

An Independent Licensee of the Blue Cross and Blue Shield Association

May 17, 2023

Ms. Lindsi Swartz, MBA, MCM, Director Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2024 ACA Rate Filing (Individual Market) Filing # 1A-DP-23-HCA (SERFF # HGHM-133630381)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage (HCA) 2024 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HCA must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HCA should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Coverage Advantage ("HCA", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2024.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2024 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

- 1. Company Name & NAIC #: Highmark Coverage Advantage, NAIC # 15507
- 2. Market: **Individual**
- 3. On or Off Exchange: The Company anticipates selling plans on and off of the exchange.
- 4. Effective date of coverage: January 1, 2024

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5. Average rate change requested: 13.6% increase

6. Range of rate change requested: 9.1% to 15.6%

7. Total additional annual revenue generated from the proposed rate change: \$14,847,625

8. Product(s): **EPO**

9. Rating Areas and the change from 2023: Rating Areas 1 and 4

There are no changes in our covered Rating Areas from the 2023 rate filing.

- 10. Metal Levels and Catastrophic Plans: The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2024
- 11. Current number of covered lives as of February 1, 2023: 18,548 covered lives
- 12. Number of plans offered in 2024 and the change this represents from 2023: 16

The Company offered 17 plans in 2023. For 2024, the Company is offering 1 new plan in the Market and removing 2 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: The corresponding SERFF binder number is HGHM-PA24-125116298, affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF#
Together Blue EPO	TB/EPO/HCA/DP-4; HGHM-133665362
Together Blue EPO Premier	TB/EPO/Premier/HCA/DP-2; HGHM-133665363
Together Blue EPO HDHP	TB/EPO/HDHP/HCA/DP-4; HGHM-133665391
Together Blue Major Events EPO	TB/CAT/EPO/HCA/DP-4; HGHM-133665364
Together Blue EPO Adult Dental and Vision	TB/EPO/ADV/HCA/DP-4; HGHM-133665365
Together Blue EPO Premier Adult Dental and	TB/EPO/Premier/ADV/HCA/DP-2;
Vision	HGHM-133665394

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79279, Company Filing #1A-DP-23-HCA (SERFF Filing # HGHM-133630381)**

Additional Filing Disclosures

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The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

Potential for Material Unforeseen Impacts

Per the Department's guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters including 0% coinsurance which impacted the rate increase by approximately 4%. If the final parameters should change from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, Highmark reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), HCA must be notified prior to release of information contained in this Filing and be given the opportunity to

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respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, HCA asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HCA RTKL representative identified below prior to release of any information contained in this Filing:

RTKL Representative Director Privacy & Data Ethics Highmark Health 120 Fifth Avenue, Suite 2114 Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at or via e-mail at:

Sincerely,

Director, Actuarial Services Highmark Inc.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

• Company Name: Highmark Coverage Advantage ("HCA", "Company")

• NAIC #: 15507

HIOS Issuer ID: 79279State: PennsylvaniaMarket: Individual

• Effective Date: 1/1/2024

• SERFF Rate Filing #: HGHM-133630381

In accordance with the Department's March 21, 2023 rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 0% coinsurance rate (placeholder), and \$100,000 reinsurance cap. The impact of this change increased the rates approximately 4% compared to the 2023 reinsurance parameters. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, HCA reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HCA are as follows:

Year	Avg. Increase	SERFF ID#
2023	4.3%	HGHM-133249767
2022	-3.6%	HGHM-132820368
2021	3.1%	HGHM-132324161

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2024 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment H. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2020 for the 2019 benefit year is attributed to the 2019 benefit year.

C. Average Rate Change

The average rate changes as presented in the filing are:

Table 10: 13.6%Table 11: 13.6%

Table 10 calculates the percentage change in the member weighted average rate for 2023 and the member weighted average rate for 2024. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark Coverage Advantage's renewing 2024 plans contain cost sharing that differs from the 2023 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2022 calendar year results for all policies in the single risk pool, with run out through February 2023. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HCA. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - o Two months of run out from the end of the experience period,

- Claims processed outside of the Company's claims system (e.g., claim settlement costs),
 and
- Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.15 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 3, 2023.

G. Credibility of Data

The experience period data for HCA is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 9.00%. Additionally, there is an induced utilization adjustment of 0.15% per year applied to reach the overall trend of 9.17% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2019 to 2022 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HCA data with run-out through February 2023. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

• The Change in Morbidity adjustment of 1.002 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

- Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was
 done to stabilize the base from which claims are being projected. The base period
 adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints,
 and deferred/rescheduled/induced care. Claims in the base experience period were
 increased by a factor of 1.010 to remove the impact of COVID-19.
- 2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was

- accomplished by applying a trend of 9.00% (which excludes any impact from COVID-19) to our adjusted BEP claims.
- 3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
 - a. COVID Testing (0.7% medical claim impact) Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
 - b. Vaccines (0.1% medical and 2.1% drug claim impact) The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025. Due to a decline in demand, we also assumed utilization will decrease through 2024.
 - c. Actuarial Judgement (-0.7% claims impact) The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.015. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.006 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is no Change in Network adjustment.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.956 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.812. The formula found in Table 5 cell C28 was overwritten because, unlike the average factor found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the

level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$59.56) PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$59.50) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The (\$61.38) PMPM value in cell C31 of Table 5 equals the (\$59.50) PMPM value from Attachment B, a charge of (\$2.82) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 90%. This results in a percentage of 2.7%. The PMPM of \$13.62 is calculated as 2.7% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$0.00 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. Given the tentative coinsurance rate of 0%, the modeling produced an estimated incurred claims savings of 0.0%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Five plans have an adult dental and vision benefit, and four plans have a hearing and an OTC benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- Adult dental benefit United Concordia Dental (UCD) estimated this benefit to be worth \$28.88
 PMPM on a paid basis.
- Adult vision benefit Davis Vision estimated this benefit to be worth \$2.45 PMPM on a paid basis.
- Hearing benefit TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.
- OTC Benefit Fieldtex estimated that benefit to be worth \$1.93 PMPM on a paid basis.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$7.70 PMPM for 2024. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 2.79%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%
- Risk Adjustment User Fee is set to \$0.21 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.29 PMPM.

The Profit/Contingency for all plans is set to 0%. HCA has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HCA is not waving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2023 values are pulled from the prior year's filing, while the 2024 values represent our projection for 2024 assumed in the 2024 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2024 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2023 plan year rate filing (\$418.33).

Table 9 presents the data elements supporting the calculations in Table 8. The 2023 values are populated using the 2023 filed factors adjusted for the membership mix as of February 1, 2023.

3. Plan Rate Development

Table 10 shows the plan rate development for 2024. This table shows the plans that the Company intends to offer in 2024, as well as all plans offered in the 2023 portfolio. The calibrated plan adjusted index rates for 2023 are calculated according to the instructions. The 2024 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent

the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: $(Plan AV)^2 - (Plan AV) + 1.24$. The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2023 rate of the discontinuing plan to the 2024 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2023 enrollment by 2024 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 13.6%.

5. Plan Factors

A. Age and Tobacco Factors

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected

medical network factors for the rating period. The Company's factors for the rating period are unchanged from the currently approved factors.

D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2024) for the Individual Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2023 PA Actuarial Memorandum Rate Exhibits.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that 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.



Title: Actuarial Manager, Individual Markets

Date: 05/17/2023

Individual Market Product Portfolio

Supplemental Exhibits

Attachment A	Change in Morbidity & Non-Morbidity Changes Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	COVID Adjustment Calculation

Attachment H

MLR Exhibit

Individual Market

Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations

	2022 Member	2022 Normalized	2024 Member	2022 Normalized	Morbidity Change
Components of 'Change in Morbidity'	Distribution	Allowed PMPM	Distribution	Allowed PMPM	Relative to Total
Population Source					
HMCAI ACA	100.0%	\$323.77	76.0%	\$317.14	0.980
Other Highmark			4.7%	\$370.85	1.145
Prior ACA			0.8%	\$288.14	0.890
New-to-Blue			18.5%	\$317.14	0.980
Morbidity Factor	100.0%	\$323.77	100.0%	\$319.43	0.987
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					0.987
COVID-19 Adjustment Factor					1.015
Table 5 'Change in Morbidity' Factor					1.002

Components of 'Non-Morbidity Changes'	Factor
CY2022 Demographic Factor	1.646
CY2024 Demographic Factor	<u>1.656</u>
Change in Demographics	1.006
CY2022 Network Factor	0.698
CY2024 Network Factor	0.698
Change in Network	1.000
Change in Benefits	1.000
Change in Other	0.956
T. I. E.N. A4 1.11. Cl. 1.5	0.050
Table 5 'Non-Morbidity Changes' Factor	0.962

Individual Market

Attachment B - Risk Adjustment Calculation



Individual Market

Attachment C - Induced Demand Calculation

	Induced Utilization Exhibit						
		Paid to					
		Projected	Projected	Projected Paid	Allowed	AV & Cost	
Plan ID	Metal Level	Membership	Allowed Claims	Claims	Factor	Sharing Factor	(7)/(6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
79279PA0080008	Gold	85,740	\$38,354,015.88	\$31,613,817.90	0.824	0.828	1.004
79279PA0130005	Gold	18,024	\$8,747,750.25	\$7,210,451.82	0.824	0.828	1.004
79279PA0140001	Gold	39,780	\$18,089,099.76	\$15,247,113.12	0.843	0.856	1.016
79279PA0150001	Gold	16,620	\$8,175,349.05	\$6,890,916.27	0.843	0.856	1.016
79279PA0090004	Gold	4,224	\$1,845,697.69	\$1,444,038.50	0.782	0.768	0.981
79279PA0080013	Gold	2,928	\$1,283,973.88	\$1,013,144.91	0.789	0.777	0.985
79279PA0140002	Silver	3,564	\$1,672,521.36	\$1,491,601.01	0.892	0.935	1.049
79279PA0150002	Silver	2,448	\$1,234,801.04	\$1,101,229.86	0.892	0.935	1.049
79279PA0080012	Silver	33,216	\$15,177,989.44	\$13,034,157.61	0.859	0.881	1.026
79279PA0080010	Silver	1,728	\$733,622.72	\$529,798.46	0.722	0.688	0.953
79279PA0130004	Silver	612	\$286,375.29	\$206,810.91	0.722	0.688	0.953
79279PA0080001	Bronze	16,224	\$6,762,252.18	\$4,559,986.52	0.674	0.631	0.936
79279PA0130002	Bronze	3,504	\$1,623,285.63	\$1,094,629.48	0.674	0.631	0.936
79279PA0090001	Bronze	4,740	\$1,983,027.80	\$1,358,232.99	0.685	0.643	0.939
79279PA0080011	Bronze	5,880	\$2,412,125.71	\$1,494,265.26	0.619	0.571	0.921
79279PA0100001	Catastrophic	2,664	\$997,143.62	\$575,886.53	0.578	0.528	0.913
Total		241,896	\$109,379,031.31	\$88,866,081.16	0.812	0.812	1.000

	Components of AV & Cost Sharing Factor							
			Induced		AV & Cost			
		Paid-to-	Utilization	Avg. Benefit	Sharing			
HIOS Plan ID	Metal Level	Allowed Ratio	Factor	Richness	Factor			
79279PA0080008	Gold	0.824	1.095	1.090	0.828			
79279PA0130005	Gold	0.824	1.095	1.090	0.828			
79279PA0140001	Gold	0.843	1.108	1.090	0.856			
79279PA0150001	Gold	0.843	1.108	1.090	0.856			
79279PA0090004	Gold	0.782	1.070	1.090	0.768			
79279PA0080013	Gold	0.789	1.074	1.090	0.777			
79279PA0140002	Silver	0.892	1.144	1.090	0.935			
79279PA0150002	Silver	0.892	1.144	1.090	0.935			
79279PA0080012	Silver	0.859	1.119	1.090	0.881			
79279PA0080010	Silver	0.722	1.039	1.090	0.688			
79279PA0130004	Silver	0.722	1.039	1.090	0.688			
79279PA0080001	Bronze	0.674	1.020	1.090	0.631			
79279PA0130002	Bronze	0.674	1.020	1.090	0.631			
79279PA0090001	Bronze	0.685	1.024	1.090	0.643			
79279PA0080011	Bronze	0.619	1.004	1.090	0.571			
79279PA0100001	Catastrophic	0.578	0.996	1.090	0.528			

Individual Market

Attachment D - Broker Commission Calculation



Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Table E.2 - Experience Period Membership

Table E.3 - Projection Period Membership

Total 0.35% 0.42% 0.34% 0.42% 0.39% 0.33% 0.32% 0.37% 0.26% 0.30% 0.29% 0.27% 0.29% 0.26% 0.33% 0.30% 0.33% 0.27% 0.37% 0.50% 0.89% 1.02% 1.04% 1.08% 1.22% 3.04% 3.35% 3.13% 2.43% 2.37% 2.31% 2.11% 2.19% 1.93% 1.93% 1.94% 1.83% 1.96% 1.52% 1.57% 1.63% 1.42% 1.52% 1.42% 1.23% 1.32% 1.16% 1.26% 1.34% 1.35% 1.74% 1.78% 1.82% 1.91% 1.89% 1.98% 2.41% 2.53% 2.73% 2.92% 3.41% 4.19% 5.08% 5.73%

	1 - Age & Toba		Table E.2 - Exp				
Age	HHS	Tobacco		Membership Mi	x		Membership
Band	Age Factor	Factor	Non-Tobacco	Tobacco	Total	Non-T	obacco Tobacco
0	0.765	1.000	0.59%	0.00%	0.59%	0.3	35% 0.00%
1	0.765	1.000	0.36%	0.00%	0.36%		12% 0.00%
2	0.765	1.000	0.38%	0.00%	0.38%		34% 0.00%
3	0.765	1.000	0.40%	0.00%	0.40%		12% 0.00%
4	0.765	1.000	0.29%	0.00%	0.29%		39% 0.00%
5	0.765	1.000	0.33%	0.00%	0.33%		33% 0.00%
6	0.765	1.000	0.30%	0.00%	0.30%		32% 0.00%
7	0.765	1.000	0.27%	0.00%	0.27%		37% 0.00%
8	0.765	1.000	0.21%	0.00%	0.21%		26% 0.00%
9	0.765	1.000	0.27%	0.00%	0.27%		30% 0.00%
10	0.765	1.000	0.30%	0.00%	0.30%		29% 0.00%
11	0.765	1.000	0.21%	0.00%	0.21%		27% 0.00%
12	0.765	1.000	0.24%	0.00%	0.24%		29% 0.00%
13	0.765	1.000	0.28%	0.00%	0.28%		26% 0.00%
14	0.765	1.000	0.29%	0.00%	0.29%		33% 0.00%
15	0.833	1.000	0.30%	0.00%	0.30%		30% 0.00%
16	0.859	1.000	0.25%	0.00%	0.25%		33% 0.00%
17	0.885	1.000	0.31%	0.00%	0.31%		27% 0.00%
18	0.913	1.000	0.35%	0.00%	0.35%		37% 0.00%
19	0.941	1.000	0.64%	0.00%	0.64%		0.00%
20	0.970	1.000	0.74%	0.00%	0.74%	0.6	66% 0.00%
21	1.000	1.025	0.86%	0.02%	0.88%	0.8	37% 0.02%
22	1.000	1.025	1.03%	0.01%	1.04%		0.01%
23	1.000	1.025	1.12%	0.01%	1.13%	1.0	0.00%
24	1.000	1.025	1.10%	0.02%	1.12%	1.0	0.02%
25	1.004	1.025	1.33%	0.04%	1.38%	1.1	18% 0.03%
26	1.024	1.025	4.40%	0.17%	4.58%	2.9	93% 0.11%
27	1.048	1.025	3.19%	0.16%	3.34%	3.1	19% 0.15%
28	1.087	1.025	2.38%	0.16%	2.54%	2.9	98% 0.15%
29	1.119	1.025	2.41%	0.15%	2.56%	2.2	29% 0.14%
30	1.135	1.025	2.17%	0.09%	2.26%	2.2	24% 0.13%
31	1.159	1.025	1.99%	0.15%	2.14%	2.1	12% 0.19%
32	1.183	1.025	1.92%	0.11%	2.04%	1.9	96% 0.15%
33	1.198	1.025	1.93%	0.13%	2.06%	2.0	0.10%
34	1.214	1.025	1.76%	0.15%	1.90%	1.8	30% 0.12%
35	1.222	1.025	1.72%	0.14%	1.86%	1.7	78% 0.15%
36	1.230	1.025	1.67%	0.08%	1.75%	1.7	79% 0.15%
37	1.238	1.025	1.76%	0.13%	1.90%	1.7	76% 0.07%
38	1.246	1.025	1.49%	0.18%	1.67%		32% 0.14%
39	1.262	1.025	1.41%	0.14%	1.56%		11% 0.12%
40	1.278	1.100	1.38%	0.11%	1.50%	1.4	14% 0.14%
41	1.302	1.105	1.30%	0.07%	1.37%		18% 0.15%
42	1.325	1.112	1.47%	0.04%	1.51%		35% 0.07%
13	1.357	1.121	1.33%	0.08%	1.41%		14% 0.08%
44	1.397	1.132	1.22%	0.09%	1.31%		34% 0.08%
15	1.444	1.145	1.20%	0.04%	1.24%		15% 0.08%
16	1.500	1.160	1.17%	0.06%	1.23%		27% 0.05%
17	1.563	1.177	1.13%	0.06%	1.19%		09% 0.07%
18	1.635	1.196	1.32%	0.08%	1.40%		18% 0.08%
19	1.706	1.217	1.30%	0.12%	1.42%		25% 0.08%
0	1.786	1.225	1.56%	0.09%	1.65%		26% 0.09%
51	1.865	1.225	1.73%	0.09%	1.82%	1.6	0.06%
52	1.952	1.225	1.75%	0.11%	1.86%		57% 0.11%
3	2.040	1.225	1.77%	0.11%	1.89%		72% 0.10%
54	2.135	1.225	1.73%	0.08%	1.80%		79% 0.12%
55	2.230	1.225	1.81%	0.12%	1.93%		31% 0.08%
56	2.333	1.225	1.94%	0.12%	2.06%		34% 0.15%
57	2.437	1.225	2.14%	0.16%	2.30%		29% 0.12%
58	2.548	1.225	2.55%	0.10%	2.66%		38% 0.15%
59	2.603	1.225	2.54%	0.11%	2.69%		50% 0.13%
60	2.714	1.225	3.00%	0.17%	3.17%		31% 0.11%
61	2.810	1.225	3.56%	0.17%	3.73%		21% 0.20%
62		1.225	4.66%	0.18%			0.20%
	2.873 2.952	1.225	4.80%	0.32%	4.98% 5.13%		31% 0.27%
53		1.223	4.0070	0.33/0	J.1370	4.0	0.2/70
63 64	3.000	1.225	3.56%	0.17%	3.73%	5.4	13% 0.30%

Table E.4 - Area Factors

Rating	F	ce Period	Desiration	on Period
_			,	
Area	Enrollment	Area Factor	Enrollment	Area Factor
1	12.3%	0.940	11.3%	0.940
2	0.0%	0.940	0.0%	0.940
4	87.7%	0.940	88.7%	0.940
5	0.0%	0.940	0.0%	0.940
6	0.0%	1.040	0.0%	1.040
7	0.0%	1.040	0.0%	1.040
9	0.0%	1.040	0.0%	1.040
Total	100.0%	0.940	100.0%	0.940

Table E.5 - 'Change in Demographics' Calculation

	Experience	Projection	Change in
	Period	Period	Demographics
Average Age Factor	1.740	1.751	
Average Tobacco Factor	1.007	1.007	
Average Area Factor	0.940	0.940	
Average Demographic Factor	1.647	1.657	
Capitation Dampening	0.999	0.999	
Final Demographic Factor	1.645	1.656	1.006

100.00%

Individual Market

Attachment F - URRT Average Increase

	URRT Plan	URRT Current	Current Enrollment	Current	Projected	Cumulative
HIOS Plan ID	Category	Enrollment	in Renewing Plans	Avg Rate	Avg Rate	Rate Change %
79279PA0080001	Renewing	1,646	1,646	\$346.84	\$394.70	13.80%
79279PA0080004	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0080008	Renewing	6,361	6,361	\$449.77	\$517.78	15.12%
79279PA0080010	Renewing	171	171	\$388.60	\$430.57	10.80%
79279PA0080011	Renewing	268	268	\$313.95	\$356.87	13.67%
79279PA0080012	Renewing	2,671	2,671	\$485.89	\$551.05	13.41%
79279PA0080013	New	0	0	\$0.00	\$0.00	0.00%
79279PA0090001	Renewing	420	420	\$359.38	\$402.40	11.97%
79279PA0090002	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0090004	Renewing	272	272	\$421.47	\$480.10	13.91%
79279PA0100001	Renewing	187	187	\$262.54	\$303.58	15.63%
79279PA0130002	Renewing	237	237	\$391.81	\$438.71	11.97%
79279PA0130003	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0130004	Renewing	60	60	\$433.57	\$474.54	9.45%
79279PA0130005	Renewing	1,052	1,052	\$494.74	\$561.78	13.55%
79279PA0140001	Renewing	3,268	3,268	\$476.91	\$538.24	12.86%
79279PA0140002	Renewing	249	249	\$528.23	\$587.71	11.26%
79279PA0150001	Renewing	1,425	1,425	\$521.88	\$582.26	11.57%
79279PA0150002	Renewing	135	135	\$573.21	\$631.73	10.21%
79279PA0160001	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0170001	Terminated	0	0	\$0.00	\$0.00	0.00%
Total		18,422	18,422	\$453.01	\$514.85	13.65%

Individual Market

Attachment G - COVID Adjustment Calculation

COVID-19 Impact				
Medical	Drug	Total		
70.9%	29.1%	100.0%		
1.0%	0.6%			
0.1%	0.6%			
(2.9%)	0.0%			
<u>0.0%</u>	0.0%			
(1.9%)	1.2%	(1.0%)		
		1.010		
70.9%	29.1%	100.0%		
0.7%	0.0%			
0.1%	2.1%			
0.0%	0.0%			
<u>0.0%</u>	0.0%			
0.8%	2.1%	1.2%		
		(0.7%)		
		0.5%		
		1.005		
		1.015		
	70.9% 1.0% 0.1% (2.9%) 0.0% (1.9%) 70.9% 0.7% 0.1% 0.0% 0.0%	Medical Drug 70.9% 29.1% 1.0% 0.6% 0.1% 0.6% (2.9%) 0.0% 0.0% 0.0% (1.9%) 1.2% 70.9% 29.1% 0.7% 0.0% 0.1% 2.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%		

Individual Market

Attachment H - MLR Exhibit

	IV	1LR	Member	Months
Calendar Year	Actual	Pricing	Actual	Pricing
2019	N/A	N/A	0	0
2020	69.4%	81.2%	80,110	138,912
2021	81.4%	82.4%	128,970	123,144
3-yr Total	77.2%	81.7%	209,080	262,056

Standard Questions

1. Membership:

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

Response:

a. We anticipate significant growth in HCA primarily based on: 1) Maturity into the market, particularly in recent expansion counties Westmoreland and Butler; and 2) Resuming Medicaid-eligibility determinations will add additional lower-income/price-sensitive consumers to the ACA Individual market, who are the most likely to enroll in lower-cost products.

2. Experience Period Claims:

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.
- b. Please confirm that all non-EHB claims have been removed from the experience period claims.
- 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?

Response:

- a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
- b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.



3. COVID:

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

Response:

a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. As discussed in Section 2.A of the PA Actuarial Memorandum, the COVID adjustments are included in the "Change in Morbidity" line of Table 5.

b. Attachment G of the PA Actuarial Memorandum provides quantitative support for the COVID adjustment factor. A detailed discussion of the development of this factor is included in Section 2.A of the PA Actuarial Memorandum.

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

Response:

- a. This question is not applicable to this filing.
- b. This question is not applicable to this filing.

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.
- 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.
- 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.

Response:

- a. The value in Table 6, cell C57 is 0.00%.
- b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.21 PMPM for plan year 2024, which is consistent with Final Notice of Benefit and Payment Parameters.



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

Response:

a. Highmark's Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.

b. The differences in comparing the CMS metallic AV calculator to Highmark's corresponding Pricing AVs average approximately 2%. These differences occur due to a number of factors such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

7. Expanded Bronze Plans:

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

Response:

a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

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

Response:

- a. The proposed geographic rating area factors are unchanged from the currently approved factors.
- b. The proposed network factors are unchanged from the currently approved factors.

9. Public Health Emergency:

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

Response:

- a. No rate change impact has been assumed for the enrollment changes associated with the ending of the Public Health Emergency. This is due to the continued uncertainty regarding the underlying morbidity of the members impacted and the volume of membership expected. Some initial studies have indicated this membership could be favorable to ACA plans, while other studies indicate it could be unfavorable. However, in PA we expect a 5-6% increase in enrollment resulting from the PHE expiration. Therefore, as an example, a +/-10% impact to morbidity for this population would result in a rate change of approximately +/-0.5%.
- b. Please see the response to question 9a above.

c. Highmark's medical policy review team is drafting coverage requirements for 2024 Covid vaccinations and testing. Policy is subject to updates and changes as needed to meet industry standards and regulatory/legal requirements. Current expectations are that in-network Covid vaccinations will be covered with no cost sharing and considered preventive. Expected coverage for Covid testing will follow cost share design/coverage of the plan for lab services with OTC Covid testing not covered.

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)

	MI	LR	Member Months				
Calendar Year	Actual	Projected	Actual	Projected			
2019							
2020							
2021							

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Response:

- a. Attachment H of the PA Actuarial Memorandum contains the historical MLR Exhibit as requested.
- b. The differences between Actual and Pricing MLRs vary by year. In 2019, HCA had no enrollment since it was not in existence for ACA Individual. The 2020 variance was driven primarily by the COVID-19 pandemic. In 2021, there was no material MLR variance.

The Member Month differences also vary by year. In 2019, HCA had no enrollment since it was not in existence for ACA Individual. The 2020 variance was driven by lower-than-expected switching rates from competition after the new HCA product launch (Together Blue EPO). This was partially offset by increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). In 2021, there was no material enrollment variance.

c. No MLR rebates were payable for the 2021 MLR rebate reporting year (2019-2021 period).

11. Plan of Withdrawal:

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

Response:

a.	Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is Highmark's understanding that a Plan of Withdrawal is not applicable for the 2024 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.	

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HMCAI	
Product(s):	EPO	
Market Segment:	Individual	
Rate Effective Date:	01/01/2024	to
Base Period Start Date:	01/01/2022	to
Date of Most Recent Membership:	02/01/2023	

12/31/2024 12/31/2022

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	42.4	42.6	42.6
Total	184,994	18,548	241,896
<18	10,308	1,076	14,107
18-24	10,936	1,041	13,471
25-29	26,636	2,557	31,841
30-34	19,233	2,010	26,381
35-39	16,161	1,675	22,210
40-44	13,133	1,379	18,288
45-49	11,995	1,152	15,244
50-54	16,676	1,574	20,795
55-59	21,533	2,109	27,929
60-63	31,477	2,902	37,767
64+	6,906	1,073	13,863

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
\$ 79,375,614.53	\$ 65,588,164.82	66,587,795.80	184,994	\$ 12,781,667.24	\$ 79,369,463.04	\$ 386,276.65	\$ (7,255,464.68)	\$ 27,749.10	54,988.32	\$ (5,729,417.96)	\$ 2,344,947.22
Experience Period Total Allowed EH	B Claims + EHB Capitation PMPM (ne	t of prescription drug rebates)									\$ 387.88
Loss Ratio											77.49%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category				-	ost*	_						Ut	iliza	tion*					Inc	luce	d De	mar	ıd*		Co	mposit	e Tren	d			W	eight	•		
Inpatient Hospital				5	.00%	6							3.81	L%						C	0.159	6				9.17	1%				13	1.60%	,		
Outpatient Hospital				5	.00%	6			T				3.81	L%						C).159	6				9.17	1%				19	9.35%	5		
Professional				5	.00%	6							3.81	L%						C).159	6				9.17	1%				37	7.91%	,		
Other Medical				5	.00%	6			T				3.81	L%						C	0.159	6				9.17	1%				1	.97%			
Capitation		7	7	,	7	7	7	7		۲,	7	7	7	7		٠.	7	7	7	7		٠.	٠.	/		9.00	1%				0	.04%			
Prescription Drugs				5	.00%	6	_		T	_			3.81	L%	_	_				C	0.159	6				9.17	1%				29	9.14%	5		
Total Annual Trend		7.	7	σ,	7	7	7	7	7	7	7	7.	7	7	7	7	7	۲.	7	7	7	7	7	7		9.17	1%				10	0.009	6		
Months of Trend		7	7	7	7	7	7	_	т.		7	7	7	7			7	7	7	7	7	٠.	7	7		24	ļ.		7	7	7	7	7	7	,
Total Applied Trend Projection Factor	-	_	7	7	_	٠,	٠,		7	7	7		٠,	٠.	7	7	7	7		٠.	7	7	7	7		1.1	92		7	7	7	7	7	7	7

* 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		\$ 1,445,245.89	1.0000		5,978	\$ 241.76		\$ (125,985.40)		\$ 318.66
Feb-20		\$ 1,361,321.26	1.0000	\$ 1,361,322.51	6,063	\$ 224.53		\$ (143,889.52)		\$ 287.42
Mar-20		\$ 1,693,149.12	1.0000		6,287	\$ 269.31		\$ (196,616.06)		\$ 319.90
Apr-20		\$ 1,376,280.31	1.0000		6,552	\$ 210.06		\$ (184,403.11)		\$ 230.08
May-20		\$ 1,592,147.11	1.0000		6,762	\$ 235.46		\$ (191,658.79)		\$ 276.92
Jun-20		\$ 2,102,220.89	1.0000		6,914	\$ 304.05		\$ (245,276.50)		\$ 340.34
Jul-20		\$ 2,098,491.44	1.0000		6,919	\$ 303.30		\$ (227,469.49)		\$ 372.92
Aug-20		\$ 2,472,803.75	1.0000		6,825	\$ 362.33		\$ (221,999.93)		\$ 406.21
Sep-20		\$ 2,152,590.98	1.0000	\$ 2,152,590.98	6,977	\$ 308.53		\$ (225,109.79)		\$ 344.94
Oct-20		\$ 2,178,610.70	1.0000	\$ 2,178,610.70	6,993	\$ 311.54		\$ (260,514.61)		\$ 347.15
Nov-20		\$ 2,221,229.84	1.0000		6,993	\$ 317.64		\$ (232,352.15)		\$ 346.99
Dec-20	\$ 33,868,649.47	\$ 2,361,546.46	0.9998		6,847	\$ 344.98	\$ 6,019,644.01	\$ (263,401.05)		\$ 372.72
Jan-21		\$ 2,730,372.33	0.9998	\$ 2,731,042.51	9,260	\$ 294.93		\$ (243,532.84)		\$ 342.96 \$ 368.81
Feb-21		\$ 3,178,499.27	1.0000		9,963	\$ 319.03		\$ (268,807.11)		
Mar-21		\$ 3,836,120.41 \$ 3,684,618.86	1.0000		9,954	\$ 385.38		\$ (338,120.76) \$ (380,206.92)		\$ 442.12 \$ 403.12
Apr-21		\$ 3,584,518.85 \$ 3.592.775.12	1.0000	\$ 3,684,618.86 \$ 3.593.360.88	10,135 10.437	\$ 363.55 \$ 344.29		\$ (380,206.92) \$ (386,925.82)		\$ 403.12 \$ 378.78
May-21 Jun-21		\$ 3,592,775.12 \$ 4,314,970.80	0.9998	\$ 3,393,300.88	10,437	\$ 344.29		\$ (396,999,58)		\$ 376.76
Jul-21		\$ 4,314,970.80	0.9998	\$ 4,315,949.15 \$ 4,779.940.16	11,017	\$ 403.87		\$ (396,999.56)		\$ 464.28
		\$ 4,778,888.92 \$ 4,410,043.66	0.9996	\$ 4,411,208.47	11,017	\$ 433.87		\$ (453.530.43)		\$ 484.26
Aug-21 Sep-21		\$ 4,410,043.66 \$ 4.884.141.20	0.9997		11,286	\$ 390.80		\$ (453,530.43) \$ (459,686,30)		\$ 421.96 \$ 451.26
Oct-21		\$ 4,565,203.20	0.9995	\$ 4,567,279.80	11,572	\$ 393.26		\$ (442.196.95)		\$ 418.81
Nov-21		\$ 4,580,107.89	0.9996	\$ 4,582,007.02	11,560	\$ 396.37		\$ (508.063.97)		\$ 413.53
Dec-21	\$ 56,719,279,55	\$ 4,724,690.00	0.9992	\$ 4,728,297,97	11,500	\$ 411.94	\$ 9,168,418,83			\$ 422.23
Jan-22	3 30,719,279.33	\$ 4,530,297.51	0.9991	\$ 4,534,360.74	14,242	\$ 318.38	3 3,108,418.83	\$ (543.394.83)		\$ 362.37
Feb-22		\$ 5.383.433.33	0.9991	\$ 5,388,225.50	15,758	\$ 341.94		\$ (524.786.28)		\$ 380.35
Mar-22		\$ 5,754,778.63	0.9985	\$ 5,763,196,74	15,738	\$ 370.65		\$ (622.708.64)		\$ 407.00
Apr-22		\$ 5,229,915.67	0.9981	\$ 5,239,874,94	15,503	\$ 337.99		\$ (578.762.39)		\$ 371.42
May-22		\$ 5,382,995,93	0.9973	\$ 5,397,493.81	15,408	\$ 350.30		\$ (597,961.04)		\$ 384.70
Jun-22		\$ 5,299,910.77	0.9955		15,377	\$ 346.23		\$ (613.942.41)		\$ 380.15
Jul-22		\$ 5.068.587.96	0.9883	\$ 5,128,343.08	15,549	\$ 329.82		\$ (577.117.41)		\$ 354.16
Aug-22		\$ 5,832,936.83	0.9878	\$ 5,904,861,83	15,549	\$ 378.54		\$ (672.477.96)		\$ 403.54
Sep-22		\$ 6.040.202.82	0.9808	\$ 6.158.559.36	15,606	\$ 394.63		\$ (618.102.24)		\$ 420.41
Oct-22		\$ 5.892.318.98	0.9684	\$ 6.084.297.37	15,537	\$ 391.60		\$ (661,047,88)		\$ 414.04
Nov-22		\$ 5.812.866.50	0.9597	\$ 6,056,653.64	15,484	\$ 391.16		\$ (641,165,55)		\$ 412.18
Dec-22	\$ 79,375,614,53	\$ 5,359,919,89	0.9558		15.382	\$ 364.58	\$ 12,781,667,24			\$ 385.02
* Express Completion Factor as a percent								(200)22000)	3,522,5110	

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

 Carrier Name:
 HMCAI

 Product(s):
 EPO

 Market Segment:
 Individual

 Rate Effective Date:
 01/01/2024

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 Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed B	HB Claims + EHB Capitation PMPN	f (net of prescription drug rebates)									\$ -
Loss Ratio											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation	1/////	~//////	////////		
Prescription Drugs				0.00%	
Total Annual Trend	<i>V/////</i>		~//////	0.00%	0.00%
Months of Trend	7////	///////		24	
Total Applied Trend Projection Factor	7//////	777777	//////	1.000	111111

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing	Prescription Drug Rebates**	Allowed Claims (Net of	Allowed PMPM
Jan-19				#DIV/0!		#DIV/0!	(Member + HHS)		Prescription Drug Rebates)	#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22		· ·		#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!

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

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

Carrier Name: HMCAI
Product(s): EPO
Market Segment: Individual
Rate Effective Date: 01/01/2024
Incurred Dates: 1/1/2022 to 12/31/2022

Attachment Point:
Reinsurance Cap:
Coinsurance Rate:

\$60,000 \$100,000

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

0.0%

		Individual ACA Compliant Policies	Only: Incurred Dates 1/1/2022 to	12/31/2022	
Annual Incurred	Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	oque membero	member member	Total III da Talaina	\$38,662,745
\$30,000	\$34,999				\$1,987,219
\$35,000	\$39,999				\$1,863,262
\$40,000	\$44,999				\$1,139,281
\$45,000	\$49,999				\$1,561,389
\$50,000	\$54,999				\$1,000,286
\$55,000	\$59,999				\$689,164
\$60,000	\$64,999				\$686,411
\$65,000	\$69,999				\$953,973
\$70,000	\$74,999				\$1,094,271
\$75,000	\$79,999				\$784,537
\$80,000	\$84,999				\$575,049
\$85,000	\$89,999				\$705,450
\$90,000	\$94,999				\$550,857
\$95,000	\$99,999				\$98,288
\$100,000	\$109,999				\$836,901
\$110,000	\$119,999				\$1,370,336
\$120,000	\$129,999				\$505,382
\$130,000	\$139,999				\$807,573
\$140,000	\$149,999				\$434,109
\$150,000	\$159,999				\$914,047
\$160,000	\$169,999				\$490,122
\$170,000	\$179,999				\$530,543
\$180,000	\$189,999				\$929,230
\$190,000	\$199,999				\$391,379
\$200,000	\$209,999				\$205,659
\$210,000	\$219,999				\$212,252
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$470,650
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0 \$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$277,555
\$280,000	\$289,999				\$0
\$290,000	\$289,999				\$292,288
\$300,000	\$324,999				\$313,971
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$722,690
\$375,000	\$399,999				\$379,737
\$400,000	\$424,999				\$379,737
\$425,000	\$449,999				\$0 \$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$489,913
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0 \$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$826,754
\$900,000	\$999,999				\$0
\$1,000,000+	5252,000				\$1,293,867
31,000,000+ Total		21,531	184,994	\$65,047,142	\$65,047,142

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

Carrier Name: HMCAI
Product(s): EPO
Market Segment: Individual
Rate Effective Date: 01/01/2024

 Attachment Point:
 \$60,000

 Reinsurance Cap:
 \$100,000

 Coinsurance Rate:
 0%

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

	Reinsurance Program Impact Continuance Table Development - Plan Year 2024 Tota								
Annual Incurre	d Claims Range	Unique Members	Member Months	Total Incurred Claims	Reinsurance				
\$0	\$29,999				\$284,346,083				
\$30,000	\$34,999				\$24,378,788				
\$35,000	\$39,999				\$21,235,892				
\$40,000	\$44,999				\$19,071,217				
\$45,000	\$49,999				\$16,605,787				
\$50,000	\$54,999				\$15,768,941				
\$55,000	\$59,999				\$13,801,161				
\$60,000	\$64,999				\$12,431,516				
\$65,000	\$69,999				\$12,934,925				
\$70,000	\$74,999	-			\$12,900,725				
\$75,000	\$79,999	-			\$11,003,060				
\$80,000	\$84,999				\$10,319,271				
\$85,000	\$89,999				\$11,008,380				
\$90,000	\$94,999				\$9,605,221				
\$95,000	\$99,999				\$8,861,384				
\$100,000	\$109,999				\$14,251,123				
\$110,000	\$109,999				\$14,251,125				
\$120,000	\$119,999	-							
		-			\$11,705,482				
\$130,000	\$139,999	-			\$10,833,486				
\$140,000	\$149,999	-			\$12,437,335				
\$150,000	\$159,999				\$10,854,715				
\$160,000	\$169,999				\$8,103,342				
\$170,000	\$179,999				\$9,448,405				
\$180,000	\$189,999				\$9,254,742				
\$190,000	\$199,999				\$6,817,725				
\$200,000	\$209,999				\$6,338,913				
\$210,000	\$219,999				\$5,794,065				
\$220,000	\$229,999				\$8,770,955				
\$230,000	\$239,999				\$5,640,232				
\$240,000	\$249,999				\$6,875,209				
\$250,000	\$259,999				\$4,594,695				
\$260,000	\$269,999				\$3,417,671				
\$270,000	\$279,999				\$3,013,619				
\$280,000	\$289,999				\$4,853,493				
\$290,000	\$299,999				\$6,224,474				
\$300,000	\$324,999				\$6,877,731				
\$325,000	\$349,999				\$5,376,972				
\$350,000	\$374,999				\$6,157,918				
\$375,000	\$399,999				\$5,768,959				
\$400,000	\$424,999				\$4,482,141				
\$425,000	\$449,999				\$4,804,138				
\$450,000	\$474,999				\$4,601,466				
\$475,000	\$499,999				\$2,427,581				
\$500,000	\$599,999				\$10,041,858				
\$600,000	\$699,999				\$8,432,965				
\$700,000	\$799,999				\$6,726,300				
\$800,000	\$899,999				\$8,498,138				
\$900,000	\$999,999				\$2,880,203				
\$1,000,000+					\$17,612,480				
Total		114,415	1,028,317	\$740,481,942	\$740,481,942				

PA Rate Template Part II

Rate Development and Change

Add	Carrier Name:	HMCA
Product(s):	EPO	
Market Segment:	Individual	
Rate Effective Date:	01/01/2024	

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

Development of the Projected Index Rate	Ac	tual Experie Data	ence		Manual Data		
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	3	87.88	\$		-	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor		1.192			1.000		
Unadjusted Projected Allowed EHB Claims PMPM	\$	4	62.25	\$		-	
Single Risk Pool Adjustment Factors							
Change in Morbidity - Impact of Reinsurance Program		1.000			1.000		
Change in Morbidity - All Other		1.002					<- See URRT Instructions
Total Non-Morbidity Changes		0.962			0.000		
Change in Demographics		1.006					<- See URRT Instructions
Change in Network		1.000					
Change in Benefits		1.000					<- See URRT Instructions
Change in Other		0.956					<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$	4	45.41	\$		-	
Credibility Factors		100%			0%		<- See Instructions
Blended Projected EHB Claims PMPM				\$	445	5.41	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims				_			
Adjusted Projected Allowed EHB Claims PMPM	\$			<- In	dex Rate for Pi	rojec	tion Period on URRT
Projected Paid to Allowed Ratio			0.812				
Projected Incurred EHB Claims PMPM	\$	3	61.88				
Market-wide Adjustments Projected Incurred Risk Adjustment PMPM			\$61.38				
Projected Incurred Exchange User Fees PMPM			\$13.62				
Projected Incurred Reinsurance Recoveries PMPM			\$0.00				
Market-Adjusted Projected Incurred EHB Claims PMPM	\$	4	36.88				
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	5	37.72	<- M	arket-Adjusted	d Ind	ex Rate
Projected Allowed Non-EHB Claims PMPM	<		8.60				
Tojecea morea non ena ciama i mi m	Ÿ		0.00				
Market-Adjusted Projected Incurred Total Claims PMPM	\$	4	43.87				
Market-Adjusted Projected Allowed Total Claims PMPM	\$	5	46.33				
				ı			

Table 6. Retention

etention Items - Express in percentages	Percentages	PMPM Amounts
dministrative Expenses	13.28%	\$68.02
General and Claims	8.98%	\$46.02
Agent/Broker Fees and Commissions	1.50%	\$7.71
Quality Improvement Initiatives	2.79%	\$14.30
exes and Fees	0.10%	\$0.50
Risk Adjustment User Fee	0.04%	\$0.21
PCORI Fee	0.06%	\$0.29
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
rofit/Contingency (after tax)	0.00%	\$0.00
otal Retention	13.37%	\$68.52
rojected Required Revenue PMPM	\$ 512.39	

Table 8. Components of Rate Change

Rate Components		2023		2024	D	ifference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	271.31	\$	308.27	\$	36.96	13.6%
B. Base period allowed claims before normalization	\$	418.33	\$	387.88	\$	(30.45)	-11.2%
C. Normalization factor component of change	\$	(87.88)	\$	(77.11)	\$	10.77	4.0%
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	Ş	330.45		310.77		(19.68)	-7.3%
D2. URRT Trend	\$	49.53		59.59		10.05	3.7%
D3. URRT Morbidity	Ş	(25.81)	Ş	0.58		26.39	9.7%
D4. URRT Other	Ş	4.93	\$	(14.08)		(19.00)	-7.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$	27.82	\$	60.53		32.71	12.1%
D6. Normalized Exchange User Fee on an allowed basis	\$	11.82	\$	13.43	\$	1.61	0.6%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$	(17.12)	\$	-	\$	17.12	6.3%
D8. Subtotal - Sum(D1:D7)	\$	381.61	\$	430.82	\$	49.21	18.1%
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	\$	(114.16)	\$	(133.36)	\$	(19.20)	-7.1%
E2. Pricing AV	\$	(56.41)	\$	(56.63)	\$	(0.22)	-0.1%
E3. Benefit Richness	\$	16.10	\$	21.70	\$	5.60	2.1%
E4. Catastrophic Eligibility	\$	(0.18)	\$	(0.21)	\$	(0.03)	0.0%
E5. Subtotal - Sum(E1:E4)	\$	(154.65)	\$	(168.50)	\$	(13.85)	-5.1%
F. Change in Retention Components							
F1. Administrative Expenses	\$	39.73	\$	40.93	\$	1.20	0.4%
F2. Taxes and Fees	Ś	0.29	Ś	0.30	Ś	0.01	0.0%
F3. Profit and/or Contingency	Ś	-	Ś		Ś	-	0.0%
F4. Subtotal - Sum(F1:F3)	Ś	40.01	Ś	41.23	Ś	1.21	0.4%
	7		-		7		
G. Change in Miscellaneous Items	Ś	4.34	Ś	4.73	Ś	0.39	0.1%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	271.31	\$	308.27	\$	36.96	13.6%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 387.88	<- Inde
Blended Earned Premium	\$ 79,375,614.53	
Blended Loss Ratio	77.49%	

<- Index Rate of Experience Period on URRT

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

Effective Date	01/01/2024	04/01/2024		07/01/2024	10/01/2024	Tot	al Single Risk Pool
# of Member Months Renewing in Quarter							
Adjusted Projected Allowed EHB Claims PMPM	\$ 445.41	\$ 445.41	\$	445.41	\$ 445.41	\$	445.41
Months of Trend		3		6	9		
Annual Trend	9.17%	9.17%	5	9.17%	9.17%		
Single Risk Pool Projected Allowed Claims	\$ 445.41	\$ 455.29	\$	465.38	\$ 475.70	\$	-
Quarterly Trend Factor	1.000	1.022		1.045	1.068		0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.777	1.752
Average Geographic Factor	0.940	0.940
Average Tobacco Factor	1.007	1.007
Average Benefit Richness (induced demand)	1.074	1.090
Average Network Factor	0.701	0.690
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 492.38	\$ 546.33
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 388.94	\$ 437.71

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

	2023	2024	1
Paid-to-Allowed		2024	<u> </u>
Paid-to-Allowed	0.78	0.812	
UPDIT I (Total A Port Total A Port	4.45		L UDST VIA CO
URRT Trend (Total Applied Trend Factor)	1.15 0.93		<- URRT W1, S2 <- URRT W1, S2
URRT Morbidity URRT "Other"	1.01		<- URRT W1, 52
URRI "Other"	1.01	0.962	<-URRI W1, 52
Risk Adjustment	\$ 27.57	ć (1.30	<- URRT W1, S3
Exchange User Fee	\$ 27.57		<- URRT W1, 53
Reinsurance Recoveries	\$ 16.97		<- URRT W1, S3
Capitation	\$ 0.15	\$ 0.66	<- URRT W1, S2
Network	0.70	0.690	
Pricing AV	0.78	9 0.810	<- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.07	6 1.090	
Catastrophic Eligibility	0.99	0.999	
Administrative Expenses	14.649	4 13.28%	
Taxes and Fees	0.119	0.10%	
Profit and/or Contingency	0.009	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

 Carrier Name:
 HMCAI

 Product(s):
 EPO

 Market Segment:
 Individual

 Rate Effective Date:
 01/01/2024

 Base Period Start Date
 01/01/2022

 Date of Most Recent Membership:
 02/01/2023

537.72 45 CFR Part 156.8 (d) (2) Allowable Factors Market Adjusted Index Rate: Existing, Modified, New, Discontinued & Mapped, Discontinued 1/1/2024 HIOS Plan ID Pricing AV Renefit (If 1/1/2023 Plan HIOS Plan ID Product Type & Not Mapped Metallic Tier Standard AV. Exchange (company-Richness Benefits in Non-Funding of (Standard (HMO, POS, PPO, EPO, 1/1/2023 Plan (E.M.N.DM. DNM) for Discontinued & Actuarial Approach (1), On/Off or addition to CSR determined (induced Provider Catastrophic Indemnity, Other) Off Eligibility Marketing Name 2024 Value EHB Plan Number Component) Approach (2) AV) Network 0.767 1.015 442.71 Totals - Current Membership 0.810 1.000 1.000 0.999 1.038 \$ Total - Projected Membership 0.769 1.000 0.999 1.037 \$ 443.51 0.810 1.000 1.016 TRANSITIONAL Transitional Plans TRANSITIONAL N/A TRANSITIONAL DNM N/A N/A N/A Together Blue EPO Bronze 3800 \$339.31 0.647 Approach (2) 0.806 Approach (1) 0.824 1.004 1.00 1.00 \$445.13 0.72 Approach (1) \$370.14 Together Blue EPO Bronze 8900 \$306.79 0.698 0.706 Approach (1) \$473.73 \$417.73 Together Blue EPO Bronze 6900 HSA -79279PA0090001 Custom Drug Benefit \$345.93 Together Blue EPO Gold 1700 HSA 0.788 Approach (1) 0.782 0.981 1.000 1.000 1.000 1.000 \$412.72 Together Blue Major Events EPO 79279PA0100001 Catastrophic 9100 - 3 Free PCP Visits atastroph On/Off 0.578 0.913 1.000 1.000 0.920 1.000 \$260.98 Together Blue EPO Bronze 3800 + 79279PA0130002 Adult Dental and Vision 0.647 Approach (2) 0.674 0.936 1.000 1.111 1.000 1.00 \$377.14 Together Blue EPO Silver 3500 + Adult 79279PA0130004 0.722 0.953 1.000 1.00 1.000 \$407.96 Together Blue EPO Gold 0 + Adult 79279PA0130005 0.806 Approach (1) \$482.96 Together Blue EPO Premier Gold 0 M \$462.72 lan 13 79279PA0140001 EPO Gold 0.82 Approach (1) On/Off 0.843 1.005 1.000 1.000 1.000 Together Blue EPO Premier Silver 2900 N 0.716 Approach (1) 0.725 1.049 1.005 1.000 1.000 1.230 \$505.26 Together Blue EPO Premier Gold 0 + 79279PA0150001 Adult Dental and Vision 0.843 1.000 1.000 \$500.54 ogether Blue EPO Premier Silver 2900 79279PA0150002 + Adult Dental and Vision 0.716 Approach (1) \$543.08 Together Blue Diabetes EPO Gold 0 \$445.13 Together Blue Diabetes EPO Gold 0 + 79279PA0270001 Adult Dental and Vision \$482.96

Calibration	
Age Calibration Factor	1.752
Geographic Calibration Factor	0.940
Tobacco Calibration Factor	1.007
Aggregate Calibration Factor	1.658

Total Covered Lives @ 02-01-2023

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency		Total Covered Lives Mapped into 2024 Plans @ 02-01- 2023	Total Projected Lives
Admin Costs	ieesj	Contingency	ļ	2023	Total Projected Lives
13.3%	0.1%	0.0%		18,548	20,158
13.3%	0.1%	0.0%	_		
N/A	N/A	N/A		-	-
13.3%		0.0%		1,646	1,352
13.3%		0.0%	l	6,361	7,145
13.3%		0.0%		171	144
13.3%		0.0%		268	490
13.3%		0.0%		2,671	2,768
13.3%	0.1%	0.0%		-	244
13.3%	0.1%	0.0%		420	395
13.3%	0.1%	0.0%		272	352
13.3%	0.1%	0.0%		187	222
13.3%	0.1%	0.0%		237	292
13.3%	0.1%	0.0%		60	51
13.3%	0.1%	0.0%		1,052	1,502
13.3%	0.1%	0.0%		3,268	3,315
13.3%	0.1%	0.0%		249	297
13.3%	0.1%	0.0%		1,425	1,385
13.3%		0.0%		135	204
13.3%	0.1%	0.0%		86	-
13.3%	0.1%	0.0%		40	

Plar	Calibrated Adjusted dex Rate PMPM	2024 Calibrated Plan Adjusted Index Rate PMPM
\$	271.31	\$ 308.27
N/A		N/A
S S	207.62	\$ 236.27
Ś	269.24	\$ 309.96
ŝ	232.62	\$ 257.74
\$	187.94	\$ 213.63
\$	290.86	\$ 329.87
\$	-	\$ 290.88
\$ \$	215.13 252.30	\$ 240.88 \$ 287.39
\$	252.30	\$ 287.39
\$	157.16	\$ 181.72
\$	234.55	\$ 262.61
\$	259.54	\$ 284.08
s	296.16	\$ 336.30
\$	285.49	\$ 322.21
\$	316.21	\$ 351.82
\$	312.41	\$ 348.54
\$	343.13	\$ 378.16
\$	281.43	\$ 309.96
\$	308.35	\$ 336.30

		02-	01-2023 Nu	mber of Co	vered Lives	by Rating	Area				
1	2	3	4	5	6	7	8	9	Total	2024 Continued/ Discontinued Plans Indicator	De Minimis Check
2 4 2 0			45 400						40.540	ì	
2,139	-	-	16,409	-	-	-	-	-	18,548		
-	-	-	-	-	-	-	-	-	-	0	T
227		-	1.419	-	-		-	-	1,646	1	yes
707	-	-	5,654	-	-	-	-	-	6,361	1	yes
23	-	-	148	-	-	-	-	-	171	1	yes
25	-	-	243	-	-	-	-	-	268	1	yes
325	-	-	2,346	-	-	-	-	-	2,671	1	yes
-	-	-	-	-	-	-	-	-		1	ves
60	_	_	360		_	_	_		420	1	yes
20	-	-	252	-	-	-	-	-	272	1	yes
17	_	_	170	-	_	_	_	-	187	1	yes
21	-	-	216	-	-	-	-	-	237	1	yes
2	-	-	58	-	-	-	-	-	60	1	yes
89	_	-	963	_	_	-	-	_	1,052	1	yes
416	-	-	2,852	-	-	-	-	-	3,268	1	yes
40	-	-	209	-	-	-	-	-	249	1	yes
141	-	-	1,284	-	-	-	-	-	1,425	1	yes
5	_	-	130	_	_	_	_	-	135	1	yes
14	-	-	72	-	-	-	-	-	86	1	yes
7	_	_	33	_	_	_	_	_	40	1	ves

PA Rate Template Part IV A - Individual

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

HMCAI EPO Individual 01/01/2024 Carrier Name: Product(s):
Market Segment:
Rate Effective Date:

												2023	21-year	old, Non	-Toba	cco Pre	mium	PMPM	1				
Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 Plan HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off		1	2		3		4	5		6		7		8	,	9	Average (weighted by enrollment by rating area)
Totals		These cells auto-fill	using the data en	tered in Table 10			1 [\$ 253.90	ς -	٥.	-	\$ 2	55.18	٠ .	١,		١,		١,		۲.		\$ 255.03
Totals		mese cens auto-mi	using the data en	tered in Table 10.				255.50	, -	Ý		, , <u>,</u>	33.10	· -	7		Y		Y		7		\$ 255.05
Plan 1	79279PA0080001	gether Blue EPO Bronze 38	М		kpanded Bron	On/Off	1 6	\$ 195.17	ć	c		Ć 1	95.17	c	c		c		c		c		\$ 195.17
Plan 2	79279PA0080001 79279PA0080008	Together Blue EPO Gold 0	M		Gold	On/Off	ł	\$ 253.09	¢ -	¢			53.09	, -	ç		¢		¢		c	<u> </u>	\$ 253.09
Plan 3	79279PA0080010	gether Blue EPO Silver 35			Silver	Off	ł	\$ 218.66	¢ -	¢			18.66	, -	ç		¢		¢		c	<u> </u>	\$ 218.66
Plan 4	79279PA0080010	gether Blue EPO Bronze 89			Bronze	On/Off	ł	176.66	¢ -	¢			76.66	, -	ç		¢		S		c	<u> </u>	\$ 176.66
Plan 5	79279PA0080011	gether Blue EPO Silver 59			Silver	On/Off	H H	\$ 273.41	ý ·	2			73.41	, ·	٠		, ,		2		2		\$ 273.41
Plan 6	79279PA0080012 79279PA0080013	getner blue EPO Sliver 59	N N		Gold	On/Off	∤ ⊦		s -	2		\$ Z	73.41		5		, ,		S		2		\$ 2/3.41
Plan 7	79279PA0080013 79279PA0090001	O Bronze 6900 HSA - Cust			kpanded Bron	On/Off	∤ ⊦	\$ 202.22	7	2		۶ ۲ - ۱	02.22	7	5		, ,		, ,		2		\$ 202.22
Plan 8	79279PA0090001 79279PA0090004	ether Blue EPO Gold 1700			Gold Gold	On/Off	∤ ⊦	3 202.22		2			37.16		5		, ,		S		2		\$ 202.22
Plan 9	79279PA0090004 79279PA0100001	vents EPO Catastrophic 9			Catastrophic	On/Off	∤ ⊦	3 147.73		2			47.73		5		, ,		, ,		2		\$ 147.73
Plan 10	79279PA0100001 79279PA0130002	PO Bronze 3800 + Adult D			kpanded Bron	On/Off	∤ ⊦	\$ 220.47	\$ -	2		Ŧ -	20.47	,	5		, ,		, ,		2		\$ 220.47
Plan 11	79279PA0130002 79279PA0130004	EPO Silver 3500 + Adult De	M		Silver	Off	∤ ⊦	\$ 243.97	\$ -	2			43.97	,	5		, ,		, ,		2		\$ 243.97
Plan 12	79279PA0130004 79279PA0130005	e EPO Gold 0 + Adult Dent			Gold	On/Off	ļ		<u> </u>	2	-		78.39	, -	>		2		S	-	>		
							ļ ļ	278.39	\$ -	\$	-			> -	\$		\$		-		\$		\$ 278.39
Plan 13	79279PA0140001	ether Blue EPO Premier Go			Gold	On/Off	-	268.36	ş -	\$			68.36	> -	\$	_	>	_	\$		2		\$ 268.36
Plan 14	79279PA0140002	ner Blue EPO Premier Silve			Silver	On/Off		\$ 297.24	> -	\$	-		97.24	> -	\$		\$		\$		\$	-	\$ 297.24
Plan 15	79279PA0150001	O Premier Gold 0 + Adult	M		Gold	On/Off	4 L	293.67	\$ -	Ş	-		93.67	т	Ş		\$		>	-	>		\$ 293.67
Plan 16	79279PA0150002	Premier Silver 2900 + Adu			Silver	On/Off	4 L	322.55	\$ -	\$	•		22.55		\$	-	\$	-	\$	-	\$	•	\$ 322.55
Plan 17	79279PA0260001	ther Blue Diabetes EPO G		79279PA0080008	Gold	On/Off	1 L	\$ 264.54	Ş -	\$	-		64.54		\$	-	\$	-	\$	-	Ş	-	\$ 264.54
Plan 18	79279PA0270001	betes EPO Gold 0 + Adult	DM	79279PA0130005	Gold	On/Off		\$ 289.85	\$ -	\$	-	\$ 2	89.85	\$ -	\$	-	\$	-	\$	-	\$	-	\$ 289.85

						202	24 21-yea	r-ol	d, Non-T	oba	cco Prei	nium	PMPM						
	1		2		3		4		5		6		7		8		9	en b	verage eighted by rollment y rating area)
Ś	288.46	Ś		\$		\$	289.94	Ś		\$		\$		\$	-	\$		\$	289.77
7	223.40	7		7		7		7		7		17		1 7		7		1 -	
\$	222.10	\$	-	\$	-	\$	222.10	\$	-	\$	-	\$	-	\$	-	\$	-	\$	222.10
\$	291.36	\$	-	\$	-	\$	291.36	\$	-	\$	-	\$	-	\$	-	\$	-	\$	291.36
\$	242.27	\$	-	\$	-	\$	242.27	\$	-	\$	-	\$	-	\$	-	\$	-	\$	242.27
\$	200.81	\$	-	\$	-	\$	200.81	\$	-	\$	-	\$	-	\$	-	\$	-	\$	200.81
\$	310.08	\$	-	\$	-	\$	310.08	\$	-	\$	-	\$	-	\$	-	\$	-	\$	310.08
\$	273.43	\$	-	\$	-	\$	273.43	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$	226.43	\$	-	\$	-	\$	226.43	\$	-	\$	-	\$	-	\$	-	\$	-	\$	226.43
\$	270.14	\$	-	\$	-	\$	270.14	\$	-	\$	-	\$	-	\$	-	\$	-	\$	270.14
\$	170.82	\$	-	\$	-	\$	170.82	\$	-	\$	-	\$	-	\$	-	\$	-	\$	170.82
\$	246.86	\$	-	\$	-	\$	246.86	\$	-	\$	-	\$	-	\$	-	\$	-	\$	246.86
\$	267.03	\$	-	\$	-	\$	267.03	\$	-	\$	-	\$	-	\$	-	\$	-	\$	267.03
\$	316.12	\$	-	\$	-	\$	316.12	\$	-	\$	-	\$	-	\$	-	\$	-	\$	316.12
\$	302.87	\$	-	\$	-	\$	302.87	\$	-	\$	-	\$	-	\$	-	\$	-	\$	302.87
\$	330.72	\$	-	\$	-	\$	330.72	\$	-	\$	-	\$	-	\$	-	\$	-	\$	330.72
\$	327.63	\$	-	\$	-	\$	327.63	\$	-	\$	-	\$	-	\$	-	\$	-	\$	327.63
\$	355.47	\$	-	\$	-	\$	355.47	\$	-	\$	-	\$	-	\$	-	\$	-	\$	355.47
\$	291.36	\$	-	\$	-	\$	291.36	\$	-	\$	-	\$	-	\$	-	\$	-	\$	291.36
\$	316.12	\$	-	\$	-	\$	316.12	\$	-	\$	-	\$	-	\$	-	\$	-	\$	316.12

		Cn	ange in 21-y	ear-old Non-	Tobacco Pre	mium PIVIPI	VI		
1	2	3	4	5	6	7	8	9	(weigh by enrolln by rat area
13.6%	0.0%	0.0%	13.6%	0.0%	0.0%	0.0%	0.0%	0.0%	1
•									
13.8%			13.8%						
15.1%			15.1%						
10.8%			10.8%						
13.7%			13.7%						
13.4%			13.4%						
12.0%			12.0%						
13.9%			13.9%						
15.6%			15.6%						
12.0%			12.0%						
9.5%			9.5%						
13.6%			13.6%						
12.9%			12.9%						
11.3%			11.3%						
11.6%			11.6%						
10.2%			10.2%						
10.1%			10.1%						
9.1%			9.1%						

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3
0	0	2139	0	0		0	0	Match	0	0	0	Match		0	0	0		0	0	0	0	0	0	0	0	Match
-	-																		-					_		
-	-	227 707	-	-	-	- 1		Match Match	-	-		Match Match	-	- 1	-	-	-	-	-		-	-	-	-		Match
-	-	23		-	-	-		Match	-	- 1		Match	-		-	-	-	-	-		-	-		-		Match Match
		25						Match	-			Match				-			-			-				Match
-	-	325	-	-	-	-		Match	-	-		Match	-	-	-	-	-	-	-	-	-	-	-	-		Match
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match
-	-	60		-	-	-	-	Match	-		-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match
-	-	20		-	-	-	-	Match	-		-	Match		-	-	-	-	-	-	-	-	-	٠	-	-	Match
-	-	17	-	-	-	-		Match	-	-		Match	-	-	-	-	-	-	-	-	-	-	-	-		Match
-	-	21	-	-	-	-	-	Match	-	-		Match	-	-	-	-	-	-	-	-	-	-	-	-		Match
-	-	2	-	-	-	-	-	Match	-	-		Match	-	-	-	-	-	-	-	-	-	-	-	-		Match
-	-	89	-	-	-	-		Match	-	-		Match	-	-	-	-	-	-	-	-	-	-	-	-		Match
-	-	416 40	-	-	-	- 1		Match Match	-	- 1		Match Match	-	- 1	-	-	-	-	-		- 1	-	-	-		Match Match
		141		-	-			Match	-	-		Match	-			-	-		-			-	-	-		Match
-		5						Match		-		Match	-										-			Match
-		14						Match	-	-		Match	-				-	-	-			-	-	-		Match
-	-	7	-	-	-	-		Match	-	-		Match	-	-	-	-	-	-	-	-	-	-	-	-		Match

										02-01-2023 Numbe	r of Covere	d Lives by	County															
Allegheny	Armstror	ng Be	eaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington We	stmoreland 4	Bedford	Blair	Cambria	Clearfield H	Huntingdon	Jefferson	Somerset	5 Centre	Columbia	Lehigh	Mifflin	Montour	Northampton N	orthumberland	Schuylkill	Snyder	Union	6
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4,032	-		-	220	-	-	-	-	605	797 Match	-	-	-	-	-	-	- Mat	ch -	-	-	-	-	-	-	-	-	- 7	Match
103	-		-	6	-	-	-	-	26	13 Match	-	-	-	-	-	-	- Mat	ch -	-	-	-	-	-	-	-	-	-	Match
162	-		-	27	-	-	-	-	30	24 Match	-	-	-	-	-	-	- Mat		-	-	-	-	-	-	-	-	-	Match
1,658	-		-	89	-	-	-	-	294	305 Match	-	-	-	-	-	-	- Mat		-	-	-	-	-	-	-	-	-	Match
-	-		-	-	-	-	-	-	-	- Match	-	-	-	-	-	-	- Mat		-	-	-	-	-	-	-	-		Match
264	-	_	-	19		-	-	-	40	37 Match	-	-	-	-	-	-	- Mat		-	-	-	-	-	-	-	-		Match
171		_	-	21 7	-	-	-	-	31 20	29 Match 16 Match	-	-	-	-		-	- Mat		-	-	-	-	-	-	-	-		Match
127 168	-	_	-	10	-	-	-	-	17	21 Match	-	-	-			-	- Mat		-	-	-				-	-		Match Match
51		+	-	-					5	2 Match							- Mat		_									Match
672		_	-	78		-			75	138 Match			-				- Mat						-		-			Match
2,092	-	_	-	83	-	-	-	-	319	358 Match	-	-	-	-	-	-	- Mat		-	-	-	-	-	-	-	-	-	Match
136	-		-	15	-	-	-	-	30	28 Match	-	-	-	-	-	-	- Mat	ch -	-	-	-	-	-	-	-	-	-	Match
1,009	-		-	32	-	-	-	-	139	104 Match	-	-	-	-	-	-	- Mat	ch -	-	-	-	-	-	-	-	-	-	Match
71	-		-	14	-	-	-	-	16	29 Match	-	-	-	-	-	-	- Mat	ch -	-	-	-	-	-	-	-	-	-	Match
44	-		-	1	-	-	-	-	11	16 Match	-	-	-	-	-	-	- Mat		-	-	-	-	-	-	-	-	-	Match
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Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
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PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

	Proj	ection Perio	d Age and	Tobacco F	actors	
Age	Age	Tobacco		Age	Age	Tobacco
Band	Factor	Factor		Band	Factor	Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913			44	1.397	1.132
19	0.941			45	1.444	1.145
20	0.970			46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

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

Carrier Name: HMCAI
Product(s): EPO
Market Segment: Individual
Rate Effective Date: 01/01/2024

Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie	0.940	0.940
Rating Area 2			
Rating Area 3			
Rating Area 4	Allegheny, Washington, Butler, Westmoreland	0.940	0.940
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

	Projection Period Network Factor	'S		
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
Together Blue	Zone L (see Plan Design Summary)	0.620	0.620	04/26/2019

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:

Mapped Members:

Available in Rating Areas:

O.136218935

13.62%

9.06%

15.63%

Mapped Members:

Rating Areas 1 and 4

Carrier Name: HMCAI
Product(s): EPO
Market Segment: Individual
Rate Effective Date: 01/01/2024

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

 Premium
 \$ 73,646,196.57

 Claims
 \$ 57,070,121.32

 Administrative Expenses
 \$ 12,784,364.74

 Taxes & Fees
 \$ 2,218,186.36

 Company Made After Taxes
 \$ 1,573,524.15

How It Plans to Spend Your Premium

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

Claims:	84%
Administrative Expenses:	13%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase:

9.17%

Explanation of requested rate change:

The primary drivers of the rate increase are cost and utilization trend and changes to the reinsurance parameters. The reinsurance parameter change compared

Company Name: Highmark Coverage Advantage
Market: Individual
Product: EPO
Effective Date of Rates: January 1, 2024

Ending date of Rates:

December 31, 2024

HIOS Plan ID (On Exchange)=>	79279PA	0080008	79279PA0	080008	79279PA0	0130005	79279PA01	130005	79279PA0	140001	79279PA	0140001	79279PA0	150001	79279PA	0150001	79279PA0	0090004
HIOS Plan ID (Off Exchange)=>	79279PA	8000800	79279PA0	080008	79279PA0	0130005	79279PA01	30005	79279PA0	140001	79279PA	0140001	79279PA0	150001	79279PA	0150001	79279PA0	0090004
					Together Blue		Together Blue E		Together Blue EP	O Premier Gold	Together Blue EF		Together Blue EP				Together Blue E	
Plan Marketing Name => Form # =>	Together Blue TB/EPO/H		Together Blue TB/EPO/HO		Adult Dental TB/EPO/ADV		Adult Dental a		TB/EPO/Premi	er/HCA/DP-2	TB/EPO/Premi		0 + Adult Dent TB/EPO/Premier/		0 + Adult Dent		TB/EPO/HDHP	
Rating Area =>	Are		Area	-	Area		Area		Area		Are		Area		Area		Area	
Network =>	L		L		L		L		L		L		L		L		L	
Metal =>	Go		Gold	d	Gol		Gold		Gol		Go		Gol		Go		Gol	
Deductible =>	\$(\$0	,	\$0		\$0		\$0		\$		\$0		\$0		\$1,7	
Coinsurance => Copays =>	70 \$20		70% \$20 P		709 \$20 F		70% \$20 PC		\$15 F		80 \$15		809 \$15 F		\$15 I		\$20 after E	
OOP Maximum =>	\$7,5		\$7.50		\$7,5		\$7,50		\$6.5		\$6.5		\$6.5		\$6,5		\$5.7	
Pediatric Dental (Yes/No) =>	Ye		Yes		Ye		Yes		Ye		Ye		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14 15	\$222.89 \$242.70	\$222.89 \$242.70	\$222.89 \$242.70	\$222.89 \$242.70	\$241.83 \$263.33	\$241.83 \$263.33	\$241.83 \$263.33	\$241.83 \$263.33	\$231.70 \$252.29	\$231.70 \$252.29	\$231.70 \$252.29	\$231.70 \$252.29	\$250.64 \$272.92	\$250.64 \$272.92	\$250.64 \$272.92	\$250.64 \$272.92	\$206.66 \$225.03	\$206.66 \$225.03
16	\$250.28	\$250.28	\$250.28	\$250.28	\$271.55	\$271.55	\$271.55	\$271.55	\$252.29	\$252.29	\$260.17	\$252.29	\$272.92	\$272.92	\$272.92	\$272.92	\$232.05	\$232.05
17	\$257.85	\$257.85	\$257.85	\$257.85	\$279.77	\$279.77	\$279.77	\$279.77	\$268.04	\$268.04	\$268.04	\$268.04	\$289.95	\$289.95	\$289.95	\$289.95	\$239.07	\$239.07
18	\$266.01	\$266.01	\$266.01	\$266.01	\$288.62	\$288.62	\$288.62	\$288.62	\$276.52	\$276.52	\$276.52	\$276.52	\$299.13	\$299.13	\$299.13	\$299.13	\$246.64	\$246.64
19	\$274.17	\$274.17	\$274.17	\$274.17	\$297.47	\$297.47	\$297.47	\$297.47	\$285.00	\$285.00	\$285.00	\$285.00	\$308.30	\$308.30	\$308.30	\$308.30	\$254.20	\$254.20
20 21	\$282.62 \$291.36	\$282.62 \$298.64	\$282.62 \$291.36	\$282.62 \$298.64	\$306.64 \$316.12	\$306.64 \$324.02	\$306.64	\$306.64 \$324.02	\$293.78 \$302.87	\$293.78 \$310.44	\$293.78 \$302.87	\$293.78 \$310.44	\$317.80 \$327.63	\$317.80 \$335.82	\$317.80 \$327.63	\$317.80 \$335.82	\$262.04 \$270.14	\$262.04 \$276.89
21 22	\$291.36	\$298.64	\$291.36	\$298.64	\$316.12	\$324.02	\$316.12 \$316.12	\$324.02	\$302.87	\$310.44	\$302.87	\$310.44	\$327.63	\$335.82	\$327.63	\$335.82	\$270.14	\$276.89
23	\$291.36	\$298.64	\$291.36	\$298.64	\$316.12	\$324.02	\$316.12	\$324.02	\$302.87	\$310.44	\$302.87	\$310.44	\$327.63	\$335.82	\$327.63	\$335.82	\$270.14	\$276.89
24	\$291.36	\$298.64	\$291.36	\$298.64	\$316.12	\$324.02	\$316.12	\$324.02	\$302.87	\$310.44	\$302.87	\$310.44	\$327.63	\$335.82	\$327.63	\$335.82	\$270.14	\$276.89
25	\$292.53	\$299.84	\$292.53	\$299.84	\$317.38	\$325.31	\$317.38	\$325.31	\$304.08	\$311.68	\$304.08	\$311.68	\$328.94	\$337.16	\$328.94	\$337.16	\$271.22	\$278.00
26 27	\$298.35	\$305.81 \$312.98	\$298.35	\$305.81	\$323.71	\$331.80	\$323.71	\$331.80 \$339.57	\$310.14	\$317.89	\$310.14	\$317.89	\$335.49 \$343.36	\$343.88	\$335.49	\$343.88	\$276.62 \$283.11	\$283.54
27	\$305.35 \$316.71	\$312.98	\$305.35 \$316.71	\$312.98 \$324.63	\$331.29 \$343.62	\$339.57 \$352.21	\$331.29 \$343.62	\$352.21	\$317.41 \$329.22	\$325.35 \$337.45	\$317.41 \$329.22	\$325.35 \$337.45	\$343.36	\$351.94 \$365.03	\$343.36 \$356.13	\$351.94 \$365.03	\$283.11	\$290.19 \$300.98
29	\$326.03	\$334.18	\$326.03	\$334.18	\$353.74	\$362.58	\$353.74	\$362.58	\$338.91	\$347.38	\$338.91	\$347.38	\$366.62	\$375.79	\$366.62	\$375.79	\$302.29	\$309.85
30	\$330.69	\$338.96	\$330.69	\$338.96	\$358.80	\$367.77	\$358.80	\$367.77	\$343.76	\$352.35	\$343.76	\$352.35	\$371.86	\$381.16	\$371.86	\$381.16	\$306.61	\$314.28
31	\$337.69	\$346.13	\$337.69	\$346.13	\$366.38	\$375.54	\$366.38	\$375.54	\$351.03	\$359.81	\$351.03	\$359.81	\$379.72	\$389.21	\$379.72	\$389.21	\$313.09	\$320.92
32	\$344.68	\$353.30	\$344.68	\$353.30	\$373.97	\$383.32	\$373.97	\$383.32	\$358.30	\$367.26	\$358.30	\$367.26	\$387.59	\$397.28	\$387.59	\$397.28	\$319.58	\$327.57
33 34	\$349.05 \$353.71	\$357.78 \$362.55	\$349.05 \$353.71	\$357.78 \$362.55	\$378.71 \$383.77	\$388.18 \$393.36	\$378.71 \$383.77	\$388.18 \$393.36	\$362.84 \$367.68	\$371.91 \$376.87	\$362.84 \$367.68	\$371.91 \$376.87	\$392.50 \$397.74	\$402.31 \$407.68	\$392.50 \$397.74	\$402.31 \$407.68	\$323.63 \$327.95	\$331.72 \$336.15
35	\$356.04	\$364.94	\$356.04	\$364.94	\$386.30	\$395.96	\$386.30	\$395.96	\$370.11	\$379.36	\$370.11	\$379.36	\$400.36	\$410.37	\$400.36	\$410.37	\$327.95	\$338.36
36	\$358.37	\$367.33	\$358.37	\$367.33	\$388.83	\$398.55	\$388.83	\$398.55	\$372.53	\$381.84	\$372.53	\$381.84	\$402.98	\$413.05	\$402.98	\$413.05	\$332.27	\$340.58
37	\$360.70	\$369.72	\$360.70	\$369.72	\$391.36	\$401.14	\$391.36	\$401.14	\$374.95	\$384.32	\$374.95	\$384.32	\$405.61	\$415.75	\$405.61	\$415.75	\$334.43	\$342.79
38	\$363.03	\$372.11	\$363.03	\$372.11	\$393.89	\$403.74	\$393.89	\$403.74	\$377.38	\$386.81	\$377.38	\$386.81	\$408.23	\$418.44	\$408.23	\$418.44	\$336.59	\$345.00
39 40	\$367.70	\$376.89	\$367.70	\$376.89	\$398.94	\$408.91 \$444.40	\$398.94 \$404.00	\$408.91 \$444.40	\$382.22	\$391.78	\$382.22	\$391.78	\$413.47	\$423.81	\$413.47	\$423.81	\$340.92	\$349.44
40	\$372.36 \$379.35	\$409.60 \$419.18	\$372.36 \$379.35	\$409.60 \$419.18	\$404.00 \$411.59	\$444.40	\$404.00	\$454.81	\$387.07 \$394.34	\$425.78 \$435.75	\$387.07 \$394.34	\$425.78 \$435.75	\$418.71 \$426.57	\$460.58 \$471.36	\$418.71 \$426.57	\$460.58 \$471.36	\$345.24 \$351.72	\$379.76 \$388.65
42	\$386.05	\$429.29	\$386.05	\$429.29	\$418.86	\$465.77	\$418.86	\$465.77	\$401.30	\$446.25	\$401.30	\$446.25	\$434.11	\$482.73	\$434.11	\$482.73	\$357.94	\$398.03
43	\$395.38	\$443.22	\$395.38	\$443.22	\$428.97	\$480.88	\$428.97	\$480.88	\$410.99	\$460.72	\$410.99	\$460.72	\$444.59	\$498.39	\$444.59	\$498.39	\$366.58	\$410.94
44	\$407.03	\$460.76	\$407.03	\$460.76	\$441.62	\$499.91	\$441.62	\$499.91	\$423.11	\$478.96	\$423.11	\$478.96	\$457.70	\$518.12	\$457.70	\$518.12	\$377.39	\$427.21
45	\$420.72	\$481.72	\$420.72	\$481.72	\$456.48	\$522.67	\$456.48	\$522.67	\$437.34	\$500.75	\$437.34	\$500.75	\$473.10	\$541.70	\$473.10	\$541.70	\$390.08	\$446.64
46 47	\$437.04 \$455.40	\$506.97 \$536.01	\$437.04 \$455.40	\$506.97 \$536.01	\$474.18 \$494.10	\$550.05 \$581.56	\$474.18 \$494.10	\$550.05 \$581.56	\$454.31 \$473.39	\$527.00 \$557.18	\$454.31 \$473.39	\$527.00 \$557.18	\$491.45 \$512.09	\$570.08 \$602.73	\$491.45 \$512.09	\$570.08 \$602.73	\$405.21 \$422.23	\$470.04 \$496.96
48	\$476.37	\$569.74	\$476.37	\$569.74	\$516.86	\$618.16	\$516.86	\$618.16	\$495.19	\$592.25	\$495.19	\$592.25	\$535.68	\$640.67	\$535.68	\$640.67	\$422.23	\$528.25
49	\$497.06	\$604.92	\$497.06	\$604.92	\$539.30	\$656.33	\$539.30	\$656.33	\$516.70	\$628.82	\$516.70	\$628.82	\$558.94	\$680.23	\$558.94	\$680.23	\$460.86	\$560.87
50	\$520.37	\$637.45	\$520.37	\$637.45	\$564.59	\$691.62	\$564.59	\$691.62	\$540.93	\$662.64	\$540.93	\$662.64	\$585.15	\$716.81	\$585.15	\$716.81	\$482.47	\$591.03
51	\$543.39	\$665.65	\$543.39	\$665.65	\$589.56	\$722.21	\$589.56	\$722.21	\$564.85	\$691.94	\$564.85	\$691.94	\$611.03	\$748.51	\$611.03	\$748.51	\$503.81	\$617.17
52 53	\$568.73	\$696.69	\$568.73	\$696.69	\$617.07 \$644.88	\$755.91	\$617.07 \$644.88	\$755.91 \$789.98	\$591.20	\$724.22	\$591.20	\$724.22	\$639.53	\$783.42	\$639.53	\$783.42	\$527.31	\$645.95
53 54	\$594.37 \$622.05	\$728.10 \$762.01	\$594.37 \$622.05	\$728.10 \$762.01	\$674.88	\$789.98 \$826.78	\$644.88	\$789.98 \$826.78	\$617.85 \$646.63	\$756.87 \$792.12	\$617.85 \$646.63	\$756.87 \$792.12	\$668.37 \$699.49	\$818.75 \$856.88	\$668.37 \$699.49	\$818.75 \$856.88	\$551.09 \$576.75	\$675.09 \$706.52
55	\$649.73	\$795.92	\$649.73	\$795.92	\$704.95	\$863.56	\$704.95	\$863.56	\$675.40	\$827.37	\$675.40	\$827.37	\$730.61	\$895.00	\$730.61	\$895.00	\$602.41	\$737.95
56	\$679.74	\$832.68	\$679.74	\$832.68	\$737.51	\$903.45	\$737.51	\$903.45	\$706.60	\$865.59	\$706.60	\$865.59	\$764.36	\$936.34	\$764.36	\$936.34	\$630.24	\$772.04
57	\$710.04	\$869.80	\$710.04	\$869.80	\$770.38	\$943.72	\$770.38	\$943.72	\$738.09	\$904.16	\$738.09	\$904.16	\$798.43	\$978.08	\$798.43	\$978.08	\$658.33	\$806.45
58	\$742.39	\$909.43	\$742.39	\$909.43	\$805.47	\$986.70	\$805.47	\$986.70	\$771.71	\$945.34	\$771.71	\$945.34	\$834.80	\$1,022.63	\$834.80	\$1,022.63	\$688.32	\$843.19
59 60	\$758.41 \$790.75	\$929.05 \$968.67	\$758.41 \$790.75	\$929.05 \$968.67	\$822.86 \$857.95	\$1,008.00 \$1.050.99	\$822.86 \$857.95	\$1,008.00 \$1.050.99	\$788.37 \$821.99	\$965.75 \$1.006.94	\$788.37 \$821.99	\$965.75 \$1.006.94	\$852.82 \$889.19	\$1,044.70 \$1.089.26	\$852.82 \$889.19	\$1,044.70 \$1.089.26	\$703.17 \$733.16	\$861.38 \$898.12
61	\$790.75	\$1,002.93	\$818.72	\$1,002.93	\$888.30	\$1,050.99	\$888.30	\$1,050.99	\$821.99	\$1,006.94	\$821.99	\$1,006.94	\$920.64	\$1,089.26	\$920.64	\$1,089.26	\$759.09	\$898.12
62	\$837.08	\$1,025.42	\$837.08	\$1,025.42	\$908.21	\$1,112.56	\$908.21	\$1,112.56	\$870.15	\$1,065.93	\$870.15	\$1,065.93	\$941.28	\$1,153.07	\$941.28	\$1,153.07	\$776.11	\$950.73
63	\$860.09	\$1,053.61	\$860.09	\$1,053.61	\$933.19	\$1,143.16	\$933.19	\$1,143.16	\$894.07	\$1,095.24	\$894.07	\$1,095.24	\$967.16	\$1,184.77	\$967.16	\$1,184.77	\$797.45	\$976.88
64+	\$874.08	\$1,070.75	\$874.08	\$1,070.75	\$948.36	\$1,161.74	\$948.36	\$1,161.74	\$908.61	\$1,113.05	\$908.61	\$1,113.05	\$982.89	\$1,204.04	\$982.89	\$1,204.04	\$810.42	\$992.76

05/17/2023

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

HIOS Plan ID (On Exchange)=>	79279PA00	90004	79279PA0	080013	79279PA0	080013	79279PA	0140002	79279PA0	140002	79279PA0	150002	79279PA0	150002	79279PA0	0080012	79279PA0	0080012
HIOS Plan ID (Off Exchange)=>	79279PA00	90004	79279PA0	080013	79279PA0	080013	79279PA	0140002	79279PA0	140002	79279PA0	150002	79279PA0	150002	79279PA	0080012	79279PA0	0080012
											Together Blue	EPO Premier	Together Blue	EPO Premier				
Plan Marketing Name =>	Together Blue EP	O Gold 1700	Together Blue V EPO Gold		Together Blue V EPO Gold		Together Blue Silver		Together Blue E Silver 2		Silver 2900 + Ad Visio	ult Dental and	Silver 2900 + Ado Visio		Together Blue E	PO Silver 7000	Together Blue E	PO Silver 7000
Form # =>	TB/EPO/HDHP/	HCA/DP-4	TB/EPO/HC	CA/DP-4	TB/EPO/H	CA/DP-4	TB/EPO/Premi	er/HCA/DP-2	TB/EPO/Premie	er/HCA/DP-2	TB/EPO/Premier/	ADV/HCA/DP-2	TB/EPO/Premier/	ADV/HCA/DP-2	TB/EPO/H	ICA/DP-4	TB/EPO/H	CA/DP-4
Rating Area =>	Area	1	Area	1	Area	1 4	Are	a 1	Area	4	Area	1	Area	1 4	Area	a 1	Area	a 4
Network =>	L		L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold	1	Gol	d	Silv	er	Silve	er	Silve	er	Silve	er	Silv	er	Silv	er
Deductible =>	\$1,70	0	\$1,50	00	\$1,5	00	\$2,9	000	\$2,90	00	\$2,9	00	\$2,9	00	\$7,0	000	\$7,0	100
Coinsurance =>	80%		70%	6	709	6	70	%	70%	6	709	%	709	6	70	%	709	%
Copays =>	\$20 after De	d. PCP	\$35 P	СР	\$35 P	СР	\$75	PCP	\$75 P	CP	\$75 F	PCP	\$75 P	СР	\$551	PCP	\$55 1	PCP
OOP Maximum =>	\$5,70	0	\$8,30	00	\$8,3	00	\$8,5	500	\$8,50	00	\$8,5	00	\$8,5	00	\$9,4	150	\$9,4	50
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	s	Ye	s	Yes	5	Ye	s	Yes	s	Ye	!S	Ye	s
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$206.66	\$206.66	\$209.17	\$209.17	\$209.17	\$209.17	\$253.00	\$253.00	\$253.00	\$253.00	\$271.93	\$271.93	\$271.93	\$271.93	\$237.21	\$237.21	\$237.21	\$237.21
15	\$225.03	\$225.03	\$227.77	\$227.77	\$227.77	\$227.77	\$275.49	\$275.49	\$275.49	\$275.49	\$296.11	\$296.11	\$296.11	\$296.11	\$258.30	\$258.30	\$258.30	\$258.30
16	\$232.05	\$232.05	\$234.88	\$234.88	\$234.88	\$234.88	\$284.09	\$284.09	\$284.09	\$284.09	\$305.35	\$305.35	\$305.35	\$305.35	\$266.36	\$266.36	\$266.36	\$266.36
17	\$239.07	\$239.07	\$241.99	\$241.99	\$241.99	\$241.99	\$292.69	\$292.69	\$292.69	\$292.69	\$314.59	\$314.59	\$314.59	\$314.59	\$274.42	\$274.42	\$274.42	\$274.42
18	\$246.64	\$246.64	\$249.64	\$249.64	\$249.64	\$249.64	\$301.95	\$301.95	\$301.95	\$301.95	\$324.54	\$324.54	\$324.54	\$324.54	\$283.10	\$283.10	\$283.10	\$283.10
19	\$254.20	\$254.20	\$257.30	\$257.30	\$257.30	\$257.30	\$311.21	\$311.21	\$311.21	\$311.21	\$334.50	\$334.50	\$334.50	\$334.50	\$291.79	\$291.79	\$291.79	\$291.79
20	\$262.04	\$262.04	\$265.23	\$265.23	\$265.23	\$265.23	\$320.80	\$320.80	\$320.80	\$320.80	\$344.81	\$344.81	\$344.81	\$344.81	\$300.78	\$300.78	\$300.78	\$300.78
21	\$270.14	\$276.89	\$273.43	\$280.27	\$273.43	\$280.27	\$330.72	\$338.99	\$330.72	\$338.99	\$355.47	\$364.36	\$355.47	\$364.36	\$310.08	\$317.83	\$310.08	\$317.83
22	\$270.14	\$276.89	\$273.43	\$280.27	\$273.43	\$280.27	\$330.72	\$338.99	\$330.72	\$338.99	\$355.47	\$364.36	\$355.47	\$364.36	\$310.08	\$317.83	\$310.08	\$317.83
23	\$270.14	\$276.89	\$273.43	\$280.27	\$273.43	\$280.27	\$330.72	\$338.99	\$330.72	\$338.99	\$355.47	\$364.36	\$355.47	\$364.36	\$310.08	\$317.83	\$310.08	\$317.83
24	\$270.14	\$276.89	\$273.43	\$280.27	\$273.43	\$280.27	\$330.72	\$338.99	\$330.72	\$338.99	\$355.47	\$364.36	\$355.47	\$364.36	\$310.08	\$317.83	\$310.08	\$317.83
25	\$271.22	\$278.00	\$274.52	\$281.38	\$274.52	\$281.38	\$332.04	\$340.34	\$332.04	\$340.34	\$356.89	\$365.81	\$356.89	\$365.81	\$311.32	\$319.10	\$311.32	\$319.10
26	\$276.62	\$283.54	\$279.99	\$286.99	\$279.99	\$286.99	\$338.66	\$347.13	\$338.66	\$347.13	\$364.00	\$373.10	\$364.00	\$373.10	\$317.52	\$325.46	\$317.52	\$325.46
27	\$283.11	\$290.19	\$286.55	\$293.71	\$286.55	\$293.71	\$346.59	\$355.25	\$346.59	\$355.25	\$372.53	\$381.84	\$372.53	\$381.84	\$324.96	\$333.08	\$324.96	\$333.08
28	\$293.64	\$300.98	\$297.22	\$304.65	\$297.22	\$304.65	\$359.49	\$368.48	\$359.49	\$368.48	\$386.40	\$396.06	\$386.40	\$396.06	\$337.06	\$345.49	\$337.06	\$345.49
29	\$302.29	\$309.85	\$305.97	\$313.62	\$305.97	\$313.62	\$370.08	\$379.33	\$370.08	\$379.33	\$397.77	\$407.71	\$397.77	\$407.71	\$346.98	\$355.65	\$346.98	\$355.65
30	\$306.61	\$314.28	\$310.34	\$318.10	\$310.34	\$318.10	\$375.37	\$384.75	\$375.37	\$384.75	\$403.46	\$413.55	\$403.46	\$413.55	\$351.94	\$360.74	\$351.94	\$360.74
31	\$313.09	\$320.92	\$316.91	\$324.83	\$316.91	\$324.83	\$383.30	\$392.88	\$383.30	\$392.88	\$411.99	\$422.29	\$411.99	\$422.29	\$359.38	\$368.36	\$359.38	\$368.36
32	\$319.58	\$327.57	\$323.47	\$331.56	\$323.47	\$331.56	\$391.24	\$401.02	\$391.24	\$401.02	\$420.52	\$431.03	\$420.52	\$431.03	\$366.82	\$375.99	\$366.82	\$375.99
33	\$323.63	\$331.72	\$327.57	\$335.76	\$327.57	\$335.76	\$396.20	\$406.11	\$396.20	\$406.11	\$425.85	\$436.50	\$425.85	\$436.50	\$371.48	\$380.77	\$371.48	\$380.77
34	\$327.95	\$336.15	\$331.94	\$340.24	\$331.94	\$340.24	\$401.49	\$411.53	\$401.49	\$411.53	\$431.54	\$442.33	\$431.54	\$442.33	\$376.44	\$385.85	\$376.44	\$385.85
35	\$330.11	\$338.36	\$334.13	\$342.48	\$334.13	\$342.48	\$404.14	\$414.24	\$404.14	\$414.24	\$434.38	\$445.24	\$434.38	\$445.24	\$378.92	\$388.39	\$378.92	\$388.39
36	\$332.27	\$340.58	\$336.32	\$344.73	\$336.32	\$344.73	\$406.79	\$416.96	\$406.79	\$416.96	\$437.23	\$448.16	\$437.23	\$448.16	\$381.40	\$390.94	\$381.40	\$390.94
37	\$334.43	\$342.79	\$338.51	\$346.97	\$338.51	\$346.97	\$409.43	\$419.67	\$409.43	\$419.67	\$440.07	\$451.07	\$440.07	\$451.07	\$383.88	\$393.48	\$383.88	\$393.48
38	\$336.59	\$345.00	\$340.69	\$349.21	\$340.69	\$349.21	\$412.08	\$422.38	\$412.08	\$422.38	\$442.92	\$453.99	\$442.92	\$453.99	\$386.36	\$396.02	\$386.36	\$396.02
39	\$340.92	\$349.44	\$345.07	\$353.70	\$345.07	\$353.70	\$417.37	\$427.80	\$417.37	\$427.80	\$448.60	\$459.82	\$448.60	\$459.82	\$391.32	\$401.10	\$391.32	\$401.10
40	\$345.24	\$379.76	\$349.44	\$384.38	\$349.44	\$384.38	\$422.66	\$464.93	\$422.66	\$464.93	\$454.29	\$499.72	\$454.29	\$499.72	\$396.28	\$435.91	\$396.28	\$435.91
41	\$351.72	\$388.65	\$356.01	\$393.39	\$356.01	\$393.39	\$430.60	\$475.81	\$430.60	\$475.81	\$462.82	\$511.42	\$462.82	\$511.42	\$403.72	\$446.11	\$403.72	\$446.11
42	\$357.94	\$398.03 \$410.94	\$362.29 \$371.04	\$402.87 \$415.94	\$362.29 \$371.04	\$402.87 \$415.94	\$438.20 \$448.79	\$487.28 \$503.09	\$438.20 \$448.79	\$487.28	\$471.00 \$482.37	\$523.75 \$540.74	\$471.00 \$482.37	\$523.75	\$410.86 \$420.78	\$456.88 \$471.69	\$410.86 \$420.78	\$456.88 \$471.69
43	\$366.58 \$377.39	\$410.94	\$371.04 \$381.98			,	\$448.79 \$462.02	\$503.09		\$503.09			\$482.37 \$496.59	\$540.74	\$420.78 \$433.18	\$471.69 \$490.36		
44 45	\$377.39	\$427.21	\$381.98 \$394.83	\$432.40 \$452.08	\$381.98 \$394.83	\$432.40 \$452.08	\$462.02 \$477.56	\$523.01 \$546.81	\$462.02 \$477.56	\$523.01 \$546.81	\$496.59 \$513.30	\$562.14 \$587.73	\$496.59 \$513.30	\$562.14 \$587.73	\$433.18 \$447.76	\$490.36 \$512.69	\$433.18 \$447.76	\$490.36 \$512.69
45 46	\$405.21	\$470.04	\$410.15	\$452.08	\$410.15	\$475.77	\$496.08	\$575.45	\$496.08	\$575.45	\$533.21	\$618.52	\$533.21	\$618.52	\$465.12	\$539.54	\$465.12	\$539.54
47	\$422.23	\$496.96	\$427.37	\$503.01	\$427.37	\$503.01	\$516.92	\$608.41	\$516.92	\$608.41	\$555.60	\$653.94	\$555.60	\$653.94	\$484.66	\$570.44	\$484.66	\$539.54 \$570.44
48	\$441.68	\$528.25	\$447.06	\$534.68	\$447.06	\$534.68	\$540.73	\$646.71	\$540.73	\$646.71	\$581.19	\$695.10	\$581.19	\$695.10	\$506.98	\$606.35	\$506.98	\$606.35
49	\$460.86	\$560.87	\$466.47	\$567.69	\$466.47	\$567.69	\$564.21	\$686.64	\$564.21	\$686.64	\$606.43	\$738.03	\$606.43	\$738.03	\$529.00	\$643.79	\$529.00	\$643.79
50	\$482.47	\$591.03	\$488.35	\$598.23	\$488.35	\$598.23	\$590.67	\$723.57	\$590.67	\$723.57	\$634.87	\$777.72	\$634.87	\$777.72	\$553.80	\$678.41	\$553.80	\$678.41
51	\$503.81	\$617.17	\$509.95	\$624.69	\$509.95	\$624.69	\$616.79	\$755.57	\$616.79	\$755.57	\$662.95	\$812.11	\$662.95	\$812.11	\$578.30	\$708.41	\$578.30	\$708.42
52	\$527.31	\$645.95	\$533.74	\$653.83	\$533.74	\$653.83	\$645.57	\$790.82	\$645.57	\$790.82	\$693.88	\$850.00	\$693.88	\$850.00	\$605.28	\$741.47	\$605.28	\$741.47
53	\$551.09	\$675.09	\$557.80	\$683.31	\$557.80	\$683.31	\$674.67	\$826.47	\$674.67	\$826.47	\$725.16	\$888.32	\$725.16	\$888.32	\$632.56	\$774.89	\$632.56	\$774.89
54	\$576.75	\$706.52	\$583.77	\$715.12	\$583.77	\$715.12	\$706.09	\$864.96	\$706.09	\$864.96	\$758.93	\$929.69	\$758.93	\$929.69	\$662.02	\$810.97	\$662.02	\$810.97
55	\$602.41	\$737.95	\$609.75	\$715.12	\$609.75	\$746.94	\$737.51	\$903.45	\$737.51	\$903.45	\$792.70	\$971.06	\$792.70	\$971.06	\$691.48	\$847.06	\$691.48	\$847.06
56	\$630.24	\$772.04	\$637.91	\$781.44	\$637.91	\$781.44	\$771.57	\$945.17	\$771.57	\$945.17	\$829.31	\$1,015.90	\$829.31	\$1,015.90	\$723.42	\$886.19	\$723.42	\$886.19
57	\$658.33	\$806.45	\$666.35	\$816.28	\$666.35	\$816.28	\$805.96	\$987.30	\$805.96	\$987.30	\$866.28	\$1,013.30	\$866.28	\$1,061.19	\$755.66	\$925.68	\$755.66	\$925.68
58	\$688.32	\$843.19	\$696.70	\$853.46	\$696.70	\$853.46	\$842.67	\$1,032.27	\$842.67	\$1,032.27	\$905.74	\$1,109.53	\$905.74	\$1,109.53	\$790.08	\$967.85	\$790.08	\$967.85
59	\$703.17	\$861.38	\$711.74	\$871.88	\$711.74	\$871.88	\$860.86	\$1,054.55	\$860.86	\$1,054.55	\$925.29	\$1,103.33	\$925.29	\$1,103.33	\$807.14	\$988.75	\$807.14	\$988.75
60	\$733.16	\$898.12	\$742.09	\$909.06	\$742.09	\$909.06	\$897.57	\$1,034.55	\$897.57	\$1,099.52	\$964.75	\$1,133.48	\$964.75	\$1,133.46	\$841.56	\$1,030.91	\$841.56	\$1,030.91
61	\$759.09	\$929.89	\$742.09	\$909.00	\$768.34	\$909.06	\$929.32	\$1,099.52	\$929.32	\$1,099.52	\$998.87	\$1,181.82	\$998.87	\$1,223.62	\$871.32	\$1,050.91	\$871.32	\$1,050.91
62	\$776.11	\$950.73	\$785.56	\$962.31	\$785.56	\$962.31	\$950.16	\$1,158.42	\$950.16	\$1,158.42	\$1,021.27	\$1,223.02	\$1,021.27	\$1,223.02	\$890.86	\$1,067.37	\$890.86	\$1,007.37
63	\$797.45	\$976.88	\$807.17	\$988.78	\$807.17	\$988.78	\$976.29	\$1,103.95	\$976.29	\$1,103.95	\$1,021.27	\$1,285.45	\$1,049.35	\$1,285.45	\$915.36	\$1,091.30	\$915.36	\$1,091.30
64+	\$810.42	\$992.76	\$820.29	\$1,004.86	\$820.29	\$1,004.86	\$992.16	\$1,195.96	\$992.16	\$1,195.96	\$1,049.33	\$1,285.45	\$1,066.41	\$1,265.45	\$930.24	\$1,121.32	\$930.24	\$1,121.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	A	N/	Ά	79279PA0	080001	79279PA0	080001	79279PA0	130002	79279PA	130002	79279PA0	0090001
HIOS Plan ID (Off Exchange)=>	79279PA00	80010	79279PA0	080010	79279PA0		79279PA		79279PA0		79279PA0		79279PA0		79279PA		79279PA0	
Plan Marketing Name =>	Together Blue EPC		Together Blue EP		Together Blue EP	and Vision	Adult Dental	and Vision			Together Blue EPC		+ Adult Dental	and Vision	Together Blue EF + Adult Denta	l and Vision	HSA - Custom I	Drug Benefit
Form # =>	TB/EPO/HCA		TB/EPO/HC		TB/EPO/ADV		TB/EPO/ADV		TB/EPO/HO		TB/EPO/HC		TB/EPO/ADV/		TB/EPO/ADV		TB/EPO/HDHF	
Rating Area =>	Area 1		Area	4	Area	11	Area		Area	11	Area	4	Area	1	Area	14	Area	1
Network =>	L		L		L		L		L		L		L		-		L	
Metal =>	Silver		Silve		Silve		Silv		Bron		Bronz		Bron		Bron		Bron	
Deductible =>	\$3,500)	\$3,50		\$3,5		\$3,5		\$3,80		\$3,80		\$3,80		\$3,8		\$7,1	
Coinsurance =>	70%	_	70%		709		70		509		50%		50%		50		100	
Copays =>	\$45 PC		\$45 P		\$45 P		\$451		\$65 P \$9.20		\$65 P		\$65 P		\$651		N/A	
OOP Maximum => Pediatric Dental (Yes/No) =>	\$9,350 Yes	,	\$9,35 Yes		\$9,3 Yes		\$9,3 Ye		\$9,20 Yes		\$9,20 Yes		\$9,20 Yes		\$9,2 Ye		\$7,1 Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco												
0 - 14	\$185.34	\$185.34	\$185.34	\$185.34	\$204.28	\$204.28	\$204.28	\$204.28	\$169.91	\$169.91	\$169.91	\$169.91	\$188.85	\$188.85	\$188.85	\$188.85	\$173.22	\$173.22
						\$204.28												
15	\$201.81	\$201.81	\$201.81	\$201.81	\$222.44		\$222.44	\$222.44	\$185.01	\$185.01	\$185.01	\$185.01	\$205.63	\$205.63	\$205.63	\$205.63	\$188.62	\$188.62
16 17	\$208.11	\$208.11	\$208.11	\$208.11	\$229.38	\$229.38	\$229.38	\$229.38	\$190.78	\$190.78	\$190.78	\$190.78	\$212.05	\$212.05	\$212.05	\$212.05	\$194.50	\$194.50
	\$214.41	\$214.41	\$214.41	\$214.41	\$236.32	\$236.32	\$236.32	\$236.32	\$196.56	\$196.56	\$196.56	\$196.56	\$218.47	\$218.47	\$218.47	\$218.47	\$200.39	\$200.39
18	\$221.19	\$221.19	\$221.19	\$221.19	\$243.80	\$243.80		\$243.80	\$202.78	\$202.78	\$202.78	\$202.78	\$225.38	\$225.38	\$225.38	\$225.38	\$206.73	\$206.73
19	\$227.98	\$227.98	\$227.98 \$235.00	\$227.98	\$251.28	\$251.28 \$259.02		\$251.28	\$209.00	\$209.00	\$209.00 \$215.44	\$209.00	\$232.30 \$239.45	\$232.30 \$239.45	\$232.30	\$232.30 \$239.45	\$213.07 \$219.64	\$213.07 \$219.64
20 21	\$235.00 \$242.27	\$235.00 \$248.33	\$235.00	\$235.00 \$248.33	\$259.02 \$267.03	\$259.02	\$259.02 \$267.03	\$259.02 \$273.71	\$215.44 \$222.10	\$215.44 \$227.65	\$215.44	\$215.44 \$227.65	\$239.45 \$246.86	\$253.45	\$239.45 \$246.86	\$253.45	\$219.64	\$219.64
21 22	\$242.27 \$242.27	\$248.33	\$242.27 \$242.27	\$248.33	\$267.03	\$273.71	\$267.03	\$273.71	\$222.10	\$227.65	\$222.10 \$222.10	\$227.65	\$246.86 \$246.86	\$253.03	\$246.86 \$246.86	\$253.03	\$226.43	\$232.09
22			\$242.27			\$273.71							\$246.86					
23	\$242.27 \$242.27	\$248.33 \$248.33	\$242.27 \$242.27	\$248.33 \$248.33	\$267.03 \$267.03	\$273.71	\$267.03 \$267.03	\$273.71 \$273.71	\$222.10 \$222.10	\$227.65 \$227.65	\$222.10 \$222.10	\$227.65 \$227.65	\$246.86 \$246.86	\$253.03 \$253.03	\$246.86 \$246.86	\$253.03 \$253.03	\$226.43 \$226.43	\$232.09 \$232.09
25	\$242.27	\$248.33	\$243.24	\$248.33	\$268.10	\$274.80		\$274.80	\$222.10	\$228.56	\$222.10	\$228.56	\$247.85	\$253.03	\$247.85	\$253.03	\$227.34	\$232.09
25	\$248.08	\$254.28	\$248.08	\$254.28	\$273.44	\$274.80	\$273.44	\$274.80	\$227.43	\$233.12	\$227.43	\$233.12	\$252.78	\$254.05	\$252.78	\$254.05	\$231.86	\$237.66
26	\$253.90	\$260.25	\$253.90	\$260.25	\$279.85	\$286.85	\$279.85	\$286.85	\$232.76	\$238.58	\$232.76	\$238.58	\$258.71	\$265.18	\$258.71	\$259.10	\$237.30	\$237.00
28	\$263.35	\$269.93	\$263.35	\$269.93	\$290.26	\$297.52		\$297.52	\$241.42	\$236.36	\$241.42	\$247.46	\$268.34	\$275.05	\$268.34	\$275.05	\$246.13	\$252.28
29	\$271.10	\$209.93	\$271.10	\$209.93	\$298.81	\$306.28		\$306.28	\$248.53	\$254.74	\$248.53	\$254.74	\$276.24	\$275.05	\$276.24	\$275.05	\$253.38	\$252.28
30	\$271.10	\$277.88	\$274.98	\$277.88	\$303.08	\$310.66		\$310.66	\$252.08	\$254.74	\$252.08	\$258.38	\$280.19	\$283.13	\$280.19	\$283.13	\$257.00	\$263.43
31	\$274.98	\$287.81	\$274.98	\$287.81	\$309.49	\$317.23	\$309.49	\$317.23	\$257.41	\$263.85	\$257.41	\$263.85	\$286.11	\$293.26	\$286.11	\$293.26	\$262.43	\$268.99
32	\$286.61	\$293.78	\$286.61	\$293.78	\$315.90	\$323.80		\$323.80	\$262.74	\$269.31	\$262.74	\$269.31	\$292.04	\$293.26	\$292.04	\$293.26	\$267.87	\$274.57
33	\$290.24	\$293.78	\$290.24	\$293.78	\$319.90	\$323.80		\$323.80	\$266.08	\$272.73	\$266.08	\$272.73	\$295.74	\$303.13	\$295.74	\$303.13	\$271.26	\$274.57
34	\$290.24	\$301.47	\$294.12	\$301.47	\$319.90	\$332.27	\$324.17	\$332.27	\$269.63	\$276.37	\$269.63	\$276.37	\$299.69	\$303.13	\$299.69	\$303.13	\$271.26	\$278.04
35	\$296.05	\$303.45	\$296.05	\$303.45	\$326.31	\$334.47	\$326.31	\$334.47	\$271.41	\$278.20	\$271.41	\$278.20	\$301.66	\$307.18	\$301.66	\$307.18	\$276.70	\$283.62
36	\$297.99	\$305.44	\$297.99	\$305.44	\$328.45	\$336.66	\$328.45	\$336.66	\$273.18	\$280.01	\$273.18	\$280.01	\$303.64	\$311.23	\$303.64	\$311.23	\$278.51	\$285.47
37	\$299.93	\$303.44	\$299.93	\$307.43	\$330.58	\$338.84		\$338.84	\$274.96	\$281.83	\$274.96	\$281.83	\$305.61	\$313.25	\$305.61	\$313.25	\$280.32	\$287.33
38	\$301.87	\$307.43	\$301.87	\$307.43	\$332.72	\$341.04		\$341.04	\$276.74	\$283.66	\$276.74	\$283.66	\$307.59	\$315.28	\$307.59	\$315.28	\$280.32	\$289.18
39	\$305.74	\$313.38	\$305.74	\$313.38	\$336.99	\$345.41	\$336.99	\$345.41	\$280.29	\$287.30	\$280.29	\$287.30	\$311.54	\$319.33	\$311.54	\$319.33	\$285.75	\$292.89
40	\$309.62	\$340.58	\$309.62	\$340.58	\$341.26	\$375.39	\$341.26	\$375.39	\$283.84	\$312.22	\$283.84	\$312.22	\$315.49	\$347.04	\$315.49	\$347.04	\$289.38	\$318.32
41	\$315.44	\$348.56	\$315.44	\$348.56	\$347.67	\$384.18	\$347.67	\$384.18	\$289.17	\$319.53	\$289.17	\$319.53	\$321.41	\$355.16	\$321.41	\$355.16	\$294.81	\$325.77
42	\$321.01	\$356.96	\$321.01	\$356.96	\$353.81	\$393.44		\$393.44	\$294.28	\$327.24	\$294.28	\$327.24	\$327.09	\$363.72	\$327.09	\$363.72	\$300.02	\$333.62
42	\$328.76	\$368.54	\$321.01	\$368.54	\$362.36	\$406.21	\$362.36	\$406.21	\$301.39	\$337.86	\$301.39	\$327.24	\$334.99	\$375.52	\$334.99	\$375.52	\$300.02	\$344.45
44	\$338.45	\$383.13	\$338.45	\$383.13	\$373.04	\$422.28	\$373.04	\$422.28	\$310.27	\$351.23	\$310.27	\$351.23	\$344.86	\$390.38	\$344.86	\$390.38	\$316.32	\$358.07
45	\$349.84	\$400.57	\$349.84	\$400.57	\$385.59	\$441.50	\$385.59	\$441.50	\$320.71	\$367.21	\$320.71	\$367.21	\$356.47	\$408.16	\$356.47	\$408.16	\$326.96	\$374.37
46	\$363.41	\$421.56	\$363.41	\$421.56	\$400.55	\$464.64	\$400.55	\$464.64	\$333.15	\$386.45	\$333.15	\$386.45	\$370.29	\$429.54	\$370.29	\$429.54	\$339.65	\$393.99
47	\$378.67	\$445.69	\$378.67	\$445.69	\$417.37	\$491.24		\$491.24	\$347.14	\$408.58	\$347.14	\$408.58	\$385.84	\$454.13	\$385.84	\$454.13	\$353.91	\$416.55
48	\$396.11	\$473.75	\$396.11	\$473.75	\$436.59	\$522.16		\$522.16	\$363.13	\$434.30	\$363.13	\$434.30	\$403.62	\$482.73	\$403.62	\$482.73	\$370.21	\$442.77
49	\$413.31	\$503.00	\$413.31	\$503.00	\$455.55	\$554.40		\$554.40	\$378.90	\$461.12	\$378.90	\$461.12	\$421.14	\$512.53	\$421.14	\$512.53	\$386.29	\$470.11
50	\$432.69	\$530.05	\$432.69	\$530.05	\$476.92	\$584.23		\$584.23	\$396.67	\$485.92	\$396.67	\$485.92	\$440.89	\$540.09	\$440.89	\$540.09	\$404.40	\$495.39
51	\$451.83	\$553.49	\$451.83	\$553.49	\$498.01	\$610.06		\$610.06	\$414.22	\$507.42	\$414.22	\$507.42	\$460.39	\$563.98	\$460.39	\$563.98	\$422.29	\$517.31
52	\$472.91	\$579.31	\$472.91	\$579.31	\$521.24	\$638.52	\$521.24	\$638.52	\$433.54	\$531.09	\$433.54	\$531.09	\$481.87	\$590.29	\$481.87	\$590.29	\$441.99	\$541.44
53	\$494.23	\$605.43	\$494.23	\$605.43	\$544.74	\$667.31	\$544.74	\$667.31	\$453.08	\$555.02	\$453.08	\$555.02	\$503.59	\$616.90	\$503.59	\$616.90	\$461.92	\$565.85
54	\$517.25	\$633.63	\$517.25	\$633.63	\$570.11	\$698.38	\$570.11	\$698.38	\$474.18	\$580.87	\$474.18	\$580.87	\$527.05	\$645.64	\$527.05	\$645.64	\$483.43	\$592.20
55	\$540.26	\$661.82	\$540.26	\$661.82	\$595.48	\$729.46	\$595.48	\$729.46	\$495.28	\$606.72	\$495.28	\$606.72	\$550.50	\$674.36	\$550.50	\$674.36	\$504.94	\$618.55
56	\$565.22	\$692.39	\$565.22	\$692.39	\$622.98	\$763.15	\$622.98	\$763.15	\$518.16	\$634.75	\$518.16	\$634.75	\$575.92	\$705.50	\$575.92	\$705.50	\$528.26	\$647.12
57	\$590.41	\$723.25	\$590.41	\$723.25	\$650.75	\$797.17		\$797.17	\$541.26	\$663.04	\$541.26	\$663.04	\$601.60	\$736.96	\$601.60	\$736.96	\$551.81	\$675.97
58	\$617.30	\$756.19	\$617.30	\$756.19	\$680.39	\$833.48		\$833.48	\$565.91	\$693.24	\$565.91	\$693.24	\$629.00	\$770.53	\$629.00	\$770.53	\$576.94	\$706.75
59	\$630.63	\$772.52	\$630.63	\$772.52	\$695.08	\$851.47	\$695.08	\$851.47	\$578.13	\$708.21	\$578.13	\$708.21	\$642.58	\$787.16	\$642.58	\$787.16	\$589.40	\$722.02
60	\$657.52	\$805.46	\$657.52	\$805.46	\$724.72	\$887.78	\$724.72	\$887.78	\$602.78	\$738.41	\$602.78	\$738.41	\$669.98	\$820.73	\$669.98	\$820.73	\$614.53	\$752.80
61	\$680.78	\$833.96	\$680.78	\$833.96	\$750.35	\$919.18	\$750.35	\$919.18	\$624.10	\$764.52	\$624.10	\$764.52	\$693.68	\$849.76	\$693.68	\$849.76	\$636.27	\$779.43
62	\$696.04	\$852.65	\$696.04	\$852.65	\$767.18	\$939.80		\$939.80	\$638.09	\$781.66	\$638.09	\$781.66	\$709.23	\$868.81	\$709.23	\$868.81	\$650.53	\$796.90
63	\$715.18	\$876.10	\$715.18	\$876.10	\$788.27	\$965.63	\$788.27	\$965.63	\$655.64	\$803.16	\$655.64	\$803.16	\$728.73	\$892.69	\$728.73	\$892.69	\$668.42	\$818.81
64+	\$726.81	\$890.34	\$726.81	\$890.34	\$801.09	\$981.34		\$981.34	\$666.30	\$816.22	\$666.30	\$816.22	\$740.58	\$907.21	\$740.58	\$907.21	\$679.29	\$832.13

Rate Pages 3 of 4

05/17/2023

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

HIOS Plan ID (On Exchange)=>	79279PA0	090001	79279PA	0080011	79279PA	0080011	79279PA	0100001	79279PA	0100001
HIOS Plan ID (Off Exchange)=>	79279PA0		79279PA		79279PA		79279PA		79279PA	
Plan Marketing Name =>	Together Blue EP	O Bronze 7100	Together Blue El		Together Blue EF		Together Blue M Catastrophic 94 Vis	ajor Events EPO 50 - 3 Free PCP	Together Blue M Catastrophic 94 Vis	ajor Events EPO 50 - 3 Free PCP
Form # =>	TB/EPO/HDHP	/HCA/DP-4	TB/EPO/F	ICA/DP-4	TB/EPO/F	ICA/DP-4	TB/CAT/EPC	/HCA/DP-4	TB/CAT/EPC)/HCA/DP-4
Rating Area =>	Area	4	Are	a 1	Are	a 4	Are	a 1	Are	a 4
Network =>	L		ı		ı		L		L	
Metal =>	Bron	ze	Bro	nze	Bro	nze	Catast	rophic	Catasti	rophic
Deductible =>	\$7,10	00	\$8,9		\$8,9	900	\$9,4		\$9,4	
Coinsurance =>	1009		100		100		100		100	
Copays =>	N/A		N/		N/				Visits 1-3); then 1	
OOP Maximum =>	\$7,10		\$8,9		\$8,9		\$9,4		\$9,4	
Pediatric Dental (Yes/No) =>	Yes		Ye		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$173.22	\$173.22	\$153.62	\$153.62	\$153.62	\$153.62	\$130.68	\$130.68	\$130.68	\$130.68
15	\$188.62	\$188.62	\$167.27	\$167.27	\$167.27	\$167.27	\$142.29	\$142.29	\$142.29	\$142.29
16	\$194.50	\$194.50	\$172.50	\$172.50	\$172.50	\$172.50	\$146.73	\$146.73	\$146.73	\$146.73
17	\$200.39	\$200.39	\$177.72	\$177.72	\$177.72	\$177.72	\$151.18	\$151.18	\$151.18	\$151.18
18	\$206.73	\$206.73	\$183.34	\$183.34	\$183.34	\$183.34	\$155.96	\$155.96	\$155.96	\$155.96
19	\$213.07	\$213.07	\$188.96	\$188.96	\$188.96 \$194.79	\$188.96	\$160.74	\$160.74	\$160.74	\$160.74
20 21	\$219.64 \$226.43	\$219.64 \$232.09	\$194.79 \$200.81	\$194.79 \$205.83	\$194.79	\$194.79 \$205.83	\$165.70 \$170.82	\$165.70 \$175.09	\$165.70 \$170.82	\$165.70 \$175.09
22	\$226.43	\$232.09	\$200.81	\$205.83	\$200.81	\$205.83	\$170.82	\$175.09 \$175.09	\$170.82	\$175.09
23	\$226.43	\$232.09	\$200.81	\$205.83	\$200.81	\$205.83	\$170.82	\$175.09	\$170.82	\$175.09
23	\$226.43	\$232.09	\$200.81	\$205.83	\$200.81	\$205.83	\$170.82	\$175.09	\$170.82	\$175.09
25	\$227.34	\$233.02	\$201.61	\$206.65	\$201.61	\$206.65	\$170.52	\$175.79	\$170.52	\$175.79
26	\$231.86	\$237.66	\$205.63	\$210.77	\$205.63	\$210.77	\$174.92	\$179.29	\$174.92	\$179.29
27	\$237.30	\$243.23	\$210.45	\$215.71	\$210.45	\$215.71	\$179.02	\$183.50	\$179.02	\$183.50
28	\$246.13	\$252.28	\$218.28	\$223.74	\$218.28	\$223.74	\$185.68	\$190.32	\$185.68	\$190.32
29	\$253.38	\$259.71	\$224.71	\$230.33	\$224.71	\$230.33	\$191.15	\$195.93	\$191.15	\$195.93
30	\$257.00	\$263.43	\$227.92	\$233.62	\$227.92	\$233.62	\$193.88	\$198.73	\$193.88	\$198.73
31	\$262.43	\$268.99	\$232.74	\$238.56	\$232.74	\$238.56	\$197.98	\$202.93	\$197.98	\$202.93
32	\$267.87	\$274.57	\$237.56	\$243.50	\$237.56	\$243.50	\$202.08	\$207.13	\$202.08	\$207.13
33	\$271.26	\$278.04	\$240.57	\$246.58	\$240.57	\$246.58	\$204.64	\$209.76	\$204.64	\$209.76
34	\$274.89	\$281.76	\$243.78	\$249.87	\$243.78	\$249.87	\$207.38	\$212.56	\$207.38	\$212.56
35	\$276.70	\$283.62	\$245.39	\$251.52	\$245.39	\$251.52	\$208.74	\$213.96	\$208.74	\$213.96
36	\$278.51	\$285.47	\$247.00	\$253.18	\$247.00	\$253.18	\$210.11	\$215.36	\$210.11	\$215.36
37	\$280.32	\$287.33	\$248.60	\$254.82	\$248.60	\$254.82	\$211.48	\$216.77	\$211.48	\$216.77
38	\$282.13	\$289.18	\$250.21	\$256.47	\$250.21	\$256.47	\$212.84	\$218.16	\$212.84	\$218.16
39	\$285.75	\$292.89	\$253.42	\$259.76	\$253.42	\$259.76	\$215.57	\$220.96	\$215.57	\$220.96
40	\$289.38	\$318.32	\$256.64	\$282.30	\$256.64	\$282.30	\$218.31	\$240.14	\$218.31	\$240.14
41	\$294.81	\$325.77	\$261.45	\$288.90	\$261.45	\$288.90	\$222.41	\$245.76	\$222.41	\$245.76
42	\$300.02	\$333.62	\$266.07	\$295.87	\$266.07	\$295.87	\$226.34	\$251.69	\$226.34	\$251.69
43	\$307.27	\$344.45	\$272.50	\$305.47	\$272.50	\$305.47	\$231.80	\$259.85	\$231.80	\$259.85
44	\$316.32	\$358.07	\$280.53	\$317.56	\$280.53	\$317.56	\$238.64	\$270.14	\$238.64	\$270.14
45	\$326.96	\$374.37	\$289.97	\$332.02	\$289.97	\$332.02	\$246.66	\$282.43	\$246.66	\$282.43
46 47	\$339.65	\$393.99 \$416.55	\$301.22 \$313.87	\$349.42 \$369.42	\$301.22 \$313.87	\$349.42 \$369.42	\$256.23 \$266.99	\$297.23	\$256.23	\$297.23
47	\$353.91 \$370.21	\$416.55 \$442.77	\$313.87	\$369.42	\$313.87	\$369.42	\$266.99	\$314.25 \$334.03	\$266.99 \$279.29	\$314.25 \$334.03
49	\$386.29	\$470.11	\$342.58	\$416.92	\$342.58	\$416.92	\$291.42	\$354.66	\$291.42	\$354.66
50	\$404.40	\$495.39	\$358.65	\$439.35	\$358.65	\$439.35	\$305.08	\$373.72	\$305.08	\$373.72
51	\$422.29	\$517.31	\$374.51	\$458.77	\$374.51	\$458.77	\$318.58	\$390.26	\$318.58	\$390.26
52	\$441.99	\$541.44	\$391.98	\$480.18	\$391.98	\$480.18	\$333.44	\$408.46	\$333.44	\$408.46
53	\$461.92	\$565.85	\$409.65	\$501.82	\$409.65	\$501.82	\$348.47	\$426.88	\$348.47	\$426.88
54	\$483.43	\$592.20	\$428.73	\$525.19	\$428.73	\$525.19	\$364.70	\$446.76	\$364.70	\$446.76
55	\$504.94	\$618.55	\$447.81	\$548.57	\$447.81	\$548.57	\$380.93	\$466.64	\$380.93	\$466.64
56	\$528.26	\$647.12	\$468.49	\$573.90	\$468.49	\$573.90	\$398.52	\$488.19	\$398.52	\$488.19
57	\$551.81	\$675.97	\$489.37	\$599.48	\$489.37	\$599.48	\$416.29	\$509.96	\$416.29	\$509.96
58	\$576.94	\$706.75	\$511.66	\$626.78	\$511.66	\$626.78	\$435.25	\$533.18	\$435.25	\$533.18
59	\$589.40	\$722.02	\$522.71	\$640.32	\$522.71	\$640.32	\$444.64	\$544.68	\$444.64	\$544.68
60	\$614.53	\$752.80	\$545.00	\$667.63	\$545.00	\$667.63	\$463.61	\$567.92	\$463.61	\$567.92
61	\$636.27	\$779.43	\$564.28	\$691.24	\$564.28	\$691.24	\$480.00	\$588.00	\$480.00	\$588.00
62	\$650.53	\$796.90	\$576.93	\$706.74	\$576.93	\$706.74	\$490.77	\$601.19	\$490.77	\$601.19
63	\$668.42	\$818.81	\$592.79	\$726.17	\$592.79	\$726.17	\$504.26	\$617.72	\$504.26	\$617.72
64+	\$679.29	\$832.13	\$602.43	\$737.98	\$602.43	\$737.98	\$512.46	\$627.76	\$512.46	\$627.76

Highmark Coverage Advantage Individual Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
							Allegheny, Erie, Washington, Butler,
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off	L	1, 4	Westmoreland
							Allegheny, Erie, Washington, Butler,
79279PA0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	L	1, 4	Westmoreland

RATING AREA 1

0 0 0 0

		02-01-2023 Number of Covered Lives by Ratinլ	g County			0	0	2,139	0	0	0	0	0	0	0	0
					On/Off											
HIOS	Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279P	8000800A	Together Blue EPO Gold 0	EPO	Gold	On/Off			\$291.36								
79279P	A0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off			\$316.12								
79279P	A0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off			\$302.87								
79279P	A0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off			\$327.63								
79279P	A0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off			\$270.14								
79279P	A0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off			\$273.43								
79279P	A0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off			\$330.72								
79279P	A0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off			\$355.47								
79279P	A0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off			\$310.08								
79279P	A0080010	Together Blue EPO Silver 3500	EPO	Silver	Off			\$242.27								
79279P	A0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off			\$267.03								
79279P	A0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off			\$222.10								
79279P	A0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off			\$246.86								
79279P	A0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Off			\$226.43								
79279P	A0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off			\$200.81								
79279P	A0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Off			\$170.82								

	02-01-2023 Number of Covered Lives by Rating	County			0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off													
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off													
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off													
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off													
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off													
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off													
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off													
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off													
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off													
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off													
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off													
79279PA0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Off													
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off													
79279PA0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Off													

	02-01-2023 Number of Covered Lives by Rating	County			11,831	0	0	691	0	0	0	0	1,832	2,055
				On/Off										
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	\$291.36			\$291.36					\$291.36	\$291.36
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$316.12			\$316.12					\$316.12	\$316.12
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	\$302.87			\$302.87					\$302.87	\$302.87
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$327.63			\$327.63					\$327.63	\$327.63
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	\$270.14			\$270.14					\$270.14	\$270.14
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off	\$273.43			\$273.43					\$273.43	\$273.43
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off	\$330.72			\$330.72					\$330.72	\$330.72
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off	\$355.47			\$355.47					\$355.47	\$355.47
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off	\$310.08			\$310.08					\$310.08	\$310.08
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off	\$242.27			\$242.27					\$242.27	\$242.27
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$267.03			\$267.03					\$267.03	\$267.03
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	\$222.10			\$222.10					\$222.10	\$222.10
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$246.86			\$246.86					\$246.86	\$246.86
79279PA0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$226.43			\$226.43					\$226.43	\$226.43
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off	\$200.81			\$200.81					\$200.81	\$200.81
79279PA0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	\$170.82			\$170.82					\$170.82	\$170.82

	02-01-2023 Number of Covered Lives by Ratio	ng County			0	0	0	0	0	0	0
				On/Off							
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off							
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off							
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off							
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off							
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off							
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off							
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off							
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off							
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off							
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
79279PA0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off							
79279PA0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							

0 0 0 0 0	0	0	0	0
Centre Columbia Lehigh Mifflin Montour Northampton	Northumberland	Schuylkill	Snyder	Union

	02-01-2023 Number of Covered Lives by Rat	ing County		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off
79279PA0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Off
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Of
79279PA0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Of

	02-01-2023 Number of Covered Lives by Rati												
		ng County			0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off									
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	l								
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off									
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off	l								
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off									
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off									
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off	l								
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off									
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	l								
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	l								
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off									
79279PA0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Off									
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off	l								
79279PA0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	l								

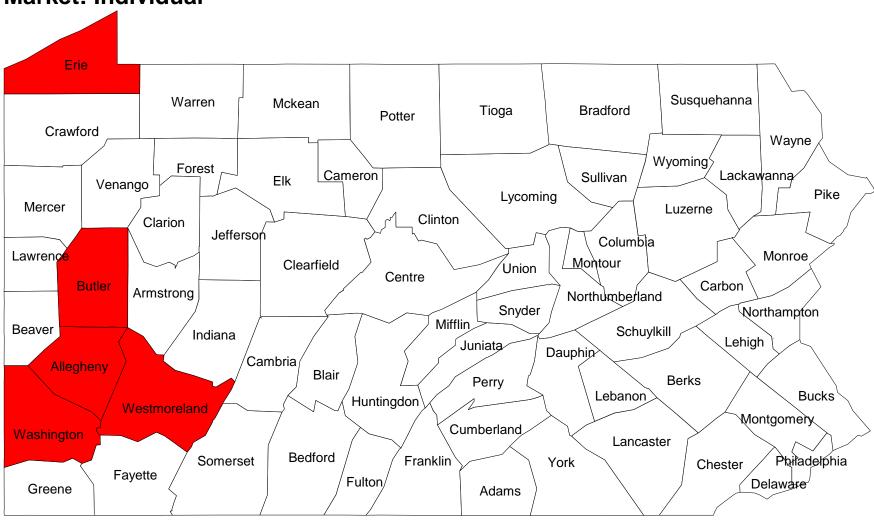
Ī	0	0	0	0	0	0	0
	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
•	•			•	•	•	

	02-01-2023 Number of Covered Lives by Ra	ting County		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Of
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Of
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Of
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Of
79279PA0090001	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	EPO	Bronze	On/Of
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Of
79279PA0100001	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	EPO	Catastrophic	On/Of

2023 Service Area

Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key (modify as needed)

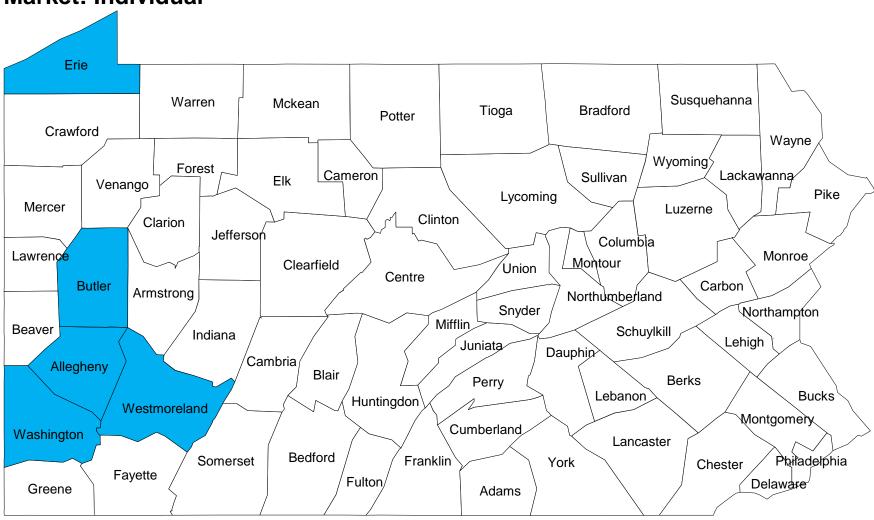
: 2023 on-exchange service area

: 2023 off-exchange only service area

2024 Service Area

Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key (modify as needed)

: 2024 on-exchange service area

: 2024 off-exchange only service area

A B Unified Rate Review v6.0	С	D	Е	F	G	н	I J	K L M N O P Q R S 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.
Company Legal Name:	Highmark Coverage Advantage							To validate, select the Validate button or Ctrl + Shift + I.
HIOS Issuer ID:	79279	State:	PA					To finalize, select the Finalize button or Ctrl + Shift + F.
Effective Date of Rate Change(s):	01/01/2024	Market:	Individual					
0-1. ,								
Market Level Calculations (Same for	all Plans)							
Section I: Experience Period Data			<u></u>					
Experience Period:		01/01/2		12/31/2022				
			<u>Total</u>	<u>PMPM</u>				
Allowed Claims			\$72,196,735.78	\$390.27				
Reinsurance			\$2,344,947.22	\$12.68				
Incurred Claims in Experience Period			\$57,070,121.32	\$308.50				
Risk Adjustment			-\$5,729,417.96	-\$30.97				
Experience Period Premium			\$79,375,614.53	\$429.07				
Experience Period Member Months			184,994					
Section II: Projections								
<u>section ii. Projections</u>		V ₀	ar 1 Trend	Year 2 To	rand			
	Experience Period Index	Te	i i i i i i i i i i i i i i i i i i i	160 2 1	ienu	Trended EHB Allowed Claims		
Benefit Category	Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM		
Inpatient Hospital	\$44.98	1.0		1.050	1.038	\$53.44		
Outpatient Hospital	\$75.04	1.0		1.050	1.038	\$89.16		
Professional	\$147.05	1.0		1.050	1.038	\$174.71		
	\$7.62			1.050		\$9.06		
		1.0	050 1.038		1.038			
Other Medical	\$7.62			1.050	1.038			
Other Medical Capitation	\$0.15	1.0	050 1.038		1.038	\$0.18		
Other Medical		1.0	050 1.038	1.050				
Other Medical Capitation Prescription Drug Total	\$0.15 \$113.04	1.0	050 1.038	1.050 1.050	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment	\$0.15 \$113.04	1.0	050 1.038	1.050 1.050 1.002	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift	\$0.15 \$113.04	1.0	050 1.038	1.050 1.050 1.002 1.002	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes	\$0.15 \$113.04	1.0	050 1.038	1.050 1.050 1.002 1.006 1.000	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other	\$0.15 \$113.04 \$387.88	1.0	550 1.038 550 1.038	1.050 1.050 1.002 1.006 1.000 0.959	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes	\$0.15 \$113.04 \$387.88	1.0	550 1.038 550 1.038	1.050 1.050 1.002 1.006 1.000	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim	\$0.15 \$113.04 \$387.88	1.0	550 1.038 550 1.038	1.050 1.050 1.050 1.002 1.006 1.000 0.959 \$445.41	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM	\$0.15 \$113.04 \$387.88	1.0	550 1.038 550 1.038	1.050 1.050 1.050 1.002 1.006 1.000 0.959 \$445.41	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim	\$0.15 \$113.04 \$387.88	1.0	550 1.038 550 1.038	1.050 1.050 1.050 1.002 1.006 1.000 0.959 \$445.41	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM	\$0.15 \$113.04 \$387.88	1.0	550 1.038 550 1.038	1.050 1.050 1.050 1.002 1.006 1.000 0.959 \$445.41	1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility %	\$0.15 \$113.04 \$387.88	01/01/2	1.038 550 1.038	1.050 1.050 1.050 1.002 1.006 1.000 0.959 \$445.41 \$0.00 100.00%	1.038 1.038	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for	\$0.15 \$113.04 \$387.88	1.0	1.038 550 1.038	1.050 1.050 1.050 1.050 1.000 1.000 0.959 \$445.41 \$0.000 100.00%	1.038 1.038 Projected Period Totals \$107,742,897.36	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance	\$0.15 \$113.04 \$387.88	01/01/2	1.038 550 1.038	1.050 1.050 1.050 1.002 1.006 1.000 0.959 \$445.41 \$0.00 100.00%	1.038 1.038 Projected Period Totals \$107,742,897.36 \$0.00	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge	\$0.15 \$113.04 \$387.88	01/01/2	1.038 550 1.038	1.050 1.050 1.050 1.050 1.000 1.000 0.959 \$445.41 \$0.000 100.00%	1.038 1.038 Projected Period Totals \$107,742,897.36	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance	\$0.15 \$113.04 \$387.88	01/01/2	1.038 550 1.038	1.050 1.050 1.050 1.050 1.000 1.000 0.959 \$445.41 \$0.00 \$445.41 \$0.00 \$-575.50	1.038 1.038 Projected Period Totals \$107,742,897.36 \$0.00	\$0.18 <u>\$134.30</u>		
Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees	\$0.15 \$113.04 \$387.88	01/01/2	1.038 550 1.038	1.050 1.050 1.050 1.050 1.000 1.000 0.959 \$445.41 \$0.00 100.00%	1.038 1.038 Projected Period Totals 5107,742,897.36 50.00 -\$18,275,481.63 \$4,054,131.38	\$0.18 <u>\$134.30</u>		

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

50 51 Product-Plan Data Collection

Highmark Coverage Advantage
79279 State: PA
01/01/2024 Market: Individual

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

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

i o valuose, seect rav valuote autori or (LH - 50) ft + 1.

To finalize, seef the Finalize button or (LH - 50) ft + 1.

To remore a product, novigate to the corresponding Product Namu/Product 10 field and select the Remore Product button or Clrl + 50) ft + 0.

To remore a prior, novigate to the corresponding Plan Namu/Plan 10 field and select the Remore Plan button or Clrl + 50) ft + 0.

To remore a plan, novigate to the corresponding Plan Namu/Plan 10 field and select the Remore Plan button or Clrl + 50) ft + 0.

HIOS Issuer ID: Effective Date of Rate Change(s):

Company Legal Name:

Field # Section I: General Product and Plan Information																						
1.1 Product Name				Together Blue EP)			1	Together Blue EPO I	HSA	er Blue Major Ever	To	ogether Blue EPO A	dult Dental and Visi	on	Together Blue	e EPO Premier	ther Blue EPO Pren	mier Adult Dental an	e Care Advantage	intage EPO Premier	Adult Dental and Vision
1.2 Product ID				79279PA008					79279PA009		79279PA010		79279			79279F	PA014	7927	9PA015	79279PA016	79279PA017	ı
1.3 Plan Name		EPO Silver 2900			EPO Bronze 8900			EPO Bronze 7100				EPO Bronze 3800				EPO Premier Gold	EPO Premier	EPO Premier Gold	EPO Premier	Care Advantage		ı
1.4 Plan ID (Standard Component ID)	79279PA0080001	79279PA0080004	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0080013	79279PA0090001	79279PA0090002	79279PA0090004	79279PA0100001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0150001	79279PA0150002	79279PA0160001	79279PA0170001	ı
1.5 Metal	Bronze	Silver	Gold	Silver	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Silver	Gold	Gold	Silver	Gold	d Silver	Gold	Gold	ı
1.6 AV Metal Value	0.647	0.717	0.806	0.720	0.610	0.706	0.783	0.648	0.680	0.788	0.600	0.647	0.717	0.720	0.806	0.820	0.716	0.820	0.716	0.820	0.820	ı
1.7 Plan Category	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	New	Renewing	Terminated	Renewing	g Renewing	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	i
1.8 Plan Type	EPO	EPO	EPC	EPO	EPO	EPO	EPO	EPO	EPC	EPC	EPO EPO	EPO	EPO	EPO	EPO	EPO	EPC	EPC	EPO EPO	EPO	EPO	i

| | Metal | | Bronze | Silver
 | Gold | Silver | Bronze
 | Silver | Gold | Bronze | Silver
 | Gold | Catastrophic | Bronze
 | Silver | Silver | Gold |
 | Silver | Gold | Silver
 | Gold | |
|---|--|---|--
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1.6 A	AV Metal Value	
 | 0.806 | 0.720 | 0.610
 | 0.706 | 0.783 | 0.648 | 0.680
 | 0.788 | 0.600 | 0.647
 | 0.717 | 0.720 | 0.806 | 0.820
 | 0.716 | 0.820 | 0.716
 | 0.820 | 0.8 |
| 1.7 PI | Plan Category | | Renewing | Terminated
 | Renewing | Renewing | Renewing
 | Renewing | New | Renewing | Terminated
 | Renewing | Renewing | Renewing
 | Terminated | Renewing | Renewing | Renewing
 | Renewing | Renewing | Renewing
 | Terminated | Terminat |
| 1.8 PI | Plan Type | | EPO | EPO
 | EPO | EPO | EPO
 | EPO | EPO | | EPO
 | EPO | EPO | EPO
 | EPO | EPO | EPO | EPO
 | EPO | EPO |
 | EPO | EI |
| | Exchange Plan? | | Yes | No
 | Yes | No | Yes
 | Yes | Yes | Yes | No
 | Yes | Yes | Yes
 | No | No | Yes | Yes
 | Yes | Yes | Yes
 | No | |
| | Effective Date of Proposed Rates | | 01/01/2024 | 01/01/2024
 | 01/01/2024 | 01/01/2024 | 01/01/2024
 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024
 | 01/01/2024 | 01/01/2024 | 01/01/2024
 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024
 | 01/01/2024 | 01/01/2024 | 01/01/2024
 | 01/01/2024 | 01/01/20 |
| 2122 | Cumulative Rate Change % (over 12 mos prior) | | 13.80% | 0.00%
 | 15.12% | 10.80% | 13.67%
 | 13.41% | 0.00% | 11.97% | 0.00%
 | 13.91% | 15.63% | 11.97%
 | 0.00% | 9.45% | 13.55% | 12.86%
 | 11.26% | 11.57% |
 | 0.00% | 0.00 |
| | | - | 13.80% | 0.00%
 | 15.12% | | 13.0/76
 | 13.41% | 0.00% | 11.97% |
 | 13.91% | | 11.97%
 | | | 13.55% | |
 | | |
 | | |
| | Product Rate Increase % | | |
 | | 14.43% |
 | | | | 12.81%
 | | 15.63% |
 | 13.15 | 5% | | 12.74%
 | | 11. | 44%
 | 0.00% | 0.00% | | |
| 1.13 St | Submission Level Rate Increase % | | |
 | | |
 | | | |
 | | 13.65% |
 | | | |
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| otals Se | Section II: Experience Period and Current Plan Leve | I Information | |
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 | | |
 | | |
| 2.1 PI | Plan ID (Standard Component ID) | Total | 79279PA0080001 7 | 9279PA0080004 7
 | 79279PA0080008 79 | 9279PA0080010 | 79279PA0080011 793
 | 279PA0080012 79 | 9279PA0080013 | 79279PA0090001 79 | 9279PA0090002
 | 79279PA0090004 79 | 279PA0100001 | 79279PA0130002 792
 | 79PA0130003 7 | 9279PA0130004 792 | 79PA0130005 | 9279PA0140001 792
 | 79PA0140002 79 | 9279PA0150001 | 79279PA0150002 792
 | 279PA0160001 | 79279PA017000 |
| 6.736 2.2 A | Allowed Claims | \$72,196,736 | \$3,718,410 | \$1,215,155
 | \$21,491,630 | \$320.943 | SO.
 | \$0 | \$0 | \$1,389,020 | \$12,908,401
 | \$205,708 | \$224,470 | \$623.811
 | \$578.163 | \$332.142 | \$1.857.845 | \$15.843.213
 | SO. | \$6.019.718 | SO SO
 | \$2,278,090 | \$3,190.0 |
| 4 947 2 3 Re | Reinsurance | \$2,344,947 | \$98,070 | \$39,393
 | \$694,265 | \$9.033 | \$0
 | šn. | \$n | \$35,517 | \$459,927
 | \$5,849 | \$5,598 | \$16.111
 | \$17,710 | \$9,419 | \$55,464 | \$524,695
 | sn. | \$189.764 | SO.
 | \$76.984 | \$107.1 |
| | Member Cost Sharing | \$12,781,667 | \$1.549.512 | \$204,473
 | \$4,216,712 | \$127.126 | SO
 | \$0 | \$0 | | \$1.117.971
 | \$66,336 | \$141,634 | \$225,864
 | \$101.384 | \$82,113 | \$430,519 | \$2,344,639
 | 50 | \$987.983 |
 | \$295,936 | \$293.5 |
| | Cost Sharing Reduction | \$12,761,007 | 31,345,312 | 3204,473
 | 34,210,712 | 3127,120 | 90
 | \$0 | 50 | | \$1,117,571
 | 300,330 | \$141,034 | 3223,004
 | 3101,304 | 302,113 | 3430,319 | \$2,344,039
 | şo
Sn | 2207,203 | 50
 | \$273,730 | 3253,3 |
| | | \$0 | \$0 | \$0
 | \$0 | \$0 |
 | | Ç | Ju | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | 20
 | ~ | \$U |
 | \$0 | |
| | Incurred Claims | \$57,070,121 | \$2,070,828 | \$971,289
 | \$16,580,653 | \$184,784 | \$0
 | \$0 | \$0 | | \$11,330,503
 | \$133,522 | \$77,237 | \$381,837
 | \$459,069 | \$240,611 | \$1,371,862 | \$12,973,879
 | \$0 | \$4,841,972 | \$0
 | \$1,905,170 | \$2,789,2 |
| | Risk Adjustment Transfer Amount | -\$5,729,418 | -\$2,655,957 | \$107,141
 | -\$6,424,681 | -\$268,010 | \$0
 | \$0 | \$0 | -\$651,245 | \$1,554,630
 | \$46,667 | -\$44,087 | -\$351,882
 | \$320,598 | \$103,917 | -\$636,821 | \$1,189,856
 | \$0 | \$709,508 |
 | \$523,778 | \$747,1 |
| 5,615 2.8 Pr | Premium | \$79,375,615 | \$6,271,639 | \$1,323,374
 | \$26,128,330 | \$622,037 | \$0
 | \$0 | \$0 | \$2,103,592 | \$13,868,076
 | \$267,864 | \$346,522 | \$824,718
 | \$383,644 | \$257,098 | \$2,538,816 | \$14,898,377
 | \$0 | \$5,900,940 | \$0
 | \$2,180,824 | \$1,459,7 |
| 4,994 2.9 Ex | Experience Period Member Months | 184,994 | 17,982 | 2,457
 | 62,248 | 1,845 | 0
 | 0 | 0 | 6,258 | 29,197
 | 752 | 2,385 | 2,313
 | 753 | 733 | 5,717 | 32,062
 | 0 | 12,674 | 0
 | 4,584 | 3,0 |
| | Current Enrollment | 18.422 | 1.646 | 0
 | 6.361 | 171 | 268
 | 2.671 | 0 | 420 | 0
 | 272 | 187 | 237
 | 0 | 60 | 1.052 | 3.268
 | 249 | 1,425 |
 | 0 | |
| | Current Premium PMPM | \$453.01 | \$346.84 | \$0.00
 | \$449.77 | \$388.60 | \$313.95
 | \$485.89 | \$0.00 | \$359.38 | \$0.00
 | \$421.47 | \$262.54 | \$391.81
 | \$0.00 | \$433.57 | \$494.74 | \$476.91
 | \$528.23 | \$521.88 | \$573.21
 | \$0.00 | \$0. |
| | Loss Ratio | 77.49% | 57.27% | 67.90%
 | 84.15% | 52.19% | #DIV/0!
 | #DIV/0! | #DIV/0! | | 73.47%
 | 42.45% | 25.54% | 80.75%
 | 65.19% | 66.65% | 72.13% | 80.64%
 | #DIV/0! | 73.25% |
 | 70.44% | 126.39 |
| | | 77.49% | 57.27% | 67.90%
 | 84.15% | 52.19% | #DIV/U
 | #DIV/U! | #DIV/U: | 52.17% | /3.4/%
 | 42.45% | 25.54% | 80.75%
 | 05.19% | 00.05% | 72.13% | 80.04%
 | #DIV/U! | /3.25% | #010/01
 | 70.44% | 120.33 | | |
| | Per Member Per Month | | |
 | | |
 | | | |
 | | |
 | | | |
 | | |
 | | |
| | Allowed Claims | \$390.27 | \$206.79 | \$494.57
 | \$345.26 | \$173.95 | #DIV/0!
 | #DIV/0! | #DIV/0! | | \$442.11
 | \$273.55 | \$94.12 | \$269.70
 | \$767.81 | \$453.13 | \$324.97 | \$494.14
 | #DIV/0! | \$474.97 |
 | \$496.97 | \$1,051. |
| | Reinsurance | \$12.68 | \$5.45 | \$16.03
 | \$11.15 | \$4.90 | #DIV/0!
 | #DIV/0! | #DIV/0! | \$5.68 | \$15.75
 | \$7.78 | \$2.35 | \$6.97
 | \$23.52 | \$12.85 | \$9.70 | \$16.36
 | #DIV/0! | \$14.97 | #DIV/0!
 | \$16.79 | \$35. |
| 2.15 M | Member Cost Sharing | \$69.09 | \$86.17 | \$83.22
 | \$67.74 | \$68.90 | #DIV/0!
 | #DIV/0! | #DIV/0! | \$95.22 | \$38.29
 | \$88.21 | \$59.39 | \$97.65
 | \$134.64 | \$112.02 | \$75.31 | \$73.13
 | #DIV/0! | \$77.95 | #DIV/0!
 | \$64.56 | \$96. |
| 2.16 Co | Cost Sharing Reduction | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | #DIV/0!
 | #DIV/0! | #DIV/0! | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | #DIV/0! | \$0.00 | #DIV/0!
 | \$0.00 | \$0. |
| | Incurred Claims | \$308.50 | \$115.16 | \$395.32
 | \$266.36 | \$100.15 | #DIV/0!
 | #DIV/0! | #DIV/0! | \$121.06 | \$388.07
 | \$177.56 | \$32.38 | \$165.08
 | \$609.65 | \$328.25 | \$239.96 | \$404.65
 | #DIV/0! | \$382.04 | #DIV/0!
 | \$415.61 | \$919. |
| | Risk Adjustment Transfer Amount | -\$30.97 | -\$147.70 | \$43.61
 | -\$103.21 | -\$145.26 | #DIV/0!
 | #DIV/0! | #DIV/0! | -\$104.07 | \$53.25
 | \$62.06 | -\$18.48 | -\$152.13
 | \$425.76 | \$141.77 | -S111.39 | \$37.11
 | #DIV/01 | \$55.98 |
 | \$114.26 | \$246. |
| | Premium | \$429.07 | \$348.77 | \$538.61
 | \$419.75 | \$337.15 | #DIV/0!
 | #DIV/0! | #DIV/0! | \$336.14 | \$474.98
 | \$356.20 | \$145.29 | \$356.56
 | \$509.49 | \$350.75 | \$444.08 | \$464.67
 | #DIV/0! | \$465.59 | #DIV/0!
 | \$475.75 | \$481. |
| | | | *************************************** | 4000.00
 | | 400 |
 | | | ****** |
 | 7000020 | 42.0.23 | ,,,,,,,,
 | *************************************** | *************************************** | | |
 | | Ţ |
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| | Market Adjusted Index Rate | | |
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 | | |
| | AV and Cost Sharing Design of Plan | | 0.6310 | 0.0000
 | 0.8278 | 0.6883 | 0.5705
 | 0.8810 | 0.7768 | | 0.0000
 | 0.7675 | \$537.72
0.5275 | 0.6310
 | 0.0000 | 0.6883 | 0.8278 | 0.8561
 | 0.9352 | 0.8561 |
 | 0.0000 | 0.00 |
| 3.4 Pr | Provider Network Adjustment | | 1.0000 | 0.0000
 | 1.0000 | 1.0000 | 1.0000
 | 1.0000 | 1.0000 | 1.0000 | 0.0000
 | 1.0000 | 0.5275
1.0000 | 1.0000
 | 0.0000 | 1.0000 | 1.0000 | 1.0000
 | 1.0000 | 1.0000 | 1.0000
 | 0.0000 | 0.00 | | |
| 3.4 Pr
3.5 Br | Provider Network Adjustment
Benefits in Addition to EHB | | |
 | | |
 | | | 1.0000 |
 | | 0.5275 |
 | | | |
 | | | 1.0000
 | | 0.00 |
| 3.4 Pr
3.5 Be | Provider Network Adjustment
Benefits in Addition to EHB
Administrative Costs | _ | 1.0000
1.0000 | 0.0000
 | 1.0000
1.0000 | 1.0000
1.0000 | 1.0000
1.0000
 | 1.0000
1.0000 | 1.0000
1.0000 | 1.0000
1.0000 | 0.0000
 | 1.0000
1.0000 | 0.5275
1.0000
1.0000 | 1.0000
1.1115
 | 0.0000 | 1.0000
1.1022 | 1.0000
1.0850 | 1.0000
1.0051
 | 1.0000
1.0047 | 1.0000
1.0873 | 1.0000
1.0799
 | 0.0000
0.0000 | 0.00 |
| 3.4 Pr
3.5 Be
Ar
3.6 | Provider Network Adjustment Benefits in Addition to EHB Administrative Costs Administrative Expense | | 1.0000
1.0000 | 0.0000
 | 1.0000
1.0000 | 1.0000
1.0000
13.28% | 1.0000
1.0000
 | 1.0000
1.0000
13.28% | 1.0000
1.0000
13.28% | 1.0000
1.0000 | 0.0000
0.0000
0.00%
 | 1.0000
1.0000
13.28% | 0.5275
1.0000
1.0000
13.28% | 1.0000
1.1115
13.28%
 | 0.0000
0.0000
0.00% | 1.0000
1.1022
13.28% | 1.0000
1.0850
13.28% | 1.0000
1.0051
 | 1.0000
1.0047 | 1.0000
1.0873
13.28% | 1.0000
1.0799
 | 0.0000
0.0000
0.00% | 0.00 |
| 3.4 Pr
3.5 Br
<u>Ar</u>
3.6
3.7 | Provider Network Adjustment Benefits in Addition to EHB Administrative Costs Administrative Expense Taxes and Fees | | 1.0000
1.0000
13.28%
0.10% | 0.0000
0.0000
0.00%
 | 1.0000
1.0000
13.28%
0.10% | 1.0000
1.0000
13.28%
0.10% | 1.0000
1.0000
13.28%
0.10%
 | 1.0000
1.0000
13.28%
0.10% | 1.0000
1.0000
13.28%
0.10% | 1.0000
1.0000
13.28%
0.10% | 0.0000
0.0000
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10% | 0.5275
1.0000
1.0000
13.28%
0.10% | 1.0000
1.1115
13.28%
0.10%
 | 0.0000
0.0000
0.00%
0.00% | 1.0000
1.1022
13.28%
0.10% | 1.0000
1.0850
13.28%
0.10% | 1.0000
1.0051
13.28%
0.10%
 | 1.0000
1.0047
13.28%
0.10% | 1.0000
1.0873
13.28%
0.10% | 1.0000
1.0799
13.28%
0.10%
 | 0.0000
0.0000
0.00%
0.00% | 0.00
0.00
0.00 |
| 3.4 Pr
3.5 Be
Ai
3.6
3.7
3.8 | Provider Network Adjustment Benefits in Addition to EHB Addmistrative Costs Administrative Expense Taxes and Fees Profit & Risk Load | | 1.0000
1.0000
13.28%
0.10%
0.00% | 0.0000
0.0000
0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00% | 1.0000
1.0000
13.28%
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0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00% | 0.5275
1.0000
1.0000
13.28%
0.10%
0.00% | 1.0000
1.1115
13.28%
0.10%
0.00%
 | 0.0000
0.0000
0.00%
0.00%
0.00% | 1.0000
1.1022
13.28%
0.10%
0.00% | 1.0000
1.0850
13.28%
0.10%
0.00% | 1.0000
1.0051
13.28%
0.10%
0.00%
 | 1.0000
1.0047
13.28%
0.10%
0.00% | 1.0000
1.0873
13.28%
0.10%
0.00% | 1.0000
1.0799
13.28%
0.10%
0.00%
 | 0.0000
0.0000
0.00%
0.00%
0.00% | 0.00
0.00
0.00
0.00
0.00 |
| 3.4 Pr
3.5 Be
Ad
3.6
3.7
3.8
3.9 Ci | Provider Network Adjustment Benefits in Addition to EHB Addmistrative Costs Administrative Expense Taxes and Fees Profit & Risk Load Catastrophic Adjustment | | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 0.0000
0.0000
0.00%
0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 1.0000
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13.28%
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13.28%
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0.00% | 1.0000
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13.28%
0.10%
0.00%
1.0000 | 0.0000
0.0000
0.00%
0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 0.5275
1.0000
1.0000
13.28%
0.10%
0.00%
0.9200 | 1.0000
1.1115
13.28%
0.10%
0.00%
1.0000
 | 0.0000
0.0000
0.00%
0.00%
0.00%
0.00% | 1.0000
1.1022
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0850
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0051
13.28%
0.10%
0.00%
1.0000
 | 1.0000
1.0047
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0873
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0799
13.28%
0.10%
0.00%
1.0000
 | 0.0000
0.0000
0.00%
0.00%
0.00% | 0.00
0.00
0.00
0.00
0.00
0.00 |
| 3.4 Pr
3.5 Be
Ad
3.6
3.7
3.8
3.9 Ci | Provider Network Adjustment Benefits in Addition to EHB Addmistrative Costs Administrative Expense Taxes and Fees Profit & Risk Load | | 1.0000
1.0000
13.28%
0.10%
0.00% | 0.0000
0.0000
0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00% | 1.0000
1.0000
13.28%
0.10%
0.00% | 1.0000
1.0000
13.28%
0.10%
0.00%
 | 1.0000
1.0000
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0.00% | 1.0000
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13.28%
0.10%
0.00% | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 0.0000
0.0000
0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00% | 0.5275
1.0000
1.0000
13.28%
0.10%
0.00% | 1.0000
1.1115
13.28%
0.10%
0.00%
 | 0.0000
0.0000
0.00%
0.00%
0.00% | 1.0000
1.1022
13.28%
0.10%
0.00% | 1.0000
1.0850
13.28%
0.10%
0.00% | 1.0000
1.0051
13.28%
0.10%
0.00%
 | 1.0000
1.0047
13.28%
0.10%
0.00% | 1.0000
1.0873
13.28%
0.10%
0.00% | 1.0000
1.0799
13.28%
0.10%
0.00%
1.0000
 | 0.0000
0.0000
0.00%
0.00%
0.00% | 0.00
0.00
0.00
0.00
0.00
0.00 |
| 3.4 Pr
3.5 Be
Ad
3.6
3.7
3.8
3.9 Ci | Provider Network Adjustment Benefits in Addition to EHB Addmistrative Costs Administrative Expense Taxes and Fees Profit & Risk Load Catastrophic Adjustment | | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 0.0000
0.0000
0.00%
0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000
 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0000
13.28%
0.10%
0.00% | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 0.0000
0.0000
0.00%
0.00%
0.00%
0.00%
 | 1.0000
1.0000
13.28%
0.10%
0.00%
1.0000 | 0.5275
1.0000
1.0000
13.28%
0.10%
0.00%
0.9200 | 1.0000
1.1115
13.28%
0.10%
0.00%
1.0000
 | 0.0000
0.0000
0.00%
0.00%
0.00%
0.00% | 1.0000
1.1022
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0850
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0051
13.28%
0.10%
0.00%
1.0000
 | 1.0000
1.0047
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0873
13.28%
0.10%
0.00%
1.0000 | 1.0000
1.0799
13.28%
0.10%
0.00%
1.0000
 | 0.0000
0.0000
0.00%
0.00%
0.00% | 0.00
0.00
0.00
0.00
0.00
0.00 |
| 3.4 Pr
3.5 Br
3.6
3.6
3.7
3.8
3.9 Cr
3.10 Pl | Provider Network Adjustment Benefits in Addition to EHB Addmistrative Costs Administrative Expense Taxes and Fees Profit & Risk Load Catastrophic Adjustment | 0.5707 | 1.0000
1.0000
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Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R. Select only the Rating Areas you are offering plans within and add a factor for each area.

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

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

Rating Area	Rating Factor
Rating Area 1	0.9400
Rating Area 4	0.9400

Part II of the Preliminary Justification

Highmark Coverage Advantage - Individual Market

Scope and Range:

Highmark Coverage Advantage is requesting an average ACA individual market rate increase of 13.6%, ranging from 9.5% to 15.6%. Products submitted with this filing will have effective dates from January 1, 2024 to December 31, 2024. This rate change is projected to affect 18,422 members.

Historical Financial Experience:

Highmark Coverage Advantage incurred an underwriting gain in its ACA individual market programs in 2022.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits and Cost Sharing:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Highmark Coverage Advantage

Individual Rate Filing

Effective January 1, 2024

Actuarial Services 05/17/2023

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Actuarial Services 05/17/2023

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage's (HCA) individual block of business rate filing, for products with an effective date of January 1, 2024. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Coverage Advantage
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Individual
- Effective Date: January 1, 2024

I.2 Company Contact Information:

•	Primary Contact Name:
•	Primary Contact Telephone Number:
•	Primary Contact Email Address:

II. Proposed Rate Changes

For all rate changes by plan, see the 'Cumulative Rate Change % (over 12 mos prior)' found in Worksheet 2, line 1.11 of the URRT. The rate change varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The primary drivers of the rate increase are cost and utilization trend and changes to the reinsurance parameters. The reinsurance parameter change compared to the final 2023 parameters increased the rates by approximately 4%.

In accordance with the Department's March 21, 2023 rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 0% coinsurance rate (placeholder), and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, HCA reserves the right to submit a revised filing.

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

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2022, paid through February 2023. This includes 2022 experience in Affordable Care Act compliant plans. HCA did not offer any transitional plans in 2022.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2023.

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

- Historical Experience: We chose HCA's current experience for the individual block
 of business for the period January 1, 2022 through December 31, 2022, with claims
 paid through February, 2023 as the basis for the 2024 projected individual market
 pricing.
- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-

month experience period for HCA's individual book-of-business. This section includes:

- The amount of claims which were processed through Company's claims system,
- Claims processed outside of the Company's claims system, and
- Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from The Company's detailed claim-level historical data. This experience includes 2022 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records.
 The paid-to-allowed ratio for the experience period reflects the 2022 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion
 factor of 0.9846 to include IBNR claims in allowed charges. The IBNR completion
 factor was developed using our corporate reserving system for The Company's
 individual business. We applied it equally to both paid and allowed total claims (as
 a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a "per 30-day" script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2024 rates reflects an annual trend rate of 9.0% (5.0% cost, 3.8% utilization). These trends reflect HCA's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

The Change in Morbidity adjustment of 1.002 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

- 1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints, and deferred/rescheduled/induced care. Claims in the base experience period were increased by a factor of 1.010 to remove the impact of COVID-19.
- 2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was

- accomplished by applying a trend of 9.0% (which excludes any impact from COVID-19) to our adjusted BEP claims.
- 3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
 - a. COVID Testing (0.7% medical claims impact) Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
 - b. Vaccines (0.1% medical and 2.1% drug claims impact) The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025. Due to a decline in demand, we also assumed utilization will decrease through 2024.
 - c. Actuarial Judgement (-0.7% claims impact) The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.015.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 0.6% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

V.5 Changes in Other

The 0.959 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

VI. Manual Rate Adjustments

HCA's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from HCA's individual book of business in 2022. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HCA. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

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

IX.1 Projected Reinsurance PMPM

In accordance with the Department's March 21, 2023 rate filing guidance, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2024: an attachment point of \$60,000, a coinsurance rate of 0% (placeholder), and a cap of \$100,000. HCA estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. Given the tentative coinsurance rate of 0%, the modeling produced an estimated incurred claims savings of 0.0%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM

The estimated average risk score for HCA's projected 2024 population was developed by using HCA's 2022 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HCA based upon its projected 2024 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2024.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HCA paying to the risk adjustment pool. The (75.55) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HCA has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 3.12% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rate [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

Non-EHB benefits have been added to several plans. Five plans have an adult dental and vision benefit and four plans have a hearing and an OTC benefit.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- \$0.21 PMPM for Risk Transfer User Fee
- \$0.29 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.7522. This factor is calculated by dividing the all members age factor of 1.7511 by the ratio of billable members to total members 0.9994. The age curve calibration factor is 1/1.7522 = 0.5707.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.940. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.940. The geographic calibration factor is 1/0.940 = 1.0638.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.0065. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.0065. The tobacco calibration factor is 1/1.0065 = 0.9935.

XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints

XII. Projected Loss Ratio

The projected loss ratio for 2024 using the federally-prescribed MLR methodology is 89.2%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HCA's QHP application. Per CMS's guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

XIV. Membership Projections

Membership projections reflect HCA's expectations for 2024. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HCA expects membership in 2024 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution							
FPL	Subsidy Level	% of Silver Membership	% of Total Membership				
<150%	94%	42.1%	7.3%				
150%-200%	87%	45.3%	7.8%				
200%-250%	73%	3.1%	0.5 %				
<u>>250%</u>	<u>70%</u>	<u>9.5%</u>	<u>1.6%</u>				
Total		100.0%	17.2%				

XV. Terminated Plans and Products

Plans in the 2022 experience period that will no longer be available in 2024 can be found in Exhibit I.

HCA also has some plans that were offered only in 2023 (not offered in the experience period or in the projection period). These plans are shown in Exhibit I.

XVI. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCA's plans adequately.

XVII. Actuarial Certification

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HCA to accompany its rate filing for the Individual Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

I certify that 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. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

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

Signed:

Title: Actuarial Manager, Individual Markets

Date: May 17, 2023

XVIII. Exhibit I

Highmark Coverage Advantage

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2024 Mapping
79279PA0080004	Silver	Together Blue EPO Silver 2900	N/A
79279PA0130003	Silver	Together Blue EPO Silver 2900 + Adult Dental and Vision	N/A
79279PA0090002	Silver	Together Blue EPO Silver 3250 HSA	N/A
79279PA0160001	Gold	Together Blue Care Advantage EPO Premier Gold 0	N/A
79279PA0170001	Gold	Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision	N/A

Terminated Plans Offered in 2023 Only

HIOS ID	Metal	Plan Name	2024 Mapping
79279PA0260001	Gold	Together Blue Diabetes EPO Gold 0	79279PA0080008
79279PA0270001	Gold	Together Blue Diabetes EPO Gold 0 + Adult Dental and Vision	79279PA0130005

2024 Rates Table Template v13.0	If you are in a community rating st	equired. To validate press Validate button or C ate, select Family-Tier Rates under Rating Me	ethod and fill in all columns.		
	If Tobacco is Tobacco User/Non-7	g state, select Age-Based Rates under Rating Fobacco User, you must give a rate for Tobact d Sheet button, or Ctrl + Shift + H. All plans m	co Use and Non-Tobacco Use.	te for every age band.	
HIOS Issuer ID* Rate Effective Date*	79279 01/01/2024	u dieet button, or our + diint + rr. Air plans m	ust have the same dates on a sneet.		
Rate Expiration Date* Rating Method*	12/31/2024 Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrolle on a plan
79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	222.89 242.70	222.8 242.7 250.2
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17 18	250.28 257.85 266.01	250.2 257.8 266.0
79279PA0080008 79279PA0080008	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	274.17 282.62	274.1 282.6
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22 23	291.36 291.36 291.36	298.6 298.6 298.6
79279PA0080008 79279PA0080008	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	291.36 292.53	298.6 299.8
79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27 28	298.35 305.35	305.8 312.9
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29	316.71 326.03 330.69	324.6 334. 338.9
79279PA0080008 79279PA0080008	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	337.69 344.68	346.1 353.3
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34 35	349.05 353.71 356.04	357.7 362.5 364.9
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	358.37 360.70	367.3 369.7
79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	363.03 367.70	372.1 376.8
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41 42	372.36 379.35 386.05	409.6 419.1 429.2
79279PA0080008 79279PA0080008	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44	395.38 407.03	443.2 460.7
79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47	420.72 437.04 455.40	481.7 506.9 536.0
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	476.37 497.06	569.7 604.9
79279PA0080008 79279PA0080008	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	520.37 543.39	637.4 665.6
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53 54	568.73 594.37 622.05	696.6 728.1 762.0
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	649.73 679.74	795.9 832.6
79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	710.04 742.39	869.8 909.4
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60 61	758.41 790.75 818.72	929.0 968.6 1002.9
79279PA0080008 79279PA0080008	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	837.08 860.09	1025.4 1053.6
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15	874.08 222.89 242.70	1070.7 222.8 242.7
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17		250.2 257.8
79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	266.01 274.17	266.0 274.1
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21 22	282.62 291.36 291.36	282.6 298.6 298.6
79279PA0080008 79279PA0080008	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	291.36 291.36	298.6 298.6
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26 27	292.53 298.35 305.35	299.8 305.8 312.9
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	316.71 326.03	324.6 334.7
79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	330.69 337.69	338.9 346.1
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33 34	344.68 349.05 353.71	353.3 357.7 362.6
79279PA0080008 79279PA0080008	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	356.04 358.37	364.9 367.3
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38 39	360.70 363.03 367.70	369.7 372. 376.8
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	372.36 379.35	409.6 419.7
79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	386.05 395.38	429.2 443.2
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45 46	407.03 420.72 437.04	460.7 481.7 506.9
79279PA0080008 79279PA0080008	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	455.40	536.C 569.7
79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	497.06 520.37	604.9 637.4 665.6
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52 53	543.39 568.73 594.37	696.6 728.1
79279PA0080008 79279PA0080008	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	622.05 649.73	762.0 795.9
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57 58	679.74 710.04 742.39	832.6 869.8 909.4
79279PA0080008 79279PA0080008 79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	758.41 790.75	929.0 968.6
79279PA0080008 79279PA0080008	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	818.72 837.08	1002.9 1025.4
79279PA0080008 79279PA0080008 79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over 0-14	860.09 874.08 241.83	1053.6 1070.7 241.8
79279PA0130005 79279PA0130005	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	263.33 271.55	263.3 271.5
79279PA0130005 79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19	279.77 288.62 297.47	279.7 288.6
79279PA0130005 79279PA0130005 79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20 21	297.47 306.64 316.12	297.4 306.6 324.0
79279PA0130005 79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	316.12	324.0

				1
79279PA0130005 Rating Area 1 79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24	316.12 317.38	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	26	323.71	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	27	331.29	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	28	343.62	
79279PA0130005 Rating Area 1 79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	353.74 358.80	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	31	366.38	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	32	373.97	383.32
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	33	378.71	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34	383.77 386.30	
79279PA0130005 Rating Area 1 79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	36	388.83	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	37	391.36	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	38	393.89	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	39	398.94	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	40	404.00	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	41 42	411.59	
79279PA0130005 Rating Area 1 79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	418.86 428.97	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	44	441.62	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	45	456.48	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	46	474.18	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	47	494.10	
79279PA0130005 Rating Area 1 79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	516.86 539.30	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	50	564.59	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	51	589.56	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	52	617.07	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	53	644.88	
79279PA0130005 Rating Area 1 79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	674.92 704.95	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	56	737.51	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	57	770.38	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	58	805.47	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	59	822.86	
79279PA0130005 Rating Area 1 79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	857.95 888.30	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	62	908.21	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	63	933.19	
79279PA0130005 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	948.36	1161.7
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	241.83	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	15 16	263.33	
79279PA0130005 Rating Area 4 79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16	271.55 279.77	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	18	288.62	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	19	297.47	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	20	306.64	306.64
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	21	316.12	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	22	316.12	
79279PA0130005 Rating Area 4 79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	316.12 316.12	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	25	317.38	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	26	323.71	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	27	331.29	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	28	343.62	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	29	353.74	
79279PA0130005 Rating Area 4 79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	358.80 366.38	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	32	373.97	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	33	378.71	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	34	383.77	393.30
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	35	386.30	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	36	388.83	
79279PA0130005 Rating Area 4 79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	391.36 393.89	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	39	398.94	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	40	404.00	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	41	411.59	454.8
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	42	418.86	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	43	428.97	
79279PA0130005 Rating Area 4 79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45	441.62 456.48	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	46	474.18	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	47	494.10	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	48	516.86	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	49	539.30	
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79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	52	617.07	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	53	644.88	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	54	674.92	826.7
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	55	704.95	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	56	737.51	
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79279PA0130005 Rating Area 4 79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59	805.47 822.86	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	60	857.95	
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	61	888.30	1088.1
79279PA0130005 Rating Area 4	Tobacco User/Non-Tobacco User	62	908.21	
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79279PA0140001 Rating Area 1	Tobacco User/Non-Tobacco User	16	260.17	260.1
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79279PA0140001 Rating Area 1	Tobacco User/Non-Tobacco User	22	302.87	310.4
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79279PA0140001 Rating Area 1	Tobacco User/Non-Tobacco User	26	310.14	
79279PA0140001 Rating Area 1	Tobacco User/Non-Tobacco User	27	317.41	325.3
79279PA0140001 Rating Area 1	Tobacco User/Non-Tobacco User	28	329.22	2 337.4
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79279PA0150001 Rating Area 1 Tobacco User 41 426.57 471. 79279PA0150001 Rating Area 1 Tobacco User 42 43 444.59 488. 79279PA0150001 Rating Area 1 Tobacco User 43 444.59 488. 79279PA0150001 Rating Area 1 Tobacco User 44 457.70 518. 79279PA0150001 Rating Area 1 Tobacco User 46 477.10 5418. 79279PA0150001 Rating Area 1 Tobacco User 46 477.10 5418. 79279PA0150001 Rating Area 1 Tobacco User 46 491.45 570. 79279PA0150001 Rating Area 1 Tobacco User 46 491.45 570. 79279PA0150001 Rating Area 1 Tobacco User 47 512.09 6602. 79279PA0150001 Rating Area 1 Tobacco User 48 555.66 660. 79279PA0150001 Rating Area 1 Tobacco User 49 558.94 680. 79279PA0150001 Rating Area 1 Tobacco User 49 558.94 680. 79279PA0150001 Rating Area 1 Tobacco User 49 558.94 680. 79279PA0150001 Rating Area 1 Tobacco User 49 558.94 680. 79279PA0150001 Rating Area 1 Tobacco User 49 558.94 680. 79279PA0150001 Rating Area 1 Tobacco User 51 61103 778. 79279PA0150001 Rating Area 1 Tobacco User 49 558.94 680. 79279PA0150001 Rating Area 1 Tobacco User 49 51 61103 778. 79279PA0150001 Rating Area 1 Tobacco User 49 51 61103 778. 79279PA0150001 Rating Area 1 Tobacco User 51 61103 778. 79279PA0150001 Rating Area 1 Tobacco User 54 699.49 696.37 79279PA0150001 Rating Area 1 Tobacco User 54 699.49 696.37 79279PA0150001 Rating Area 1 Tobacco User 55 793.61 699.49 696.37 79279PA0150001 Rating Area 1 Tobacco User 56 793.94 699.49 696.37 79279PA0150001 Rating Area 1 Tobacco User 56 793.94 699.49 696.37 79279PA0150001 Rating Area 1 Tobacco User 56 793.94 699.49 696.37 79279PA0150001 Rating Area 1 Tobacco User 57 798.49 699.49 696.37 79279PA0150001 Rating Area 1 Tobacco User 57 79279PA0150001 Rating Area 1 Tobacco User 57 79279PA0150001 Rating Area 1 Tobacco User 56 883.40 1022. 79279PA0150001 Rating Area 1 Tobacco User 59 885.22 1044.41 79279PA0150001 Rating Area 1 Tobacco User 59 885.22 1044.41 79279PA0150001 Rating Area 1 Tobacco User 59 885.22 1044.41 79279PA0150001 Rating Area 1 Tobacco User 59 885.22 1044.41 79279PA0150001 Rating Area 1 Tobacco User 59 885.22 1044.41 79	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.79 387.186 381.16 387.59 397.28 392.50 402.31 397.74 407.68 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44
1987/99A0150001 Rating Area 1 Tobacco User/Non-Tobacco User 43 444.59 498.	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.79 371.86 381.16 337.72 389.21 387.59 397.28 392.50 402.31 397.74 407.68 400.36 410.37 402.98 413.05 405.61 415.76 413.47 423.81
100 100	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 387.59 397.28 387.59 397.28 397.74 407.66 400.36 410.37 402.98 413.05 405.61 415.75 4113.47 423.81 4118.71 460.52 471.36 471.36
79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 46 491-145 570.0 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 47 512-09 602. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 48 535-68 640.0 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 49 558-84 680.0 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 50 585-15 776.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 50 585-15 776.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 51 681-103 748.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 52 639-53 783.3 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 53 688.37 818. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 54 699-49 856.6 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 55 730.61 895. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 56 773.0.61 895. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 56 774.36 936.6 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 57 799.43 978.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 57 799.43 978.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 59 852.82 1044.7 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 59 852.82 1044.7 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 60 889.19 1089.7 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 60 889.19 1089.7 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 60 889.19 1089.7 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 61 920.64 1127.7 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 61 920.64 1127.7 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 61 920.64 1127.7 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 61 920.64 1289.9 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 61 920.64 1299.1 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 61 920.63 335.6 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 62 3335.9 79279PA0150001 Ra	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 371.86 381.16 379.72 389.21 387.59 397.28 392.50 402.31 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.41 418.71 460.56 414.71 426.57 434.11 482.73
79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 48 535.68 602. 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 49 558.94 602. 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 50 585.15 766. 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 51 679279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 51 679279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 51 679279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 52 679279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 52 679279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 53 679279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 53 679279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 55 703.61 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 55 703.61 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 56 703.61 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 56 704.36 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 57 7098.43 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 59 852.82 1044. 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 59 852.82 1044. 79279PA0150001 Rating Area 1 70acco User/Non-Tobacco User 60 889.19 1089	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18 19 20 20 21 21 22 23 24 25 26 27 28 29 30 30 31 31 32 32 33 34 34 35 36 37 38 39 40 41 42 42 43 44	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.79 387.59 397.26 387.59 397.28 392.50 402.31 400.36 410.37 402.98 413.06 413.47 423.81 413.47 423.81 413.47 423.81 413.47 423.81 413.41 482.73 444.59 498.33 457.70 518.12
79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 48 555.68 660. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 50 558.94 660. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 50 585.15 716. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 51 611.03 748. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 52 639.53 783. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 53 668.37 818. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 54 699.49 856.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 55 730.61 885.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 56 730.61 885.1 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 57 798.43 978. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 57 798.43 978. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 58 834.80 1022. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 59 852.82 1044. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 59 852.82 1044. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 60 889.19 1089. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 61 920.64 1127. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 62 941.26 1153. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 62 941.26 1153. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 62 941.26 1153. 79279PA0150001 Rating Area 1 Tobacco User/Mon-Tobacco User 62 941.26 1153. 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 15 272.92 272. 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 19 308.30 308. 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 19 308.30 308. 79279PA0150001 Rating Area 4 Tobacco User/Mon-Tobacco User 19 308.30 308. 79279P	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.79 371.86 381.16 387.59 392.21 389.25 402.31 397.74 407.68 400.36 410.37 402.98 413.05 405.61 415.75 418.71 460.52 418.71 460.56 414.71 423.81 414.71 423.81 414.72 423.81 414.74 423.81 414.75 458.82 457.70 518.32 477.3.10 541.70
Tobacco User/Non-Tobacco User 50 585.15 716.1	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 366.62 377.72 389.21 387.59 397.28 397.74 407.66 400.36 410.37 402.98 413.05 405.61 415.75 418.44 423.81 418.71 460.58 441.37 423.81 418.71 460.58 434.11 482.73 434.11 482.73 445.70 518.12 4773.10 541.70 491.45 570.08
79279PA0150001 Rating Area 1 79279PA0150001 Rating Area 4 79289PA0150001 Rating Area 4 79289PA0150001 Rating Area 4 79289PA0150001 R	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 371.86 381.16 379.72 389.21 387.59 397.28 392.50 402.31 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.41 418.71 460.58 434.11 480.73 444.59 498.38 457.70 518.12 477.310 541.70 512.09 602.73 535.68 640.67
79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 52 639.53 783. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 53 668.37 818. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 54 699.49 856.1 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 55 730.61 895.1 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 56 730.61 895.1 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 56 730.61 895.1 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 57 798.43 978.8 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 58 834.80 1022.2 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 59 852.82 1044. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 60 889.19 1089. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 61 920.64 1127. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 61 920.64 1127. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 62 941.26 1153. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 62 941.26 1153. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 63 967.16 1184. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 63 967.16 1184. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 992.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 992.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 15 272.92 272.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 16 281.43 281. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 20 372.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 22 372.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 22 372.63 335.4 79279	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 357.186 381.77 387.59 397.22 392.50 402.31 397.74 407.68 400.36 410.37 402.98 413.05 418.71 423.81 418.71 460.58 426.57 471.36 434.11 482.37 444.59 498.39 457.70 518.12 473.10 541.70 491.45 570.08 558.94 680.23
Totacco User/Non-Tobacco User 54 699 49 856.6	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.79 387.59 397.22 387.59 397.28 392.50 402.31 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44 418.71 460.56 426.57 471.36 334.11 482.33 447.30 491.45 570.06 518.12 473.10 541.70 491.45 570.06 535.68 640.07 585.15 716.81
79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 55 730.61 895.6 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 56 764.36 936. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 57 798.43 978.8 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 58 834.80 1022.1 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 59 852.82 1044.1 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 60 889.19 1089.3 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 61 920.64 1127. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 63 967.16 1184.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 15 272.92 272.92 79279PA0150001 Rating Area 4	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 387.29 389.21 387.59 397.28 397.74 407.63 400.36 410.37 402.98 413.05 405.61 415.75 418.44 440.82 4118.71 460.52 426.57 471.36 434.11 482.73 444.59 498.39 457.70 518.12 477.3.10 541.70 491.45 570.08 5512.09 602.73 365.94 680.23
79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 56 764.36 936. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 57 798.43 978. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 58 834.80 1022.1 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 59 852.82 1044. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 60 89.91 1089. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 61 920.64 1127. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 63 967.16 1184. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 15 272.92 272.92 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 16 281.43 281. 79279PA0150001 Rating Area 4	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 371.86 381.16 379.72 389.21 387.59 397.28 392.50 402.31 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.41 418.71 460.58 426.57 471.36 473.10 498.35 457.70 518.12 473.10 541.70 512.09 602.73 535.68 640.67 568.94 680.23 <td< td=""></td<>
79279PA0150001 Rating Area 1 79279PA0150001 Rating Area 1 79279PA0150001 Rating Area 1 79279PA0150001 Rating Area 1 70bacco User/Non-Tobacco User 60 889.19 1089. 79279PA0150001 Rating Area 1 70bacco User/Non-Tobacco User 61 920.64 1127. 79279PA0150001 Rating Area 1 70bacco User/Non-Tobacco User 62 941.28 1153. 79279PA0150001 Rating Area 1 70bacco User/Non-Tobacco User 63 967.16 1184. 79279PA0150001 Rating Area 1 70bacco User/Non-Tobacco User 63 967.16 1184. 79279PA0150001 Rating Area 1 70bacco User/Non-Tobacco User 64 and over 882.89 1204. 79279PA0150001 Rating Area 4 70bacco User/Non-Tobacco User 79279PA0150001 Rating Are	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 62 53 54	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 357.186 381.77 387.59 397.22 387.59 397.28 397.74 407.68 400.36 410.37 402.98 413.05 418.71 460.58 426.57 471.36 434.11 482.73 444.59 498.39 457.70 518.12 477.310 541.70 541.70 518.12 558.94 680.23 585.15 716.81 511.03 748.51 539.53 783.42 568.37 818.75 730.61 895.00
79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 60 889.19 10882. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 60 889.19 10882. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 61 920.64 1127. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 62 941.28 1153. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 62 941.28 1153. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 63 967.16 1184. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 15 272.92 272.2 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 15 272.92 272.2 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 16 281.43 281.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 17 289.95 289.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 18 299.13 299.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 18 299.13 299.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.3 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 20 317.60 317.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 21 327.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 21 327.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 23 327.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 25 328.94 337.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 335.4	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18 19 20 3 21 22 23 24 25 3 26 3 27 28 29 30 30 31 32 33 33 34 35 36 37 38 39 40 40 41 42 43 43 44 45 46 47 48 49 50 50 50 51 6 55 56	308.30 308.30 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.79 387.59 397.26 387.59 397.26 392.50 402.31 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44 418.71 460.56 426.57 471.36 434.11 482.73 435.11 482.73 437.10 541.70 491.45 570.06 535.68 640.07 368.37 818.75 369.49 868.37 368.37 818.75 369.49 866.36 360.61 895.00 <td< td=""></td<>
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79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 63 967.16 1184. 79279PA0150001 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 982.89 1204. 79279PA0150001 Rating Area 4 Tobacco User 0-14 250.64 250. 79279PA0150001 Rating Area 4 Tobacco User 15 272.92 272. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 16 281.43 281. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 16 281.43 281. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 17 289.95 289. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 18 299.13 299. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 20 317.80 317. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 20 327.63 335. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 22 327.63 335. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 23 327.63 335. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 25 328.94 337. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 343.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 27 343.36 351.	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	308.30 308.30 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 371.86 381.16 379.72 389.21 387.59 397.26 392.50 402.31 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44 413.47 423.81 414.59 498.39 457.70 518.12 473.10 541.70 568.94 680.23 535.68 640.67 568.94 680.23 535.68 640.67 568.37 781.81 569.49
Tobacco User/Non-Tobacco User O-14 250.64	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18	308.30 308.30 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.88 343.36 351.94 356.13 366.62 377.72 389.21 387.59 397.28 387.59 397.28 389.2.50 402.31 397.74 407.66 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44 413.47 423.81 418.71 460.58 426.57 471.36 434.11 482.73 444.59 498.39 457.70 518.12 491.45 570.08 535.68 640.67 <
79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 15 272.92 272.92 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 16 281.43 281.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 17 289.95 289.9 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 18 299.13 299.1 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.3 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 20 317.80 317.80 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 21 327.63 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 22 327.63 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 23 327.63 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.4 79279PA0150001 Rating Area 4 <t< td=""><td>79279PA0150001 Rating Area 1 79279PA0150001 Rating Area 1</td><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td><td>18 19 20 3 21 3 22 23 24 25 26 3 27 28 29 30 30 31 32 33 34 34 35 4 36 4 37 4 38 4 39 4 40 4 41 4 42 4 43 4 44 4 45 4 46 4 47 4 48 4 49 5 50 5 51 6 57 5 58 5 59 6 60 6 61 6 62 6</td><td>308.30 308.30 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 387.1.86 381.16 387.59 397.28 387.59 397.28 397.74 407.66 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44 418.47 423.81 444.59 498.33 445.70 518.12 4477.10 518.12 4477.10 547.70 512.09 602.73 535.68 640.67 565.94 680.23</td></t<>	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User	18 19 20 3 21 3 22 23 24 25 26 3 27 28 29 30 30 31 32 33 34 34 35 4 36 4 37 4 38 4 39 4 40 4 41 4 42 4 43 4 44 4 45 4 46 4 47 4 48 4 49 5 50 5 51 6 57 5 58 5 59 6 60 6 61 6 62 6	308.30 308.30 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.72 387.1.86 381.16 387.59 397.28 387.59 397.28 397.74 407.66 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44 418.47 423.81 444.59 498.33 445.70 518.12 4477.10 518.12 4477.10 547.70 512.09 602.73 535.68 640.67 565.94 680.23
79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 17 289.95 289.95 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 18 299.13 299. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.3 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 20 317.80 317.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 21 327.63 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 22 327.63 335.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 23 327.63 335.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 25 328.94 337.7 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 343.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 343.3 79279PA0150001 Rating Area 4 Tobacco	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacc	18	308.30 308.30 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 322.64 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.79 371.86 381.16 379.72 389.21 387.59 397.28 392.50 402.31 400.36 410.37 402.98 413.05 405.61 415.75 408.23 418.44 418.47 423.81 418.71 460.57 434.11 482.73 444.59 498.33 457.70 518.12 473.10 541.70 512.09 602.73 535.68 640.67 <td< td=""></td<>
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79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 19 308.30 308.30 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 20 317.80 317.80 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 21 327.63 335.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 22 327.63 335.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 23 327.63 335.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 25 328.94 337.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 343.8 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 27 343.36 351.8	79279PA0150001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacc	18	308.30 308.36 317.80 317.86 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 343.36 351.94 356.13 365.03 366.62 375.75 371.86 381.16 387.72 389.21 387.72 389.21 397.74 407.66 400.36 410.37 402.98 413.06 405.61 415.75 418.71 460.58 426.57 471.36 434.11 482.73 444.59 498.33 457.70 518.12 491.45 570.08 535.68 640.67 535.89 602.73 334.80 102.86 <td< td=""></td<>
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79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 22 327.63 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 23 327.63 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 25 328.94 337. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 343.4 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 27 343.36 351.5	79279PA0150001 Rating Area 1 79279PA0150001 Rating Area 4 79279PA0150001 Rating Area 4 79279PA0150001 Rating Area 4 79279PA0150001 R	Tobacco User/Non-Tobacco User Tobacc	18	308.30 308.30 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.16 343.86 335.49 343.86 335.49 343.86 336.6.23 375.77 371.86 381.16 367.9.72 389.21 387.59 397.22 3892.50 402.31 3907.74 407.68 400.36 410.37 402.98 413.05 405.61 415.76 408.23 418.44 418.47 423.81 418.47 423.81 414.59 498.33 457.70 518.12 473.10 541.70 491.45 570.06 512.09 602.73 535.68 640.67
79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 23 327.63 335.6 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 24 327.63 335.6 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 25 328.94 337. 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 26 335.49 343.6 79279PA0150001 Rating Area 4 Tobacco User/Non-Tobacco User 27 343.36 351.9	79279PA0150001 Rating Area 1 79279PA0150001 Rating Area 4 79279PA0150001 R	Tobacco User/Non-Tobacco User Tobacc	18	308.30 308.36 317.80 317.80 317.80 317.80 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 327.63 335.82 328.94 337.16 335.49 343.86 335.49 343.86 336.13 365.03 366.13 365.03 371.86 381.16 377.72 389.21 387.59 397.22 387.74 407.68 400.36 410.31 402.98 413.05 402.98 413.05 408.23 418.41 418.71 426.57 474.13 427.34 404.59 498.33 457.70 518.12 473.10 541.70 505.89 602.73 535.68 640.67 568.37 716.81 539.49 856.86 <td< td=""></td<>
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79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 50 488.35 5.588. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 51 5.09.95 6.24 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 52 5.33.74 6.633. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 53 5.57.80 6.833. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 53 5.57.80 6.833. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 54 5.58.77 7.715. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 55 6.90.975 7.46. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 55 6.69.975 7.46. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 55 6.69.975 7.46. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 57 6.66.35 9.16. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 57 6.66.35 9.16. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 59 6.69.70 9.53. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 69 6.712.09 9.99. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 69 7.711.74 9.71. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 60 7.72.09 9.99. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 7.72.34 9.41. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 7.72.34 9.41. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 7.72.34 9.41. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 7.72.34 9.41. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 7.72.34 9.41. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 7.72.34 9.41. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 7.72.34 9.72. 79279PA0080013 Rating Area 1 Tobacco User/Non-Tobacco User 62 7.78.56 9.22. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 64 7.72.72. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 64 7.72.72. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 64 7.72. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 92 3.33.072 3.33. 792					503.01 534.68
79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 52 533.74 683. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 52 533.74 683. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 54 583.77 775. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 54 583.77 775. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 55 66 63.79 776. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 56 63.79 776. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 56 63.79 776. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 57 666.35 816. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 58 699.70 853. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 59 699.70 853. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 59 7711.74 871. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 60 742.09 9.99 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 788.34 941. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 788.34 941. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 788.34 941. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 62 785.56 962. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 62 785.56 962. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 62 785.56 962. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 64 And over 820.29 1004. 79279PA0080012 Rating Area 1 Tobacco User/Non-Tobacco User 64 And over 820.29 1004. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 15 9279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 16 284.09 284. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 17 928269 282. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 3311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 20 300.80 300.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 22 303.07.2 338. 79279PA0140002 Rating Area 1 T	79279PA0080013 Rating Area 4	Tobacco User/Non-Tobacco User	49	466.47	567.69
79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 53 557.80 683. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 55 669.77 715. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 55 669.76 73279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 55 669.76 73279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 56 6637.91 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 57 666.35 816. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 58 6696.70 853. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 58 6696.70 853. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 59 711.74 871. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 60 742.09 909. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 60 742.09 909. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 61 768.34 941. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 62 786.56 962. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 62 786.56 962. 79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 63 807.17 988. 79279PA0140002 Rating Area 4 70bacco User/Non-Tobacco User 64 and over 802.02 1004. 79279PA0140002 Rating Area 1 70bacco User 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 15 275.49 2757 97279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 16 284.09 284. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 17 292.69 292. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 18 301.95 301. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 19 301.21 311. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 19 301.21 311. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 20 320.80 320. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 20 320.80 320. 320. 320.30 3	· · · · · · · · · · · · · · · · · · ·		51	509.95	598.23 624.69
79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 54 583.77 715. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 55 609.75 746. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 56 637.91 781. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 57 666.35 816. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 58 696.70 853. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 59 711.74 871. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 60 742.09 909. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 768.34 941. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 768.34 941. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 62 785.66 962. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 63 807.17 998. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 63 807.17 998. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 820.29 1004. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 820.29 1204. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 15 275.49 275. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 15 2264.09 284. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 17 292.99 292. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 18 301.95 301. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 20 320.00 320. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 22 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area	79279PA0080013 Rating Area 4		52	2 533.74	653.83
79279PA0080013 Rating Area 4 70bacco User/Non-Tobacco User 79279PA0140002 Rating Area 1 70bacco Use	79279PA0080013 Rating Area 4	Tobacco User/Non-Tobacco User	54	583.77	715.12
19279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 57 666.35 816.					746.9 ² 781.4 ²
79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 60 742.09 909. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 60 742.09 909. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 61 768.34 941. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 62 785.56 962. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 62 785.56 962. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 63 807.17 988. 79279PA01800012 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 820.29 1004. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 9.14 253.00 253. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 15 275.49 275. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 16 284.09 284. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 17 292.69 292. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 17 292.69 292. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 18 301.95 301. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 20 320.80 320. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 22 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 25 332.04 340. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 330.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 330.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 330.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379.37 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379.37 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379.37 79279PA0140002 Rating Area 1	79279PA0080013 Rating Area 4	Tobacco User/Non-Tobacco User	57	666.35	816.28
Tobacco User/Non-Tobacco User Fig. Fig					
79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 63 807.17 988. 79279PA0080013 Rating Area 4 Tobacco User/Non-Tobacco User 63 807.17 988. 79279PA010002 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 820.29 1004. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 0-14 253.00 253. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 15 275.49 275. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 16 284.09 284. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 17 292.69 292. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 17 292.69 292. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 18 301.95 301. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 20 320.80 320. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 22 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 25 332.04 340. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 27 346.59 355. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392.	79279PA0080013 Rating Area 4	Tobacco User/Non-Tobacco User	r 60	742.09	909.06
79279PA0080013 Rating Area 4 79279PA0080013 Rating Area 4 79279PA0080013 Rating Area 4 79279PA0140002 Rating Area 1 79279PA0140002 R			62	785.56	941.22 962.31
Tobacco User/Non-Tobacco User	79279PA0080013 Rating Area 4	Tobacco User/Non-Tobacco User	r 63	807.17	988.78
79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 117 292.69 292. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 18 301.95 3001. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 20 320.80 320. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 22 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 25 332.04 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 25 332.04 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 25 332.04 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 25 332.04 330.72 338. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 27 346.59 359.49 368. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 70bacco User/Non-Tobacco User 30 379.39 391.24 401.	79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	253.00	253.00
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 17 292.69 292. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 18 301.95 301. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 19 311.21 311. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 20 320.80 320. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 22 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 25 332.04 340. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 28 359.49 368. 79279PA0140002 Rating Area 1 Tobacco User/Non-To					
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 20 320.80 320	79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User	17	292.69	292.69
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 20 320.80 320. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 21 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 22 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 25 332.04 340. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 27 346.59 355. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 28 359.49 368. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 391.24 401. </td <td><u> </u></td> <td></td> <td></td> <td></td> <td>301.95 311.21</td>	<u> </u>				301.95 311.21
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 22 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 25 332.04 340. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 27 346.59 355. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 28 359.49 368. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 375.37 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.	79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User	20	320.80	320.80
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 23 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 24 330.72 338. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 25 332.04 340. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 27 346.59 355. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 28 359.49 368. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.	· · · · · · · · · · · · · · · · · · ·				
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 25 332.04 340. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 27 346.59 355. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 28 359.49 368. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379.37 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.	79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User	23	330.72	338.99
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 26 338.66 347. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 27 346.59 355. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 28 359.49 368. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.	79279PA0140002 Rating Area 1		25	332.04	
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 28 359.49 368. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.	79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User	26	338.66	347.13
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 29 370.08 379. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 30 375.37 384. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.			28	359.49	
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 31 383.30 392. 79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.	79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User	29	370.08	379.33
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 32 391.24 401.		Tobacco User/Non-Tobacco User	31	383.30	392.88
79279PA0140002 Rating Area 1 Tobacco User/Non-Tobacco User 33 396.20 406.	79279PA0140002 Rating Area 1		32	391.24	401.02

79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User	3.	4 401.49	411.53
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	5 404.14 6 406.79	414.24 416.96
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	8 412.08	419.67 422.38
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39	0 422.66	427.80 464.93
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	2 438.20	475.81 487.28
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	4 462.02	503.09 523.01
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	6 496.08	546.81 575.45
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	540.73	608.41 646.71
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51	590.67	686.64 723.57
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5 55 55	2 645.57	755.57 790.82
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	4 706.09	826.47 864.96 903.45
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	6 771.57	945.17 987.30
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	8 842.67	1032.27 1054.55
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	66	0 897.57	1099.52 1138.42
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	6.	950.16	1163.95 1195.96
79279PA0140002 Rating Area 1 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and ove 0-1-	992.16	1215.40 253.00
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	1:	5 275.49	275.49 284.09
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	11	8 301.95	292.69 301.95
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	11		311.21 320.80
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	2	2 330.72	338.99 338.99
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	2	4 330.72	338.99 338.99
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	2	6 338.66	340.34 347.13
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	359.49	355.25 368.48
79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	0 375.37	379.33 384.75
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	3 3 3 3	391.24	392.88 401.02
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	4 401.49	406.11 411.53 414.24
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	6 406.79	414.24 416.96 419.67
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	8 412.08	422.38 427.80
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	0 422.66	464.93 475.81
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4.	2 438.20	487.28 503.09
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	4 462.02	523.01 546.81
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	6 496.08	575.45 608.41
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4:		646.71 686.64
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	1 616.79	723.57 755.57
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5.	3 674.67	790.82 826.47
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5-	737.51	864.96 903.45
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	7 805.96	945.17 987.30
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	9 860.86	1032.27 1054.55
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	66	929.32	1099.52 1138.42 1163.95
79279PA0140002 Rating Area 4 79279PA0140002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and ove	976.29	1195.96 1215.40
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-1- 1:	4 271.93	271.93 296.11
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	11	6 305.35	305.35 314.59
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	11	8 324.54	324.54 334.50
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21	0 344.81	344.81 364.36
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	2 355.47 3 355.47	364.36 364.36
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	2:	5 356.89	364.36 365.81
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	7 372.53	373.10 381.84
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	9 397.77	396.06 407.71
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	1 411.99	413.55 422.29
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	3 425.85	431.03 436.50
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	5 434.38	442.33 445.24 448.16
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	7 440.07	448.16 451.07 453.99
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	9 448.60	453.99 459.82 499.72
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	1 462.82	511.42 523.75
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4:	3 482.37	540.74 562.14
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4:	5 513.30	587.73 618.52
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	7 555.60 8 581.19	653.94 695.10
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	9 606.43 0 634.87	738.03 777.72
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	2 693.88	812.11 850.00
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5.	758.93	888.32 929.69
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	829.31	971.06 1015.90
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	8 905.74	1061.19 1109.53
79279PA0150002 Rating Area 1 79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	964.75	1133.48 1181.82
79279PA0150002 Rating Area 1	Tobacco User/Non-Tobacco User	6	1 998.87	1223.62

	9279PA0150002 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 6	1021.27	1251.00
	9279PA0150002 Rating Area 9279PA0150002 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 6	1049.35	
79	9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 0-1	271.93	271.93
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 1	305.35	
	9279PA0150002 Rating Area 9279PA0150002 Rating Area				314.59 324.54
	9279PA0150002 Rating Area				334.50 344.8
79	9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	1 355.47	364.30
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	3 355.47	364.30 364.30
	9279PA0150002 Rating Area 9279PA0150002 Rating Area				364.36 365.8
	9279PA0150002 Rating Area				
79	9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	386.40	396.00
	9279PA0150002 Rating Area 9279PA0150002 Rating Area		Jser 3	0 403.46	
	9279PA0150002 Rating Area 9279PA0150002 Rating Area				
	9279PA0150002 Rating Area				
79	9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 3	5 434.38	445.24
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 3	7 440.07	451.0
	9279PA0150002 Rating Area 9279PA0150002 Rating Area				453.99 459.82
	9279PA0150002 Rating Area 9279PA0150002 Rating Area				
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 4	2 471.00	523.75 540.74
79	9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 4	4 496.59	562.14
	9279PA0150002 Rating Area 9279PA0150002 Rating Area		Jser 4	533.21	587.73 618.53
	9279PA0150002 Rating Area 9279PA0150002 Rating Area				
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 4	9 606.43	
79	9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 5	1 662.95	812.1
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 5	725.16	888.32
	9279PA0150002 Rating Area 9279PA0150002 Rating Area				929.69 971.00
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 5	829.31	1015.90 1061.19
79	9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 5	905.74	1109.5
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 6	964.75	1181.82
	9279PA0150002 Rating Area 9279PA0150002 Rating Area		Jser 6	2 1021.27	1223.63 1251.00
79	9279PA0150002 Rating Area 9279PA0150002 Rating Area	4 Tobacco User/Non-Tobacco U			1285.44 1306.3
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 0-1	4 237.21	237.2
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 1	266.36	266.30
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 2	1 310.08	
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 2	310.08	317.83
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				319.10
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				325.40 333.00
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 2	337.06	345.49
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 3	351.94	360.74
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 3:	2 366.82	375.99
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				380.7° 385.89
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 3	7 383.88	393.48
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 3	9 391.32	401.10
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 4	1 403.72	446.1
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 4	4 433.18	490.36
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 4	6 465.12	539.54
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 4	506.98	606.3
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 5	553.80	643.79 678.4
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U			
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 5	3 632.56	774.89
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 5	691.48	847.00
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 5	7 755.66	
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				967.85 988.75
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 6	841.56	1030.9
79	9279PA0080012 Rating Area	1 Tobacco User/Non-Tobacco U	Jser 6	2 890.86	1091.30
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	Tobacco User/Non-Tobacco U	Jser 64 and ove	r 930.24	1139.5
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 1:	5 258.30	
	9279PA0080012 Rating Area 9279PA0080012 Rating Area				
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 1	283.10	283.10
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	300.78	300.78
79	9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	310.08	317.83
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	4 310.08	317.83
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	311.32	
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	7 324.96	333.08
79	9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 2	346.98	355.69
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 3	1 359.38	368.30
	9279PA0080012 Rating Area				
79	9279PA0080012 Rating Area 9279PA0080012 Rating Area 9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 3	4 376.44	385.89
	9279PA0080012 Rating Area	4 Tobacco User/Non-Tobacco U	Jser 3	381.40	390.94
	9279PA0080012 Rating Area	14 Tobacco User/Non-Tobacco U	Jser 3	7 383.88	393.48

79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User	39	391.32	401.10
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	396.28 403.72	435.9 446.1
79279PA0080012 79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43 44	410.86 420.78 433.18	456.8i 471.6i 490.3i
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45	447.76 465.12	512.6: 539.5-
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	484.66 506.98	570.4 606.3
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	529.00 553.80	643.79 678.4
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	578.30 605.28	708.4: 741.4
79279PA0080012 79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54 55	632.56 662.02 691.48	774.8 810.9 847.0
79279PA0080012 79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	723.42 755.66	886.1 925.6
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	790.08 807.14	967.8 988.7
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	841.56 871.32	1030.9 1067.3
79279PA0080012 79279PA0080012	2 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	890.86 915.36	1091.3 1121.3
79279PA0080012 79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15	930.24 185.34 201.81	1139.5 185.3 201.8
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16	208.11 214.41	208.1 214.4
79279PA0080010 79279PA0080010	0 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	221.19 227.98	221.1 227.9
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	235.00 242.27	235.0 248.3
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	242.27 242.27	248.3 248.3
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	242.27 243.24	248.3 249.3
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27 28	248.08 253.90 263.35	254.2 260.2 269.9
79279PA0080010 79279PA0080010	0 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29	271.10 274.98	277.8 281.8
79279PA0080010 79279PA0080010	O Rating Area 1 O Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	280.79 286.61	287.8 293.7
79279PA0080010 79279PA0080010	O Rating Area 1 O Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	290.24 294.12	297.5 301.4
79279PA0080010	0 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37	296.05 297.99	303.4 305.4
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	299.93 301.87 305.74	307.4 309.4 313.3
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	309.62 315.44	340.5 348.5
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	321.01 328.76	356.9 368.5
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	338.45 349.84	383.1 400.5
79279PA0080010	0 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47 48	363.41 378.67	421.5 445.6
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49 50	396.11 413.31 432.69	473.7 503.0 530.0
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	451.83 472.91	553.4 579.3
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	494.23 517.25	605.4 633.6
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	540.26 565.22	661.8 692.3
79279PA0080010 79279PA0080010 79279PA0080010	0 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58 59	590.41 617.30 630.63	723.2 756.1 772.5
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	657.52 680.78	805.4 833.9
79279PA0080010 79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	696.04 715.18	852.6 876.1
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	726.81 185.34	890.3 185.3
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	201.81 208.11 214.41	201.8 208.7 214.4
79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	221.19 227.98	221. 227.
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	235.00 242.27	235.0 248.0
79279PA0080010 79279PA0080010	<u> </u>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	242.27 242.27	248.3 248.3
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24	242.27 243.24	248.3 249.3
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27 28	248.08 253.90 263.35	254.2 260.2 269.9
79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29	271.10 274.98	277.8 281.8
79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	280.79 286.61	287.i 287.i 293.i
79279PA0080010 79279PA0080010	O Rating Area 4 O Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	290.24 294.12	297.9 301.
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	296.05 297.99	303. 305.
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38 39	299.93 301.87 305.74	307.4 309.4
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40		313.3 340.5 348.6
79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	321.01 328.76	356.9 368.9
79279PA0080010 79279PA0080010	O Rating Area 4 O Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	338.45 349.84	383.´ 400.£
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	363.41 378.67	421.5 445.6
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49 50	396.11 413.31 432.69	473.7 503.0 530.0
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51 52	432.69 451.83 472.91	530.0 553.4 579.3
79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	494.23 517.25	605.4 633.6
79279PA0080010 79279PA0080010	O Rating Area 4 O Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	540.26 565.22	661.8 692.3
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	590.41 617.30	723.2 756.7
79279PA0080010 79279PA0080010	O Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60 61	630.63 657.52	772.5 805.4 833.0
79279PA0080010 79279PA0080010 79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62 63	680.78 696.04 715.18	833.9 852.6 876.1
79279PA0080010 79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	726.81 204.28	890.3 204.2
79279PA0130004		Tobacco User/Non-Tobacco User	15		222.4

	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 229.3 17 236.3	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	18 243.8	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 251.2 20 259.0	
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	20 259.0	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	22 267.0	3 273.71
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 267.0 24 267.0	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	25 268.1	274.80
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 273.4 27 279.8	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	28 290.2	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	29 298.8 30 303.0	
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 303.0 31 309.4	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	32 315.9	
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 319.9 34 324.1	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	35 326.3	
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 328.4 37 330.5	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	38 332.7	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	39 336.9	
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 341.2 41 347.6	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	42 353.8	
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 362.3 44 373.0	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	45 385.5	9 441.50
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 400.5 47 417.3	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	48 436.5	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	49 455.5	
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 476.9 51 498.0	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	52 521.2	4 638.52
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 544.7 54 570.1	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	55 595.4	729.46
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 622.9 57 650.7	
	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	58 680.3	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	59 695.0	8 851.47
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 724.7 61 750.3	
79	9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User	62 767.1	939.80
	9279PA0130004 Rating Area 1 9279PA0130004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 788.2 64 and over 801.0	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 204.2	
79	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 222.4 16 229.3	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	17 236.3	
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 243.8 19 251.2	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	20 259.0	2 259.02
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 267.0 22 267.0	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	23 267.0	3 273.71
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 267.0 25 268.1	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	26 273.4	4 280.28
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 279.8 28 290.2	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	29 298.8	
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 303.0 31 309.4	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	32 315.9	
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	33 319.9 34 324.1	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 326.3	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	36 328.4 37 330.5	
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 330.5 38 332.7	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	39 336.9	
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 341.2 41 347.6	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	42 353.8	
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 362.3 44 373.0	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	45 385.5	9 441.50
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 400.5 47 417.3	
	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	48 436.5	
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 455.5 50 476.9	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	51 498.0	1 610.06
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 521.2 53 544.7	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	54 570.1	1 698.38
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 595.4 56 622.9	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	57 650.7	797.17
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 680.3 59 695.0	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	60 724.7	2 887.78
	9279PA0130004 Rating Area 4 9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 750.3 62 767.1	
79	9279PA0130004 Rating Area 4	Tobacco User/Non-Tobacco User	63 788.2	7 965.63
	9279PA0130004 Rating Area 4 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 801.0 0-14 169.9	
79	9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	15 185.0	1 185.01
	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 190.7 17 196.5	
79	9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	18 202.7	8 202.78
	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 209.0 20 215.4	
79	9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	21 222.1	227.65
	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 222.1 23 222.1	
79	9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	24 222.1	0 227.65
	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 222.9 26 227.4	
79	9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	27 232.7	6 238.58
79	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 241.4 29 248.5	
	9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	30 252.0	258.38
79 79		Tobacco User/Non-Tobacco User	31 257.4 32 262.7	
79 79 79	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User		
79 79 79 79 79	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 266.0	
79 79 79 79 79 79	9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	33 266.0 34 269.6 35 271.4	3 276.37
79 79 79 79 79 79 79	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 269.6 35 271.4 36 273.1	3 276.37 1 278.20 8 280.01
75 75 75 75 75 75 75 75	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 269.6 35 271.4 36 273.1 37 274.9	3 276.37 1 278.20 8 280.01 6 281.83
75 75 75 75 75 75 75 75 75 75	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	34 269.6 35 271.4 36 273.1 37 274.9 38 276.7 39 280.2	3 276.37 1 278.20 8 280.01 6 281.83 4 283.66 9 287.30
75 75 75 75 75 75 75 75 75 75	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	34 269.6 35 271.4 36 273.1 37 274.9 38 276.7 39 280.2 40 283.8	3 276.37 1 278.20 8 280.01 6 281.83 4 283.66 9 287.30 4 312.22
75 75 75 75 75 75 75 75 75 75 75	9279PA0080001 Rating Area 1 9279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User	34 269.6 35 271.4 36 273.1 37 274.9 38 276.7 39 280.2	3 276.37 1 278.20 8 280.01 6 281.83 4 283.66 9 287.30 4 312.22 7 319.53 8 327.24

	70270DA0090001 Dating Area 1	Tobacco User/Non-Tobacco User	44	310.27	254.20
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	310.27 320.71 333.15	351.23 367.23 386.49
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	347.14 363.13	408.58 434.30
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	378.90 396.67	461.12 485.92
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	414.22 433.54	507.42 531.09
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	453.08 474.18	555.02 580.87
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	495.28 518.16 541.26	606.72 634.75
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	541.26 565.91 578.13	663.04 693.24 708.27
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	602.78 624.10	738.4° 764.52
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	638.09 655.64	781.66 803.16
	79279PA0080001 Rating Area 1 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	666.30 169.91	816.22 169.9
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	185.01 190.78	185.0° 190.78
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	196.56 202.78	196.56 202.78
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	209.00 215.44	209.00 215.44
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	222.10 222.10	227.65 227.65
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	222.10 222.10 222.99	227.65 227.65
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	227.43 232.76	228.50 233.12 238.50
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	241.42 248.53	247.40 254.74
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	252.08 257.41	258.38 263.89
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	262.74 266.08	269.3° 272.7°
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	269.63 271.41	276.3 278.20
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	273.18 274.96	280.0 281.8
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	276.74 280.29	283.6 287.3
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	283.84 289.17	312.23 319.53
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	294.28 301.39	327.24 337.80
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45 46	310.27 320.71	351.23 367.2
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47 48	333.15 347.14 363.13	386.4 408.5 434.3
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	378.90 396.67	461.1 485.9
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	414.22 433.54	507.4 531.0
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	453.08 474.18	555.03 580.8
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	495.28 518.16	606.73 634.75
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	541.26 565.91	663.0- 693.2-
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	578.13 602.78	708.2° 738.4°
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	624.10 638.09	764.5 781.6
	79279PA0080001 Rating Area 4 79279PA0080001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over 0-14	655.64 666.30 188.85	803.1 816.2 188.8
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	205.63 212.05	205.6 212.0
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	218.47 225.38	218.4 225.3
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	232.30 239.45	232.3 239.4
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	246.86 246.86	253.0 253.0
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	246.86 246.86	253.0 253.0
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	247.85 252.78	254.0 259.1
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	258.71 268.34	265.1 275.0
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	276.24 280.19	283.1 287.1
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32 33	286.11 292.04 295.74	293.2 299.3
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	299.69	303.1 307.1
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37	301.66 303.64 305.61	309.2 311.2 313.2
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38 39	305.61 307.59 311.54	315.2 315.2 319.3
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	315.49 321.41	347.0 355.1
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	327.09 334.99	363.7 375.5
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	344.86 356.47	390.3 408.1
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47	370.29 385.84	429.5 454.1
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49	403.62 421.14	482.7 512.5
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	440.89 460.39	540.0 563.9
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53 54	481.87 503.59 527.05	590.2 616.9 645.6
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55 56	527.05 550.50 575.92	645.6 674.3 705.5
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57 58	601.60 629.00	705.5 736.9 770.5
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	642.58 669.98	787.1 820.7
		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	693.68 709.23	849.7 868.8
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco Oser/Norr-Tobacco Oser			892.6
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	728.73 740.58	907.2
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 4 79279PA0130002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15	740.58 188.85 205.63	907.2 188.8 205.6
	79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 1 79279PA0130002 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	740.58 188.85	907.2 188.8 205.6 212.0 218.4 225.3

				0.1	212.2	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		21	246.86	
79279PA0130002 Ratii 79279PA0130002 Ratii		Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		22 23	246.86 246.86	
79279PA0130002 Ratii	3	Tobacco User/Non-Tobacc		24	246.86	
79279PA0130002 Ratio		Tobacco User/Non-Tobacc		25	247.85	
79279PA0130002 Ratio	ing Area 4	Tobacco User/Non-Tobacc	o User	26	252.78	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		27	258.71	
79279PA0130002 Ratio		Tobacco User/Non-Tobacc		28	268.34	
79279PA0130002 Ratii 79279PA0130002 Ratii		Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		29	276.2 ⁴ 280.19	
79279PA0130002 Ratii	•	Tobacco User/Non-Tobacc		31	286.11	
79279PA0130002 Ratio		Tobacco User/Non-Tobacc		32	292.04	
79279PA0130002 Ratio		Tobacco User/Non-Tobacc		33	295.74	
79279PA0130002 Ratio		Tobacco User/Non-Tobacc		34	299.69	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		35	301.66	
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	36	303.64	311.23
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	37	305.61	313.25
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	38	307.59	315.28
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	39	311.54	
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	40	315.49	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		41	321.41	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		42	327.09	
79279PA0130002 Ratio	3	Tobacco User/Non-Tobacc		43	334.99	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		44	344.86	
79279PA0130002 Ratii 79279PA0130002 Ratii	•	Tobacco User/Non-Tobacc		45	356.47 370.29	
79279PA0130002 Ratii	3	Tobacco User/Non-Tobacc		47	385.84	
79279PA0130002 Ratii		Tobacco User/Non-Tobacc		48	403.62	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		49	421.14	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		50	440.89	
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	51	460.39	563.98
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	52	481.87	590.29
79279PA0130002 Ratio	ng Area 4	Tobacco User/Non-Tobacc	o User	53	503.59	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		54	527.05	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		55	550.50	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		56	575.92	
79279PA0130002 Ratio		Tobacco User/Non-Tobacc		57	601.60	
79279PA0130002 Ratii 79279PA0130002 Ratii		Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		58 59	629.00 642.58	
79279PA0130002 Ratii	•	Tobacco User/Non-Tobacc		60	669.98	
79279PA0130002 Ratii	•	Tobacco User/Non-Tobacc		61	693.68	
79279PA0130002 Ratii	•	Tobacco User/Non-Tobacc		62	709.23	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		63	728.73	
79279PA0130002 Ratio	•	Tobacco User/Non-Tobacc		64 and over	740.58	
79279PA0090001 Ratio	ing Area 1	Tobacco User/Non-Tobacc		0-14	173.22	173.22
79279PA0090001 Ratio	ing Area 1	Tobacco User/Non-Tobacc	o User	15	188.62	188.62
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		16	194.50	
79279PA0090001 Ratio	3	Tobacco User/Non-Tobacc		17	200.39	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		18	206.73	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		19	213.07	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		20	219.64	
79279PA0090001 Ratii 79279PA0090001 Ratii		Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		21	226.43	
79279PA0090001 Ratii 79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		22 23	226.43 226.43	
79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		23	226.43 226.43	
79279PA0090001 Ratii		Tobacco User/Non-Tobacc		25	227.34	
79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc		26	231.86	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		27	237.30	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		28	246.13	
79279PA0090001 Ratio		Tobacco User/Non-Tobacc	o User	29	253.38	259.71
79279PA0090001 Ratio	ng Area 1	Tobacco User/Non-Tobacc	o User	30	257.00	263.43
79279PA0090001 Ratio	ng Area 1	Tobacco User/Non-Tobacc	o User	31	262.43	
79279PA0090001 Ratio	3	Tobacco User/Non-Tobacc	o User	32	267.87	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		33	271.26	
79279PA0090001 Ratio	3	Tobacco User/Non-Tobacc		34	274.89	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		35	276.70	
79279PA0090001 Ratii 79279PA0090001 Ratii	3	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		36	278.51 280.32	
	•	Tobacco User/Non-Tobacc		38	282.13	
79279PA0090001 Ratii 79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc		39	285.75	
79279PA0090001 Ratii		Tobacco User/Non-Tobacc		40	289.38	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		41	294.81	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		42	300.02	
79279PA0090001 Ratio		Tobacco User/Non-Tobacc		43	307.27	344.45
79279PA0090001 Ratio	ng Area 1	Tobacco User/Non-Tobacc	o User	44	316.32	358.07
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		45	326.96	
79279PA0090001 Ratii		Tobacco User/Non-Tobacc		46	339.65	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		47	353.91	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		48	370.21	
79279PA0090001 Ratii 79279PA0090001 Ratii		Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		49 50	386.29 404.40	
79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc		51	404.40	
79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc		52	422.29	
79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc		53	461.92	
79279PA0090001 Ratio		Tobacco User/Non-Tobacc		54	483.43	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		55	504.94	618.55
79279PA0090001 Ratio	ing Area 1	Tobacco User/Non-Tobacc		56	528.26	647.12
79279PA0090001 Ratio		Tobacco User/Non-Tobacc		57	551.81	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		58	576.94	
79279PA0090001 Ratio	•	Tobacco User/Non-Tobacc		59	589.40 614.53	
79279PA0090001 Ratii 79279PA0090001 Ratii		Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		60	614.53 636.27	
79279PA0090001 Ratii	•	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		61	636.27	
79279PA0090001 Ratii	•			62	000.00	
	TIY AIEa I	Tobacco User/Non-Tobacc	O OSEI	62 63	668.42	
79279PA0090001 Ratio	•				668.42 679.29	
 79279PA0090001 Ratio	ing Area 1 ing Area 4	Tobacco User/Non-Tobacc	o User	63 64 and over 0-14		832.13
79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4 ing Area 4	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc	o User o User o User	63 64 and over 0-14 15	679.29 173.22 188.62	832.13 173.22 188.62
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4 ing Area 4 ing Area 4	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc	o User o User o User o User	63 64 and over 0-14 15 16	679.29 173.22 188.62 194.50	832.13 173.22 188.62 194.50
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4 ing Area 4 ing Area 4 ing Area 4	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc	o User o User o User o User o User	63 64 and over 0-14 15 16 17	679.29 173.22 188.62 194.50 200.39	832.13 173.22 188.62 194.50 200.39
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4 ing Area 4 ing Area 4 ing Area 4 ing Area 4	Tobacco User/Non-Tobacco	o User o User o User o User o User o User	63 64 and over 0-14 15 16 17	679.29 173.22 188.62 194.50 200.39 206.73	832.13 173.22 188.62 194.50 200.39 206.73
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4 ing Area 4 ing Area 4 ing Area 4 ing Area 4 ing Area 4	Tobacco User/Non-Tobacco	o User o User o User o User o User o User o User	63 64 and over 0-14 15 16 17 18	679.29 173.22 188.62 194.50 200.38 206.73 213.07	832.13 173.22 188.62 194.50 200.39 206.73 213.07
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User o User o User o User o User o User o User o User	63 64 and over 0-14 15 16 17 18 19	679.29 173.22 188.62 194.50 200.33 206.73 213.07 219.64	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User o User o User o User o User o User o User o User o User	63 64 and over 0-14 15 16 17 18 19 20	679.29 173.22 188.62 194.55 200.39 206.73 213.07 219.64	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User o User o User o User o User o User o User o User o User	63 64 and over 0-14 15 16 17 18 19	679.29 173.22 188.62 194.50 200.39 206.73 213.07 219.64 226.43	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User o User o User o User o User o User o User o User o User o User	63 64 and over 0-14 15 16 17 18 19 20 21	679.29 173.22 188.62 194.55 200.39 206.73 213.07 219.64	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09
79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User o User	63 64 and over 0-14 15 16 17 18 19 20 21 21 22	679.29 173.22 188.62 194.50 200.39 206.73 213.07 219.64 226.43 226.43	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09
79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26	679.29 173.22 188.62 194.50 200.38 206.73 213.07 219.64 226.44 226.43 226.43 226.43 227.34	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 232.09 232.09 232.09
79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User	63 64 and over 0-14 15 16 17 18 20 21 22 23 24 25 26	679.29 173.22 188.62 194.50 200.39 206.73 213.07 219.64 226.43 226.43 226.43 227.34 231.86 237.30	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 232.09 232.09 232.09 232.09
79279PA0090001 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/No	o User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27	679.29 173.22 188.62 194.50 200.39 206.73 213.07 219.64 226.43 226.43 227.34 231.86 237.30 246.13	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 233.02 237.66 243.23
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	679.25 173.22 188.62 194.50 200.35 206.73 213.07 219.64 226.45 226.45 227.34 231.86 237.30 246.15	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	679.25 173.22 188.62 194.50 200.33 206.73 213.07 219.64 226.45 226.45 226.45 227.34 231.86 237.30 246.15 253.36	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	O User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30	679.26 173.22 188.62 194.50 200.36 206.75 213.07 219.64 226.45 226.45 226.45 227.34 231.86 237.30 246.13 253.38 257.00 262.45	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 31	679.25 173.22 188.62 194.56 200.35 206.75 213.07 219.64 226.45 226.45 226.45 227.34 231.86 237.36 246.15 255.36 257.00 262.45	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 30 31 32	679.29 173.22 188.62 194.50 200.33 206.73 213.07 219.64 226.43 226.43 226.43 227.34 231.86 237.30 246.13 255.30 262.44 267.87	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09
79279PA0090001 Ratii	ing Area 1 ing Area 4 ing Area 6 ing Area 8 ing Area 8 ing Area 9 ing Area 9 ing Area 9 ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	o User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 32 33	679.29 173.22 188.62 194.50 200.39 206.73 213.07 219.64 226.43 226.43 227.34 237.30 246.13 253.38 257.00 262.43 267.88	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	O User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 30 31 32	679.29 173.22 188.62 194.50 200.33 206.73 213.07 219.64 226.43 226.43 226.43 227.34 231.86 237.30 246.13 255.30 262.44 267.87	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco	O User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 32 33 34 35	679.25 173.22 188.62 194.50 200.35 206.75 213.07 219.64 226.45 226.45 227.34 231.86 237.30 246.15 253.38 257.00 262.46 2271.26 271.26 271.26	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.06
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	O User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36	679.29 173.22 188.62 194.50 200.39 206.73 213.07 2119.64 226.44 226.43 226.43 227.34 231.86 237.30 246.13 253.38 257.00 262.43 267.87 271.26 274.89 276.70 278.51 280.32	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 252.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47
79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/Non	O User	63 64 and over 0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37	679.29 173.22 188.62 194.50 200.38 206.73 213.07 219.64 226.44 226.43 226.43 227.34 231.86 237.30 246.15 257.00 262.44 267.87 271.26 274.88 276.70 278.51 280.33 282.15	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18
79279PA0090011 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/Non	O User	63 64 and over 0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 32 32 33 34 35 36 37 38	679.25 173.22 188.62 194.50 200.35 206.73 213.07 219.64 226.43 226.43 227.34 231.86 237.30 246.13 253.36 257.00 262.45 267.87 271.26 274.86 276.75 280.32 282.13	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18
79279PA0090011 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/Non	O User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 31 32 33 34 35 36 37 38 39	679.25 173.22 188.62 194.50 200.33 206.73 213.07 219.64 226.45 226.45 227.34 231.86 237.30 246.15 257.00 262.45 267.87 271.26 274.88 276.70 278.51 280.32 282.13	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18 292.89 318.32
79279PA0090011 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/No	O User	63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 40	679.25 173.22 188.62 194.50 200.35 206.75 213.07 219.64 226.45 226.45 227.34 231.86 237.30 246.15 253.36 257.00 262.45 274.85 274.85 289.35 289.36	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18 292.89 318.32 325.77
79279PA0090011 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco Tobacco Us	o User	63 64 and over 0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41	679.25 173.22 188.62 194.50 200.35 206.75 213.07 219.64 226.45 226.45 227.34 231.86 237.30 246.13 253.33 257.00 262.45 277.26 277.86 277.86 278.87 271.26 274.88 276.76 278.87 278.87 282.15 28	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18 292.89 318.32 325.77 333.62
79279PA0090011 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco U	o User	63 64 and over 0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 37 37 38 39 40 41	679.25 173.22 188.62 194.56 200.35 206.75 213.07 219.64 226.45 226.45 227.34 231.86 237.36 246.15 253.36 257.00 262.45 274.86 276.76 278.55 280.32 282.15 285.76 289.36 294.81 300.02 307.27	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 252.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18 292.89 318.32 325.28
79279PA0090011 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco User/Non-T	O User	63 64 and over 0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 30 31 31 32 39 34 35 36 37 38 39 40 41 42 43	679.25 173.22 188.62 194.50 200.35 206.73 213.07 219.64 226.43 226.43 227.34 231.86 237.30 246.13 253.38 257.00 262.43 274.85 276.75 278.51 280.32 282.13 283.73 294.81	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18 292.89 318.32 325.77 333.62 344.45 358.07
79279PA0090011 Ratii 79279PA0090001 Ratii	ing Area 1 ing Area 4	Tobacco User/Non-Tobacco U	O User	63 64 and over 0-14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 37 37 38 39 40 41	679.25 173.22 188.62 194.56 200.35 206.75 213.07 219.64 226.45 226.45 227.34 231.86 237.36 246.15 253.36 257.00 262.45 274.86 276.76 278.55 280.32 282.15 285.76 289.36 294.81 300.02 307.27	832.13 173.22 188.62 194.50 200.39 206.73 213.07 219.64 232.09 232.09 232.09 233.02 237.66 243.23 252.28 259.71 263.43 268.99 274.57 278.04 281.76 283.62 285.47 287.33 289.18 292.89 318.32 325.77 333.62 344.45 358.07 374.37

	79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	386.29 404.40	470.1 495.3
	79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	422.29 441.99	517.3 541.4
	79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	461.92 483.43	565.89 592.20
	79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	504.94 528.26 551.81	618.55 647.12 675.9
	79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	576.94 589.40	706.75 722.02
	79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	614.53 636.27	752.80 779.43
	79279PA0090001 Rating Area 4 79279PA0090001 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	650.53 668.42	796.90 818.8
	79279PA0090001 Rating Area 4 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	679.29 153.62	832.13 153.62
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	167.27 172.50 177.72	167.2 172.50 177.72
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	183.34 188.96	183.34 188.90
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	194.79 200.81	194.79 205.83
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	200.81 200.81	205.8 205.8
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	200.81	205.8 206.6
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27 28	205.63 210.45 218.28	210.7 215.7 223.7
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	216.26 224.71 227.92	230.3 230.6
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	232.74 237.56	238.5 243.5
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	240.57 243.78	246.5 249.8
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	245.39 247.00	251.5 253.1
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	248.60 250.21	254.8 256.4
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	253.42 256.64	259.7 282.3
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42 43	261.45 266.07 272.50	288.9 295.8 305.4
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44 45	272.50 280.53 289.97	305.4 317.5 332.0
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47	301.22 313.87	349.43 369.43
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49	328.32 342.58	392.6 416.9
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	358.65 374.51	439.3 458.7
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	391.98 409.65	480.1 501.8
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	428.73 447.81 468.49	525.1 548.5
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57 58	489.37 511.66	573.9 599.4 626.7
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	522.71 545.00	640.3 667.6
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	564.28 576.93	691.24 706.74
	79279PA0080011 Rating Area 1 79279PA0080011 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	592.79 602.43	726.17 737.98
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15 16	153.62 167.27 172.50	153.6: 167.2 172.5
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	177.72 183.34	177.7 183.3
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	188.96 194.79	188.9 194.7
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	200.81 200.81	205.8 205.8
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	200.81	205.8 205.8
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26 27	201.61 205.63 210.45	206.6 210.7 215.7
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	218.28 224.71	223.7 230.3
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	227.92 232.74	233.6 238.5
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	237.56 240.57	243.5 246.5
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	34 35	243.78	249.8
79	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User		245.39	
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	247.00 248.60	253.1 254.8
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37 38 39	247.00 248.60 250.21 253.42	253.1 254.8 256.4 259.7
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37 38 39 40 41	247.00 248.60 250.21 253.42 256.64 261.45	253.1 254.8 256.4 259.7 282.3 288.9
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40	247.00 248.60 250.21 253.42 256.64	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 416.9 439.3
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 416.9 439.3 458.7 480.1
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 392.6 416.9 439.3 458.7 480.1 501.8
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 392.6 416.9 439.3 458.7 480.1 501.8 525.1 548.5
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 392.6 416.9 439.3 458.7 480.1 501.8 525.1 548.5 573.9 599.4 626.7 640.3
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71 545.00 564.28	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 416.9 439.3 458.7 480.1 501.8 525.1 548.5 573.9 697.6 640.3 667.6
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71 545.00 564.28 576.93 592.79	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 392.6 416.9 439.3 458.7 480.1 501.8 525.1 548.5 573.9 667.6 691.2 706.7 726.1
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 56 57 58 59 60 61 61 62 63 64 and over	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71 545.00 564.28 576.93 592.79 602.43 130.68	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 439.3 458.7 480.1 501.8 525.1 548.5 573.9 696.7 640.3 667.6 691.2 706.7 726.1
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 1 79279PA0100001 Rating Area 1	Tobacco User/Non-Tobacco User	36 37 38 39 40 40 41 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 58 59 60 61 62 63 64 and over	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71 545.00 564.28 576.93 592.79 602.43 130.68 142.29 146.73	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 416.9 439.3 458.7 480.1 501.8 525.1 548.5 573.9 599.4 626.7 640.3 667.6 691.2 706.7 726.1 737.9 130.6 142.2
	79279PA0080011 Rating Area 4	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 41 42 43 44 45 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 and over 0-14 15	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71 545.00 564.28 576.93 592.79 602.43 130.68	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 392.6 416.9 439.3 458.7 480.1 501.8 525.1 548.5 573.9 667.6 640.3 667.6 691.2 706.7 726.1 737.9 130.6 142.2 146.7
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 1 79279PA0100001 Rating Area 1	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71 545.00 564.28 576.93 592.79 602.43 130.68 142.29 146.73 151.18 155.96 160.74 165.70 170.82	251.5 253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 392.6 416.9 439.3 458.7 480.1 501.8 5525.1 548.5 573.9 599.4 626.7 640.3 667.6 691.2 706.7 726.1 737.9 130.6 142.2 146.7 151.1 155.9 160.7
	79279PA0080011 Rating Area 4 79279PA0080011 Rating Area 1 79279PA0100001 Rating Area 1	Tobacco User/Non-Tobacco User	36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20	247.00 248.60 250.21 253.42 256.64 261.45 266.07 272.50 280.53 289.97 301.22 313.87 328.32 342.58 358.65 374.51 391.98 409.65 428.73 447.81 468.49 489.37 511.66 522.71 545.00 564.28 576.93 592.79 602.43 130.68 142.29 146.73 151.18 155.96 160.74	253.1 254.8 256.4 259.7 282.3 288.9 295.8 305.4 317.5 332.0 349.4 369.4 392.6 416.9 439.3 458.7 480.1 501.8 525.1 548.5 573.9 599.4 626.7 640.3 667.6 691.2 706.7 726.1 737.9 130.6 142.2 146.7 151.1 155.9

79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U	User 26	174.92	179.29
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			183.50
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			190.32
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			195.93
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 30	193.88	198.73
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U	User 31	197.98	202.93
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U	User 32		207.13
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			209.76
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	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			212.56
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 35	208.74	213.96
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U	User 36	210.11	215.36
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			216.77
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			218.16
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			220.96
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 40	218.31	240.14
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U	User 41		245.76
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			251.69
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	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			259.85
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			270.14
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 45	246.66	282.43
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 46	256.23	297.23
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			314.25
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	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			334.03
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 49	291.42	354.66
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 50	305.08	373.72
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			390.26
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			408.46
	<u> </u>				
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			426.88
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			446.76
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U	User 55	380.93	466.64
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			488.19
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U			509.96
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			533.18
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 59	444.64	544.68
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco U	User 60	463.61	567.92
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			588.00
	•				601.19
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			
	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I			617.72
79279P	A0100001 Rating Area 1	Tobacco User/Non-Tobacco I	User 64 and over	512.46	627.76
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I	User 0-14	130.68	130.68
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			142.29
		Tobacco User/Non-Tobacco U			146.73
	A0100001 Rating Area 4				
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			151.18
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I	User 18	155.96	155.96
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U	User 19	160.74	160.74
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			165.70
		Tobacco User/Non-Tobacco U			
	A0100001 Rating Area 4				175.09
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			175.09
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I	User 23	170.82	175.09
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U	User 24	170.82	175.09
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			175.79
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			190.32
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U	User 29	191.15	195.93
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			
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	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			202.93
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			207.13
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I	User 33	204.64	209.76
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			212.56
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			215.36
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			216.77
79279P	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			218.16
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U	User 39		220.96
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			240.14
	A0100001 Rating Area 4 A0100001 Rating Area 4	Tobacco User/Non-Tobacco U			245.76
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	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			251.69
700700	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I			259.85
/92/9P/			User 44	238.64	270.14
	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I	USEI		
79279P		Tobacco User/Non-Tobacco U		246 66	
79279P/ 79279P/	A0100001 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	User 45		
79279P/ 79279P/ 79279P/	A0100001 Rating Area 4 A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46	256.23	297.23
79279P/ 79279P/ 79279P/ 79279P/	A0100001 Rating Area 4 A0100001 Rating Area 4 A0100001 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	User 45 User 46 User 47	256.23 266.99	297.23 314.25
79279P/ 79279P/ 79279P/ 79279P/	A0100001 Rating Area 4 A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46 User 47 User 48	256.23 266.99 279.29	297.23
79279P/ 79279P/ 79279P/ 79279P/ 79279P/	A0100001 Rating Area 4 A0100001 Rating Area 4 A0100001 Rating Area 4 A0100001 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	User 45 User 46 User 47 User 48	256.23 266.99 279.29	297.23 314.25 334.03
79279P/ 79279P/ 79279P/ 79279P/ 79279P/ 79279P/	A0100001 Rating Area 4 A0100001 Rating Area 4 A0100001 Rating Area 4 A0100001 Rating Area 4 A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46 User 47 User 48 User 49	256.23 266.99 279.29 291.42	297.23 314.25 334.03 354.66
79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P,	A0100001 Rating Area 4 A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46 User 47 User 48 User 49 User 50	256.23 266.99 279.29 291.42 305.08	297.23 314.25 334.03 354.66 373.72
79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46 User 47 User 48 User 49 User 50 User 51	256.23 266.99 279.29 291.42 305.08 318.58	297.23 314.25 334.03 354.66 373.72 390.26
79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46 User 47 User 48 User 49 User 50 User 51 User 52	256.23 266.99 279.29 291.42 305.08 318.58 333.44	297.23 314.25 334.03 354.66 373.72 390.26 408.46
79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47	297.23 314.25 334.03 354.66 373.72 390.26
79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47	297.23 314.25 334.03 354.66 373.72 390.26 408.46
79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P, 79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 53 User 54	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 55	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 55 User 55 User 56	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 55 User 56 User 56 User 57 User 57	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 55 User 56 User 56 User 57	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 55 User 56 User 57 User 57 User 58 User 58 User 58	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19 509.96
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 55 User 56 User 57 User 58 User 58 User 58 User 58 User 58 User 59	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29 435.25	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19 509.96 533.18
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 55 User 56 User 57 User 58 User 58 User 59 User 60 User 60	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29 435.25 444.64	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19 509.96 533.18 544.68
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 55 User 56 User 58 User 58 User 59 User 60 User 61	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29 435.25 444.64 463.61 480.00	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19 509.96 533.18 544.68 567.92
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco I Tobacco User/Non-Tobacco I Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 56 User 57 User 58 User 60 User 61 User 62	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29 435.25 444.64 463.61 480.00	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19 509.96 533.18 544.68 567.92 588.00
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 56 User 57 User 58 User 69 User 61 User 62 User 62	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29 435.25 444.64 463.61 480.00	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19 509.96 533.18 544.68 567.92 588.00
79279P,	A0100001 Rating Area 4	Tobacco User/Non-Tobacco I Tobacco I Tobacco User/Non-Tobacco I Tobacco I	User 45 User 46 User 47 User 48 User 50 User 51 User 52 User 53 User 54 User 56 User 57 User 58 User 60 User 61 User 62 User 63 User 63	256.23 266.99 279.29 291.42 305.08 318.58 333.44 348.47 364.70 380.93 398.52 416.29 435.25 444.64 463.61 480.00 490.77 504.26	297.23 314.25 334.03 354.66 373.72 390.26 408.46 426.88 446.76 466.64 488.19 509.96 533.18 544.68 567.92 588.00 601.19 617.72