA-0
 | PPO Bronze HSA-0 | PPO Bronze HSA-0 | PPO Gold HRA-20 | PPO Gold Classic F
 | PPO Silver Classic | PPO Silver Secure | PPO Silver HSA-0
| PPO Gold | PPO Platinu |
| 1.4 Plan ID (Standard Component ID) | 4 | 4415PA0020002 | 44415PA0020003
 | 44415PA0020004 | 44415PA0020006 | 44415PA0020010 | 44415PA0020011
 | 44415PA0020012 | 44415PA0020013 | 44415PA0020015 | 44415PA0020016
 | 44415PA0020017 | 44415PA0020018 | 44415PA0020019 4 | 4415PA0020007 44
 | 4415PA0020009 4 | 4415PA0020008 4 | 44415PA0020014 44
| 4415PA0020005 44 | 415PA002000 |
| 1.5 Metal | | Platinum | Platinum
 | Gold | Gold | Silver | Platinum
 | Gold | Gold | Silver | Silver
 | Bronze | Bronze | Gold | Gold
 | Silver | Silver | Silver
| Gold | Platinu |
| 1.6 AV Metal Value | | 0.904 | 0.886
 | 0.787 | 0.802 | 0.720 | 0.916
 | 0.811 | 0.817 | 0.719 | 0.718
 | 0.637 | 0.629 | 0.820 | 0.794
 | 0.705 | 0.712 | 0.719
| 0.808 | 0.90 |
| 1.7 Plan Category | | New | New
 | New | New | New | New
 | New | New | New |
 | | New | New | New
 | New | New | New
| New | Ne |
| 1.8 Plan Type | | PPO | PPO
 | PPO | PPO | PPO | PPO
 | PPO | PPO | PPO | PPC
 | PPO | PPO | PPO | PPO
 | PPO | PPO | PPO
| PPO | PP |
| 1.9 Exchange Plan? | | No | No
 | No | No | No | No
 | No | No | No | No
 | | No | No | No
 | No | No | No
| No | N |
| 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 | 1/1/2024 | 1/1/2024 | 1/1/2024
 | 1/1/2024 | 1/1/2024 | 1/1/2024
| 1/1/2024 | 1/1/202 |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | | 0.00% | 0.00%
 | 0.00% | 0.00% | 0.00% | 0.00%
 | 0.00% | 0.00% | 0.00% |
 | | 0.00% | 0.00% | 0.00%
 | 0.00% | 0.00% | 0.00%
| 0.00% | 0.00 |
| 1.12 Product Rate Increase % | | 0.000,1 | 5,055,14
 | | 5.55.5 | 0.00.1 | 5.007.
 | | 0.000.0 | | 0.00%
 | 0.0011 | 3.007.1 | 5.05.1 | 5,555,7
 | 5.55.7 | 0.000.1 | 5,00,00
3.00.0		
1.13 Submission Level Rate Increase %		
 | | | |
 | | | |
 | 00% | | |
 | | |
| | |
| Section II: Experience Period and Current Plan Leve | el Information | |
 | | | |
 | | | |
 | | | |
 | | |
| | |
| 2.1 Plan ID (Standard Component ID) | | |
 | 44415PA0020004 | 44415PA0020006 | 44415PA0020010 |
 | | | |
 | | | |
 | | | 44415PA0020014 4
| 4415PA0020005 44 | 1415PA002000 |
| 2.2 Allowed Claims | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 |
 | | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
| \$0 | \$ |
| 2.3 Reinsurance | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 |
 | | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
| \$0 | |
| 2.4 Member Cost Sharing | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 |
 | | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
| \$0 | \$ |
| 2.5 Cost Sharing Reduction | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
| \$0 | S |
| 2.6 Incurred Claims | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
| \$0 | S |
| 2.7 Risk Adjustment Transfer Amount | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
| \$0 | ŝ |
| 2.8 Premium | SO. | \$0 | sn.
 | so. | so. | \$n | SO.
 | \$0 | \$0 | SO. | \$0
 | | SO. | sn. | SO
 | SO. | \$0 | śn
| sn | SI |
| 2.9 Experience Period Member Months | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0
| 0 | |
| 2.10 Current Enrollment | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0
| 0 | |
| 2.11 Current Premium PMPM | #DIV/0! | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00
| \$0.00 | \$0.0 |
| 2.12 Loss Ratio | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! |
 | | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
| #DIV/0! | #DIV/C |
| Per Member Per Month | #DIV/U! | #DIV/U! | #DIV/01
 | #DIV/01 | #DIV/0!] | wDIV/U! | #D1V/U!
 | #D1V/U! | #DIV/01 | #D1V/U! | #DIV/U!
 | wb1V/01 | #D1V/U! | #DIV/U! | #DIV/0!
 | #DIV/U! | #DIV/01 | wDIV/U!
| #DIV/U! | #D1V/U |
| 2.13 Allowed Claims | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/01 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01
| #DIV/0! | #DIV/0 |
| 2.13 Allowed Claims 2.14 Reinsurance | #DIV/0! | #DIV/01 | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/O! | #DIV/01 | #DIV/0! |
 | | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/01 | #DIV/01
#DIV/01	#DIV/U	
 | | | |
 | | | |
 | | | |
 | | |
| | |
| 2.15 Member Cost Sharing | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01
| #DIV/0! | #DIV/0 |
| 2.16 Cost Sharing Reduction | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! |
 | | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01
| #DIV/0! | #DIV/0 |
| 2.17 Incurred Claims | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
| #DIV/0! | #DIV/C |
| 2.18 Risk Adjustment Transfer Amount | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01
| #DIV/0! | #DIV/C |
| 2.19 Premium | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/01 | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01
 | #DIV/01 | #DIV/0! | #DIV/01
| #DIV/0! | #DIV/0 |
| Section III: Plan Adjustment Factors 3.1 Plan ID (Standard Component ID) | 4 | 4415PA0020002 | 44415PA0020003
 | 44415PA0020004 | 44415PA0020006 | 44415PA0020010 | 44415PA0020011
 | 44415PA0020012 | 44415PA0020013 | 44415PA0020015 | 44415PA0020016
 | 44415PA0020017 | 44415PA0020018 | 44415PA0020019 | 44415PA0020007 4
 | 4415PA0020009 | 44415PA0020008 | 44415PA0020014 4
4415PA0020005 44	1415PA00200	
3.2 Market Adjusted Index Rate		
 | | | |
 | | | |
 | 9.14 | | |
 | | |
| | |
| | | |
 | | | |
 | | | |
 | | | |
 | | |
| | |
| | | 1.0415 | 0.9916
 | 0.7825 | 0.7644 | 0.6084 | 0.8858
 | 0.7254 | 0.8419 | 0.5941 | 0.6612
 | 0.4519 | 0.5017 | 0.7494 | 0.7563
 | 0.5309 | 0.5503 | 0.6584
| 0.8188 | 1.057 |
| 3.3 AV and Cost Sharing Design of Plan 3.4 Provider Network Adjustment | - | 1.0415 | 0.9916
 | 0.7825 | 0.7644 | 0.6084 | 0.8858
 | 0.7254 | 0.8419 | 0.5941 | 0.6612
 | 0.4519 | 0.5017 | 0.7494 | 0.7563
 | 0.5309 | 0.5503 | 0.6584
| 0.8188 | |
| 3.4 Provider Network Adjustment | | 1.0006 | 1.0006
 | 1.0006 | 1.0006 | 1.0006 | 1.0006
 | 1.0006 | 1.0006 | 1.0006 | 0.6612
1.0006
 | 0.4519
1.0006 | 1.0006 | 1.0006 | 1.0006
 | 1.0006 | 1.0006 | 1.0006
1.0006	1.000	
3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB		
 | | | |
 | | | | 0.6612
1.0006
 | 0.4519
1.0006 | | |
 | | |
| | 1.000 |
| 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Costs | | 1.0006
1.0096 | 1.0006
1.0096
 | 1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096
 | 1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096 | 0.6612
1.0006
1.0096
 | 0.4519
1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096
 | 1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096
| 1.0006
1.0096 | 1.000
1.009 |
| 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Costs 3.6 Administrative Expense | | 1.0006
1.0096
14.18% | 1.0006
1.0096
14.18%
 | 1.0006
1.0096
14.18% | 1.0006
1.0096
14.18% | 1.0006
1.0096
14.18% | 1.0006
1.0096
14.18%
 | 1.0006
1.0096
14.18% | 1.0006
1.0096
14.18% | 1.0006
1.0096
14.18% | 0.6612
1.0006
1.0096
 | 0.4519
1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096
 | 1.0006
1.0096 | 1.0006
1.0096 | 1.0006
1.0096
14.18%
| 1.0006
1.0096 | 1.000
1.009
14.18 |
| 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Costs 3.6 Administrative Expense 3.7 Taxes and Fees | | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60%
 | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60%
 | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% | 0.6612
1.0006
1.0096
14.18%
0.60%
 | 0.4519
1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% |
1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60% | 1.0006
1.0096
14.18%
0.60%
 | 1.0006
1.0096
14.18%
0.60% | 1.000
1.009
14.18
0.60 |
| 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Costs 3.6 Administrative Expense 3.7 Taxes and Fees 3.8 Profit & Risk Load | | 1.0006
1.0096
14.18%
0.60%
2.00% | 1.0006
1.0096
14.18%
0.60%
2.00%
 | 1.0006
1.0096
14.18%
0.60%
2.00% | 1.0006
1.0096
14.18%
0.60%
2.00% | 1.0006
1.0096
14.18%
0.60%
2.00% | 1.0006
1.0096
14.18%
0.60%
2.00%
 | 1.0006
1.0096
14.18%
0.60%
2.00% | 1.0006
1.0096
14.18%
0.60%
2.00% | 1.0006
1.0096
14.18%
0.60%
2.00% | 0.6612
1.0006
1.0096
14.18%
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| 3.4 Provider Network Adjournment 3.5 Benefits in Addition to DHB Administrative Costs 3.6 Administrative Expense 3.7 Taxes and fees 3.3 Taxes and fees 3.3 Catastropic Adjournment 3.3 Taxes and Fees 3.3 Catastropic Adjournment 3.3 Taxes Catastropic Adjournment 3.3 Taxes Catastropic Adjournment 3.3 Taxes Catastropic Adjournment 5.3 Catastropic Adjusted Index Rate 5.5 Catastropic Catastropic Adjournment 4.2 Allow Distriction Factor 4.2 Allow Distriction Factor 4.3 Restructure 4.4 Member Cost Shuring 4.4 Member Cost Shuring 4.5 Cost Shuring Edection | 1,0000
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| 3.4 Provider Network Adjournment 3.5 Berneliss Indication to DHB Minimistration Costs Additionated Page 14 3.7 These and Fees 3.9 Profit & Riek Load 3.10 Plan Adjusted Indication To State 3.11 Apra Collector Feator 3.12 Grogoppies Collection Indication 3.13 Tobasics Collection Feator 3.14 Collection On Mr. Projected Plan Level Information 4.1 Plan IS Statement Component ID) 4.2 Plan IS Statement Component ID) 4.3 Retourance 4.3 Retourance 4.4 Member Cost Staring | 1.0000
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| 3.4 Provider Network Adjournment 3.5 Benefits in Addition to DHB Administrative Costs 3.6 Administrative Expense 3.7 Taxes and fees 3.3 Taxes and fees 3.3 Catastropic Adjournment 3.3 Taxes and Fees 3.3 Catastropic Adjournment 3.3 Taxes Catastropic Adjournment 3.3 Taxes Catastropic Adjournment 3.3 Taxes Catastropic Adjournment 5.3 Catastropic Adjusted Index Rate 5.5 Catastropic Catastropic Adjournment 4.2 Allow Distriction Factor 4.2 Allow Distriction Factor 4.3 Restructure 4.4 Member Cost Shuring 4.4 Member Cost Shuring 4.5 Cost Shuring Edection | 1,0000
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| 3.4 Provider Network Adjournment 3.5 Berefits in Addition to D1B Administrative Costs 3.6 Administrative Costs 3.6 Administrative Costs 3.1 Profit & Rok Load 3.2 Profit & Rok Load 3.3 Profit & Rok Load 3.3 Profit & Rok Load 3.10 Rear Adjournment 3.10 Rear Adjournment 3.11 Age Californian Factor 3.13 Reacyprain, Collectoria Factor 3.14 Californian Collectoria Factor 3.15 Castophia, Collectoria Factor 3.16 California Collectoria Factor 3.17 California Collectoria Factor 3.18 California Collectoria Factor 3.19 Castophia Collectoria Factor 3.11 California Collectoria Factor 3.12 California Collectoria Factor 3.13 California Collectoria Factor 3.14 California Collectoria Factoria 3.15 California Collectoria Collectoria 3.16 California Collectoria 3.17 California Collectoria 3.18 California Collectoria 3.19 California Collectoria 3.10 California Collectoria 3.10 California Collectoria 3.11 California Collectoria 3.12 California Collectoria 3.13 California Collectoria 3.14 California Collectoria 3.15 California Collectoria 3.15 California Collectoria 3.16 California Collectoria 3.17 California Collectoria 3.18 California 3. | 1,0000
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| 3.4 Provider Network Adjournment 3.5 Berefits in Addition to DHB Administrative Costs 3.6 Mention Individual Service 3.7 Tenes and fees 3.1 Tenes and fees 3.2 Secretary Service Service 3.2 Catastropic Adjournment 3.10 Plan Adjusted Index Rate 3.10 Plan Adjusted Index Rate 3.11 Age Calibration Factor 3.12 Geography Calibration Factor 3.13 Tobacco differentian Factor 3.14 Calibrative Tene Adjusted Index Rate Section Nr. Projected Plan Level Information 4.1 Plan Di Standard Component I/D 4.2 Allowed Calims 4.2 Allowed Calims 4.3 Reinsurance 4.4 Member Cost Sharing 4.5 Cost Sharing Advokation 4.7 Balk Adjustment 4.7 Balk Adjustment 4.8 Premium | 1,0000
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GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by Independence Assurance Company in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: Independence Assurance Company ("IAC")

State: Pennsylvania

HIOS Issuer ID (5-digit): 44415

Market: Small Group

Effective Date(s): 7/1/2024 – 9/30/2024, 10/1/2024 – 12/31/2024

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for IAC using the combined experience of Keystone Health Plan East ("KHPE") and QCC Insurance Company, Inc. (QCC). Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



PROPOSED RATE INCREASE

N/A

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

The single risk pool reflects all covered lives for every small group non-grandfathered product and plan combination for IAC in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2022 and paid through February 2023. Earned premiums and member months are for January through December 2022. The data are for all direct-written small group business of KHPE and QCC in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2022 through December 2022 and paid through February 2023 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR) adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2022 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2022 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q - 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2022 paid through February 2023.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2022 through December 2022 is projected to the future rating period by several factors.

Morbidity Adjustment

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

COVID-19 Impact

Demographic Shift

This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

Plan Design Changes

This factor reflects any changes in EHB allowed claims due to plan design changes.

Other Changes

This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Quarterly Premium Trend

Rates for second, third and fourth quarters increase by 1.5% each quarter.

CREDIBILITY MANUAL RATE DEVELOPMENT

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2022 risk transfer results.

MARKET ADJUSTED INDEX RATE

The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

All products and plans included in the single risk pool are shown in Worksheet 2.

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

SECTION III: PLAN ADJUSTMENT FACTORS

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs. Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined small group risk pool population is 36.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. There is enrollment as of February 2023.

LOSS RATIO

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for IAC Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2024. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

There are no plans being terminated during 2024.

WORKSHEET 3: RATING AREAS

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries in good standing with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. 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.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
 - —Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - —Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.

May 17, 2023

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Cover Page

HIOS Issuer ID: 44415

HIOS Product ID: 44415PA001, 44415PA002

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 44415

HIOS Product IDs: 44415PA001, 44415PA002

Applicable HIOS Plan IDs (Standard Component): 44415PA0020002, 44415PA0020001, 44415PA0020003, 44415PA0020004, 44415PA0020005, 44415PA0020006, 44415PA0020007, 44415PA0020008, 44415PA0020009, 44415PA0020010, 44415PA0010001, 44415PA0020011, 44415PA0020019, 44415PA0020012, 44415PA0020013, 44415PA0020014, 44415PA0020015, 44415PA0020016, 44415PA0020017, 44415PA0020018

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2024. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

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

The cost-sharing for laboratory outpatient and professional services for a subset of these plans varies by site of service. Lab work done at the office or a free-standing facility has zero cost-sharing, while lab work done by a hospital has 50% coinsurance after deductible (if applicable). Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

The cost-sharing for occupational and physical therapy for a subset of these plans varies by site of service. Occupational and physical therapy accounts for roughly 2% of allowed costs in the AV calculation.

The cost-sharing for x-rays and diagnostic imaging for a subset of these plans varies by site of service. X-rays and diagnostic imaging accounts for roughly 4% of allowed costs in the AV calculation.

The cost-sharing for imaging (CT/PET scans, MRIs) for a subset of these plans varies by site of service. Imaging accounts for roughly 2% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for a subset of these plans varies by site of service. Services have different copays or coinsurances for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for about 14% of allowed costs in the AV calculation.

The cost sharing of primary care for a subset of these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 4% of allowed costs in the AV calculation.

The cost sharing of specialist care for a subset of these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 4% of allowed costs in the AV calculation.

The cost-sharing for Outpatient Mental Health and Substance Abuse for these plans varies between Office visits and All Other services. Outpatient Mental Health and Substance Abuse accounts for about 2% of allowed costs in the AV calculation.

The cost-sharing for Generic Drugs for a subset of these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 5% of allowed costs in the AV calculation.

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

Method 156.135(b)(2) was used for laboratory site of service (for plans with no deductible), outpatient facility, primary care, specialist care, occupational and physical therapy, x-rays, imaging, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used for laboratory site of service cost-sharing (for plans with deductibles).

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

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we considered our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the freestanding and hospital utilization data for laboratory services, we considered our commercial PPO data incurred between January 2022 and December 2022.

For the physical therapy and radiology site-of-service utilization, we considered our commercial PPO data incurred between January 2022 and December 2022.

For the primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the outpatient mental health and substance abuse utilization, we used our commercial PPO data incurred between January 2022 and December 2022. For average cost per unit, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the generic drugs utilization, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

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:

Laboratory Site-of-service Differential for Plans with No Deductible

For the lab site of service cost-sharing, our recent data suggested that 15% of units are at a hospital setting with an average unit cost of \$59.22, while 85% of units are at a freestanding setting with an average unit cost of \$22.51. Taking a weighted average of a 50% issuer coinsurance applied to \$59.22 and a 100% issuer coinsurance applied to \$22.51 produced an average issuer paid amount of \$23.57 out of an average cost of \$28.01, giving an effective issuer coinsurance of 84.1% which was entered into the AV calculator. This applies to plans 44415PA0020002, 44415PA0020001, 44415PA0020003, 44415PA0020004, and 44415PA0020005 only.

Occupational and Physical Therapy Site-of-service Differential

For the physical therapy site of service cost-sharing, our recent data indicated that 80% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of the copays at each site.

X-rays and Diagnostic Imaging Site-of-service Copay Differential

For the x-ray site of service cost-sharing, our recent data indicated that 30% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

X-rays and Diagnostic Imaging Site-of-service Coinsurance Differential

For the x-ray site of service cost-sharing, our recent data indicated that 30% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Copay Differential

For the imaging site of service cost-sharing, our recent data indicated that 30% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Coinsurance Differential

For the imaging site of service cost-sharing, our recent data indicated that 20% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

		Cos	t-sharing	
HIOS ID	Service Type	Preferred Site	Non-preferred Site	AV Input
	Phys. Ther.	\$20	\$50	\$26.00
44415PA0020002	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$40	\$70	\$46.00
44415PA0020003	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$20	\$50	\$26.00
44415PA0020001	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020004	X-rays	\$70	\$175	\$143.50
	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020005	X-rays	\$70	\$175	\$143.50
	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$40	\$80	\$48.00
44415PA0020006	X-rays	20%	40%	66%
444131 A0020000	Imaging	20%	40%	64%
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020007	X-rays	\$70	\$175	\$143.50
444131 A0020007	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020008	X-rays	\$80	\$200	\$164.00
	Imaging	\$200	\$400	\$340.00
	Phys. Ther.	\$100	\$130	\$106.00
44415PA0020009	X-rays	\$80	\$200	\$164.00
+++131 A0020009	Imaging	\$200	\$400	\$340.00
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020010	X-rays	30%	50%	56%
	Imaging	30%	50%	54%

Outpatient Facility Fee Site-of-service Differential

For the outpatient facility site of service cost-sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting. This assumption was used for plans with coinsurance cost-sharing for outpatient facility. Our recent data indicated that 55% of outpatient facility utilization came from the hospital setting. This assumption was used for plans with copay cost-sharing for outpatient facility.

The cost-sharing entered into the AV calculator is a weighted average of the coinsurance or copay at a hospital and the coinsurance or copay at an ambulatory surgery center.

		Cost-sh		
HIOS ID	Service Type	ASC	Hospital	AV Input
44415PA0020002	OP Facility	\$50	\$100	\$77.50
44415PA0020003	OP Facility	\$50	\$100	\$77.50
44415PA0020001	OP Facility	\$50	\$100	\$77.50
44415PA0020004	OP Facility	\$300	\$700	\$520.00
44415PA0020005	OP Facility	\$150	\$350	\$260.00
44415PA0020006	OP Facility	20%	50%	56%
44415PA0020007	OP Facility	0%	30%	76%
44415PA0020009	OP Facility	\$400	\$750	\$592.50
44415PA0020010	OP Facility	30%	50%	54%

Primary Care Copay Differential

For primary care, our recent data indicated that 80% of utilization came from office visits in person and 20% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost -	sharing	
HIOS_ID	PCP	Virtual PCP	AV Input
44415PA0020002	\$10	\$5	\$ 9.00
44415PA0020001	\$10	\$5	\$ 9.00
44415PA0020003	\$20	\$15	\$ 19.00
44415PA0020004	\$40	\$30	\$ 38.00
44415PA0020005	\$40	\$30	\$ 38.00
44415PA0020006	\$20	\$15	\$ 19.00
44415PA0020007	\$40	\$30	\$ 38.00
44415PA0020008	\$40	\$30	\$ 38.00
44415PA0020009	\$50	\$35	\$ 47.00
44415PA0020010	\$40	\$30	\$ 38.00
44415PA0020012	\$25	\$20	\$ 24.00

Specialist Copay Differential

For specialist visits, our recent data indicated that 95% of utilization came from office visits in person and 5% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - s	sharing	
HIOS_ID	SP	Virtual SP	AV Input
44415PA0020002	\$20	\$10	\$ 19.50
44415PA0020001	\$20	\$10	\$ 19.50
44415PA0020003	\$40	\$25	\$ 39.25
44415PA0020004	\$80	\$55	\$ 78.75
44415PA0020005	\$80	\$55	\$ 78.75
44415PA0020006	\$40	\$25	\$ 39.25
44415PA0020007	\$80	\$55	\$ 78.75
44415PA0020008	\$80	\$55	\$ 78.75
44415PA0020009	\$100	\$70	\$ 98.50
44415PA0020010	\$80	\$55	\$ 78.75
44415PA0020012	\$50	\$35	\$ 49.25

Combination of Cost-sharing for Outpatient Mental Health and Substance Abuse

For the outpatient mental health and substance abuse cost-sharing, our recent data indicated that 75% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services. For plans where this cost-sharing is a combination of copay and coinsurance, a separate exhibit has been included to show the development of the effective copay that was used in the AV calculator.

	Cost - s	haring	
HIOS_ID	MH/SA Office	MH/SA Other	AV Input
44415PA0020002	\$20	\$20	\$ 20.00
44415PA0020001	\$20	\$20	\$ 20.00
44415PA0020003	\$40	\$40	\$ 40.00
44415PA0020004	\$80	\$80	\$ 80.00
44415PA0020005	\$80	\$80	\$ 80.00
44415PA0020008	\$80	\$80	\$ 80.00
44415PA0020009	\$100	\$100	\$ 100.00
44415PA0010001	20%	20%	80%
44415PA0020011	0%	0%	100%
44415PA0020019	0%	0%	100%
44415PA0020013	0%	0%	100%
44415PA0020014	0%	0%	100%
44415PA0020015	30%	30%	70%
44415PA0020016	10%	10%	90%
44415PA0020017	50%	50%	50%
44415PA0020018	0%	0%	100%

For plans 44415PA0020006, 44415PA0020007, 44415PA0020010, and 44415PA0020012, the cost-sharing for outpatient mental health was input in the AV calculator as an effective copay to capture the blending of a copay for outpatient mental health visits and coinsurance for all other outpatient mental health services. For plans 44415PA0020006 and 44415PA0020012, the coinsurance for all other outpatient mental health services was effective after the deductible. Accordingly, the effective copays for these plans were developed to recognize separate costs for when the member was in the deductible. We determined a utilization split for services in the deductible using the plan's deductible value and our CPD model.

OP Visit Cost-sharing OP Visit Weight	44415PA0020006 \$40 75%	44415PA0020007 \$80 75%
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	100%	N/A
OP Other Weight in Deductible	7%	N/A
OP Other Cost-sharing after Deductible	20%	0%
OP Other Weight after Deductible	18%	25%
Effective Copay (AV Input)	\$54.73	\$60.00

OP Visit Cost-sharing OP Visit Weight	44415PA0020010 \$80 75%	44415PA0020012 \$50 75%
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	N/A	100%
OP Other Weight in Deductible	N/A	11%
OP Other Cost-sharing after Deductible	30%	10%
OP Other Weight after Deductible	25%	14%
Effective Copay (AV Input)	\$78.13	\$66.64

Generic Drugs Copay Differential

For generic drugs, our recent data indicated that 40% of utilization came from low-cost generic drugs. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization for low-cost generic drugs and normal generic drugs.

	Cost - sharing		
HIOS_ID	Low-Cost Generic	Generic	AV Input
44415PA0020002	\$3	\$10	\$ 7.20
44415PA0020001	\$3	\$10	\$ 7.20
44415PA0020003	\$3	\$10	\$ 7.20
44415PA0020004	\$3	\$15	\$ 10.20
44415PA0020005	\$3	\$15	\$ 10.20
44415PA0020006	\$3	\$15	\$ 10.20
44415PA0020007	\$3	\$15	\$ 10.20
44415PA0020008	\$3	\$20	\$ 13.20
44415PA0020009	\$3	\$20	\$ 13.20
44415PA0020010	\$3	\$20	\$ 13.20
44415PA0010001	\$3	\$20	\$ 13.20
44415PA0020011	\$3	\$10	\$ 7.20
44415PA0020019	\$3	\$15	\$ 10.20
44415PA0020012	\$3	\$15	\$ 10.20
44415PA0020013	\$3	\$15	\$ 10.20
44415PA0020014	\$3	\$20	\$ 13.20
44415PA0020015	\$3	\$20	\$ 13.20
44415PA0020016	\$3	\$20	\$ 13.20
44415PA0020017	\$5	\$25	\$ 17.00

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

Laboratory Site-of-service Differential for Plans with Deductible

For the lab site of service cost-sharing, our recent data indicated that 15% of lab claims came from the hospital setting.

Using the AV calculation resulting from method 156.135(b)(2), two separate AVs were calculated; the first AV was calculated with zero lab cost-sharing to reflect lab work done by an office or free-standing facility, and the second AV was calculated with 50% coinsurance after deductible to reflect lab work done by a hospital. The final AV for the plan was then calculated by taking a weighted average of the two AVs using the utilizations by lab site. The following exhibit details this calculation.

	AV			
HIOS ID	Free-standing	Hospital	Average	
44415PA0020006	80.36%	79.05%	80.16%	
44415PA0020007	79.66%	78.06%	79.42%	
44415PA0020008	71.44%	69.77%	71.18%	
44415PA0020009	70.74%	69.00%	70.48%	
44415PA0020010	72.24%	70.58%	71.99%	

Utilization	85%	15%

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary sign	ature:		
Actuary Prin	ted Name:		
Data	5/5/2022		

AV screenshots redacted.

XXXXXXXXXX the impact of COVID in the Experience Period that we do not expect to recur in the Projection Period.	

 $The \ change \ in \ demographics \ was \ calculated \ considering \ changes \ to \ age, \ geography, \ and \ to bacco \ use.$

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2021 enrollments, to the average age factor calculated for the prior annual filing.

	2023	2024	
	Filing	Filing C	hange
Age Factor	0.000	1.502	0.000
Geographic Factor	0.000	1.000	0.000
Tobacco Factor	0.000	1.007	0.000
Total change			0.000

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for PPO was 1.000.

The network factor used for EPO was 0.950.

The factors used in Table 10 recalibrate the values so that the differentials between the factors remains constant, and the composite factor equals 1.000.

Table 10 factors: PPO 1.001

EPO 0.951

REDACTION JUSTIFICATION - IAC SMALL GROUP

DOCUMENT

<u>URRT Part III – Federal Actuarial Memorandum</u>

Redacted Name of opining actuary (pages 7 and 8)

Redacted COVID-19 Impact (page 3) – confidential and proprietary information

Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 6 and 7)
Redacted COVID-19 Impact (page 4) – confidential and proprietary information
Redacted Company Contact Information (page 1) – name, telephone number, email address

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

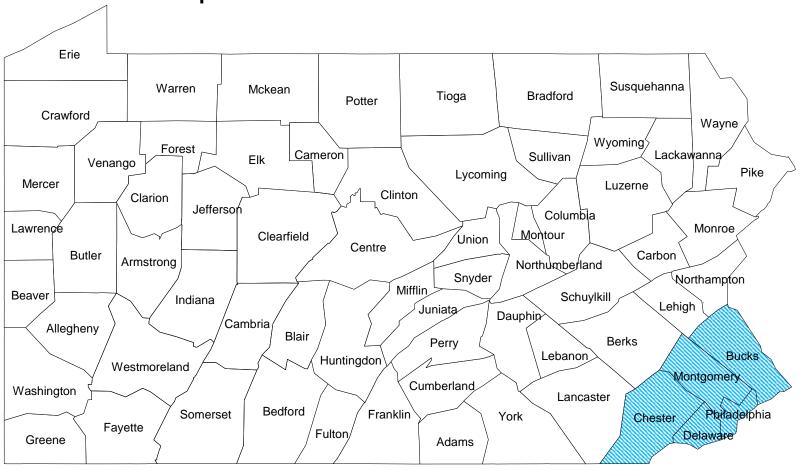
Unique AV Justification file

Redacted name of opining actuary (page 13) Redacted AV Screenshots (all)

2023 and 2024 Service Area

Issuer: Independence Assurance Company

Market: Small Group



Key (modify as needed)

: On-exchange service area

: Off-exchange only service area

Responses to Section E, Standard Questions

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

There are no IAC plans in force as of February 1, 2023. We do not project that 2024 membership will differ significantly from the current membership when combined with enrollments into plans offered by QCC.

2. <u>a. Experience Period Claims</u>: a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We confirm that capitated claims have been removed.

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

We confirm that non-EHB claims have been removed.

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 work with our PBM to forecast rx rebate increases from the base period to the rating period. These projected increases are fully reflected in the trend component of the rate development.

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

We confirm there is no COVID adjustment in Tables 2-4. No COVID adjustment was made in Table 5.

4. Trend

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

We have used a quarterly trend of 1.5% in Table 5A which is slightly below the Annual Trend in Table 3. We believe that this more moderate trend will be reflective of trend going from 2024 to 2025.

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

These cells are equal to cell J32. We are anticipating relatively smooth increases to the Index rate going from 2024 to 2025 for these plans.

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 we used a Federal Income Tax rate of 21% in this calculation.

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 these factors are consistent.

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.

We confirm that the commission PMPM is consistent between the four options. (Open-Enrollment and Special enrollment are consumer concepts and do not apply to small group business.)

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 AV's were calculated using a single risk pool.

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

Metal AV is a national average AV which is not intended for pricing purposes per CMS Guidance (noted below). Please see attached model for Pricing AV calculation. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. The same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to different Pricing AVs for the same metal level.

Pricing based on local data should give a more accurate result than pricing using national data. Our pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data.

In addition, CMS continues to state that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes" in its Actuarial Calculator Methodology.

This is further supported by the Society of Actuaries paper, "A Summary of the 2020 Actuarial Value Calculator", which states " It is important to remember that the AV calculator was designed to determine if specific benefit designs meet the de minimis criteria and not for plan pricing."

7. Expanded Bronze Plans

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

Please see the attached "EBP" exhibit.

8. PAAM Exhibits – Consumer Factors

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

The proposed geographic area rating factors shown in Tab V are the same as those used in the previous year.

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

The proposed network factors shown in Tab V are the same as those used in the previous year. Within Table 10, they are normalized using the membership in Table 10 to result in a composite factor of 1.000.

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.

We did not make an adjustment for the expiration of the Public Health Emergency.

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

We did not make an adjustment to morbidity for the expiration of the Public Health Emergency.

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 preventive and covered at 100%.

Services classified as preventive will be covered at 100%.

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)
- 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)

N/A

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

No withdrawals are proposed in this filing.

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

These plans satisfy the requirements by providing first dollar coverage (before deductible) as follows:

IAC	HIOS IDs	Plan Marketing Name	HSA Plan
	44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	Χ
	44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	Χ

Completeness and Redaction Justification Checklist

Issuer Name: Independence Assurance Company

Market: Small Group PPO SERFF ID: INAC-133648171

			Redaction Justification				
TOC#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)		
Federal Do	Federal Documents Required to Be Filed with PID						
	RFJ Part I - Unified Rate Review Template	Х					
A.2.	RFJ Part II – Consumer Friendly Justification						
۸.۷.	RFJ Part III – Actuarial Memorandum	Х	Υ	40-47	Υ		
	Federal Rates Template	Х					
Summary [Oocuments/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 Actuaria	al Memorandum and Rate Exhibits						
D.1.A.	Company Information	Х	Υ	4	Υ		
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	4-5	N/A		
D.1.C.	Average Rate Change	Х	N	5	N/A		
D.1.D.	Membership Count	Х	N	5	N/A		
D.I.D.	PA Act. Exhibits Table 1	Х	N	11	N/A		
D.1.E.	Benefit Changes	Х	N	5	N/A		
D.1.F.	Experience Period Claims & Premium	Х	N	5-6	N/A		
D.1	PA Act. Exhibits Table 2	Х	N	11	N/A		
D.1.G.	Credibility of Data	Х	N	6	N/A		
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N	12	N/A		
D.1.H.	Trend Identification	Х	N	6	N/A		
D.1.11.	PA Act. Exhibits Table 3	Х	N	11	N/A		
D.1.I.	Historical Experience	Х	N	6	N/A		
D.1	PA Act. Exhibits Table 4	Х	N	11	N/A		
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	Х	N	7	N/A		
	PA Act. Exhibits Table 5	Х	N	13	N/A		
D.2.B.	Retention Items	Х	N	8	N/A		
	PA Act. Exhibits Table 6	Х	N	13	N/A		
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	Х	N	9	N/A		
	PA Act. Exhibits Table 7	Х	N	13	N/A		
	Components of Rate Change	Х	N	9	N/A		
D.2.D.	PA Act. Exhibits Table 8	Х	N	13	N/A		
	PA Act. Exhibits Table 9	Х	N	13	N/A		
D.3.	Plan Rate Development	Х	N	9	N/A		
	PA Act. Exhibits Table 10	Х	N	15	N/A		
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	Х	N	9	N/A		
	PA Act. Exhibits Table 11	Х	N	16-17	N/A		
D.5.A.	Age and Tobacco Factors	Х	N	9	N/A		
	PA Act. Exhibits Table 12	Х	N	18	N/A		
D.5.B.	Geographic Factors	Х	N	9	N/A		
	PA Act. Exhibits Table 13	Х	N	18	N/A		
D.5.C.	Network Factors	Х	N	9	N/A		
	PA Act. Exhibits Table 14	Х	N	18	N/A		
D.5.D	Rate Change Request Summary	Х	N	19	N/A		
	PA Act. Exhibits Table 15	Х	N	19	N/A		
D.5.E.	Service Area Composition	Х	N	9	N/A		
D.5.F	Composite Rating	Х	N	9	N/A		
D.6.	Actuarial Certifications	Х	Y	9-10	Υ		
Additional Exhibits							
E.	Department Plan Design Summary & Rate Tables	Х	N	20-31	N/A		
	Service Area Map	Х	N	73	N/A		
Summary [Documents/Confirmation of HIOS & SERFF Submissions	X			Υ		