## TIGHMARK.

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 Inc. 2024 ACA Rate Filing (Individual Market)
Filing \# 1A-DP-23-HI (SERFF \# HGHM-133630406)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2024 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. 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 Highmark Inc. should be redacted before release.

Dear Ms. Swartz:
This Filing includes the Highmark Inc. ("Highmark", "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 Inc., NAIC \# $\mathbf{5 4 7 7 1}$
2. Market: Individual
3. On or Off Exchange: The Company anticipates selling plans on and off the exchange.
4. Effective date of coverage: January 1, 2024
5. Average rate change requested: $\mathbf{1 6 . 1 \%}$ increase
6. Range of rate change requested: $\mathbf{3 . 2 \%}$ to $\mathbf{5 1 . 9 \%}$
7. Total additional annual revenue generated from the proposed rate change: $\mathbf{\$ 8 4 , 1 1 4 , 4 0 6}$
8. Product(s): EPO, PPO
9. Rating Areas and the change from 2023: Rating Areas 1, 2, 4, 5, 6, 7, 9

There are no changes in the 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: 57,538
12. Number of plans offered in 2024 and the change this represents from 2023: 96

The Company offered 90 plans in 2023. For 2024, the Company is offering 6 new plans in 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-PA24-125116297, affecting the following Company products and forms:

| Product Name / Type | Contract Form \& SERFF\# |
| :--- | :--- |
| my Direct Blue EPO | EPO/WDP-6; HGHM-133665360 |
| my Direct Blue EPO Premier | EPO/Premier/WDP-2; HGHM-133665387 |
| my Direct Blue EPO HDHP | EPO/HDHP/WDP-6; HGHM-133665388 |
| my Direct Blue Major Events EPO | CAT/EPO/WDP-4; HGHM-133665389 |
| my Direct Blue EPO Adult Dental and Vision | EPO/ADV/WDP-3; HGHM-133665390 |
| my Direct Blue EPO Premier Adult Dental <br> and Vision | EPO/Premier/ADV/WDP-2; <br> HGHM-133665361 |
| my Blue Access PPO | BA/PPO/WDP-3; HGHM-133665395 |
| my Blue Access PPO Premier | BA/PPO/Premier/WDP-2; HGHM-133665398 |
| my Blue Access PPO Adult Dental and Vision | BA/PPO/ADV/WDP-3; HGHM-133665367 |


| my Blue Access PPO Premier Adult Dental <br> and Vision | BA/PPO/Premier/ADV/WDP-2; <br> HGHM-133665399 |
| :--- | :--- |
| my Blue Access PPO HDHP | BA/PPO/HDHP/WDP-3; HGHM-133665368 |
| my Blue Access Major Events PPO | BA/CAT/PPO/WDP-2; HGHM-133665369 |
| my Blue Access PPO | BA/PPO/CDP-2; HGHM-133665327 |
| my Blue Access PPO Premier | BA/PPO/Premier/CDP-2; HGHM-133665328 |
| my Blue Access PPO HDHP | BA/HDHP/CDP-2; HGHM-133665351 |
| my Blue Access Major Events PPO | BA/CAT/PPO/CDP-2; HGHM-133665352 |
| my Blue Access PPO Adult Dental and Vision | BA/PPO/ADV/CDP-2; HGHM-133665353 |
| my Blue Access PPO Premier Adult Dental <br> and Vision | BA/PPO/Premier/ADV/CDP-2; <br> HGHM-133665331 |
| my Direct Blue EPO | EPO/CDP-4; HGHM-133665322 |
| my Direct Blue EPO Premier | EPO/Premier/CDP-2; HGHM-133665324 |
| my Direct Blue EPO HDHP | EPO/HDHP/CDP-4; HGHM-133665347 |
| my Direct Blue Major Events EPO | CAT/EPO/CDP-4; HGHM-133665348 |
| my Direct Blue EPO Adult Dental and Vision | EPO/ADV/CDP-3; HGHM-133665326 |
| my Direct Blue EPO Premier Adult Dental <br> and Vision | EPO/Premier/ADV/CDP-3; <br> HGHM-133665349 |

14. HIOS Issuer ID \# and submission tracking number: HIOS Issuer ID \#33709, Company Filing \#1A-DP-23-HI (SERFF Filing \# HGHM-133630406)

## Additional Filing Disclosures

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 $5 \%$. 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 Highmark if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark 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 Highmark's business. Therefore, Highmark 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"), Highmark must be notified prior to release of information contained in this Filing and be given the opportunity to 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, Highmark asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark 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 Highmark 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.

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

## 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 Inc. ("Highmark", "Company")
- NAIC \#: 54771
- HIOS Issuer ID: 33709
- State: Pennsylvania
- Market: Individual
- Effective Date: $1 / 1 / 2024$
- SERFF Rate Filing \#: HGHM-133630406

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 $5 \%$ 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, Highmark 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 Highmark are as follows:

| Year | Avg. Increase | SERFF ID\# |
| :--- | :--- | :--- |
| 2023 | $9.1 \%$ | HGHM-133249726 |
| 2022 | $-1.8 \%$ | HGHM-132820364 |
| 2021 | $-0.7 \%$ | HGHM-132324142 |

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: 16.1\%
- Table 11: $16.1 \%$

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'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 Highmark. 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:
- 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 Highmark 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 $10.00 \%$. Additionally, there is an induced utilization adjustment of $0.10 \%$ per year applied to reach the overall trend of $10.11 \%$ 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 Highmark 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 1.037 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 1.019 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 $10.00 \%$ (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 1.5\% 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 ( $-0.5 \%$ 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 1.024. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.019 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 1.005.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.979 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 0.867 . 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 \$28.10 PMPM on a billable member month basis. This amount is then converted to a total member month basis of \$28.03 PMPM in order to be used in the rate development. The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The $\$ 23.12$ PMPM value in cell C31 of Table 5 equals the $\$ 28.03$ PMPM value from Attachment B, a charge of (\$4.73) 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 $89 \%$. This results in a percentage of $2.7 \%$. The PMPM of $\$ 22.81$ 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. Thirty plans have an adult dental and vision benefit, and twenty-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 for Western PA plans and \$27.09 PMPM for Central PA plans 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 this 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 $\$ 9.03$ 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 $0.52 \%$.
The following is a summary of the Taxes \& 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 $0 \%$.

## 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 (\$681.35).

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 Highmark 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 can be found 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 $16.1 \%$.

## 5. Plan Factors

## A. Age and Tobacco Factors

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

## B. Geographic Factors

Please see Table 13 for Highmark'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 will no longer offer the my Direct Blue set of plans in four counties (Blair, Fayette, Greene, and Somerset) in which they are currently sold. Members in these plan/county combinations will be discontinued and mapped to the my Blue Access set of plans. Table 10 reflects the effective rate change
for members impacted by this transition. This change has an impact on both the Zone I and Zone AD medical network factors. Quantitative support for the revised medical network factors for these zones can be found in Table I. 1 and Table I. 2 of Attachment I.

The Company will continue to sell my Blue Access plans across all counties in Western PA, but will include Mercer County as part of Zone AC and not Zone AD effective $1 / 1 / 2024$. Members in Mercer County will be mapped to the corresponding Zone AC my Blue Access set of plans. Table 10 reflects the effective rate change for members in Mercer County who are impacted by this modification. The impact on the medical network factors for this change was assessed and deemed to be immaterial. Thus, no adjustment was incorporated.

Finally, the Company is updating the medical network factor for Zone N based on an analysis of recent facility cost reimbursement levels. Quantitative support for this change can be found in Table I. 3 of Attachment I.

The proposed medical network factors for the remaining service zones are unchanged from the factors used in the prior approved rate filing.

## 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 Highmark 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 2024 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

## Highmark Inc.

# d/b/a Highmark Blue Cross Blue Shield and Highmark Blue Shield Individual Market Product Portfolio 

## Supplemental Exhibits

| Attachment A | Change in Morbidity and 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 |
| Attachment I | Network Factor Support |

Highmark Inc.

## Individual Market

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

| Components of 'Change in Morbidity' | 2022 Member Distribution | 2022 Normalized Allowed PMPM | 2024 Member Distribution | 2022 Normalized Allowed PMPM | Morbidity Change Relative to Total |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Population Source |  |  |  |  |  |
| WPA - HMARK ACA |  |  | 33.0\% | \$379.31 | 1.041 |
| WPA - Other Highmark |  |  | 2.7\% | \$524.55 | 1.439 |
| WPA - Prior ACA |  |  | 0.2\% | \$275.12 | 0.755 |
| WPA - New-to-Blue |  |  | 6.5\% | \$390.69 | 1.072 |
| CPA - HMARK ACA |  |  | 43.0\% | \$349.94 | 0.960 |
| CPA - Other Highmark |  |  | 1.0\% | \$509.27 | 1.397 |
| CPA - Prior ACA |  |  | 0.6\% | \$216.17 | 0.593 |
| CPA - New-to-Blue |  |  | 13.0\% | \$360.44 | 0.989 |
| Morbidity Factor | 100.0\% | \$364.48 | 100.0\% | \$369.00 | 1.012 |
| Capitation and Dental Dampening Factor |  |  |  |  | 1.000 |
| Dampened Morbidity Factor |  |  |  |  | 1.012 |
| COVID-19 Adjustment Factor |  |  |  |  | 1.024 |
| Table 5 'Change in Morbidity' Factor |  |  |  |  | 1.037 |


| Components of 'Non-Morbidity Changes' | Factor |
| :--- | :---: |
| CY2022 Demographic Factor | 1.860 |
| CY2024 Demographic Factor | $\underline{1.895}$ |
| Change in Demographics | 1.019 |
| CY2022 Network Factor | 1.003 |
| CY2024 Network Factor | $\underline{1.009}$ |
| Change in Network | 1.005 |
| Change in Benefits | 1.000 |
| Change in Other | 0.979 |
| Table 5 'Non-Morbidity Changes' Factor | 1.003 |

Highmark Inc.
Individual Market
Attachment C - Induced Demand Calculation

| Induced Utilization Exhibit |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{gathered} \text { Plan ID } \\ \text { (1) } \\ \hline \end{gathered}$ | Metal Level (2) <br> (2) | $\begin{aligned} & \text { Projected } \\ & \text { Membership } \end{aligned}$ (3) | Projected Allowed Claims (4) | Projected Paid Claims (5) | Paid to Allowed Factor (6) | $\qquad$ | (7)/(6) (8) |
| $33709 P A 0870012$ | Gold | 48,480 | \$37,312,639 | \$32,954,558 | 0.883 | 0.890 | 1.0 |
| $33709 P A 1150005$ | Gold | 12,828 | \$10,328,123 | \$9,121,808 | 0.883 | 0.890 | 1.00 |
| $33709 P A 1430001$ | Gold | 23,424 | \$18,328,632 | \$16,554,619 | 0.903 | 0.923 | 1.022 |
| 33709PA1440001 | Gold | 10,668 | \$8,717,460 | \$7,873,704 | 0.903 | 0.923 | 1.022 |
| $33709 P A 0890004$ | Gold | 1,992 | \$1,497,203 | \$1,267,659 | 0.847 | 0.834 | 0.984 |
| $33709 P A 0870016$ | Gold | 1,368 | \$1,023,472 | \$858,940 | 0.839 | 0.822 | 0.980 |
| $33709 P A 1430002$ | Siver | 1,764 | \$1,439,666 | \$1,383,492 | 0.961 | 1.025 | 1.06 |
| $33709 P A 1440002$ | Silver | 1,164 | \$987,933 | \$949,384 | 0.961 | 1.025 | 1.066 |
| $33709 P A 0870015$ | Silver | 13,644 | \$10,815,272 | \$10,007,092 | 0.925 | 0.961 | 1.038 |
| $33709 P A 0870013$ | Silver | 1,248 | \$901,842 | \$701,791 | 0.778 | 0.737 | 0.946 |
| $33709 P A 1150003$ | Silver | 372 | \$283,795 | \$220,842 | 0.778 | 0.737 | 0.94 |
| $33709 P A 0870007$ | Bronze | 11,448 | \$8,083,558 | \$5,902,388 | 0.730 | 0.675 | 0.92 |
| $33709 P A 1150001$ | Bronze | 2,880 | \$2,157,174 | \$1,575,108 | 0.730 | 0.675 | 0.925 |
| $33709 P A 0890002$ | Bronze | 2,868 | \$2,035,668 | \$1,509,815 | 0.742 | 0.690 | 0.930 |
| $33709 P A 0870014$ | Bronze | 1,944 | \$1,341,382 | \$899,890 | 0.671 | 0.606 | 0.904 |
| 33709PA1040001 | Catastrophic | 768 | \$480,778 | \$299,410 | 0.623 | 0.555 | 0.891 |
| $33709 P A 1160004$ | Gold | 22,512 | \$20,394,475 | \$17,795,573 | 0.873 | 0.873 | 1.00 |
| $33709 P A 1170005$ | Gold | 8,748 | \$8,239,247 | \$7,189,306 | 0.873 | 0.873 | 1.001 |
| $33709 P A 1350001$ | Gold | 11,580 | \$10,656,729 | \$9,509,395 | 0.892 | 0.905 | 1.014 |
| 33709PA1360001 | Gold | 6,876 | \$6,569,195 | \$5,861,936 | 0.892 | 0.905 | 1.014 |
| 33709PA1180004 | Gold | 2,832 | \$2,507,476 | \$2,097,483 | 0.836 | 0.818 | 0.978 |
| $33709 P A 1160008$ | Gold | 708 | \$624,088 | \$517,455 | 0.829 | 0.808 | 0.97 |
| $33709 P A 1350002$ | Silver | 444 | \$422,664 | \$397,274 | 0.940 | 0.986 | 1.049 |
| $33709 P A 1360002$ | Silver | 660 | \$650,284 | \$611,220 | 0.940 | 0.986 | 1.049 |
| $33709 P A 1160007$ | Silver | 5,652 | \$5,234,765 | \$4,737,482 | 0.905 | 0.926 | 1.023 |
| $33709 P A 1160002$ | Silver | 1,020 | \$866,246 | \$659,323 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1170002$ | Silver | 348 | \$309,867 | \$235,848 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1160001$ | Bronze | 3,168 | \$2,641,702 | \$1,905,679 | 0.721 | 0.665 | 0.921 |
| $33709 P A 1170001$ | Bronze | 1,284 | \$1,126,454 | \$812,605 | 0.721 | 0.665 | 0.921 |
| $33709 P A 1180001$ | Bronze | 2,856 | \$2,393,369 | \$1,753,748 | 0.733 | 0.678 | 0.926 |
| $33709 P A 1160006$ | Bronze | 960 | \$783,174 | \$519,083 | 0.663 | 0.597 | 0.901 |
| 33709PA1540001 | Catastrophic | 288 | \$213,346 | \$131,265 | 0.615 | 0.547 | 0.890 |
| $33709 P A 1410004$ | Gold | 29,784 | \$30,981,499 | \$27,033,475 | 0.873 | 0.873 | 1.001 |
| $33709 P A 1420004$ | Gold | 11,544 | \$12,422,633 | \$10,839,596 | 0.873 | 0.873 | 1.001 |
| $33709 P A 1380001$ | Gold | 15,024 | \$15,870,423 | \$14,161,768 | 0.892 | 0.905 | 1.01 |
| $33709 P A 1390001$ | Gold | 8,856 | \$9,665,865 | \$8,625,210 | 0.892 | 0.905 | 1.014 |
| $33709 P A 1370003$ | Gold | 3,600 | \$3,659,874 | \$3,061,455 | 0.836 | 0.818 | 0.978 |
| $33709 P A 1410007$ | Gold | 1,236 | \$1,250,981 | \$1,037,237 | 0.829 | 0.808 | 0.974 |
| $33709 P A 1380002$ | Silver | 588 | \$642,524 | \$603,926 | 0.940 | 0.986 | 1.049 |
| $33709 P A 1390002$ | Silver | 936 | \$1,053,993 | \$990,677 | 0.940 | 0.986 | 1.04 |
| $33709 P A 1410006$ | Siver | 7,236 | \$7,695,119 | \$6,964,111 | 0.905 | 0.926 | 1.023 |
| $33709 P A 1410003$ | Silver | 1,320 | \$1,287,164 | \$979,694 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1420003$ | Silver | 456 | \$463,427 | \$352,726 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1410001$ | Bronze | 3,996 | \$3,825,975 | \$2,759,993 | 0.721 | 0.665 | 0.921 |
| $33709 P A 1420001$ | Bronze | 1,764 | \$1,765,555 | \$1,273,642 | 0.721 | 0.665 | 0.92 |
| $33709 P A 1370001$ | Bronze | 3,744 | \$3,602,513 | \$2,639,751 | 0.733 | 0.678 | 0.926 |
| $33709 P A 1410005$ | Bronze | 1,308 | \$1,225,213 | \$812,064 | 0.663 | 0.597 | 0.901 |
| 33709PA1550001 | Catastrophic | 276 | \$234,756 | \$144,438 | 0.615 | 0.547 | 0.890 |
| $33709 P A 0940006$ | Gold | 89,400 | \$81,071,561 | \$72,847,768 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1450001$ | Gold | 15,636 | \$14,693,392 | \$13,202,913 | 0.899 | 0.915 | 1.01 |
| $33709 P A 1340001$ | Gold | 24,576 | \$22,661,864 | \$20,824,546 | 0.919 | 0.950 | 1.033 |
| 33709PA1400001 | Gold | 9,192 | \$8,771,557 | \$8,060,400 | 0.919 | 0.950 | 1.033 |
| $33709 P A 0950004$ | Gold | 5,256 | \$4,649,019 | \$4,004,401 | 0.861 | 0.856 | 0.994 |
| $33709 P A 0940010$ | Gold | 3,048 | \$2,682,963 | \$2,290,611 | 0.854 | 0.844 | 0.989 |
| $33709 P A 1340002$ | Silver | 6,480 | \$6,243,938 | \$6,104,595 | 0.978 | 1.056 | 1.080 |
| $33709 P A 1400002$ | Silver | 1,920 | \$1,908,067 | \$1,865,486 | 0.978 | 1.056 | 1.080 |
| $33709 P A 0940009$ | Silver | 43,236 | \$40,016,007 | \$37,103,887 | 0.927 | 0.964 | 1.040 |
| $33709 P A 0940007$ | Siver | 960 | \$814,641 | \$644,892 | 0.792 | 0.755 | 0.953 |
| $33709 P A 1120003$ | Silver | 516 | \$457,124 | \$361,872 | 0.792 | 0.755 | 0.953 |
| $33709 P A 0940002$ | Bronze | 40,164 | \$33,257,776 | \$24,709,335 | 0.743 | 0.691 | 0.930 |
| $33709 P A 1120001$ | Bronze | 7,212 | \$6,258,639 | \$4,649,944 | 0.743 | 0.691 | 0.930 |
| 33709PA0950001 | Bronze | 6,792 | \$5,655,314 | \$4,267,840 | 0.755 | 0.706 | 0.935 |
| $33709 P A 0940008$ | Bronze | 10,968 | \$8,859,332 | \$6,046,499 | 0.683 | 0.619 | 0.907 |
| 33709PA0960001 | Catastrophic | 1,452 | \$1,060,973 | \$665,504 | 0.627 | 0.560 | 0.892 |
| $33709 P A 0970006$ | Gold | 14,688 | \$13,040,903 | \$11,718,051 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1130005$ | Gold | 2,556 | \$2,353,401 | \$2,114,675 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1460001$ | Gold | 4,092 | \$3,694,498 | \$3,394,965 | 0.919 | 0.950 | 1.033 |
| $33709 P A 1470001$ | Gold | 1,524 | \$1,424,948 | \$1,309,420 | 0.919 | 0.950 | 1.033 |
| 33709PA0980004 | Gold | 864 | \$748,228 | \$644,481 | 0.861 | 0.856 | 0.994 |
| $33709 P A 0970010$ | Gold | 456 | \$392,987 | \$335,518 | 0.854 | 0.844 | 0.989 |
| $33709 P A 1460002$ | Silver | 1,104 | \$1,041,563 | \$1,018,319 | 0.978 | 1.056 | 1.080 |
| $33709 P A 1470002$ | Silver | 324 | \$315,466 | \$308,425 | 0.978 | 1.056 | 1.080 |
| $33709 P A 0970009$ | Siver | 7,104 | \$6,437,319 | \$5,968,851 | 0.927 | 0.964 | 1.040 |
| $33709 P A 0970007$ | Silver | 168 | \$139,578 | \$110,494 | 0.792 | 0.755 | 0.953 |
| $33709 P A 1130003$ | Silver | 84 | \$72,924 | \$57,728 | 0.792 | 0.755 | 0.953 |
| $33709 P A 0970002$ | Bronze | 6,744 | \$5,467,494 | \$4,062,152 | 0.743 | 0.691 | 0.930 |
| $33709 P A 1130001$ | Bronze | 1,176 | \$1,000,164 | \$743,086 | 0.743 | 0.691 | 0.930 |
| 33709PA0980001 | Bronze | 1,140 | \$929,348 | \$701,342 | 0.755 | 0.706 | 0.935 |
| $33709 P A 0970008$ | Bronze | 1,752 | \$1,385,550 | \$945,639 | 0.683 | 0.619 | 0.907 |
| $33709 P A 0990001$ | Catastrophic | 228 | \$163,113 | \$102,314 | 0.627 | 0.560 | 0.892 |
| 33709PA1480004 | Gold | 33,372 | \$37,357,060 | \$33,567,609 | 0.899 | 0.915 | 1.019 |
| 33709PA1490004 | Gold | 9,876 | \$11,379,997 | \$10,225,625 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1520001$ | Gold | 9,912 | \$11,277,558 | \$10,363,227 | 0.919 | 0.950 | 1.033 |
| $33709 P A 1530001$ | Gold | 6,840 | \$8,002,215 | \$7,353,433 | 0.919 | 0.950 | 1.033 |
| $33709 P A 1500003$ | Gold | 3,108 | \$3,393,479 | \$2,922,950 | 0.861 | 0.856 | 0.994 |
| $33709 P A 1480007$ | Gold | 1,032 | \$1,121,340 | \$957,357 | 0.854 | 0.844 | 0.989 |
| $33709 P A 1520002$ | Silver | 180 | \$212,400 | \$205,585 | 0.968 | 1.038 | 1.072 |
| $33709 P A 1530002$ | Silver | 348 | \$421,260 | \$407,744 | 0.968 | 1.038 | 1.072 |
| $33709 P A 1480006$ | Silver | 7,104 | \$8,144,148 | \$7,589,764 | 0.932 | 0.972 | 1.043 |
| $33709 P A 1480003$ | Siver | 552 | \$575,768 | \$451,240 | 0.784 | 0.744 | 0.949 |
| 33709PA1490003 | Silver | 348 | \$376,101 | \$294,757 | 0.784 | 0.744 | 0.949 |
| $33709 P A 1480001$ | Bronze | 13,428 | \$13,725,312 | \$10,197,414 | 0.743 | 0.691 | 0.930 |
| $33709 P A 1490001$ | Bronze | 3,804 | \$4,039,471 | \$3,001,182 | 0.743 | 0.691 | 0.930 |
| 33709PA1500001 | Bronze | 2,556 | \$2,627,089 | \$1,982,559 | 0.755 | 0.706 | 0.935 |
| $33709 P A 1480005$ | Bronze | 1,788 | \$1,782,766 | \$1,216,739 | 0.683 | 0.619 | 0.907 |
| $33709 P A 1510001$ | Catastrophic | 240 | \$216,472 | \$135,784 | 0.627 | 0.560 | 0.892 |
| Total |  | 703,764 | \$647,337,275 | \$561,153,861 | 0.867 | 0.867 | 1.000 |

Individual Market
Attachment C - Induced Demand Calculation

| Components of AV \& Cost Sharing Factor |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Metal Level | Paid-toAllowed Ratio | Induced Utilization Factor | Avg. Benefit Richness | AV \& Cost Sharing Factor |
| $33709 P A 0870012$ | Gold | 0.883 | 1.137 | 1.128 | 0.890 |
| $33709 P A 1150005$ | Gold | 0.883 | 1.137 | 1.128 | 0.890 |
| 33709PA1430001 | Gold | 0.903 | 1.153 | 1.128 | 0.923 |
| $33709 P A 1440001$ | Gold | 0.903 | 1.153 | 1.128 | 0.923 |
| 33709PA0890004 | Gold | 0.847 | 1.110 | 1.128 | 0.834 |
| $33709 P A 0870016$ | Gold | 0.839 | 1.105 | 1.128 | 0.822 |
| $33709 P A 1430002$ | Silver | 0.961 | 1.203 | 1.128 | 1.025 |
| $33709 P A 1440002$ | Silver | 0.961 | 1.203 | 1.128 | 1.025 |
| $33709 P A 0870015$ | Siver | 0.925 | 1.171 | 1.128 | 0.961 |
| $33709 P A 0870013$ | Silver | 0.778 | 1.067 | 1.128 | 0.737 |
| $33709 P A 1150003$ | Silver | 0.778 | 1.067 | 1.128 | 0.737 |
| $33709 P A 0870007$ | Bronze | 0.730 | 1.043 | 1.128 | 0.675 |
| $33709 P A 1150001$ | Bronze | 0.730 | 1.043 | 1.128 | 0.675 |
| $33709 P A 0890002$ | Bronze | 0.742 | 1.048 | 1.128 | 0.690 |
| $33709 P A 0870014$ | Bronze | 0.671 | 1.019 | 1.128 | 0.606 |
| $33709 P A 1040001$ | Catastrophic | 0.623 | 1.005 | 1.128 | 0.555 |
| $33709 P A 1160004$ | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| $33709 P A 1170005$ | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| 33709PA1350001 | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| $33709 P A 1360001$ | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| 33709PA1180004 | Gold | 0.836 | 1.103 | 1.128 | 0.818 |
| $33709 P A 1160008$ | Gold | 0.829 | 1.098 | 1.128 | 0.808 |
| $33709 P A 1350002$ | Siver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1360002$ | Siver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1160007$ | Silver | 0.905 | 1.154 | 1.128 | 0.926 |
| $33709 P A 1160002$ | Silver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1170002$ | Silver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1160001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1170001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1180001$ | Bronze | 0.733 | 1.044 | 1.128 | 0.678 |
| $33709 P A 1160006$ | Bronze | 0.663 | 1.017 | 1.128 | 0.597 |
| $33709 P A 1540001$ | Catastrophic | 0.615 | 1.003 | 1.128 | 0.547 |
| 33709PA1410004 | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| $33709 P A 1420004$ | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| $33709 P A 1380001$ | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| 33709PA1390001 | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| $33709 P A 1370003$ | Gold | 0.836 | 1.103 | 1.128 | 0.818 |
| $33709 P A 1410007$ | Gold | 0.829 | 1.098 | 1.128 | 0.808 |
| $33709 P A 1380002$ | Silver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1390002$ | Silver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1410006$ | Silver | 0.905 | 1.154 | 1.128 | 0.926 |
| $33709 P A 1410003$ | Siver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1420003$ | Silver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1410001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1420001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1370001$ | Bronze | 0.733 | 1.044 | 1.128 | 0.678 |
| 33709PA1410005 | Bronze | 0.663 | 1.017 | 1.128 | 0.597 |
| $33709 P A 1550001$ | Catastrophic | 0.615 | 1.003 | 1.128 | 0.547 |
| $33709 P A 0940006$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1450001$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1340001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1400001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 0950004$ | Gold | 0.861 | 1.121 | 1.128 | 0.856 |
| $33709 P A 0940010$ | Gold | 0.854 | 1.115 | 1.128 | 0.844 |
| $33709 P A 1340002$ | Silver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 1400002$ | Siver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 0940009$ | Siver | 0.927 | 1.173 | 1.128 | 0.964 |
| $33709 P A 0940007$ | Siver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 1120003$ | Siver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 0940002$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1120001$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 0950001$ | Bronze | 0.755 | 1.055 | 1.128 | 0.706 |
| $33709 P A 0940008$ | Bronze | 0.683 | 1.023 | 1.128 | 0.619 |
| $33709 P A 0960001$ | Catastrophic | 0.627 | 1.006 | 1.128 | 0.560 |
| $33709 P A 0970006$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1130005$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| 33709PA1460001 | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1470001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 0980004$ | Gold | 0.861 | 1.121 | 1.128 | 0.856 |
| $33709 P A 0970010$ | Gold | 0.854 | 1.115 | 1.128 | 0.844 |
| $33709 P A 1460002$ | Silver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 1470002$ | Siver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 0970009$ | Silver | 0.927 | 1.173 | 1.128 | 0.964 |
| $33709 P A 0970007$ | Silver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 1130003$ | Siver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 0970002$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1130001$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| 33709PA0980001 | Bronze | 0.755 | 1.055 | 1.128 | 0.706 |
| $33709 P A 0970008$ | Bronze | 0.683 | 1.023 | 1.128 | 0.619 |
| $33709 P A 0990001$ | Catastrophic | 0.627 | 1.006 | 1.128 | 0.560 |
| $33709 P A 1480004$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| 33709PA1490004 | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1520001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1530001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1500003$ | Gold | 0.861 | 1.121 | 1.128 | 0.856 |
| $33709 P A 1480007$ | Gold | 0.854 | 1.115 | 1.128 | 0.844 |
| $33709 P A 1520002$ | Siver | 0.968 | 1.209 | 1.128 | 1.038 |
| $33709 P A 1530002$ | Silver | 0.968 | 1.209 | 1.128 | 1.038 |
| $33709 P A 1480006$ | Silver | 0.932 | 1.177 | 1.128 | 0.972 |
| $33709 P A 1480003$ | Siver | 0.784 | 1.070 | 1.128 | 0.744 |
| $33709 P A 1490003$ | Silver | 0.784 | 1.070 | 1.128 | 0.744 |
| 33709PA1480001 | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1490001$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1500001$ | Bronze | 0.755 | 1.055 | 1.128 | 0.706 |
| $\begin{array}{\|} 33709 P A 1480005 \\ \text { 33709PA1510001 } \\ \hline \end{array}$ | Bronze Catastrophic | 0.683 0.627 | 1.023 1.006 | 1.128 <br> 1.128 | 0.619 0.560 |

Highmark Inc.

Individual Market
Attachment D - Broker Commission Calculation


| Table E. 1 - Age \& Tobacco Factors |  |  | Table E. 2 - Experience Period Membership |  |  | Table E. 3 - Projection Period Membership |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | HHS | Tobacco | Membership Mix |  |  | Membership Mix |  |  |
| Band | Age Factor | Factor | Non-Tobacco | Tobacco | Total | Non-Tobacco | Tobacco | Total |
| 0 | 0.765 | 1.000 | 0.56\% | 0.00\% | 0.56\% | 0.26\% | 0.00\% | 0.26\% |
| 1 | 0.765 | 1.000 | 0.36\% | 0.00\% | 0.36\% | 0.36\% | 0.00\% | 0.36\% |
| 2 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.34\% | 0.00\% | 0.34\% |
| 3 | 0.765 | 1.000 | 0.31\% | 0.00\% | 0.31\% | 0.30\% | 0.00\% | 0.30\% |
| 4 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.33\% | 0.00\% | 0.33\% |
| 5 | 0.765 | 1.000 | 0.33\% | 0.00\% | 0.33\% | 0.32\% | 0.00\% | 0.32\% |
| 6 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.36\% | 0.00\% | 0.36\% |
| 7 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.35\% | 0.00\% | 0.35\% |
| 8 | 0.765 | 1.000 | 0.31\% | 0.00\% | 0.31\% | 0.34\% | 0.00\% | 0.34\% |
| 9 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.34\% | 0.00\% | 0.34\% |
| 10 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.37\% | 0.00\% | 0.37\% |
| 11 | 0.765 | 1.000 | 0.35\% | 0.00\% | 0.35\% | 0.29\% | 0.00\% | 0.29\% |
| 12 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.37\% | 0.00\% | 0.37\% |
| 13 | 0.765 | 1.000 | 0.36\% | 0.00\% | 0.36\% | 0.36\% | 0.00\% | 0.36\% |
| 14 | 0.765 | 1.000 | 0.39\% | 0.00\% | 0.39\% | 0.40\% | 0.00\% | 0.40\% |
| 15 | 0.833 | 1.000 | 0.44\% | 0.00\% | 0.44\% | 0.42\% | 0.00\% | 0.42\% |
| 16 | 0.859 | 1.000 | 0.44\% | 0.00\% | 0.44\% | 0.48\% | 0.00\% | 0.48\% |
| 17 | 0.885 | 1.000 | 0.48\% | 0.00\% | 0.48\% | 0.47\% | 0.00\% | 0.47\% |
| 18 | 0.913 | 1.000 | 0.52\% | 0.00\% | 0.52\% | 0.49\% | 0.00\% | 0.49\% |
| 19 | 0.941 | 1.000 | 0.87\% | 0.00\% | 0.87\% | 0.70\% | 0.00\% | 0.70\% |
| 20 | 0.970 | 1.000 | 0.87\% | 0.00\% | 0.87\% | 0.84\% | 0.00\% | 0.84\% |
| 21 | 1.000 | 1.025 | 1.04\% | 0.01\% | 1.04\% | 0.89\% | 0.01\% | 0.90\% |
| 22 | 1.000 | 1.025 | 1.02\% | 0.01\% | 1.03\% | 1.02\% | 0.00\% | 1.02\% |
| 23 | 1.000 | 1.025 | 0.93\% | 0.02\% | 0.94\% | 0.93\% | 0.01\% | 0.94\% |
| 24 | 1.000 | 1.025 | 0.91\% | 0.02\% | 0.93\% | 0.86\% | 0.01\% | 0.87\% |
| 25 | 1.004 | 1.025 | 1.04\% | 0.04\% | 1.08\% | 0.95\% | 0.03\% | 0.98\% |
| 26 | 1.024 | 1.025 | 2.49\% | 0.08\% | 2.57\% | 1.62\% | 0.06\% | 1.68\% |
| 27 | 1.048 | 1.025 | 1.73\% | 0.08\% | 1.81\% | 1.83\% | 0.08\% | 1.91\% |
| 28 | 1.087 | 1.025 | 1.55\% | 0.09\% | 1.64\% | 1.59\% | 0.08\% | 1.67\% |
| 29 | 1.119 | 1.025 | 1.44\% | 0.08\% | 1.51\% | 1.39\% | 0.10\% | 1.49\% |
| 30 | 1.135 | 1.025 | 1.46\% | 0.08\% | 1.54\% | 1.35\% | 0.07\% | 1.42\% |
| 31 | 1.159 | 1.025 | 1.39\% | 0.09\% | 1.49\% | 1.41\% | 0.08\% | 1.49\% |
| 32 | 1.183 | 1.025 | 1.48\% | 0.10\% | 1.58\% | 1.36\% | 0.09\% | 1.45\% |
| 33 | 1.198 | 1.025 | 1.36\% | 0.08\% | 1.44\% | 1.47\% | 0.10\% | 1.56\% |
| 34 | 1.214 | 1.025 | 1.35\% | 0.09\% | 1.44\% | 1.27\% | 0.08\% | 1.35\% |
| 35 | 1.222 | 1.025 | 1.33\% | 0.12\% | 1.45\% | 1.38\% | 0.08\% | 1.46\% |
| 36 | 1.230 | 1.025 | 1.29\% | 0.08\% | 1.38\% | 1.29\% | 0.11\% | 1.40\% |
| 37 | 1.238 | 1.025 | 1.45\% | 0.09\% | 1.54\% | 1.29\% | 0.08\% | 1.37\% |
| 38 | 1.246 | 1.025 | 1.37\% | 0.11\% | 1.48\% | 1.41\% | 0.09\% | 1.50\% |
| 39 | 1.262 | 1.025 | 1.42\% | 0.11\% | 1.53\% | 1.36\% | 0.12\% | 1.48\% |
| 40 | 1.278 | 1.100 | 1.37\% | 0.12\% | 1.49\% | 1.39\% | 0.09\% | 1.47\% |
| 41 | 1.302 | 1.105 | 1.46\% | 0.13\% | 1.59\% | 1.37\% | 0.11\% | 1.47\% |
| 42 | 1.325 | 1.112 | 1.36\% | 0.09\% | 1.45\% | 1.39\% | 0.11\% | 1.50\% |
| 43 | 1.357 | 1.121 | 1.46\% | 0.09\% | 1.55\% | 1.41\% | 0.09\% | 1.49\% |
| 44 | 1.397 | 1.132 | 1.45\% | 0.08\% | 1.53\% | 1.50\% | 0.09\% | 1.59\% |
| 45 | 1.444 | 1.145 | 1.32\% | 0.08\% | 1.40\% | 1.50\% | 0.10\% | 1.61\% |
| 46 | 1.500 | 1.160 | 1.27\% | 0.06\% | 1.33\% | 1.35\% | 0.08\% | 1.42\% |
| 47 | 1.563 | 1.177 | 1.48\% | 0.08\% | 1.56\% | 1.34\% | 0.07\% | 1.41\% |
| 48 | 1.635 | 1.196 | 1.57\% | 0.10\% | 1.67\% | 1.51\% | 0.08\% | 1.59\% |
| 49 | 1.706 | 1.217 | 1.57\% | 0.09\% | 1.66\% | 1.61\% | 0.09\% | 1.70\% |
| 50 | 1.786 | 1.225 | 1.66\% | 0.08\% | 1.74\% | 1.63\% | 0.09\% | 1.73\% |
| 51 | 1.865 | 1.225 | 2.02\% | 0.09\% | 2.12\% | 1.78\% | 0.08\% | 1.86\% |
| 52 | 1.952 | 1.225 | 1.93\% | 0.09\% | 2.02\% | 2.02\% | 0.11\% | 2.13\% |
| 53 | 2.040 | 1.225 | 2.00\% | 0.12\% | 2.12\% | 2.00\% | 0.09\% | 2.09\% |
| 54 | 2.135 | 1.225 | 2.01\% | 0.08\% | 2.09\% | 2.05\% | 0.11\% | 2.16\% |
| 55 | 2.230 | 1.225 | 2.33\% | 0.13\% | 2.46\% | 2.08\% | 0.10\% | 2.18\% |
| 56 | 2.333 | 1.225 | 2.51\% | 0.14\% | 2.65\% | 2.33\% | 0.14\% | 2.47\% |
| 57 | 2.437 | 1.225 | 2.75\% | 0.15\% | 2.90\% | 2.64\% | 0.13\% | 2.77\% |
| 58 | 2.548 | 1.225 | 2.96\% | 0.17\% | 3.13\% | 2.91\% | 0.15\% | 3.06\% |
| 59 | 2.603 | 1.225 | 3.27\% | 0.14\% | 3.41\% | 3.24\% | 0.19\% | 3.43\% |
| 60 | 2.714 | 1.225 | 3.65\% | 0.17\% | 3.82\% | 3.66\% | 0.14\% | 3.80\% |
| 61 | 2.810 | 1.225 | 4.15\% | 0.18\% | 4.33\% | 4.06\% | 0.21\% | 4.28\% |
| 62 | 2.873 | 1.225 | 5.20\% | 0.27\% | 5.47\% | 5.18\% | 0.23\% | 5.42\% |
| 63 | 2.952 | 1.225 | 6.01\% | 0.21\% | 6.22\% | 5.86\% | 0.28\% | 6.14\% |
| 64 | 3.000 | 1.225 | 3.94\% | 0.18\% | 4.12\% | 6.57\% | 0.24\% | 6.81\% |
|  |  |  | 95.52\% | 4.48\% | 100.00\% | 95.53\% | 4.47\% | 100.00\% |

Table E. 4 - Area Factors

| Rating | Experience Period |  | Projection Period |  |
| :---: | :---: | :---: | ---: | :---: |
| Area | Enrollment | Area Factor | Enrollment | Area Factor |
| 1 | $7.4 \%$ | 0.940 | $7.6 \%$ | 0.940 |
| 2 | $1.2 \%$ | 0.940 | $1.5 \%$ | 0.940 |
| 4 | $24.7 \%$ | 0.940 | $24.6 \%$ | 0.940 |
| 5 | $6.4 \%$ | 0.940 | $8.7 \%$ | 0.940 |
| 6 | $11.4 \%$ | 1.040 | $9.1 \%$ | 1.040 |
| 7 | $31.8 \%$ | 1.040 | $32.2 \%$ | 1.040 |
| 9 | $17.1 \%$ | 1.040 | $16.3 \%$ | 1.040 |
| Total | $100.0 \%$ | 1.000 | $100.0 \%$ | 0.998 |

Table E. 5 - 'Change in Demographics' Calculation

|  | Experience <br> Period | Projection <br> Period | Change in <br> Demographics |
| :--- | :---: | :---: | :---: |
| Average Age Factor | 1.847 | 1.887 |  |
| Average Tobacco Factor | 1.007 | 1.007 |  |
| Average Area Factor | $\underline{1.000}$ | $\underline{0.998}$ |  |
| Average Demographic Factor | 1.860 | 1.895 |  |
|  | $\underline{0.999}$ | $\underline{0.999}$ |  |
| Capitation Dampening | $\underline{1.859}$ | $\underline{1.894}$ | 1.019 |
| Final Demographic Factor |  |  |  |

## Highmark Inc.

Individual Market

## Attachment F - URRT Average Increase

|  | URRT Plan | URRT Current  <br> Enrollment Current Enrollment <br> in Renewing Plans  | Current <br> Avg Rate | Projected <br> Avg Rate | Cumulative <br> Rate Change |
| :---: | :---: | ---: | ---: | ---: | ---: | :---: | :---: |
| HIOS Plan ID | Category |  |  |  |  |


| HIOS Plan ID | URRT Plan Category | URRT Current Enrollment | Current Enrollment in Renewing Plans |  | Current <br> Avg Rate |  | rojected <br> vg Rate | Cumulative Rate Change \% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA1180004 | Renewing | 364 | 364 | \$ | 672.04 | \$ | 798.85 | 18.87\% |
| 33709PA1340001 | Renewing | 2,279 | 2,279 | \$ | 791.24 | \$ | 913.96 | 15.51\% |
| 33709 PA1340002 | Renewing | 585 | 585 | \$ | 879.01 | \$ | 1,016.05 | 15.59\% |
| 33709PA1350001 | Renewing | 1,092 | 1,092 | \$ | 750.44 | \$ | 885.74 | 18.03\% |
| 33709PA1350002 | Renewing | 16 | 16 | \$ | 802.74 | \$ | 965.05 | 20.22\% |
| 33709 PA1360001 | Renewing | 731 | 731 | \$ | 789.94 | \$ | 919.49 | 16.40\% |
| $33709 P A 1360002$ | Renewing | 42 | 42 | \$ | 842.24 | \$ | 998.90 | 18.60\% |
| $33709 P A 1370001$ | Renewing | 85 | 85 | \$ | 641.80 | \$ | 760.47 | 18.49\% |
| 33709PA1370002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1370003 | Renewing | 114 | 114 | \$ | 755.75 | \$ | 917.25 | 21.37\% |
| 33709PA1380001 | Renewing | 772 | 772 | \$ | 843.28 | \$ | 1,016.66 | 20.56\% |
| 33709PA1380002 | Renewing | 39 | 39 | \$ | 902.09 | \$ | 1,107.77 | 22.80\% |
| 33709 PA1390001 | Renewing | 295 | 295 | \$ | 882.78 | \$ | 1,050.51 | 19.00\% |
| $33709 P A 1390002$ | Renewing | 43 | 43 | \$ | 941.59 | \$ | 1,141.58 | 21.24\% |
| $33709 P A 1400001$ | Renewing | 716 | 716 | \$ | 828.80 | \$ | 945.83 | 14.12\% |
| 33709PA1400002 | Renewing | 123 | 123 | \$ | 916.56 | \$ | 1,047.99 | 14.34\% |
| 33709PA1410001 | Renewing | 272 | 272 | \$ | 617.99 | \$ | 744.99 | 20.55\% |
| 33709PA1410002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1410003 | Renewing | 49 | 49 | \$ | 660.56 | \$ | 800.53 | 21.19\% |
| 33709PA1410004 | Renewing | 1,701 | 1,701 | \$ | 797.93 | \$ | 978.98 | 22.69\% |
| 33709PA1410005 | Renewing | 34 | 34 | \$ | 555.87 | \$ | 669.60 | 20.46\% |
| 33709PA1410006 | Renewing | 601 | 601 | \$ | 845.40 | \$ | 1,038.07 | 22.79\% |
| $33709 P A 1410007$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1420001 | Renewing | 62 | 62 | \$ | 657.49 | \$ | 778.73 | 18.44\% |
| $33709 P A 1420002$ | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1420003 | Renewing | 20 | 20 | \$ | 700.06 | \$ | 834.33 | 19.18\% |
| 33709PA1420004 | Renewing | 504 | 504 | \$ | 837.43 | \$ | 1,012.79 | 20.94\% |
| 33709PA1430001 | Renewing | 2,762 | 2,762 | \$ | 705.00 | \$ | 762.25 | 8.12\% |
| 33709PA1430002 | Renewing | 195 | 195 | \$ | 783.17 | \$ | 845.90 | 8.01\% |
| 33709PA1440001 | Renewing | 1,147 | 1,147 | \$ | 744.50 | \$ | 796.09 | 6.93\% |
| $33709 P A 1440002$ | Renewing | 115 | 115 | \$ | 822.67 | \$ | 879.68 | 6.93\% |
| $33709 P A 1450001$ | Renewing | 1,029 | 1,029 | \$ | 784.39 | \$ | 910.76 | 16.11\% |
| $33709 P A 1460001$ | Renewing | 336 | 336 | \$ | 804.52 | \$ | 894.87 | 11.23\% |
| $33709 P A 1460002$ | Renewing | 77 | 77 | \$ | 893.77 | \$ | 994.86 | 11.31\% |
| 33709PA1470001 | Renewing | 123 | 123 | \$ | 842.07 | \$ | 926.70 | 10.05\% |
| 33709PA1470002 | Renewing | 10 | 10 | \$ | 931.32 | \$ | 1,026.69 | 10.24\% |
| $33709 P A 1480001$ | Renewing | 1,246 | 1,246 | \$ | 707.23 | \$ | 819.11 | 15.82\% |
| $33709 P A 1480002$ | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1480003$ | Renewing | 60 | 60 | \$ | 758.05 | \$ | 881.69 | 16.31\% |
| 33709PA1480004 | Renewing | 2,559 | 2,559 | \$ | 923.42 | \$ | 1,084.93 | 17.49\% |
| $33709 P A 1480005$ | Renewing | 104 | 104 | \$ | 633.45 | \$ | 733.98 | 15.87\% |
| 33709PA1480006 | Renewing | 583 | 583 | \$ | 980.89 | \$ | 1,152.35 | 17.48\% |
| 33709PA1480007 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1490001 | Renewing | 258 | 258 | \$ | 744.79 | \$ | 850.92 | 14.25\% |
| $33709 P A 1490002$ | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1490003$ | Renewing | 36 | 36 | \$ | 795.60 | \$ | 913.59 | 14.83\% |
| 33709PA1490004 | Renewing | 707 | 707 | \$ | 960.97 | \$ | 1,116.74 | 16.21\% |
| 33709PA1500001 | Renewing | 262 | 262 | \$ | 735.63 | \$ | 836.56 | 13.72\% |
| $33709 P A 1500002$ | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1500003 | Renewing | 201 | 201 | \$ | 872.45 | \$ | 1,014.40 | 16.27\% |
| $33709 P A 1510001$ | Renewing | 28 | 28 | \$ | 510.41 | \$ | 610.20 | 19.55\% |
| $33709 P A 1520001$ | Renewing | 879 | 879 | \$ | 977.12 | \$ | 1,127.69 | 15.41\% |
| $33709 P A 1520002$ | Renewing | 25 | 25 | \$ | 1,048.46 | \$ | 1,231.84 | 17.49\% |
| 33709PA1530001 | Renewing | 572 | 572 | \$ | 1,014.67 | \$ | 1,159.56 | 14.28\% |
| 33709PA1530002 | Renewing | 29 | 29 | \$ | 1,086.01 | \$ | 1,263.79 | 16.37\% |
| 33709PA1540001 | Renewing | 26 | 26 | \$ | 404.47 | \$ | 491.59 | 21.54\% |
| 33709PA1550001 | Renewing | 22 | 22 | \$ | 454.84 | \$ | 564.46 | 24.10\% |
| Total |  | 57,538 | 57,538 | \$ | 733.45 | \$ | 843.77 | 15.04\% |

## Highmark Inc.

## Individual Market

## Attachment G - COVID Adjustment Calculation

|  | COVID-19 Impact |  |  |
| :---: | :---: | :---: | :---: |
|  | Medical | Drug | Total |
| CY2022 Adjustment |  |  |  |
| \% of Spend | 80.5\% | 19.5\% | 100.0\% |
| Category |  |  |  |
| Testing | 0.7\% | 0.5\% |  |
| Vaccines | 0.0\% | 0.4\% |  |
| Capacity | (3.4\%) | 0.0\% |  |
| Avoided Care | 0.0\% | 0.0\% |  |
| Total Impact | (2.6\%) | 0.9\% | (1.9\%) |
| CY2022 Adjustment Factor |  |  | 1.019 |
| CY2024 Adjustment |  |  |  |
| \% of Spend | 80.5\% | 19.5\% | 100.0\% |
| Category |  |  |  |
| Testing | 0.7\% | 0.0\% |  |
| Vaccines | 0.1\% | 1.5\% |  |
| Capacity | 0.0\% | 0.0\% |  |
| Avoided Care | 0.0\% | 0.0\% |  |
| Total Impact | 0.8\% | 1.5\% | 1.0\% |
| Actuarial Judgement |  |  | (0.5\%) |
| Total Impact after Actuarial Judgement |  |  | 0.5\% |
| CY2024 Adjustment Factor |  |  | 1.005 |
| Total COVID-19 Adjustment Factor |  |  | 1.024 |

Highmark Inc.

## Individual Market

## Attachment H-MLR Exhibit

|  | MLR |  | Member Months |  |
| :---: | :---: | :---: | :---: | :---: |
| Calendar Year | Actual | Pricing | Actual | Pricing |
| 2019 | $73.2 \%$ | $87.7 \%$ | 14,216 | 14,496 |
| 2020 | $77.1 \%$ | $86.2 \%$ | 356,553 | 230,148 |
| 2021 | $88.7 \%$ | $89.0 \%$ | 459,179 | 493,524 |
| 3-yr Total | $83.7 \%$ | $\mathbf{8 8 . 1 \%}$ | $\mathbf{8 2 9 , 9 4 8}$ | $\mathbf{7 3 8 , 1 6 8}$ |

Highmark Inc.

## Individual Market

## Attachment I-Network Factor Support

Table I. 1 - Zone I Network Factor Development


Table I.2-Zone AD Network Factor Development


Table I. 3 - Zone N Network Factor Development


## 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. The projected membership for 2024 is not significantly different from the current membership in 2023.

## 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 5 A 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.
c. $\square$
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 $10 \%$. 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. Attachment I of the PA Actuarial Memorandum provides quantitative support for all the proposed network factors that are being adjusted from the currently approved factors. A detailed discussion of these adjustments is included in Section 5.C of the PA Actuarial Memorandum.

## 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 $\mathbf{1 0 0 \%}$.

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 9 a 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)

|  | MLR |  | Member Months |  |
| :---: | :---: | :---: | :---: | :---: |
| Calendar Year | Actual | Projected | Actual | Projected |
| $\mathbf{2 0 1 9}$ |  |  |  |  |
| $\mathbf{2 0 2 0}$ |  |  |  |  |
| $\mathbf{2 0 2 1}$ |  |  |  |  |

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. The 2019 variance was driven by the relatively small membership base. 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, there was no material enrollment variance. The 2020 variance was driven by stronger-than-expected competitive positioning (particularly in rating regions 6,7 , and 9 ) and increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). The 2021 variance was driven by a more aggressive than anticipated competitor response to our 2020 growth, leading to an unfavorable pricing position and less enrollment than expected.
c. This issuer paid MLR rebates for the MLR rebate year covering the 2019-2021 time 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

Data Relevant to the Rate Filing
Table 0 . Identifying Information

|  |  |  | to |
| :---: | :---: | :---: | :---: |
| Table 1. Number of Members |  |  |  |
|  | Member-months | Members | Member-months |
|  | Experience Period | Current Period | Projected Rating Period |
| Average Age | 44.6 | 45.0 | 45.3 |
| ${ }^{\text {Tratal }}$ | 620,34 | 57,538 | 703,764 |
|  | 40.332 | 3,859 | 45.400 |
|  | ${ }_{\substack{38,499 \\ 53,431}}^{\text {a }}$ | 3.403 4.728 | $\xrightarrow{40.51}$ |
|  | 46,399 | 4,258 | 51,189 |
|  | 45.803 | 4.151 | ${ }^{50,703}$ |
|  | 47,158 | 4.262 | 52,976 |
|  | 47,236 | 4,355 | ${ }_{5}^{54,385}$ |
|  | ${ }^{62,575}$ | ${ }_{\text {5,5888 }}$ | 70,170 |
|  | ${ }^{90,54} 1123,101$ | ${ }_{1}^{1,873}{ }_{1}^{1,24}$ | ${ }_{\text {1378, }}^{\text {978751 }}$ |
|  | 25.586 | $\stackrel{3,817}{ }$ | 47,911 |

Table 2. Experience Period Claims and Premiums


Table 3. Trend Components

| Serice Category | Cost* | Utilization* | Indured Demand ${ }^{\text {P }}$ | Composite Trend | Weight |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Inpatient Hospital | ${ }_{5}^{5.00 \%}$ | 4.7.76\% | - |  | ${ }^{18.58 \%}$ 37.4\%\% |
| Professional | 5.00\% | 4.76\% | 0.10\% | 10.11\% | $2284 \%$ |
| Other Medical | 5.00\% | ${ }^{\text {4.76\% }}$ | ${ }^{0.10 \%}$ | $\frac{10.11 \%}{10.00 \%}$ | ${ }_{\text {1.63\% }}^{0.02 \%}$ |
| Prescription Drues | 5.00\% | 4.76\% | 0.10\% | 10.11\% | 19.47\% |
| Treal Anval |  |  |  | $10.11{ }^{14}$ | 100.0\% |
| Touta Appilied Trend Projection Factor |  |  |  | $\frac{24}{1.212}$ |  |



Table 4. Historical Experience

*Expess Completion Foctor sa s percerentoge

## 

Table 2b. Manual Experience Period Claims and Premium

| Earne Premium | Paid claims | Ultimate Inurred Claims | Member Monts | $\underbrace{\text { (Member } \text { Hus) }}_{\text {Estimated Cost tharing }}$ | Alowed Claims (Nor.Capitated) | d | sscripion Drug Rebates* | Total EHB Capitation | n | Estimated Risk Adjustment | Estimated Reinsuance |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |

## Table 3b. Manual Irend Components

| Senice Category | Cost ${ }^{\text {t }}$ | Uutiration* | Induced demand* | Composite Trend | Weight |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | ${ }^{0.000 \%}$ |  |
|  |  |  |  | $0.00 \%$ |  |
| Other Medical |  |  |  | 0.00\% |  |
| Prescripion Dutus |  |  |  | 0.00\% |  |
| Tital Anuaut rend |  |  |  | $\frac{0.00 \%}{24}$ | -0.00\% |
| Total Applied Trend Projection fator |  |  |  | ${ }_{1}^{24}$ |  |

## Table 4b. Historical Manual Experience

| Month-Vear | Total Annual Premium | Incurred claims | Completion fastors* | Ultimate Incurred Clims | Members | Ulitinte Incured PMPM | $\underbrace{\text { (Member }+ \text { Hus }}_{\text {Estimated Annual Cost Shasing }}$ | Prestripioio Drug Reates** |  | Allowed PMPM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\xrightarrow[\substack{\text { Ian-19 } \\ \text { feb-19 }}]{ }$ |  |  |  | $\substack{\text { Hopvol } \\ \text { HoVVol }}$ |  | $\underbrace{\text { ent }}_{\substack{\text { Holvol } \\ \text { Hovol }}}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |
| Mar-19 |  |  |  | Hovol |  | Hov/0! |  |  |  | Hov/0! |
| ${ }_{\text {Aprr-19 }}^{\text {Mer-10 }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVVO! }}$ |  | $\underset{\substack{\text { Hopvol } \\ \text { Hovol }}}{ }$ |  |  |  | $\underset{\substack{\text { HovVOI } \\ \text { Hovol }}}{\text { Hel }}$ |
| Jun-19 |  |  |  | Hov/ol |  | \#ovvol |  |  |  | \#0VV01 |
|  |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVOI }}$ |  | $\substack{\text { Holvol } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVOI }}$ |
| Sep-19 |  |  |  | Hov/0! |  | Hov/o! |  |  |  | HovV01 |
| Oetre |  |  |  | $\substack{\text { HipVOO! } \\ \text { HoVVO! }}$ |  | $\substack{\text { HovVOI } \\ \text { HoVOI }}$ |  |  |  |  |
| Decr 19 |  |  |  | Hovol |  | movvo! |  |  |  | Vo! |
|  |  |  |  | $\substack{\text { Ridvol } \\ \text { Hovol }}$ |  | tovol |  |  |  | movol |
| Mar-20 |  |  |  |  |  |  |  |  |  |  |
| ${ }_{\text {Marr }}^{\text {Ar } 2020}$ |  |  |  | Hovil |  |  |  |  |  |  |
| $\xrightarrow{\text { Jun+20 }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |
| ${ }_{\substack{\text { Aug } 20}}^{\text {Se20 }}$ |  |  |  | $\substack{\text { HovVO! } \\ \text { Hovol }}$ |  |  |  |  |  | Hovol |
| $\xrightarrow{\text { Sep-20 } 20}$ |  |  |  | $\substack{\text { Hiovol } \\ \text { Hovol }}$ |  | $\substack{\text { HovVol } \\ \text { Hovol }}$ |  |  |  | $\xrightarrow[\substack{\text { movvo } \\ \text { Hovol }}]{\text { den }}$ |
| $\xrightarrow{\text { Notr } 20}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |  | $\substack{\text { HovVO! } \\ \text { HoVol }}$ |  |  |  | $\xrightarrow[\substack{\text { unovol } \\ \text { HoVOI }}]{ }$ |
| 1an-21 |  |  |  | HoV/01 |  | Hov/01 |  |  |  | Hov/01 |
|  |  |  |  | Hovol |  | Hovol |  |  |  | movol |
| $\xrightarrow{\text { Apre2] }}$ |  |  |  | $\substack{\text { HovV) } \\ \text { Hovol }}$ |  | $\substack{\text { Hivol } \\ \text { Hovolot }}$ |  |  |  | $\substack{\text { HovVol } \\ \text { Hovol }}$ |
| $\xrightarrow{\text { Marv21 }}$ Jun-21 |  |  |  | $\substack{\text { Hev/0! } \\ \text { Hov/0! }}$ |  | $\underbrace{}_{\substack{\text { movVo! } \\ \text { Hovol }}}$ |  |  |  |  |
| $\xrightarrow{\text { Sun-212] }}$ |  |  |  | Hovol |  | Hovol |  |  |  | Hovol |
| ${ }_{\text {Ale } 21}^{\text {Se-212 }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVOI }}$ |  | $\substack{\text { movvol } \\ \text { Hovol }}$ |  |  |  |  |
|  |  |  |  | Hovol |  | Hovo! |  |  |  | movvo! |
| ${ }_{\text {Dec } 21}$ |  |  |  | Hov/ol |  | HovVol |  |  |  | HovV01 |
|  |  |  |  | HovVol |  | HovVo! |  |  |  | HovV0! |
| $\underset{\sim}{\text { Har } 22}$ |  |  |  | tovil |  | Hovol |  |  |  | Hovvol |
|  |  |  |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |  | $\substack{\text { Hovvol } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |
| $\xrightarrow{\text { Jun-22 }}$ |  |  |  | Hovol |  | toivo |  |  |  | coivel |
| ${ }_{\text {Aus } 22}$ |  |  |  | $\substack{\text { HovV) } \\ \text { Hovol }}$ |  | $\substack{\text { HovVol } \\ \text { Hovol }}$ |  |  |  |  |
| Sep-22 |  |  |  | $\substack{\text { HevVOI } \\ \text { Hovol }}$ |  | $\underset{\substack{\text { HovVol } \\ \text { Hovol }}}{\text { Hel }}$ |  |  |  | HovVol |
| $\mathrm{Nov}^{\text {Not } 22}$ |  |  |  | tiovol |  | Hovol |  |  |  | \#0VV01 |
| Dec-22 |  |  |  | H0VV01 |  | \#ovV01 |  |  |  | HoVV01 |

[^0]
## Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

| Carrier Name: | HMARK | Attachment Point: | \$60,000 |
| :---: | :---: | :---: | :---: |
| Product(s): | EPO, PPO | Reinsurance Cap: | \$100,000 |
| Market Segment: | Individual | Coinsurance Rate: | 0\% |
| Rate Effective Date: | 01/01/2024 |  |  |
| 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 |  |  |  | \$164,967,692 |
| \$30,000 | \$34,999 |  |  |  | \$12,982,291 |
| \$35,000 | \$39,999 |  |  |  | \$12,323,032 |
| \$40,000 | \$44,999 |  |  |  | \$10,329,455 |
| \$45,000 | \$49,999 |  |  |  | \$10,399,415 |
| \$50,000 | \$54,999 |  |  |  | \$8,229,129 |
| \$55,000 | \$59,999 |  |  |  | \$9,140,641 |
| \$60,000 | \$64,999 |  |  |  | \$8,403,145 |
| \$65,000 | \$69,999 |  |  |  | \$7,399,143 |
| \$70,000 | \$74,999 |  |  |  | \$7,159,276 |
| \$75,000 | \$79,999 |  |  |  | \$6,495,156 |
| \$80,000 | \$84,999 |  |  |  | \$5,938,929 |
| \$85,000 | \$89,999 |  |  |  | \$5,248,868 |
| \$90,000 | \$94,999 |  |  |  | \$3,700,662 |
| \$95,000 | \$99,999 |  |  |  | \$3,792,259 |
| \$100,000 | \$109,999 |  |  |  | \$8,026,430 |
| \$110,000 | \$119,999 |  |  |  | \$7,847,446 |
| \$120,000 | \$129,999 |  |  |  | \$7,258,280 |
| \$130,000 | \$139,999 |  |  |  | \$6,334,116 |
| \$140,000 | \$149,999 |  |  |  | \$6,668,837 |
| \$150,000 | \$159,999 |  |  |  | \$6,360,249 |
| \$160,000 | \$169,999 |  |  |  | \$5,293,325 |
| \$170,000 | \$179,999 |  |  |  | \$4,022,041 |
| \$180,000 | \$189,999 |  |  |  | \$4,442,879 |
| \$190,000 | \$199,999 |  |  |  | \$5,436,174 |
| \$200,000 | \$209,999 |  |  |  | \$5,970,405 |
| \$210,000 | \$219,999 |  |  |  | \$3,235,968 |
| \$220,000 | \$229,999 |  |  |  | \$2,236,939 |
| \$230,000 | \$239,999 |  |  |  | \$2,123,932 |
| \$240,000 | \$249,999 |  |  |  | \$2,950,185 |
| \$250,000 | \$259,999 |  |  |  | \$3,038,311 |
| \$260,000 | \$269,999 |  |  |  | \$2,129,112 |
| \$270,000 | \$279,999 |  |  |  | \$1,646,542 |
| \$280,000 | \$289,999 |  |  |  | \$1,986,575 |
| \$290,000 | \$299,999 |  |  |  | \$887,769 |
| \$300,000 | \$324,999 |  |  |  | \$5,683,468 |
| \$325,000 | \$349,999 |  |  |  | \$3,739,517 |
| \$350,000 | \$374,999 |  |  |  | \$2,193,928 |
| \$375,000 | \$399,999 |  |  |  | \$3,476,298 |
| \$400,000 | \$424,999 |  |  |  | \$1,223,414 |
| \$425,000 | \$449,999 |  |  |  | \$862,692 |
| \$450,000 | \$474,999 |  |  |  | \$1,842,048 |
| \$475,000 | \$499,999 |  |  |  | \$3,410,964 |
| \$500,000 | \$599,999 |  |  |  | \$5,481,331 |
| \$600,000 | \$699,999 |  |  |  | \$4,516,575 |
| \$700,000 | \$799,999 |  |  |  | \$5,167,961 |
| \$800,000 | \$899,999 |  |  |  | \$1,690,312 |
| \$900,000 | \$999,999 |  |  |  | \$959,211 |
| \$1,000,000+ |  |  |  |  | \$10,769,689 |
| Total |  | 69,055 | 620,344 | \$415,422,013 | \$415,422,013 |

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

| Carrier Name: | HMARK | Attachment Point: | \$60,000 |
| :---: | :---: | :---: | :---: |
| Product(s): | EPO, PPO | Reinsurance Cap: | \$100,000 |
| Market Segment: | Individual | Coinsurance Rate: | 0\% |
| Rate Effective Date: | 01/01/2024 |  |  |
|  |  | Proj. Incurred Claim Impact: | 0.0\% |
|  |  | Proj. Morbidity Impact: | 0.0\% |


| Reinsurance Program Impact Continuance Table Development - Plan Year 2024 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Annual | Range | Unique Members | Member Months | Total Incurred Claims | Total Incurred Claims with 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 | \$119,999 |  |  |  | \$12,291,061 |
| \$120,000 | \$129,999 |  |  |  | \$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

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

## HMARK <br> EPO, PPO Individual

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


Table 6. Retention


Table 8. Components of Rate Change

| Rate Components | 2023 |  | 2024 |  | Difference |  | Percent Change |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A. Calibrated Plan Adjusted Index Rate (PMPM) | \$ | 386.86 | \$ | 449.31 | \$ | 62.45 | 16.1\% |
| B. Base period allowed claims before normalization | \$ | 681.35 | \$ | 724.05 | \$ | 42.70 | 11.0\% |
| C. Normalization factor component of change | \$ | (363.19) | \$ | (388.61) | \$ | (25.42) | -6.6\% |
| D. Change in Normalized Allowed Claims Adjustment Components |  |  |  |  |  |  |  |
| D1. Base period allowed claims after normalization | \$ | 318.15 | \$ | 335.44 | \$ | 17.28 | 4.5\% |
| D2. URRT Trend | \$ | 48.10 | \$ | 71.27 | + | 23.17 | 6.0\% |
| D3. URRT Morbidity | \$ | (4.03) | \$ | 15.12 | \$ | 19.15 | 4.9\% |
| D4. URRT Other | \$ | 3.59 | \$ | 1.22 | \$ | (2.37) | -0.6\% |
| D5. Normalized URRT Risk Adjustment on an allowed basis | \$ | 9.17 | \$ | (12.36) | \$ | (21.53) | -5.6\% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ | 10.56 | \$ | 12.19 | \$ | 1.63 | 0.4\% |
| D7. Normalized Reinsurance Recoveries on an allowed basis | \$ | (17.44) | \$ | - | \$ | 17.44 | 4.5\% |
| D8. Subtotal - Sum(D1:D7) | \$ | 368.10 | \$ | 422.87 | \$ | 54.78 | 14.2\% |
| E. Change in Allowable Plan Adjusted Level Components |  |  |  |  |  |  |  |
| E1. Network | \$ | 0.48 | \$ | 1.28 | \$ | 0.80 | 0.2\% |
| E2. Pricing AV | \$ | (53.62) | \$ | (58.49) | \$ | (4.87) | -1.3\% |
| E3. Benefit Richness | \$ | 37.64 | \$ | 46.27 | \$ | 8.63 | 2.2\% |
| E4. Catastrophic Eligibility | \$ | (0.16) | \$ | (0.18) | \$ | (0.03) | 0.0\% |
| E5. Subtotal - Sum(E1:E4) | \$ | (15.66) | \$ | (11.13) | \$ | 4.53 | 1.2\% |
| F. Change in Retention Components |  |  |  |  |  |  |  |
| F1. Administrative Expenses | \$ | 30.53 | \$ | 32.91 | \$ | 2.37 | 0.6\% |
| F2. Taxes and Fees | \$ | 0.25 | \$ | 0.26 | \$ | 0.01 | 0.0\% |
| F3. Profit and/or Contingency | \$ | - | \$ | - | \$ | - | 0.0\% |
| F4. Subtotal - Sum(F1:F3) | \$ | 30.78 | \$ | 33.17 | \$ | 2.38 | 0.6\% |
| G. Change in Miscellaneous Items | \$ | 3.64 | \$ | 4.40 | \$ | 0.76 | 0.2\% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ | 386.86 | \$ | 449.31 | \$ | 62.45 | 16.1\% |

For Informational Purposes only - No input required.

| Blended Base Period Unadjusted Claims before Normalization | $\mathbf{\$ 2 4 . 0 5}$ |
| :--- | :--- |
| Blended Earned Premium <br> Blended Loss Ratio | $\mathbf{4 1 3 , 8 6 7 , 9 9 1 . 8 2}$ |

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

| Effective Date | 01/01/2024 |  | 04/01/2024 |  | 07/01/2024 |  | 10/01/2024 |  | Total Single Risk Pool |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \# of Member Months Renewing in Quarter |  |  |  |  |  |  |  |  |  | - |
| Adjusted Projected Allowed EHB Claims PMPM | \$ | 913.14 | \$ | 913.14 | \$ | 913.14 | \$ | 913.14 | \$ | 913.14 |
| Months of Trend |  | - |  | 3 |  | 6 |  | 9 |  |  |
| Annual Trend |  | 10.11\% |  | 10.11\% |  | 10.11\% |  | 10.11\% |  |  |
| Single Risk Pool Projected Allowed Claims | \$ | 913.14 | \$ | 935.40 | \$ | 958.20 | \$ | 981.56 | \$ |  |
| Quarterly Trend Factor |  | 1.000 |  | 1.024 |  | 1.049 |  | 1.075 |  | 0.000 |

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors | 2023 |  | 2024 |  |
| :---: | :---: | :---: | :---: | :---: |
| Average Age Factor |  | 1.898 |  | 1.889 |
| Average Geographic Factor |  | 0.997 |  | 0.998 |
| Average Tobacco Factor |  | 1.007 |  | 1.007 |
| Average Benefit Richness (induced demand) |  | 1.120 |  | 1.128 |
| Average Network Factor |  | 1.003 |  | 1.009 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ | 795.27 | \$ | 919.75 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ | 371.35 | \$ | 426.10 |

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

|  | 2023 | 2024 |  |
| :---: | :---: | :---: | :---: |
| Paid-to-Allowed | 0.854 | 0.867 |  |
| URRT Trend (Total Applied Trend Factor) | 1.151 | 1.212 | <- URRT W1, S2 |
| URRT Morbidity | 0.989 | 1.037 | <- URRT W1, S2 |
| URRT "Other" | 1.010 | 1.003 | <-URRT W 1 , S2 |
| Risk Adjustment | 16.78 | \$ (23.12) | <- URRT W1, S3 |
| Exchange User Fee | 19.32 | \$ 22.81 | <-URRT W1, S3 |
| Reinsurance Recoveries | 31.92 | \$ | <- URRT W1, S3 |
| Capitation | 0.15 | \$ 0.67 | <- URRT W1, S2 |
| Network | 1.001 | 1.003 |  |
| Pricing AV | 0.855 | 0.862 | <- 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 | 1.120 | 1.127 |  |
| Catastrophic Eligibility | 1.000 | 1.000 |  |
| Administrative Expenses | 7.89\% | 7.32\% |  |
| Taxes and Fees | 0.06\% | 0.06\% |  |
| Profit and/or Contingency | 0.00\% | 0.00\% |  |

## PA Rate Template Part III

Table 10. Plan Rates


| Plan 31 | 33709PA1130003 | Epo | my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision | M |  | Silver | 0.72 | Approach (1) | off | 0.792 | 0.953 | 1.045 | 0.954 | 1.000 | 1.000 | \$686.97 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 32 | 33709PA1130005 | EPO | my Direct Blue Lenigh Valley EPO Gold $0+$ Adutt Dental and Vision | M |  | Gold | 0.806 | Approach (1) | On/off | 0.899 | 1.019 | 1.037 | 0.954 | 1.000 | 1.000 | \$827.01 |
| Plan 33a | $33709 P A 1150001$ | EpO | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | м |  | Expanded Brd | 0.647 | Approach (2) | On/off | 0.730 | 0.925 | 1.061 | 0.836 | 1.000 | 1.000 | \$546.70 |
| Plan 33b | 33709PA1150001 | EPO | my Direct Blue EPP Bronze $3800++$ Adult Dental and Vision | om | 33709PA142000 | Expanded Bra | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.045 | 1.138 | 1.000 | 1.000 | 5721.73 |
| Plan 34a | 33709PA1150003 | EPO | my Direct Blue EPP Siliver $3500+$ Adult Dental and Vision | M |  | Silver | 0.72 | Approach (1) | off | 0.778 | 0.946 | 1.056 | 0.836 | 1.000 | 1.000 | \$593.43 |
| Plan 34b | 33709PA1150003 | EPO | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | DM | 33709PA1420003 | Silver | 0.72 | Approach (1) | off | 0.761 | 0.938 | 1.042 | 1.138 | 1.000 | 1.000 | \$773.22 |
| Plan 35a | 33709PA1150005 | EPO | my Direct Blue EPO Gold 0 0 Adult Dental and Vision | м |  | Gold | 0.806 | Approach (1) | On/off | 0.883 | 1.008 | 1.046 | 0.836 | 1.000 | 1.000 | 571.80 |
|  |  |  | my Direct Blue EPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 35b | 33709PA1150005 | Epo | Dental and Vision | ом | 33709PA1420004 | Gold | 0.806 | Approach (1) | on/off | 0.873 | 1.001 | 1.035 | 1.138 | 1.000 | 1.000 | 5938.61 |
| Plan 36 | 33709PA1160001 | PPO | my Blue Access PPo Bronze 3800 | M |  | Expanded Br- | 0.647 | Approach (2) | on/off | 0.721 | 0.921 | 1.000 | 0.991 | 1.000 | 1.000 | \$601.30 |
| Plan 37 | $33709 P A 1160002$ | PPO | my Blue Access PPO Silver 3500 | M |  | Silver | 0.72 | Approach (1) | Off | 0.761 | 0.938 | 1.000 | 0.991 | 1.000 | 1.000 | \$646.14 |
| Plan 38 | 33709PA1160004 | PPO | my Blue Access PPo Gold 0 | M |  | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.000 | 0.991 | 1.000 | 1.000 | 5790.18 |
| Plan 39 | 33709PA1160006 | PPO | my Blue Access PPO Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | on/off | 0.663 | 0.901 | 1.000 | 0.991 | 1.000 | 1.000 | \$540.50 |
| Plan 40 | $33709 P A 1160007$ | PPO | my Blue Access PPO Silver 5900 | M |  | Silver | 0.706 | Approach (1) | On/off | 0.736 | 1.023 | 1.000 | 0.991 | 1.000 | 1.230 | \$887.86 |
| Plan 41 | 33709PA1160008 | PPO |  | N |  | Gold | 0.781 | Approach (1) | on/off | 0.829 | 0.974 | 1.000 | 0.991 | 1.000 | 1.000 | \$730.58 |
| Plan 42 | 33709PA1170001 | PPO | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | M |  | Expanded Br | 0.647 | Approach (2) | On/ff | 0.721 | 0.921 | 1.052 | 0.991 | 1.000 | 1.000 | \$632.62 |
| Plan 43 | $33709 P A 1170002$ | PPo | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | м |  | Silver | 0.72 | Approach (1) | off | 0.761 | 0.938 | 1.048 | 0.991 | 1.000 | 1.000 | 5677.46 |
|  |  |  | my Blue Access PPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 44 | 33709PA1170005 | PPO | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | on/off | 0.873 | 1.001 | 1.040 | 0.991 | 1.000 | 1.000 | \$821.50 |
| Plan 45 | 33709PA1180001 | PPO | my Blue Access PPO Bronze 6900 HSA Custom Drug Benefit | M |  | Expanded Bra | 0.648 | Standard AV | On/off | 0.733 | 0.926 | 1.000 | 0.991 | 1.000 | 1.000 | 5613.81 |
| Plan 46 | 33709PA1180004 | PPO | my Blue Access PPO Gold 1700 HSA | M |  | Gold | 0.788 | Approach (1) | On/off | 0.836 | 0.978 | 1.000 | 0.991 | 1.000 | 1.000 | 5740.34 |
| Plan 47 | 33709PA1340001 | EPO | my Direct Blue EPO Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | on/off | 0.919 | 1.033 | 1.002 | 0.975 | 1.000 | 1.000 | \$847.02 |
| Plan 48 | 33709PA1340002 | EPO | my Direct Blue EPO Premie S Siver 2900 | M |  | Silver | 0.716 | Approach (1) | On/ff | 0.795 | 1.080 | 1.002 | 0.975 | 1.000 | 1.230 | \$941.69 |
| Plan 49 | 33709PA1350001 | PPO | my Blue Access PPO Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.002 | 0.991 | 1.000 | 1.000 | 5820.87 |
| Plan 50 | $33709 P A 1350002$ | ppo | ${ }_{20}^{\text {my Blue Access PPO Premier Silver }}$ | M |  | Silver | 0.716 | Approach (1) | on/off | 0.764 | 1.049 | 1.002 | 0.991 | 1.000 | 1.230 | \$894.41 |
| Plan 51 | 33709PA1360001 | PPO | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | м |  | Gold | 0.82 | Approach (1) | on/off | 0.892 | 1.014 | 1.041 | 0.991 | 1.000 | 1.000 | \$852.18 |
| Plan 52 | $33709 P$ A1360002 | PPO | my Blue Access PPO Premier Siver $2900+$ Adult Dental and Vision | M |  | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.037 | 0.991 | 1.000 | 1.230 | \$925.72 |
| Plan 53a | 33709PA1370001 | PPO | my Blue Access PPO Bronze 6900 HSA - custom Drus Benefit | M |  | Expanded Bra | 0.648 | Standard AV | On/off | 0.733 | 0.926 | 1.000 | 1.138 | 1.000 | 1.000 | 5704.78 |
| Plan 53b | 33709PA1370001 | PPO | my Blue Access PPO Bronze 6900 HSA - custom Orug Benefit | DM | 33709PA1180001 | Expanded Br | 0.648 | Standard AV | On/off | 0.733 | 0.926 | 1.000 | 0.991 | 1.000 | 1.000 | \$613.81 |
| Plan 54a | 33709PA1370003 | PPO | my Blue Access PPO Gold 1700 HSA | M |  | Gold | 0.788 | Appraach (1) | On//off | 0.836 | 0.978 | 1.000 | 1.138 | 1.000 | 1.000 | \$850.07 |
| Plan 54b | 33709PA1370003 | PPO | my Blue Access PPO Gold 1700 HSA | DM | 33709PA1180004 | Gold | 0.788 | Appraach (1) | On/off | 0.836 | 0.978 | 1.000 | 0.991 | 1.000 | 1.000 | \$770.34 |
| Plan 55a | 33709PA 1380001 | PPO | my Blue Access PPO Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.002 | 1.138 | 1.000 | 1.000 | \$992.24 |
| Plan 55b | 33709PA1380001 | PPO | my Bue Access PPO Premier Gold 0 | DM | 33709PA1350001 | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.002 | 0.991 | 1.000 | 1.000 | \$820.87 |
| Plan 56a | $33709 P$ A 1380002 | PPO | my Blue Access PPO Premier Silver 2900 | м |  | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.002 | 1.138 | 1.000 | 1.230 | \$1,026.68 |
| Plan 56b | $33709 P$ A 1380002 | PPO | ${ }_{20}^{\text {my Blue Access PPO Premier Silver }}$ | ом | $33709 P \mathrm{P} 1350002$ | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.002 | 0.991 | 1.000 | 1.230 | 5894.41 |
| Plan 57a | 33709PA1390001 | PPO | my Blue Access PPo Premier Gold $0+$ Adult Dental and Vision | M |  | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.035 | 1.138 | 1.000 | 1.000 | \$973.55 |
| Plan 57b | 33709PA1390001 | PPO | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | ом | 33709PA1360001 | Gold | 0.82 | Approach (1) | on/off | 0.892 | 1.014 | 1.041 | 0.991 | 1.000 | 1.000 | \$852.18 |
| Plan 58a | $33709 P$ A 1390002 | PPO | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | м |  | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.032 | 1.138 | 1.000 | 1.230 | \$1,058.00 |
| Plan 58b | $33709 P$ A 1390002 | PPO | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | ом | 33709PA1360002 | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.037 | 0.991 | 1.000 | 1.230 | \$925.72 |
|  |  |  | my Direct Blue EPO Premier Gold $0+$ |  |  |  |  | ¢ |  |  |  |  |  |  |  |  |
| Plan 59 | 33709PA1400001 | EPO | Adult Dentala and Vision | M |  | Gold | 0.82 | Approach (1) | on/off | 0.919 | 1.033 | 1.037 | 0.975 | 1.000 | 1.000 | \$876.55 |
| Plan 60 | $33709 P \mathrm{PA} 1400002$ | EPO | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | M |  | Silver | 0.716 | Appraach (1) | On/off | 0.795 | 1.080 | 1.034 | 0.975 | 1.000 | 1.230 | 5971.22 |
| Plan 61a | 33709PA1410001 | PPO | my Blue Access PPO Bronze 3800 | M |  | Expanded Bra | 0.647 | Appraach (2) | On/off | 0.721 | 0.921 | 1.000 | 1.138 | 1.000 | 1.000 | \$690.42 |
| Plan 61b | 33709PA1410001 | PPO | my Blue Access PPOB Bronze 3800 | DM | 33709PA1160001 | Expanded Br- | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.000 | 0.991 | 1.000 | 1.000 | \$601.30 |
| Plan 62a | 33709PA1410003 | PPO | my Blue Access PPo Silver 3500 | M |  | Siver | 0.72 | Approach (1) | Off | 0.761 | 0.938 | 1.000 | 1.138 | 1.000 | 1.000 | 5771.90 |
| Plan 62 b | 33709PA1410003 | PPO | my Blue Access PPO Silver 3500 | DM | $33709 P \mathrm{P} 1160002$ | Silver | 0.72 | Approach (1) | Off | 0.761 | 0.938 | 1.000 | 0.991 | 1.000 | 1.000 | \$646.14 |
| Plan 63a | 33709PA1410004 | PPO | my Blue Access PPo Gold 0 | M |  | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.000 | 1.138 | 1.000 | 1.000 | \$907.29 |
| Plan 63b | 33709PA1410004 | PPO | my Blue Access PPO Gold 0 | DM | 33709PA1160004 | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.000 | 0.991 | 1.000 | 1.000 | \$790.18 |
| Plan 64a | 33709PA1410005 | PPO | my Blue Access PPOB Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | On/off | 0.663 | 0.901 | 1.000 | 1.138 | 1.000 | 1.000 | \$620.60 |
| Plan 64b | $33709 P$ A1410005 | PPO | my Blue Access PPO Bronze 8900 | DM | 33709PA1160006 | Bronze | 0.61 | Approach (2) | On/off | 0.663 | 0.901 | 1.000 | 0.991 | 1.000 | 1.000 | \$540.50 |
| Plan 65a | $33709 P \mathrm{P} 1410006$ | PPO | my Blue Access PPO Siliver 5900 | M |  | Siver | 0.706 | Approach (1) | On/off | 0.736 | 1.023 | 1.000 | 1.138 | 1.000 | 1.230 | \$962.04 |
| Plan 65b | 33709PA1410006 | PPO | my Blue Access PPo Silver 5900 | DM | 33709PA1160007 | Silver | 0.706 | Approach (1) | On/off | 0.736 | 1.023 | 1.000 | 0.991 | 1.000 | 1.230 | \$837.86 |
| Plan 66 | $33709 P \mathrm{P} 1410007$ | PPO |  | $N$ |  | Gold | 0.781 | Approach (1) | On/off | 0.829 | 0.974 | 1.000 | 1.138 | 1.000 | 1.000 | \$838.86 |
| Plan 67a | 33709PA1420001 | PPO | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | M |  | Expanded Br | 0.647 | Approach (2) | on/off | 0.721 | 0.921 | 1.045 | 1.138 | 1.000 | 1.000 | 5721.73 |
| Plan 67b | 33709PA1420001 | PPO | $\begin{array}{\|l\|l\|} \hline \text { my Blue Access PPO Bronze } 3800+ \\ \text { Adult Dental and Vision } \end{array}$ | DM | 33709PA1170001 | Expanded Bry | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.052 | 0.991 | 1.000 | 1.000 | \$632.62 |


| Plan 68a | 33709PA1420003 | ppo | my Blue Access PPO Silver $3500+$ Adult <br> Dental and Vision | M |  | Silver | 0.72 | Approach (1) | off | 0.76 | 0.938 | 1.042 | 1.138 | 1.00 | 1.000 | 5773.22 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 68b | 33709PA142000 | PPO | my Blue Access PPO Silver $3500+$ Adult | dM | 3370981170002 |  |  |  | oft |  |  |  |  |  |  | 5677.46 |
|  | 3379PA1420003 |  | Denta and Vision | ом | 33709PA1170002 | Stiver | 0.72 | Approach (1) |  | 0.761 | 0.938 | 1.048 | 0.991 | 1.000 | 1.000 | \$677.46 |
| Plan 69a | 33709PA1420004 | ppo | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.035 | 1.138 | 1.000 | 1.000 | \$938.61 |
|  |  |  | my Blue Access PPO Gold 0+Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 69b | 33709PA1420004 | PPO | Dental and Vision | ом | 33709PA1170005 | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.040 | 0.991 | 1.000 | 1.000 | \$821.50 |
| Plan 70a | 33709PA1430001 | EPO | my Direct Blue EPO Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | On/off | 0.903 | 1.022 | 1.003 | 0.836 | 1.000 | 1.000 | \$706.46 |
| Plan 70b | 33709PA1430001 | EPO | my Direct Blue EPO Premier Gold 0 | ом | 33709PA1380001 | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.002 | 1.138 | 1.000 | 1.000 | S942.24 |
| Plan 71a | $33709 P \mathrm{~A} 1430002$ | EPO | my Direct Blue EPO Premier Siver 2900 | M |  | Silver | 0.716 | Approach (1) | on/off | 0.781 | 1.066 | 1.003 | 0.836 | 1.000 | 1.230 | \$783.98 |
| Plan 71b | 33709PA1430002 | EPO | my Direct Blue EPO Premier Siver 2900 | dM | $33709 P \mathrm{P} 1380002$ | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.002 | 1.138 | 1.000 | 1.230 | \$1,026.68 |
| Plan 72a | 33709PA1440001 | EPO | my Direct Blue EPO Premier Gold $0+$ Adut Dental and Vision | M |  | Gold | 0.82 | Approach (1) | On/off | 0.903 | 1.022 | 047 | 0.836 | 000 | 1.000 | \$737.78 |
| Plan 72b | 33709PA1440001 | EPO | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | ом | 33709PA1390001 | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.035 | 1.138 | 1.000 | 1.000 | \$973.55 |
| Plan 73a | $33709 P \mathrm{P} 1440002$ | EPO | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | M |  | Silver | 0.716 | Approach (1) | On/off | 0.781 | 1.066 | 1.043 | 0.836 | 1.000 | 1.230 | 5815.30 |
|  |  |  | my Direct Blue EPO Premier Siver 2900 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 73b | 33709 PA 1440002 | Epo | +Adult Dental and V Vision | ом | $33709 P$ A1390002 | Silver | 0.716 | Approach (1) | on/off | 0.764 | 1.049 | 1.032 | 1.138 | 1.000 | 1.230 | \$1,058.00 |
|  |  |  | ${ }^{\text {my }}$ Direct Blue EPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 74 | 33709PA1450001 | EPO | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | on/off | 0.899 | 1.019 | 1.036 | 0.975 | 1.000 | 1.000 | \$844.06 |
| Plan 75 | 33709PA1460001 | EPO | my Direct Blue teehigh Valley EPO Premier Goldd | M |  | Gold | 0.82 | Approach (1) | On/off | 0.919 | 1.033 | 1.002 | 0.954 | 1.000 | 1.000 | 5829.33 |
|  |  |  | my Direct Blue Lehigh Valley EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 76 | 33709PA1460002 | EPO | Premier Siver 2900 | M |  | Silver | 0.716 | Approach (1) | on/off | 0.795 | 1.080 | 1.002 | 0.954 | 1.000 | 1.230 | 5922.03 |
| Plan 77 | 33709PA1470001 | EPO | my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision | м |  | Gold | 0.82 | Approach (1) | On/off | 0.919 | 1.033 | 1.038 | 0.954 | 1.000 | 1.000 | \$858.86 |
|  |  |  | my Direct Blue Lehigh valley EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Premier Silver $2900+$ Adult Dental and |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 78 | 33709PA1470002 | EPO | Vision | M |  | Siver | 0.716 | Approach (1) | On/off | 0.795 | 1.080 | 1.034 | 0.954 | 1.000 | 1.230 | \$951.55 |
| Plan 79 | 33709PA1480001 | PPO | my Blue Access PPO Bronze 3800 | M |  | Expanded Bra | 0.647 | Approach (2) | On/off | 0.743 | 0.930 | 1.000 | 1.203 | 1.000 | 1.000 | \$759.11 |
| Plan 80 | 33709PA1480003 | PPO | my Blue Access PPo Silver 3500 | M |  | Silver | 0.72 | Approach (1) | Off | 0.784 | 0.949 | 1.000 | 1.203 | 1.000 | 1.000 | \$817.14 |
| Plan 81 | 33709PA1480004 | PPo | my Blue Access PPo Gold 0 | M |  | Gold | 0.806 | Approach (1) | On/off | 0.899 | 1.019 | 1.000 | 1.203 | 1.000 | 1.000 | \$1,005.46 |
| Plan 82 | 33709PA1480005 | PPO | my Blue Access PPO Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | On/off | 0.683 | 0.907 | 1.000 | 1.203 | 1.000 | 1.000 | \$680.23 |
| Plan 83 | 33709PA1480006 | PPO | my Blue Access PPO Silver 5900 | M |  | Silver | 0.706 | Approach (1) | On/off | 0.758 | 1.043 | 1.000 | 1.203 | 1.000 | 1.230 | \$1,067.96 |
| Plan 84 | 33709PA 1480007 | PPO |  | N |  | Gold | 0.781 | Approach (1) | On/off | 0.854 | 0.989 | 1.000 | 1.203 | 1.000 | 1.000 | \$927.30 |
| Plan 85 | 33709PA1490001 | PPO | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | M |  | Expanded Br | 0.647 | Approach (2) | On/off | 0.743 | 0.930 | 1.039 | 1.203 | 1.000 | 1.000 | 5788.64 |
| Plan 86 | 33709PA1490003 | PPO | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | M |  | Silver | 0.72 | Approach (1) | off | 0.784 | 0.949 | 1.036 | 1.203 | 1.000 | 1.000 | 5846.67 |
|  |  |  | my Blue Access PPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 87 | 33709PA1490004 | ppo | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | on/off | 0.899 | 1.019 | 1.029 | 1.203 | 1.000 | 1.000 | \$1,034.99 |
| Plan 88 | 33709PA1500001 | PPO | my Blue Access PPO Bronze 6900 HSA- | M |  | Exaanded Br | 0.648 | Standard AV | On/off | 0.755 | 0.935 | 1.000 | 1.203 | 1.000 | 1.000 | 5775.34 |
| Plan 89 | 33709PA 1500003 | Ppo | my Blue Access PPo Gold 1700 HSA | M |  | Gold | 0.788 | Approach (1) | On/off | 0.861 | 0.994 | 1.000 | 1.203 | 1.000 | 1.000 | \$940.09 |
|  |  |  | my Blue Access Major Events PPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 90 | 33709PA1510001 | ppo | Catastrophic 9 9100-3 Free PCP Visits | M |  | Catastrophic |  | Standard AV | On/off | 0.627 | 0.892 | 1.000 | 1.203 | 0.920 | 1.000 | \$565.54 |
| Plan 91 | 33709PA1520001 | PPO | my Blue Access PPo Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | On/off | 0.919 | 1.033 | 1.002 | 1.203 | 1.000 | 1.000 | \$1,045.11 |
| Plan 92 | $33709 P \mathrm{P} 1520002$ | PPO | my Blue Access PPO Premier Silver 2900 | м |  | Silver | 0.716 | Approach (1) | On/off | 0.787 | 1.072 | 1.002 | 1.203 | 1.000 | 1.230 | \$1,141.69 |
| Plan 93 | 33709PA1530001 | ppo | my Blue Access PPO Premier Gold $0+$ Adut Dental and Vision | M |  | Gold | 0.82 | Approach (1) | On/off | 0.919 | 1.033 | 1.030 | 1.203 | 1.000 | 1.000 | \$1,074.64 |
|  |  |  | my Blue Access PPO Premier Silver |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 94 | $33709 P \mathrm{P} 1530002$ | PPO | $2900+$ Adult Dental and Vision | M |  | Silver | 0.716 | Approach (1) | on/off | 0.787 | 1.072 | 1.028 | 1.203 | 1.000 | 1.230 | \$1,171.21 |
|  |  |  | my Blue Access Mjaio Events PPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 95 | 33709PA1540001 | PPO | Catastrophic 9100-3 -3ree PCP Visits | M |  | Catastrophic | 0.6 | Standard AV | On/off | 0.615 | 0.890 | 1.000 | 0.991 | 0.920 | 1.000 | 5455.60 |
|  |  |  | my Blue Access Major Events PPo |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 96a | 33709PA1550001 | PPO | Catastrophic 9100-3 -3ree PCP Visits | M |  | Catastrophic | 0.6 | Standard AV | On/off | 0.615 | 0.890 | 1.000 | 1.138 | 0.920 | 1.000 | \$523.12 |
| Plan 96b | 33709PA1550001 | ppo | my Blue Access Major Events PPO Catastrophic 9100-3 Free PCP Visits | ом | 33709PA1540001 | Catastrophic | 0.6 | Standard AV | On/off | 0.615 | 0.890 | 1.000 | 0.991 | 0.920 | 1.000 | \$455.60 |
| Plan 97 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 98 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 99 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 100 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 101 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 102 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 103 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 104 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 105 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | S0.00 |
| Plan 106 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 107 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 108 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 109 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\stackrel{50.00}{ }$ |
| Plan 110 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |





| s | 358.14 | s | 390.97 |
| :---: | :---: | :---: | :---: |
| \$ | 420.38 | s | 47.67 |
| \$ | 289.41 | s | 311.14 |
| s | 289.41 | s | 410.76 |
| s | 317.03 | s | 337.73 |
| s | 317.03 | s | 440.06 |
| s | 371.50 | s | 404.54 |
| \$ | 371.50 | s | 534.18 |
| s | 289.86 | S | 342.22 |
| \$ | 309.82 | S | 367.73 |
| 5 | 374.26 | 5 | 449.71 |
| \$ | 260.72 | S | 307.61 |
| S | 396.52 | S | 476.85 |
| s |  | s | 415.79 |
| \$ | 310.69 | s | 360.04 |
| s | 330.66 | s | 385.56 |
| s | 395.09 | s | 467.53 |
| \$ | 301.03 | S | 349.34 |
| s | 354.47 | S | 421.35 |
| \$ | 417.34 | s | 482.06 |
| S | 463.64 | s | 535.94 |
| s | 395.82 | s | 467.17 |
| s | 423.41 | s | 509.03 |
| \$ | 416.66 | s | 485.00 |
| s | 444.24 | s | 526.85 |
| s | 338.52 | s | 401.11 |
| s | 338.52 | s | 349.34 |
| 5 | 398.62 | S | 483.79 |
| 5 | 398.62 | S | 421.35 |
| \$ | 444.79 | s | 536.25 |
| s | 444.79 | s | 467.17 |
| s | 475.81 | s | 584.31 |
| s |  | s | 509.03 |
| s | 465.62 | s | 554.07 |
| s | 465.62 | s | 485.00 |
| s | 496.65 | s | 602.13 |
| s | 496.65 | s | 526.85 |
| s | 437.15 | s | 498.86 |
| s | 483.44 | s | 552.75 |
| 5 | 325.96 | 5 | 392.93 |
| S | 325.96 | S | 342.22 |
| 5 | 348.41 | s | 422.23 |
| \$ | 348.41 | s | 367.73 |
| 5 | 420.87 | s | 516.36 |
| \$ | 420.87 | S | 449.71 |
| 5 | 293.19 | S | 353.20 |
| \$ | 293.19 | 5 | 307.61 |
| 5 | 445.91 | S | 547.52 |
| S | 445.91 | s | 476.85 |
| s |  | s | 477.41 |
|  | 346.80 | s | 410.76 |
| s | 346.80 | s | 360.04 |

[^1]

| 7．3\％ | 0．1\％ | 0．0\％ |
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| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | $0.1 \%$ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | $0.1 \%$ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
| 7．3\％ | 0．1\％ | 0．0\％ |
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| 20 | 29 |
| :---: | :---: |
|  | 1 |
| 466 | 745 |
| 38 | 35 |
| 2，492 | 1，952 |
| 270 | 293 |
| 182 | 147 |
| 13 | 13 |
| 1，004 | 889 |
| 143 | 172 |
| 103 | 97 |
| 12 | 18 |
| 1，029 | 1，303 |
| 336 | 341 |
| 77 | 92 |
| 123 | 127 |
| 10 | 27 |
| 1，246 | 1，119 |
| 60 | 46 |
| 2，559 | 2，781 |
| 104 | 149 |
| 583 | 592 |
| $\cdot$ | 86 |
| 258 | 317 |
| 36 | 29 |
| 707 | 823 |
| 262 | 213 |
| 201 | 259 |
| 28 | 20 |
| 879 | 826 |
| 25 | 15 |
| 572 | 570 |
| 29 | 29 |
| 26 | 24 |
| 20 | 15 |
| 2 | ． |
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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 人） | \％ | \％ | \％ | － | \％ | 戎景 | 号号号 | \％ | \％ | ¢융 |  | \％ | \％ | 앙 | $\stackrel{\rightharpoonup}{\infty}$ | \％ | \％ | \％ | $\stackrel{\rightharpoonup}{8}$ | － | ${ }^{\circ}$ |  | \％ | \％ | \％ |


| 6 | 2 |  | 6 | 5 | 1 | ． |  |  | 20 | 1 | ves |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ． | ． | ． | ． | ． | ． | ． | ． | ． | ． | 1 |  |
| 66 | 58 | ． | 126 | 203 | 13 | ． | ． | ． | 466 | 1 |  |
| 38 | ． | ． | ． | ． | ． | ． | ． | ． | 38 | 1 |  |
| 795 | ． | ． | 1，461 | 236 | ． | － | ． | ． | 2，492 | 1 |  |
| $\cdot$ | ． | ． | 154 | 116 | ． | ． | ． | ． | 270 | 1 |  |
| 41 | ． | ． | 119 | 22 | ． | ． | ． | ． | 182 | 1 |  |
| ． | ． | ． | 11 | 2 | ． | ． | ． | ． | 13 | 1 | ves |
| 262 | ． | ． | 626 | 116 | ． | ． | ． | ． | 1，004 | 1 | yes |
|  | ． | ． | 85 | 58 | ． | ． | ． | ． | 143 | 1 | ves |
| 40 | ． | ． | 52 | 11 | ． | ． | ． | ． | 103 | 1 | yes |
|  | ． | ． | 6 | 6 | ． | ． | ． | ． | 12 | 1 | yes |
|  | ． | ． |  |  | ． | 608 | ． | 421 | 1，029 | 1 | yes |
| ． | ． | ． | ． | ． | 336 | ． | ． | ． | 336 | 1 | yes |
| ． | ． | ． | ． | ． | 77 | ． | ． | ． | 77 | 1 | ves |
|  |  |  |  |  | 123 |  | ． |  | 123 | 1 | yes |
| ． | ． | ． | ． | ． | 10 | － | ． | ． | 10 | 1 | yes |
| ． | － | ． | － | － | 189 | 899 | － | 158 | 1，246 | 1 | yes |
| ． | ． | ． | － | － | 11 | 29 | － | 20 | 60 | 1 |  |
| ． | ． | ． | ． | ． | 462 | 1，775 | ． | 322 | 2，559 | 1 |  |
| ． | ． | ． | ． | ： | ${ }_{131}^{13}$ | 81 374 | ． | ${ }_{78}^{9}$ | $\frac{104}{583}$ | 1 |  |
| ． | ． | ． | ． | ． | ， | ， | ． | － |  | 1 | es |
| ． | ． | ． | ． | ． | 50 | 165 | ． | 43 | 258 | 1 | ves |
| ． | ． | ． | ． | ． | 20 | 8 | ． | 8 | 36 | 1 | ves |
|  | ． | ． | ． | ． | 178 | 394 | ． | 135 | 707 | 1 | ves |
| ． | ． | ． | ． | ． | 63 | 147 | ． | 52 | 262 | 1 |  |
| ． | － | ． | ． | ． | 71 | 99 | ． | 31 | 201 | 1 |  |
| ． | ． | ． | ． | ． | 5 | 17 | ． | 6 | 28 | 1 |  |
|  | － | ． | ． | ． | 261 | 470 | ． | 148 | 879 | 1 |  |
| ． | ． | ． | ． | ． | 12 | 12 | ． | 1 | 25 | 1 |  |
| ． | ． | ． | ． | ． | 163 | 290 | ． | 119 | 572 | 1 | yes |
| ． | ． | ． | ． | ． | 10 | 15 | ． | 4 | 29 | 1 |  |
| 3 | ． | ． | 23 | ． | ． | ． | ． | ． | 26 | 1 |  |
| 2 | 1 | ． | 7 | 9 | 1 | ． | ． | ． | 20 | 1 |  |
| 2 |  | ． |  |  | ． | ． | ． | ． | 2 | 1 |  |
|  |  |  |  |  |  |  |  |  | － | 0 |  |
|  |  |  |  |  |  |  |  |  | － | 0 |  |
|  |  |  |  |  |  |  |  |  | ． | 0 |  |
|  |  |  |  |  |  |  |  |  | － | 0 |  |
|  |  |  |  |  |  |  |  |  | － | 0 |  |
|  |  |  |  |  |  |  |  |  | － | 0 |  |
|  |  |  |  |  |  |  |  |  |  | 0 |  |
|  |  |  |  |  |  |  |  |  | ． | 0 |  |
|  |  |  |  |  |  |  |  |  |  | 0 |  |
|  |  |  |  |  |  |  |  |  | ． | 0 |  |
|  |  |  |  |  |  |  |  |  |  |  |  |

## PA Rate Template Part IV A - Individual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User
Carrier Name:
Product(s):
Markensenent:
Rate Effective Date:

## HMARK EPO, PPO end <br> Individual $01 / 01 / 2024$

| Plan Number | $\underset{\text { component) }}{\text { HIOS Plan ID (Stand }}$ | 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 | $\begin{aligned} & \text { Exchange } \\ & \text { On/off or } \end{aligned}$ off |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |




|  | 25 |  | 25 |  |  |  | 252 |  | 252 |  |  |  |  |  |  |  |  |  | 252.46 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5 | 252.46 | \$ | 252.46 | s |  | s | 252.46 | S | 25.46 | S | 279.3 | S | 279.32 | \$ |  | \$ | 279.3 | S | 252 |
|  | 329.62 |  | 329.6 | S |  |  | 329.62 |  | 329.62 |  | 364.69 |  | 364.69 |  |  | S | 364. |  |  |
|  | 329.62 | S | 329.62 | s |  | S | 329.6 | 5 | 329.62 | 5 | 364.6 | S | 364.6 |  |  | S | 364 |  |  |
|  | 278.4 |  | 278.42 | \$ |  |  | 278.42 | s | 278.42 | S | 308.04 | \$ | 308.0 | \$ |  |  | 308 |  |  |
|  | 278.42 |  | 278.42 | 5 |  |  | 278.42 | S | 278.42 | 5 | 308.04 | 5 | 308.04 | S |  | 5 | 308.0 | S |  |
|  | 226.14 |  | 226.14 | S |  |  | 226.14 | 5 | 226.14 | 5 | 250.19 | \$ | 250.19 | S |  | 5 | 250.1 | 5 |  |
|  | 226.1 |  | 226.1 | 5 |  |  | 226.14 | S | 226.14 | 5 | 250.19 | ¢ | 250.19 |  |  | S | 250 |  |  |
| 5 | 362.1 | \$ | 362.1 | 5 |  |  | 362.16 | S | 362.16 | 5 | 400.69 | \$ | 400.69 |  |  | S | 400. |  |  |
|  | 362.1 |  | 362.1 | 5 |  |  | 362.16 |  | 362.1 |  | 400.6 |  | 400.6 |  |  |  | 400 |  |  |
| 5 |  |  |  | 5 |  |  |  | S |  | S |  |  |  | s |  |  |  |  |  |
| 5 | 262.60 |  | 262.6 | S |  |  | 262.60 | S | 262.60 | \$ | 290.54 | ¢ | 290 |  |  | 5 | 290.54 |  |  |
|  | 262.6 |  | 262.6 | s |  |  | 262.60 | \$ | 262.60 | 5 | 290.54 | \$ | 290.5 | \$ |  | 5 | 290. |  | 262. |
|  | 311.4 |  | 311.4 | 5 |  |  | 311.44 | 5 | 311.4 | 5 | 344.5 | S | 344.5 | \$ |  | 5 | 344. |  |  |
|  | 311. |  | 311.4 |  |  |  | 311. | 5 | 311.4 | 5 | 344.5 | 5 | 344. |  |  |  | 344 |  |  |
| 5 | 283.6 | S | 283.6 | S |  |  | 283.6 | 5 | 283. | 5 | 313.7 | 5 | 313. | S |  | 5 | 313 |  |  |
|  | 370 |  | 370 | s |  |  | 370.2 |  | 370. |  | 409.6 |  | 409.6 |  |  |  | 409 |  |  |
| 5 | 312 | S | 312.7 | 5 |  | 5 | 312.7 | 5 | 312.7 | 5 | 346.03 | \$ | 346.03 | S |  | S | 346.0 |  | 346.0 |
|  | 254.02 |  | 254.02 | 5 |  |  | 254.02 |  | 254.02 |  | 281.04 |  | 281.04 |  |  |  | 281.0 |  |  |
|  | 396.67 |  | 396.67 | s |  |  | 396.67 | S | 396.67 | 5 | 438.86 | S | 438.86 |  |  | 5 | 438. |  |  |
|  |  |  |  | 5 |  |  |  | S |  | 5 |  | 5 |  | s |  | 5 |  | S |  |
|  | 294 |  | 294.9 |  |  |  | 294. |  | 294 | 5 | 326. | 5 | 326 |  |  |  | 326 |  |  |
| 5 | 349.8 | S | 349.8 | 5 |  |  | 349.8 | 5 | 349, | 5 | 387. | S | 387. | S |  | s | 387 |  |  |
|  | 204.6 |  | 204.68 | S |  |  | 204.6 |  | 204.6 |  | 226.4 |  | 226. |  |  |  |  |  |  |
| \$ | 288.3 | S | 288.39 | s |  | \$ | 288.3 | S | 288.3 | 5 | 319.0 | S | 319.0 | s |  | 5 | 319.0 | \$ | 319 |
|  | 376.5 | S | 376.5 | 5 |  |  | 376.5 |  | 376.54 |  | 416.6 |  | 416.6 |  |  |  | 416.0 |  |  |
|  | 318. |  | 318.0 | 5 |  |  | 318.0 | 5 | 318.04 | 5 | 351.8 | 5 | 351.8 |  |  |  | 351 |  |  |
| 5 | 258.37 | 5 | 258.3 | 5 |  | S | 258.3 | 5 | 258.3 | 5 | 285.7 | 5 | 285.7 | s |  |  | 285 |  |  |
|  | 403.36 |  | 403.36 |  |  |  | 403.3 |  | 403.3 |  | 446.2 |  | 446.2 |  |  |  | 446 |  |  |
| s |  | \$ |  | 5 |  | s |  | s |  | S |  | S |  | s |  | 5 |  | S |  |
| 5 | 299 |  | 299.9 |  |  |  | 299.97 |  | 299.97 |  | 331.88 |  |  |  |  |  |  |  |  |
| 5 | 355. | S | 355.7 | S |  | s | 355. | \$ | 355. | 5 | 393. | S | 393 | s |  | 5 | 393 | s |  |
|  | 208.1 | S | 208.1 | \$ |  |  | 208.1 | 5 | 208. | S | 230 | 5 | 230. | \$ |  | 5 | 230 |  |  |
|  | 184. |  | 184.2 | S |  |  | 184.2 | 5 | 184. | 5 | 203.8 | 5 | 203.8 |  |  | S | 203 |  |  |
| 5 | 184.2 | 5 | 184.28 | 5 |  |  | 184.2 | 5 | 184.2 | 5 | 203.8 |  | 203.8 |  |  |  | 203. |  |  |
|  | 302.2 |  | 302.22 | 5 |  |  | 302.2 |  | 302.2 |  | 334,37 |  | 334. |  |  |  |  |  |  |
| \$ | 331.3 | \$ | 331.3 | 5 |  |  | 331.3 | \$ | 331.3 | 5 | 366.6 |  | 366.6 | \$ |  |  | 366.6 |  |  |
|  | 307.0 |  | 307.0 | 5 |  |  | 307.0 |  | 307.0 |  | 339.6 |  | 339.6 |  |  |  |  |  |  |
| \$ | 336.6 | 5 | 336.6 | 5 |  |  | 336.6 | 5 | 336.6 | 5 | 372. | 5 | 372 | S |  | 5 |  | S |  |
| \$ | 395.16 | \$ | 395.1 | s |  |  | 395.1 | 5 | 395.1 | S | 437.2 | \$ | 437.2 |  |  | S | 437. |  |  |
|  | 272.05 |  | 272.0 | s |  |  | 272.05 | S | 272.0 |  | 300.9 |  | 300. |  |  | 5 | 300. | \$ |  |
| 5 | 272.05 | 5 | 272.05 | 5 |  |  | 272.0 |  | 272.0 |  | 300.9 |  | 300.99 |  |  |  | 300.9 |  |  |
|  | 298.0 |  | 298.0 | s |  |  | 298.0 |  | 298.0 |  | 329.7 | S | 329.7 |  |  |  | 329.1 |  |  |
| \$ | 298.0 | s | 298.0 | s |  | \$ | 298.0 | \$ | 298.0 | S | 329.7 | S | 329.71 | \$ |  | \$ | 329.7 | S | 298. |
|  | 349.2 | 5 | 349.2 | 5 |  |  | 349.2 |  | 349.2 |  | 386. |  | 386.3 |  |  | \$ | 386 |  |  |
|  | 349.2 | S | 349.2 | 5 |  | 5 | 349.21 | 5 | 349.2 | 5 | 386.3 | 5 | 386.3 | \$ |  | S | 386.3 | S |  |
| 5 | 272.4 | S | 272.4 | S |  |  | 272.4 | 5 | 272.4 | 5 | 301. | \$ | 301.4 |  |  | S | 301 |  |  |
|  | 291.3 |  | 291.2 |  |  |  | 291.2 |  | 291.2 |  | 322.2 |  | 322.21 |  |  |  | 322 |  |  |
|  | 351.8 | S | 351.80 | s |  |  | 351.8 |  | 351.8 |  | 389.2 |  | 389.23 | \$ |  |  | 389.2 |  |  |
|  | 245.0 |  | 245.0 | s |  |  | 245.08 | 5 | 245.0 |  | 27.1 |  | 271.1 | 5 |  | S | 271.1 |  |  |
|  | 372.7 | S | 372.7 | S |  | 5 | 372.73 | \$ | 372.7 | 5 | 412.3 | S | 412.3 | 5 |  | S | 412 |  |  |
|  |  | S |  | s |  |  |  | \$ |  | 5 |  | S |  | \$ |  | S |  | S |  |
|  | 292.05 |  | 292.05 | s |  | \$ | 292.0 | \$ | 292.0 | 5 | 323.1 | S | 323.12 | \$ |  | S | 323.12 | S | 292 |
|  | 310.8 |  | 310.82 | 5 |  |  | 310.8 | 5 | 310.8 | 5 | 343.8 |  | 343.8 | 5 |  | 5 | 343. |  |  |
|  | 371.3 |  | 371.38 | 5 |  |  | 371.38 |  | 371.38 |  | 410.89 |  | 410.89 |  |  | S | 410.89 |  |  |
| \$ | 282.96 | \$ | 282.96 | s |  |  | 282.96 | S | 282.96 | S | 313.07 |  | 313.07 | S |  | S | 313.07 |  | 282 |
|  | 333.2 | \$ | 333.2 | 5 |  |  | 333.2 | \$ | 333.2 | 5 | 368.6 | \$ | 368.6 | \$ |  | \$ |  |  |  |
|  | 3923 |  | 3923 | \$ |  | ¢ | 392.3 |  |  | 5 | 434.0 | S | 434.0 |  |  | $\frac{3}{s}$ |  |  |  |


| Plan 48 | 33709PA1340002 | ect Blue EPO Premier Silve | M |  | Siver | On/off |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 49 | 33709PA1350001 | (ue Access PPO Premier 6 | M |  | Gold | On/off |
| Plan 50 | 33709 PA 1350002 | e Access PPO Premier Silv | M |  | Silver | On/off |
| Plan 51 | 33799PA1360001 | Po Premier Gold $0+$ Adult | M |  | Gold | On/off |
| Plan 52 | 33709 PA 1360002 | Premier Silver $2900+$ Adi | M |  | Siver | On/off |
| Plan 53a | 33799PA1370001 | Po Bronze 6900 HSA - Cus | M |  | kpanded Bron | On/off |
| Plan 53b | 33709PA1370001 | Po Bronze 6900 HSA - Cus | DM | 33709PA1180001 | kpanded Bron | On/off |
| Plan 54a | 33709PA1370003 | flue Access PPO Gold 1700 | M |  | Gold | On/off |
| Plan 54b | $33709 P A 1370003$ | fue Access PPO Gold 1700 | DM | 33709PA1180004 | Gold | On/off |
| Plan 55a | 33799PA1380001 | lue Access PPO Premier G | M |  | Gold | On/off |
| Plan 55b | 33799PA1380001 | \|ue Access PPO Premier G | DM | 33709PA1350001 | Gold | On/off |
| Plan 56a | $33709 P A 1380002$ | eAccess PPO Premier Silv | M |  | Silver | On/off |
| Plan 56b | $33709 P A 1380002$ | e Access PPO Premier Silv | DM | 33709PA1350002 | Silver | On/off |
| Plan 57a | 33709PA1390001 | po Premier Gold $0+$ Adult | M |  | Gold | On/off |
| Plan 57b | 33799PA1390001 | Po Premier Gold $0+$ Adult | DM | 33709PA1360001 | Gold | On/off |
| Plan 58a | $33709 P A 1390002$ | Premier Silver $2900+$ Adi | M |  | Silver | On/off |
| Plan 58b | 33799PA1390002 | Premier silver $2900+$ Adr | DM | 33709PA1360002 | Siver | On/off |
| Plan 59 | 33709PA1400001 | O Premier Gold $0+$ Adult | M |  | Gold | On/off |
| Plan 60 | $33709 P A 1400002$ | Premier Silver $2900+$ Adu | M |  | Silver | On/off |
| Plan 61a | 33799PA1410001 | Blue Access PPo Bronze 3 | M |  | kpanded Bron | On/off |
| Plan 61 b | 33709PA1410001 | Blue Access PPo Bronze 3 | DM | 33709PA1160001 | kpanded Bron | On/off |
| Plan 62a | 33709PA1410003 | Blue Access PPo Siver 3: | M |  | Silver | Off |
| Plan 62 b | 33709PA1410003 | Blue Access PPO Silver 3: | DM | 33709PA1160002 | Silver | Off |
| Plan 63a | 33709PA1410004 | my Blue Access PPo Gold | M |  | Gold | On/off |
| Plan 63b | 33799PA1410004 | my Blue Access PPO Gold 1 | DM | 33709PA1160004 | Gold | On/off |
| Plan 64a | 33709 PA 1410005 | Blue Access PPo Bronze 8 | M |  | Bronze | On/off |
| Plan 64b | ${ }^{33709 P A 1410005}$ | Blue Access PPO Bronze 8 | DM | 337099 P 1160006 | Bronze | On/off |
| Plan 65a | 337099 P 1410006 | Blue Access PPO Siver 5: | M |  | Silver | On/off |
| Plan 65b | 33709 PA 1410006 | Blue Access PPo Silver 5 : | DM | 33799PA1160007 | Siver | On/off |
| Plan 66 | $33709 P A 1410007$ |  | N |  | Gold | On/off |
| Plan 67a | 337099 PA 1220001 | PPo Bronze $3800+$ Adult $T$ | M |  | kpanded Bron | On/off |
| Plan 67b | 33799PA142000 | PPo Bronze $3800+$ Adult ${ }^{\text {d }}$ | DM | 33709PA1170001 | kpanded Bron | On/off |
| Plan 68a | 33799PA1420003 | PPO Silver $3500+$ Adult D | M |  | Silver | Off |
| Plan 68 b | 33709PA 1420003 | PPO Silver $3500+$ Adult D | DM | 337099 A 1170002 | Silver | Off |
| Plan 69a | 33709PA1420004 | Is PPO Gold $0+$ Adult Den | M |  | Gold | On/Off |
| Plan 69 b | 33799PA142004 | Ss PPO Gold $0+$ Adult Den | DM | 33709PA1170005 | Gold | On/off |
| Plan 70a | 33709PA1430001 | pirect Blue EPO Premier 6 | M |  | Gold | On/off |
| Plan 706 | 33799PA1430001 | pirect Blue EPO Premier 6 | DM | 33709PA1380001 | Gold | On/off |
| Plan 71a | 33709PA1430002 | ect Blue EPO Premier Silve | M |  | Silver | On/off |
| Plan 71b | $33709 P A 1430002$ | ect Blue EPO Premier Silve | DM | 33709PA1380002 | Silver | On/off |
| Plan 72a | 33709PA1440001 | OPremier Gold 0 + Adult | M |  | Gold | On/off |
| Plan 72b | 33709PA1440001 | O Premier Gold $0+$ Adult | DM | 33709PA1390001 | Gold | On/off |
| Plan 73a | $33709 P$ P1440002 | Premier Silver $2900+$ Adu | M |  | Silver | On/off |
| Plan 73b | 33709PA1440002 | Premier Silver $2900+$ Adu | DM | 33709PA1390002 | Silver | On/off |
| Plan 74 | 33709PA1450001 | e EPO Gold 0 + Adult Den | M |  | Gold | On/off |
| Plan 75 | 33709PA1460001 | lue Lehigh Valley EPO Pree | M |  | Gold | On/off |
| Plan 76 | 33799PA1460002 | e Lehigh Valley EPO Prem | M |  | Silver | On/off |
| Plan 77 | 33799PA1470001 | Hey EPO Premier Gold $0+$ | M |  | Gold | On/off |
| Plan 78 | 33709PA1470002 | ey EPOP Premier Silver 2901 | M |  | Silver | On/off |
| Plan 79 | 33709PA1480001 | Blue Access PPo Bronze 3 | M |  | nded Bron | On/off |
| Plan 80 | 33799PA1480003 | Blue Access PPo Siver 3: | M |  | Silver | off |
| Plan 81 | 33799PA1480004 | my Blue Access PPO Gold | M |  | Gold | On/off |
| Plan 82 | 33709PA1480005 | Blue Access PPo Bronze 8 | M |  | Bronze | On/off |
| Plan 83 | 33709PA 1880006 | Blue Access PPo Siver 5: | M |  | Silver | On/off |
| Plan 84 | 33799PA1480007 |  | N |  | Gold | On/off |
| Plan 85 | 33799PA1490001 | Pro Bronze $3800+$ Adult $C$ | M |  | Inded Bron | On/off |
| Plan 86 | 33709PA1490003 | PPO Silver $3500+$ Adult D | M |  | Silver | Off |
| Plan 87 | 33799PA1490004 | Ss PPO Gold $0+$ Adult Den | M |  | Gold | On/Off |
| Plan 88 | 33709PA1500001 | Po Bronze 6900 HSA - Cus | M |  | Inded Bron | On/off |
| Plan 89 | 33709PA1500003 | flue Access PPO Gold 1700 | M |  | Gold | On/off |
| Plan 90 | 33709PA1510001 | Events PPO Catastrophic 5 | M |  | Catastrophic | On/off |
| Plan 91 | 33799PA1520001 | lue Access PPO Premier G | M |  | Gold | On/off |
| Plan 92 | $33709 P A 1520002$ | eAccess PPO Premier Silv | M |  | Silver | On/off |
| Plan 93 | 33799PA1530001 | O Premier Gold 0 + Adult | M |  | Gold | On/off |
| Plan 94 | 337099 P 1530002 | Premier Silver $2900+$ Add | M |  | Silver | On/off |
| Plan 95 | 33709PA1540001 | Events PPO Catastrophic S | M |  | Catastrophic | On/off |
| Plan 96a | 33709PA1550001 | Events PPO Catastrophic ${ }^{\text {S }}$ | M |  | Catastrophic | On/off |
| Plan 96b | 33709PA1550001 | Events PPO Catastrophic ${ }^{\text {S }}$ | DM | 33709PA1540001 | Catastrophic | On/off |
| Plan 97 |  |  |  |  |  |  |
| Plan 98 |  |  |  |  |  |  |
| Plan 99 |  |  |  |  |  |  |
| Plan 100 |  |  |  |  |  |  |


|  | 435.82 |  | 435.82 |  |  |  |  |  | 435.82 |  | 482 |  | 482 |  |  |  | 482.18 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5 | 372.07 | s | 372.07 | s |  | 5 | 372.07 | S | 372.07 | S | 411.65 | S | 411.65 | S |  | S | 411. | S |  |
|  | 398.00 | s | 398.00 | s |  | S | 398.00 | \$ | 398.00 | 5 | 440.34 | S | 440.34 | s |  | s | 440.34 | S |  |
|  | 391.66 |  | 391.66 | s |  | 5 | 391.66 |  | 391.66 | 5 | 433.32 | 5 | 433.32 |  |  |  | 433. |  |  |
| 5 | 417.59 | \$ | 417.59 | S |  | \$ | 417.59 | \$ | 417.59 | 5 | 462.01 | \$ | 462.01 | \$ |  | S | 462 | \$ | 417. |
|  | 318.21 |  | 318.21 | 5 |  | 5 | 318.21 |  | 318.21 | 5 | 352.06 | 5 | 352.06 | S |  | 5 | 352 |  |  |
| 5 | 318.21 | 5 | 318.21 | 5 |  | 5 | 318.21 | 5 | 318.21 | 5 | 352.06 | 5 | 352.06 | s |  | 5 | 352.0 | S | 318 |
|  | 374.71 |  | 374.71 | S |  | \$ | 374.71 |  | 374.71 |  | 414.57 |  | 414.57 | \$ |  |  | 414.5 |  |  |
| 5 | 374.71 | S | 374.71 | 5 |  | \$ | 374.71 | S | 374.71 | 5 | 414.57 | \$ | 414.57 | \$ |  | S | 414.5 |  | 374 |
| 5 | 418.10 |  | 418.10 | 5 |  | 5 | 418.10 | 5 | 418.10 | 5 | 462.58 | 5 | 462.58 | S |  | s | 462. |  |  |
|  | 418.10 |  | 418.10 | s |  | s | 418.10 | 5 | 418.10 | 5 | 462.58 | \$ | 462.58 | s |  | s | 462 |  |  |
| 5 | 447.26 | S | 447.26 | s |  | \$ | 447.26 | \$ | 447.26 | 5 | 494.85 | \$ | 494.85 | \$ |  | \$ | 494.8 | S | 447 |
|  |  |  |  | s |  | 5 |  | S |  | 5 |  | 5 |  | 5 |  | \$ |  |  |  |
| 5 | 437.69 | \$ | 437.69 | 5 |  | 5 | 437.6 | 5 | 437.69 | 5 | 484.2 | 5 | 484.2 | 5 |  | S | 484.2 | S | 438 |
|  | 437.69 | s | 437.69 | s |  | S | 437.69 | s | 437.69 |  | 484.25 |  | 484.25 | S |  |  | 484.25 |  |  |
| \$ | 466.85 | ¢ | 466.85 | s |  | \$ | 466.85 | \$ | 466.85 | \$ | 516.51 | S | 516.51 | \$ |  | \$ | 516.51 | S | 466 |
| 5 | 466.85 | \$ | 466.85 | 5 |  | S | 466.85 | S | 466.85 | S | 516.51 | 5 | 516.51 | \$ |  | S | 516.51 | S |  |
|  | 410.92 |  | 410.92 | 5 |  | 5 | 410.92 | 5 | 410.92 | 5 | 454.64 | 5 | 454.64 | S |  | 5 | 454. |  |  |
| 5 | 454.44 | S | 454.4 | 5 |  | 5 | 454.44 | S | 454.44 | S | 502.78 | S | 502.78 | S |  | \$ | 502.78 | S | 502 |
|  | 306.40 |  | 306.40 |  |  |  | 306.40 |  | 306.40 |  | 339.00 |  | 339.0 |  |  |  | 339 |  |  |
| 5 | 306.40 | \$ | 306.40 | s |  | \$ | 306.40 | \$ | 306.40 | S | 339.00 | 5 | 339.00 | \$ |  | s | 339.0 | 5 | 306.4 |
|  | 327.51 |  | 327.51 |  |  | 5 | 327.51 |  | 327.51 |  | 362.35 |  | 362.35 | S |  |  | 362.3 |  |  |
| 5 | 327.51 | S | 327.51 | 5 |  | 5 | 327.5 | \$ | 327.51 | 5 | 362.3 | 5 | 362.35 | \$ |  | 5 | 362.3 | \$ |  |
|  | 395.62 | \$ | 395.62 | s |  | \$ | 395.6 |  | 395.6 | 5 | 437.7 | \$ | 437.7 | \$ |  |  | 437. |  |  |
| 5 | 395.62 |  | 395.62 | 5 |  | 5 | 395.62 | S | 399.62 | 5 | 437.71 | ¢ | 437.71 | S |  | 5 | 437. | S | 395 |
| 5 | 275.60 |  | 275.60 | 5 |  | 5 | 275.6 | 5 | 275.60 | 5 | 304.92 | S | 304.92 | S |  | 5 | 304 | 5 |  |
|  | 275.60 |  | 275.60 |  |  |  | 275.60 |  | 275.60 |  | 304.92 |  | 304.9 |  |  |  | 304. |  |  |
| 5 | 419.15 | s | 419.15 | s |  | s | 419.15 | S | 419.15 | 5 | 463.74 | 5 | 463.74 | S |  |  | 463.7 |  | 420 |
|  | 419.15 |  | 419.15 | s |  |  | 419.15 |  | 419.15 |  | 463.74 |  | 463.74 |  |  |  | 463.74 |  |  |
| 5 |  |  |  | 5 |  | 5 |  | 5 |  | s |  | S |  | s |  | 5 |  | 5 |  |
|  | 325.99 | S | 325.99 | s |  | S | 325.9 |  | 325.9 |  | 360.6 |  | 360.6 | S |  |  | 360. |  |  |
| 5 | 325.99 |  | 325.99 | s |  | 5 | 325.9 | S | 325.99 | 5 | 360.67 | ¢ | 360.67 | S |  | 5 | 360. | S | 325.9 |
| 5 | 347.09 | S | 347.09 | 5 |  | 5 | 347.09 | S | 347.0 | 5 | 384.02 | 5 | 384.0 | \$ |  | S | 384. |  |  |
|  |  |  |  | s |  |  |  |  |  | 5 |  | 5 |  |  |  |  |  |  |  |
| 5 | 415.20 | s | 415.20 | 5 |  | S | 415.2 | S | 415.20 | S | 459.37 | \$ | 459.37 | \$ |  |  | 459.3 |  |  |
| \$ | 415.20 | \$ | 415.20 | \$ |  | S | 415.2 |  | 415.20 |  | 459.37 |  | 459.37 | S |  |  | 459.3 |  |  |
| 5 | 349.5 | S | 349.5 | 5 |  | 5 | 349.5 | S | 349.54 | S | 386.73 | 5 | 386.73 | S |  | 5 | 386.7 | \$ | 34 |
| 5 | 349.54 | S | 349.54 | 5 |  | 5 | 349.5 |  | 349.54 |  | 386.73 |  | 386.73 | S |  |  | 386.73 |  |  |
|  | 388.30 |  | 388.30 | 5 |  |  | 388.30 |  | 388.30 |  | 429.61 | 5 | 429.61 | S |  | 5 | 429.61 | S |  |
| \$ | 388.3 | s | 388.3 | s |  | s | 388.3 | S | 388. | 5 | 429.61 | \$ | 429.61 | \$ |  |  | 429.61 |  |  |
|  | 369.13 |  | 369.13 |  |  |  | 369.1 |  | 369. |  | 408.40 |  | 408.40 |  |  |  | 408.40 |  |  |
| 5 | 369.13 | 5 | 369.13 | S |  | 5 | 369.1 | S | 369.13 | 5 | 408.40 |  | 408.40 | S |  |  | 408.40 |  |  |
| 5 | 407.8 | ¢ | 407.89 | s |  | 5 | 407.8 |  | 407.89 |  | 451.28 |  | 451.28 | S |  |  | 451.28 |  |  |
| \$ | 407.89 | s | 407.89 | s |  | s | 407.8 | S | 407.89 | 5 | 451.28 | 5 | 451.28 | \$ |  | s | 451.2 |  |  |
| 5 | 388.91 | s | 388.91 | s |  | S | 388.9 |  | 388.91 | 5 | 430.28 |  | 430.28 | s |  |  | 430.2 |  |  |
|  | 398.89 |  | 398.89 |  |  |  | 398.8 |  | 398.89 |  | 441.32 |  | 441.32 |  |  |  | 441.3 |  |  |
| 5 | 443.14 | 5 | 443.14 | s |  | 5 | 443.1 |  | 443.14 | S | 490.28 |  | 490.28 | S |  |  | 490.28 |  | 490 |
|  | 417.51 |  | 417.5 | \$ |  |  | 417.5 |  | 417.51 |  | 461.92 |  | 461.9 | 5 |  |  | 461.9 |  |  |
| 5 | 461.76 | \$ | 461.76 | 5 |  | 5 | 461.76 | S | 461.76 | 5 | 510.88 |  | 510.88 | \$ |  |  | 510.88 |  |  |
| 5 | 350.65 | 5 | 350.65 | S |  | 5 | 350.65 |  | 350.65 |  | 387.95 |  | 387.9 | S |  |  | 387. |  |  |
| 5 | 375.84 | s | 375.84 | 5 |  | S | 375.8 | S | 375.8 | S | 415.8 | S | 415.8 | s |  | s | 415.8 | S |  |
| 5 | 457.84 | 5 | 457.84 | 5 |  | 5 | 457.8 | S | 457.84 | S | 506.54 | S | 506.54 | S |  | 5 | 506.5 |  |  |
|  | 314.07 |  | 314.07 | 5 |  | 5 | 314.0 |  | 314.07 |  | 347.4 |  | 347.48 | 5 |  |  | 347. |  |  |
| 5 | 486.33 | S | 486.33 | S |  | 5 | 486.33 |  | 486.3 |  | 538.0 |  | 538.07 | S |  |  | 538.0 |  |  |
| 5 |  |  |  | 5 |  | \$ |  | S |  | S |  | 5 |  | \$ |  | 5 |  |  |  |
| \$ | 369.27 | s | 369.27 | 5 |  | S | 369.2 | S | 369.2 | S | 408.56 | 5 | 408.56 | \$ |  | 5 | 408.56 | S | 408.5 |
|  | 394.46 | 5 | 394.46 | 5 |  | 5 | 394.46 |  | 394.46 |  | 436.43 |  | 436.43 | 5 |  |  | 436.4 |  |  |
| 5 | 476.46 | S | 476.46 | 5 |  | 5 | 476.46 |  | 476.46 |  | 527.14 | 5 | 527.14 | S |  | 5 | 527.14 | S | 527. |
| \$ | 364.73 | 5 | 364.73 | 5 |  | 5 | 364.73 | S | 364,73 |  | 403.53 | 5 | 403.53 | S |  | 5 | 403.53 |  | 403. |
|  | 432.5 |  | 432.5 | s |  | 5 | 432.5 |  | 432.5 |  | 478.5 |  | 478.5 | S |  | S | 478.5 |  |  |
| 5 | 253.07 | 5 | 253.07 | s |  | 5 | 253.07 |  | 253.07 |  | 279.99 |  | 279.99 | S |  |  | 279.99 |  | 279.9 |
| 5 | 484.46 | 5 | 484.4 | 5 |  | \$ | 484.46 | S | 484.46 | S | 536.00 | 5 | 536.0 | 5 |  | \$ | 536.00 | S | 536.0 |
| \$ | 519.83 | S | 519.83 | s |  | S | 519.83 | S | 519.83 | S | 575.14 | S | 575.14 | s |  | 5 | 575.14 | S | 575.1 |
| \$ | 503.08 | S | 503.08 | \$ |  | \$ | 503.0 | \$ | 503.0 | \$ | 556.6 | S | 556. | \$ |  | S | 556. |  | 556 |
|  | 538.45 | S | 538.45 | 5 |  | 5 | 538.4 | S | 538.45 | S | 595.74 | S | 595.74 | S |  | 5 | 595.74 | 5 | 595.73 |
| 5 | 200.54 | 5 | 200.54 | 5 |  | 5 | 200.54 | S | 200.54 | S | 221.8 | 5 | 221.8 | S |  | 5 | 221.8 |  |  |
|  | 225.52 |  | 225.52 | s |  |  | 225.52 | \$ | 225.52 | \$ | 24.51 |  | 24.51 | \$ |  | S | 249.51 | S |  |
|  | 225.52 | \$ | 225.52 | s |  | \$ | 225.52 | \$ | 225.52 | S | 249.51 | S | 249.51 | 5 |  | S | 249.51 |  | 225.5 |
| 5 |  | S |  | s |  | 5 |  | S |  | \$ |  | 5 |  | s |  | 5 |  | 5 |  |
|  |  |  |  | s |  | 5 |  | s |  | s |  | s |  | s |  | s |  | \$ |  |
|  |  | s |  | s |  | s |  | \$ |  | s |  | \$ |  | s |  | s |  | \$ |  |
|  |  |  |  | s |  | \$ |  | s |  | \$ |  | \$ |  | \$ |  | s |  | s |  |




| $s$ | 275.72 | $s$ | 275.72 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |



| $11.8 \%$ | $22.0 \%$ | $0.0 \%$ | $15.9 \%$ | $22.4 \%$ | $13.6 \%$ | $16.3 \%$ | $0.0 \%$ | $16.3 \%$ | $16.1 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |



|  | 503.78 |  | 503.78 |  |  |  | 503.78 |  | 503.78 |  | 557.38 |  | 557.38 |  |  |  | 557.38 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 439.14 |  | 439.14 |  |  |  | 439.14 |  | 439.14 | 5 | 485.86 | S | 485.86 | 5 |  |  |  | 5 |  |
| S | 478.49 | 5 | 478.49 | 5 |  | S | 478.49 | 5 | 478.49 | 5 | 529.39 | s | 529.39 | 5 |  | s | 529.39 | 5 | 478.4 |
|  | 455.90 |  | 455.9 |  |  | \$ | 455.90 | 5 | 455.90 | S | 504.40 | S | 504.40 | s |  | $\$$ |  | 5 |  |
| \$ | 495.24 | S | 495.24 | \$ |  | \$ | 495.24 | 5 | 495.24 | S | 547.93 | S | 547.93 | 5 |  | ¢ | 547.93 | S | 495.24 |
|  | 377.04 |  | 377.04 | 5 |  |  | 377.04 | \$ | 377.04 | S | 417.15 | S | 417.15 | 5 |  | S | 417.1 | S | 378 |
|  | 328.38 | 5 | 328.38 | s |  | S | 328.38 | 5 | 328.38 | S | 363.31 | S | 363.31 |  |  |  | 363.31 | 5 |  |
| \$ | 454.77 | S | 454.77 | \$ |  | S | 454.77 | S | 454.77 | S | 503.15 | S | 503.15 | S |  | \$ | 503.15 | 5 | 454. |
|  | 396.07 | 5 | 396.07 | 5 |  | \$ | 396.07 | 5 | 396.07 | S | 438.20 | S | 438.20 | 5 |  |  | 438.20 | 5 | 396 |
| S | 504.07 | 5 | 504.07 | 5 |  | S | 504.07 | 5 | 504.07 | S | 557.70 | 5 | 557.70 | 5 |  |  | 557. | $\$$ | 504. |
|  | 439.14 | 5 | 439.14 | 5 |  | s | 439.14 | 5 | 439.14 | S | 485.86 | S | 485.86 | 5 |  |  |  | 5 | 439.14 |
| \$ | 549.25 | \$ | 549.25 | \$ |  | \$ | 549.25 | 5 | 549.25 | S | 607.68 | S | 607.68 | s |  | s | 607.68 | 5 | 549.25 |
| 5 | 478.49 | 5 | 478.49 | 5 |  | s | 478.49 | 5 | 478.49 | S | 529.3 | s | 529.39 | 5 |  |  | 529.39 | 5 |  |
|  | 520.83 | 5 | 520.83 | S |  |  | 520.83 |  | 520.83 | S | 576.24 | S | 576.24 |  |  |  | 576.24 | 5 |  |
| \$ | 455.90 | 5 | 455.90 | 5 |  | S | 455.90 | \$ | 455.90 | S | 504.40 | S | 504.40 | 5 |  | \$ | 504.40 | S | 455. |
|  | 566.00 |  | 566.00 | 5 |  | S | 566.00 |  | 566.00 |  | 626.2 | S | 626.22 | 5 |  |  | 62.2 |  |  |
| S | 495.24 | 5 | 495.24 | 5 |  | s | 495.24 | s | 495.24 | S | 547.9 | S | 547.93 | s |  | S | 547. | 5 | 495.2 |
|  | 468.93 |  | 468.93 | 5 |  | s | 468.93 |  | 468.93 | 5 | 518.8 | S | 518.82 | 5 |  |  | 518.82 | $\$$ |  |
| 5 | 519.58 | 5 | 519.58 | 5 |  | 5 | 519.58 | S | 519.58 | S | 574.8 | S | 574.86 | 5 |  |  | 574.8 | S | 574.8 |
| S | 369.36 | 5 | 369.36 | 5 |  | \$ | 369.36 | S | 369.36 | S | 408.65 | S | 408.65 | 5 |  |  | 408.65 | 5 | 370.28 |
| \$ | 321.68 | 5 | 321.68 | 5 |  |  | 321.68 | S | 321.68 | - | 355.90 | S | 355.90 | 5 |  |  | 355.90 |  | 321.68 |
| 5 | 396.90 | 5 | 396.90 | 5 |  | \$ | 396.90 | 5 | 396.90 | S | 439.1 | S | 439.12 | 5 |  | 5 | 439.1 | 5 | 399.1 |
| \$ | 345 |  | 345.67 | 5 |  | 5 | 345.67 |  | 345.67 |  | 382. | S | 382 | S |  |  | 382 |  |  |
| s | 485.38 | s | 485.3 | 5 |  | 5 | 485.38 | S | 485.38 | \$ | 537.0 | s | 537.02 | s |  | \$ | 537 | 5 | 486 |
|  | 422.73 | S | 422.73 | \$ |  | \$ | 422.73 |  | 422.73 |  | 467.7 | S | 467.70 | s |  |  | 467. |  |  |
| 5 | 332.01 | 5 | 332.01 | 5 |  | 5 | 332.01 | 5 | 332.01 | 5 | 367.3 | 5 | 367.32 | s |  | S | 367. | 5 | 332.0 |
|  | 289.15 | 5 | 289.15 | 5 |  | 5 | 289.15 | 5 | 289.15 | 5 | 319.91 | S | 319.91 | 5 |  |  |  |  |  |
|  | 514.67 | 5 | 514.67 | \$ |  |  | 514.67 |  | 514.67 | S | 569.42 | S | 569.42 | 5 |  |  | 569.42 |  | 516. |
| \$ | 448.24 | 5 | 448.24 | 5 |  | S | 448.24 | S | 448.24 | S | 495.92 | S | 495.92 | 5 |  | \$ | 495.92 | 5 | 448. |
|  | 448.77 |  | 448.77 | 5 |  |  | 448.7 |  | 448.77 |  | 496.5 | 5 | 496.5 | 5 |  |  | 496. |  |  |
| S | 386.1 | 5 | 386.11 | 5 |  | s | 386.11 |  | 386.11 | 5 | 427. | s | 427.19 | s |  |  | 427 | 5 | 386 |
|  | 338.44 | \$ | 338.44 | \$ |  | \$ | 338.44 | 5 | 338.44 |  | 374.4 | S | 374.44 | s |  |  |  |  |  |
| S | 413.65 | 5 | 413.65 | 5 |  | 5 | 413.65 | 5 | 413.65 | 5 | 457. | \$ | 457.66 | s |  | s | 457.6 | \$ | 415.8 |
|  | 362.42 |  | 362.42 | 5 |  | S | 362.42 |  | 362.42 |  | 400.9 | S | 400.98 | s |  |  |  |  |  |
|  | 502.13 |  | 502.13 | S |  | S | 502.13 | S | 502.13 |  | 555.5 | S | 555.55 | 5 |  |  | 555.5 |  | 503.62 |
| S | 439.48 | 5 | 439.48 | 5 |  | S | 439,48 | 5 | 439.48 | 5 | 486.2 | 5 | 486.23 | 5 |  | ¢ | 486.1 | 5 | 439.4 |
|  | 377.94 |  | 377.94 |  |  | S | 377.94 |  | 377.94 |  | 418.1 |  | 418.1 | 5 |  |  |  |  |  |
| 5 | 504.07 |  | 504.07 | 5 |  | S | 504.07 |  | 504.07 | 5 | 557. | S | 557.70 | 5 |  | S |  | 5 | 504.0 |
|  | 419.41 | 5 | 419.41 | 5 |  | s | 419.41 | 5 | 419.41 |  | 464.0 | \$ | 464.03 | s |  | \$ |  |  |  |
| s | 549.25 | s | 549.25 | s |  | s | 549.25 | s | 549.25 | s | 607.6 | s | 607.68 | s |  |  | 607.6 | 5 | 549.2 |
|  | 394.69 | s | 394.69 | 5 |  | s | 394.69 | S | 394.69 | s | 436.6 | S | 436.68 |  |  |  |  |  | 394.6 |
|  | 520.83 |  | 520.83 | 5 |  | S | 520.83 |  | 520.83 |  | 576.2 | S | 576.24 | 5 |  |  |  |  |  |
| \$ | 436.17 | 5 | 436.17 | \$ |  | S | 436.17 | 5 | 436.17 |  | 482.5 | S | 482.57 | 5 |  | \$ | 482.5 | 5 | 436.1 |
|  | 566.00 |  | 566.00 | s |  | s | 566.00 |  | 566.00 |  | 626.2 | S | 626.22 | s |  |  |  |  |  |
| S | 451.55 | S | 451.55 | 5 |  | s | 451.55 | s | 451.5 | 5 | 499.5 | S | 499.59 | s |  | s | 499.59 | S |  |
|  | 443.67 |  | 443.67 | 5 |  | S | 443.67 | 5 | 443.6 | s | 490.8 | S | 490.87 | s |  |  |  |  |  |
| s | 493.26 | 5 | 493.26 | s |  | s | 493.26 | 5 | 493.26 | s | 545.7 | s | 545.74 | s |  |  | 545.7 | 5 |  |
| \$ | 459.47 | S | 459.47 | s |  | s | 459.47 | \$ | 459.47 | s | 508.3 | s | 508.35 | 5 |  | s | 508.3 | 5 | 508.3 |
|  | 509.06 |  | 509.06 | 5 |  | \$ | 509.06 | 5 | 509.06 | S | 563.2 | \$ | 563.21 | 5 |  | 5 |  |  |  |
| 5 | 406.11 | 5 | 406.11 | 5 |  | S | 406.11 | 5 | 406.11 | 5 | 449.31 | S | 499.31 | 5 |  | 5 | 449.31 | 5 | 449.3 |
| 5 | 437.15 |  | 437.15 | 5 |  | s | 437.15 | s | 437.15 | S | 483.66 | S | 483.66 | 5 |  |  |  |  |  |
| S | 537.90 | 5 | 537.90 | 5 |  | \$ | 537.90 | 5 | 537.90 | 5 | 595.1 | 5 | 595.12 | 5 |  | \$ | 595.12 | 5 | 595.12 |
| \$ | 363.91 | 5 | 363.91 | 5 |  | \$ | 363.91 | \$ | 363.91 | S | 402.6 | S | 402.62 | 5 |  | 5 |  | S |  |
| 5 | 571.33 |  | 571.33 | 5 |  |  | 571.33 | 5 |  | S | 632.1 | S | 632.11 | 5 |  |  | 632.1 | S | 632.11 |
| 5 | 496.09 | S | 496.09 | 5 |  | S | 496.09 | S | 496.09 | S | 548.8 | S | 548.86 | s |  | s | 548.8 |  |  |
|  | 421.9 |  | 421.9 | 5 |  | s | 421.90 | 5 | 421.9 | s | 466.7 | s | 466.79 | s |  | s | 466 | 5 |  |
| \$ | 452.95 | S | 452.95 | S |  | s | 452.95 | 5 | 452.95 | S | 501.13 | S | 501.13 | s |  | ¢ | 501.13 | S | 501.13 |
| s | 553.7 |  | 553.7 | 5 |  | S | 553. | 5 | 553. | S | 612.6 | S | 612.6 | S |  | 5 | 612.6 | 5 |  |
| \$ | 414.79 | 5 | 414.79 | 5 |  | \$ | 414.79 | 5 | 414.79 | 5 | 458.9 | S | 458.92 | 5 |  | \$ | 458.92 | 5 | 458.92 |
| \$ | 502.9 | 5 | 502.9 | 5 |  | s | 502.2 | 5 | 502.92 | 5 | 556.4 | 5 | 556. | 5 |  | 5 | 556 | 5 | 556 |
| 5 | 302.55 | 5 | 302.55 | 5 |  | S | 302.55 | 5 | 302.55 | 5 | 334.7 | S | 334.74 | 5 |  | 5 | 334.74 | 5 | 334.74 |
| \$ | 559.11 | 5 | 559.11 | 5 |  | 5 | 559.11 | 5 | 559.11 | 5 | 618.5 | S | 618.59 | 5 |  | \$ | 618. | 5 |  |
|  | 610.77 |  | 610.77 |  |  | s | 610.77 |  | 610.77 | s | 675.7 | S | 675.75 | s |  | s | 675.75 | 5 | 675.75 |
| \$ | 574.91 | S | 574.91 | S |  | \$ | 574.91 | S | 574.91 | S | 636.0 | S | 636.07 | \$ |  | ¢ | 636.07 | S | 636.07 |
| 5 | 626.57 |  | 626.57 |  |  | S | 626.57 |  | 626.5 | 5 | 693.2 | 5 | 693.2 | 5 |  | 5 | 693.2 | 5 | 693.23 |
| \$ | 243.73 | 5 | 243.73 | 5 |  | S | 24.73 | 5 | 24.73 | 5 | 269.6 | S | 269.66 | 5 |  | \$ | 269.66 | 5 | 243.73 |
| s | 279.86 | 5 | 279.86 | S |  |  | 279.86 | 5 | 279.86 | \$ | 309.63 | S | 309.63 | s |  | \$ | 309.63 | 5 | 281.3 |
| \$ | 243.73 | S | 243.73 | S |  | S | 24.73 | 5 | 243.73 | 5 | 269.66 | S | 269.66 | S |  | \$ | 269.66 | 5 | 243 |
|  |  | 5 |  | 5 |  |  |  | S |  | 5 |  | S |  | S |  | 5 |  | 5 |  |
|  |  | s |  | s |  |  |  | 5 |  | s |  | s |  | s |  | S |  | s |  |
|  |  | s |  | \$ |  | s |  | s |  | 5 |  | s |  | s |  | S |  | \$ |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


| 15.6\% | 15.6\% | 15.6\% | 15.6\% | 15.6\% | 15.6\% |  | 15.6\% | 16\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 18.0\% | 18.0\% | 18.0\% | 18.0\% | 18.0\% | 18.0\% |  | 18.0\% | 18\% |
| 20.2\% | 20.2\% | 20.2\% | 20.2\% | 20.2\% | 20.2\% |  | 20.2\% | ${ }^{20 \%}$ |
| 16.4\% | 16.4\% | 16.4\% | 16.4\% | 16.4\% | 16.4\% |  | 16.4\% | 16\% |
| 18.6\% | 18.6\% | 18.6\% | 18.6\% | 18.6\% | 18.6\% |  | 18.6\% | 19\% |
| 18.5\% | 18.5\% | 18.5\% | 18.5\% | 18.5\% | 18.5\% |  | 18.5\% | 18\% |
| 3.2\% | 3.2\% | 3.2\% | 3.2\% | 3.2\% | 3.2\% |  | 3.2\% | 3\% |
| 21.4\% | 21.4\% | 21.4\% | 21.4\% | 21.4\% | 21.4\% |  | 21.4\% | 219 |
| 5.7\% | 5.7\% | 5.7\% | 5.7\% | 5.7\% | 5.7\% |  | 5.7\% | 6\% |
| 20.6\% | 20.6\% | 20.6\% | 20.6\% | 20.6\% | 20.6\% |  | 20.6\% | $21 \%$ |
| 5.0\% | 5.0\% | 5.0\% | 5.0\% | 5.0\% | 5.0\% |  | 5.0\% | 5\% |
| 22.8\% | 22.8\% | 22.8\% | 22.8\% | 22.8\% | 22.8\% |  | 22.8\% | 23\% |
| 19.0\% | 19.0\% | 19.0\% | 19.0\% | 19.0\% | 19.0\% |  | 19.0\% | 19\% |
| 4.2\% | 4.2\% | 4.2\% | 4.2\% | 4.2\% | 4.2\% |  | 4.2\% | 4\% |
| 21.2\% | 21.2\% | 21.2\% | 21.2\% | 21.2\% | 21.2\% |  | 21.2\% | 219 |
| 6.1\% | 6.1\% | 6.1\% | 6.1\% | 6.1\% | 6.1\% |  | 6.1\% | ${ }^{6 \%}$ |
| 14.1\% | 14.1\% | 14.1\% | 14.1\% | 14.1\% | 14.1\% |  | 14.1\% | 14\% |
| 14.3\% | 14.3\% | 14.3\% | 14.3\% | 14.3\% | 14.3\% |  | 14.3\% | 14\% |
| 20.5\% | 20.5\% | 20.5\% | 20.5\% | 20.5\% | 20.5\% |  | 20.5\% | 219 |
| 5.0\% | 5.0\% | 5.0\% | 5.0\% | 5.0\% | 5.0\% |  | 5.0\% | $5 \%$ |
| 21.2\% | 21.2\% | 21.2\% | 21.2\% | 21.2\% | 21.2\% |  | 21.2\% | 219 |
| 5.5\% | 5.5\% | 5.5\% | 5.5\% | 5.5\% | 5.5\% |  | 5.5\% | $6 \%$ |
| 22.7\% | 22.7\% | 22.7\% | 22.7\% | 22.7\% | 22.7\% |  | 22.7\% | 23\% |
| 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% |  | 6.9\% | $7 \%$ |
| 20.5\% | 20.5\% | 20.5\% | 20.5\% | 20.5\% | 20.5\% |  | 20.5\% | $20 \%$ |
| 4.9\% | 4.9\% | 4.9\% | 4.9\% | 4.9\% | 4.9\% |  | 4.9\% | $5 \%$ |
| 22.8\% | 22.8\% | 22.8\% | 22.8\% | 22.8\% | 22.8\% |  | 22.8\% | 23\% |
| 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% |  | 6.9\% | $7 \%$ |
| 18.4\% | 18.4\% | 18.4\% | 18.4\% | 18.4\% | 18.4\% |  | 18.4\% | 188 |
| 3.8\% | 3.8\% | 3.8\% | 3.8\% | 3.8\% | 3.8\% |  | 3.8\% |  |
| 19.2\% | 19.2\% | 19.2\% | 19.2\% | 19.2\% | 19.2\% |  | 19.2\% | 19\% |
| 20.9\% | 20.9\% | 20.9\% | 20.9\% | 20.9\% | 20.9\% |  | 20.9\% | 21\% |
| 5.8\% | 5.8\% | 5.8\% | 5.8\% | 5.8\% | 5.8\% |  | 5.8\% | 6\% |
| 8.1\% | 8.1\% | 8.1\% | 8.1\% | 8.1\% | 8.1\% |  | 8.1\% |  |
| 44.2\% | 44.2\% | 44.2\% | 44.2\% | 44.2\% | 44.2\% |  | 44.2\% | 448 |
| 8.0\% | 8.0\% | 8.0\% | 8.0\% | 8.0\% | 8.0\% |  | 8.0\% | $8{ }^{8 \%}$ |
| 4.4\% | 41.4\% | 41.4\% | 41.4\% | 41.4\% | 41.4\% |  | 41.4\% | 419 |
| 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% |  | 6.9\% | 79 |
| 41.1\% | 41.1\% | 41.1\% | 41.1\% | 41.1\% | 41.1\% |  | 41.1\% | ${ }_{41}$ |
| 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% | 6.9\% |  | 6.9\% | 79 |
| 38.8\% | 38.8\% | 38.8\% | 38.8\% | 38.8\% | 38.8\% |  | 38.8\% | 39\% |
| 16.1\% | 16.1\% | 16.1\% | 16.1\% | 16.1\% | 16.1\% |  | 16.1\% | 16\% |
| 11.2\% | 11.2\% | 11.2\% | 11.2\% | 11.2\% | 11.2\% |  | 11.2\% | $11 \%$ |
| 11.3\% | 11.3\% | 11.3\% | 11.3\% | 11.3\% | 11.3\% |  | 11.3\% | 11\% |
| 10.1\% | 10.1\% | 10.1\% | 10.1\% | 10.1\% | 10.1\% |  | 10.1\% | 10\% |
| 10.2\% | 10.2\% | 10.2\% | 10.2\% | 10.2\% | 10.2\% |  | 10.2\% | 10\% |
| 15.8\% | 15.8\% | 15.8\% | 15.8\% | 15.8\% | 15.8\% |  | 15.8\% | 16\% |
| 16.3\% | 16.3\% | 16.3\% | 16.3\% | 16.3\% | 16.3\% |  | 16.3\% | 16\% |
| 17.5\% | 17.5\% | 17.5\% | 17.5\% | 17.5\% | 17.5\% |  | 17.5\% | 17\% |
| 15.9\% | 15.9\% | 15.9\% | 15.9\% | 15.9\% | 15.9\% |  | 15.9\% | 16\% |
| 17.5\% | 17.5\% | 17.5\% | 17.5\% | 17.5\% | 17.5\% |  | 17.5\% | $17 \%$ |
| 14.3\% | 14.3\% | 14.3\% | 14.3\% | 14.3\% | 14.3\% |  | 14.3\% | 14\% |
| 14.8\% | 14.8\% | 14.8\% | 14.8\% | 14.8\% | 14.8\% |  | 14.8\% | 15\% |
| 16.2\% | 16.2\% | 16.2\% | 16.2\% | 16.2\% | 16.2\% |  | 16.2\% | $16 \%$ |
| 13.7\% | 13.7\% | 13.7\% | 13.7\% | 13.7\% | 13.7\% |  | 13.7\% | 142 |
| 16.3\% | 16.3\% | 16.3\% | 16.3\% | 16.3\% | 16.3\% |  | 16.3\% | 16\% |
| 19.6\% | 19.6\% | 19.6\% | 19.6\% | 19.6\% | 19.6\% |  | 19.6\% | 20\% |
| 15.4\% | 15.4\% | 15.4\% | 15.4\% | 15.4\% | 15.4\% |  | 15.4\% | 15\% |
| 17.5\% | 17.5\% | 17.5\% | 17.5\% | 17.5\% | 17.5\% |  | 17.5\% | $17 \%$ |
| 14.3\% | 14.3\% | 14.3\% | 14.3\% | 14.3\% | 14.3\% |  | 14.3\% | 142 |
| 16.4\% | 16.4\% | 16.4\% | 16.4\% | 16.4\% | 16.4\% |  | 16.4\% | $16 \%$ |
| 21.5\% | 21.5\% | 21.5\% | 21.5\% | 21.5\% | 21.5\% |  | 21.5\% | 22\% |
| 24.1\% | 24.1\% | 24.1\% | 24.1\% | 24.1\% | 24.1\% |  | 24.1\% | 24, |
| 8.1\% | 8.1\% | 8.1\% | 8.1\% | 8.1\% | 8.1\% |  | 8.1\% | 8\% |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |




| 14 | 65 | 110 | 2 | . | . | . | 42 | Match | . |  |  | Match |  | . |  | $\cdot$ | - | . |  |  | . |  |  |  |  | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | - | $\cdot$ | - | $\cdot$ | - | . | Match | - | $\cdot$ | - | Match | - | - | - | $\cdot$ | - | - | - | . | . | - | . | . | - | Match |
| 138 | 404 | 155 | 9 | . | . | . | 150 | Match | . | . | . | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
|  |  |  | . | . | . | . | - | Match | - | - | . | Match | - | - | - | - | - | - | . | - | - | - | . | - | - | Match |
| . | 18 | 8 | . | . | - | . | - | Match | - | . | . | Match | - | . | . | - | . | - | - | - | - | - | . | . | - | Match |
| - |  |  | - | . | . | . | - | Match | - | . | . | Match | - | . | - | . | . | - | - | . | . | . | . | . | . | Match |
| 3 | 9 | 2 | 1 | . | . | - |  | Match | - |  |  | Match | - | . | - | - | - | - | - |  |  | - | - |  |  | Match |
|  |  |  | - | . | - | . |  | Match | . | . | . | Match | - | - | . | - | . | - | - | - | - | - | . |  | . | Match |
| 66 | 256 | 38 | 7 | . | . | . | 63 | Match | . | . | . | Match | - | . | - | - | - | - | - | - | . | - | - | - | . | Match |
| - | - | - | - | . | . | . | - | Match | . | . | . | Match | . | . | . | . | . | $\cdot$ | . | . | - | . | . | . | . | Match |
|  |  |  | . | . | . | . | - | Match | . | . | . | Match | . | . | . | - | . | - | - | - | - | - | - | . | . | Match |
| 2 | 41 | 3 | - | - | - | . |  | Match | - |  |  | Match | - | . | - | - | - | - | - | - |  | - | - |  |  | Match |
|  |  | - | . | . | . | . |  | Match | . | . | . | Match | - | - | - | - | - | - | - | - | - | - | . | . | . | Match |
| 4 | 20 | 13 | . | - | - | - |  | Match | - | . |  | Match | - | . | - | - | - | . | - |  | - |  |  |  |  | Match |
|  |  |  | . | . | . | . |  | Match | - | . | . | Match | . | . | . | . | . | . | . |  | . | - | . | - |  | Match |
| . | - | - | - | - | - | . | - | Match | . | $\cdot$ | - | Match | - | - | - | - | - | . | - | - | - | - | - | - | . | Match |
|  | - | - | . | . | $\cdot$ | . | - | Match | . | . | . | Match | - | . | - | . | - | - |  | . | . | - | . |  |  | Match |
| . | . | - | . | . | . | . | - | Match | - | . | . | Match | - | . | . | - | . | . | . | . | . | . | . | - | . | Match |
|  |  |  | . | . |  |  |  | Match | . |  |  | Match |  | . | . | . | . | . | . | . | . | . | . |  |  | Match |
| . | - | - | . | - | - | - | - | Match | . | . | . | Match | . | - | - | - | . | - | - | - | - | - | . | - | . | Match |
|  |  |  | . | . | - | - |  | Match | - | . |  | Match |  | - | - | - | - | - | - | - | . | - | - |  |  | Match |
| . | . | - | - | . | - | . | - | Match | . | . | . | Match | - | . | - | . | . | . | . | - | . | - | . | . | . | Match |
| . | - | - | . | . | - | . | - | Match | . | . | . | Match | . | . | . | . | . | - | . | . | . | . | - | . | - | Match |
|  |  |  | . | - | - | - | - | Match | - | . |  | Match |  | - | - | - | $\cdot$ | - | - | - | - | - | $\cdot$ |  |  | Match |
| . | - | - | . | . | - | . | - | Match | - | . | - | Match | - | - | - | - | - | - | - | - | - | - | . | - | . | Match |
|  | . | . | . | . | . | . | - | Match | . | . |  | Match | . | . | . | . | . | . | . | . | . | . | . | . |  | Match |
| . | . | - | - | . | - | . | - | Match | . | - | - | Match | - | . |  | , | . | - |  | - | . | - | - | . | . | Match |
| - | - |  | . | - | - | - | - | Match | - |  |  | Match |  | . | - | - | - | . | - | - | - |  | - |  |  | Match |
| - | - | - | - | - | - | - | - | Match | . | . | . | Match | - | - | - | - | - | , | - | $\cdots$ | - | - | - | . | . | Match |
| . | - | . | . | . | . | . | - | Match |  |  |  | Match |  | . | . |  |  |  |  |  |  |  | . |  |  |  |
|  |  |  | . |  |  |  |  | Match |  |  |  | Match |  |  | - |  |  |  |  |  |  |  |  |  |  | Match |
| - | - | . | . | . | . | . |  | Match |  |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  | Match |
|  |  | 1 | . | , | - | - |  | Match | . | - |  | Match | - |  | : | ! | , | : | - | , | . | - |  |  |  | Match |
| 2 |  |  | . | . | . | . |  | Match | . | . | : | Match | . | . | . | . | . | . | - | . | . |  |  |  |  | Match Match |
| . | - | - | . | . | . | - | $\cdots$ |  | . | - | - | Match | . | - | . | . | . | . | . | . | . | . |  | - |  |  |
| - | . |  | . | - | - | . | - | Match | . | . | - | Match | - | . | . | . | - | . | - | - | . | - | . | . |  | Match |
| - | . | - | . | . | . | . |  | Match | . | . | - | Match |  | . | . | . | . | . | . | - | . |  | . | . |  | Match |
| - | - | - | . | - | - | - | - | Match | - | - | $\cdot$ | Match | - | - | - | - | - | - | - | - | - | - | $\cdot$ | - | - | Match |
|  |  |  | . | - | - | . |  | Match | . | . |  | Match | - | . | . | . | . | . | . | . | . | . | . | - |  | Match |
| 3 | 11 | 13 | 3 | . | . | . |  | Match | . | . | . | Match | - | . | . | - | . | . | . | - | . | - | . | . | . | Match |
|  |  |  |  |  |  |  |  | Match | . |  |  | Match |  | . | - |  |  |  |  |  |  |  |  |  |  | Match |
| - | 1 | 4 | - | $\cdot$ | - | $\cdot$ | 1 | Match | $\cdot$ | $\cdot$ | . | Match | - | $\cdot$ | . | $\cdot$ | $\cdot$ | . | - | - | $\cdot$ | $\cdot$ | $\cdot$ | $\cdot$ | . | Match |
|  |  |  | 4 | : | . | - |  | Match | : | : |  | Match | . | $\cdots$ | : |  |  | : |  | . | . | \% |  |  |  | Match Match |
| 20 | 87 | 42 | 4 | . | - | - |  |  | . | : |  | Match | . | - | . |  |  |  |  |  | . |  |  |  |  |  |
| . | - | 27 | - | - | - | - | - | Match |  | . | - | Match | - | - | - | - | . | - | - | - | - | - | - | - | - | Match |
| . | - | 19 | - | . | - | . | - | Match | - | . | . | Match | - | - | - | - | - | - | - | - | - | . | - | . | - | Match |
| . | . | 188 | . | . | - | . | - | Match | - | . | . | Match | - | . | - | - | . | - | - | - | - | . | $\cdot$ | - | - | Match |
| . | . |  | . | . | . | . | . | Match | . | . | . | Match | . | . | - | . |  | . | . | - | . | - | - | - | - | Match |
| - |  | 24 | . | - | - | . | - | Match |  |  |  | Match |  |  |  |  |  |  |  |  | . |  |  |  |  | Match |
| : | - | 10 | . | - | - | - | - | Match | - | - | : | Match | - | - | - | : | - | - | - | - | - | - | . | - |  | Match Match |
| . | . |  | - | . | . | . | - | Match | . |  | . | Match | . | . | . | - | - | . | . | . | . | - | . | . | . | Match |
| - | - | 58 | . | - | - | . | - | Match | - |  | . | Match | - | - | - | - | $\cdot$ | - | - | . | . | - | $\cdot$ | - | - | Match |
| . | - | 11 | . | . | . | . | - | Match | . | . | . | Match | - | . | . | $\cdot$ | . |  | - | . | . | . | . | . | . | Match |
|  | . | 20 | . | . |  | : |  | Match | . |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  | Match |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


|  | . |  | . | . | . | . | . | Match | . | . | . | Match | . | . | . | . | . | . | . | . | . |  | . |  |  | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | . | 174 | . | . | - | . | - | Match | . | . | - | Match | . | - | . | . | . | . | . | . | . | . | . | . | , | Match |
| . | . | 3 | . | . | . | . | . | Match | . | . | - | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
| . | . | 62 | . | . | . | . | . | Match | . | . | - | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
|  | - | 5 | . | - | . | - | - | Match | . | - | - | Match | . | . | . | . | . | . | . | . |  |  | . |  |  | Match |
| . | 2 |  | . | 2 | - | 4 | 1 | Match | 1 | 7 | 6 | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
|  |  | . | - | $\cdot$ | 8 | $\cdot$ |  | Match |  | - |  | Match | - | . | . | - | . | . | - | - | . |  | . | . | . | Match |
|  | 17 | - | - | - |  | 1 | , | Match | - | 3 | 1 | Match | - | . | . | . | . | . | - | . | . | . | - | - | - | Match |
| - |  | . | - | - | 4 | - | - | Match | - |  |  | Match | - | . | . | . | . | . | . | - | - |  | . | . |  | Match |
| 8 | 58 | . | 2 | 14 | - | 7 | 3 | Match | 9 | 95 | 15 | Match | . | - | . | - | . | . | . | . | - | . | - | . | . | Match |
| - | - | - | - | $\cdot$ | 29 | - | - | Match | - | - | - | Match | . | . | . | - | $\cdot$ | . | . | . | $\cdot$ |  | - | . | . | Match |
|  | 1 | . | . | 1 | $\cdot$ | - | 2 | Match | 1 | 9 | 6 | Match | . | . | . | . | . | , | . | . |  |  | - |  |  | Match |
| - | - | - | . | - | . | - | - | Match | $\cdot$ | - | - | Match | - | - | - | - | . | . | - | . | - | . | - | . | . | Match |
| 2 | 23 | . |  | 7 |  | 5 | 4 | Match | 4 | 14 | 14 | Match | . |  | . | . | . |  | . | . | . |  | . |  |  | Match |
|  |  | - | - | - | 14 | - |  | Match | - |  |  | Match | - | . | . | - | - | . | - | - | - | . | - | - | . | Match |
| 1 | 2 | - | . | . | - | . | . | Match | - | 7 | 3 | Match | - | - | . | . | . | . | - | . | - |  | - | - | . | Match |
|  | - | . | . | - | 3 | - | - | Match | . | $\cdot$ | - | Match | . | - | . | - | . | - | . | . | . | . | . | - | - | Match |
| . | - | . | . | - | - | . | . | Match | . | - | . | Match | . | . | . | - | . | . | . | . | - | . | . | - | . | Match |
|  |  |  |  |  | - |  |  | Match | . |  | - | Match | . | . | . | - | . | . | . | - | . |  | . | . |  | Match |
| . | 13 | - | - | 23 | - | 13 | 11 | Match | . | 24 | 17 | Match | . | . | . | - | . | . | . | . | . | . | . | . | . | Match |
|  |  |  |  |  | 16 |  |  | Match |  |  |  | Match | . |  | . |  | . | . | . | . |  |  | . |  |  | Match |
|  | . | - | . | 1 |  | - | - | Match | $\cdots$ | 2 | 3 | Match | - | . | . | - | . | . | - | . | . | . | - | . | . | Match |
|  | - | - | $\cdots$ | - | 5 | - | - | Match | - | $\cdot$ |  | Match | - | - | . | - | $\cdot$ | - | - | - | - |  | - | - | . | Match |
| 34 | 58 | - | 2 | 89 |  | 16 | 37 | Match | 39 | 216 | 118 | Match | - | - | - | - | - | - | - | - | - |  | - | - | - | Match |
|  |  | - |  | , | 110 | $\cdot$ |  | Match | , |  |  | Match | - | - | $\cdot$ | - | $\cdot$ | - | - | - | - |  | - | $\cdot$ | - | Match |
|  | 5 | . | . | 1 |  | . | 1 | Match | . | 5 | 3 | Match | . | . | . | . | . | . | . | . | . |  | . |  |  | Match |
| - |  | . | - | $\cdot$ | 2 | - | - | Match | - |  |  | Match | . | . | . | . | . | . | . | . | . | . | . | . | - | Match |
| 7 | 16 |  | 1 | 15 |  | 5 | 5 | Match | 18 | 89 | 76 | Match | - |  | - | . | $\cdot$ | - | - | - | - |  | - |  |  | Match |
|  |  |  |  |  | 26 |  |  | Match |  |  |  | Match | - | . | - | - | . | . | - | . | . |  | - | . | . | Match |
| - | - | - | . | - | - | - | - | Match | - | - | - | Match | - | . | . | . | . | . | . | . | . |  | . | . | . | Match |
| 1 | - | - | - | 3 | - | 3 | 1 | Match | - | 1 | - | Match | - | - | - | - | $\cdot$ | . | - | . | - |  | - | - |  | Match |
| - |  | - | - | - | 7 | - | - | Match | - | - | - | Match | . | - | . | . | . | . | . | . | . |  | . | - | . | Match |
|  | 2 | - | . | 2 | - | 2 | - | Match | . | . | 2 | Match | - | . | - | - | . | . | . | . | . |  | - | . |  | Match |
|  |  | - | - |  | - |  | - | Match | - | - |  | Match | . | . | . | . | . | . | . | . | $\cdots$ | . | . | . | . | Match |
| 4 | 26 |  |  | 22 |  | 5 | 9 | Match | 5 | 33 | 20 | Match | - | - | . | . | $\cdot$ | . | . | - | . |  | . | . |  | Match |
|  |  |  | - | $\cdot$ | 38 | $\cdot$ |  | Match | - | - | - | Match | - | - | - | - | - | . | - | . | . | . | . | . |  | Match |
| 90 | 488 | 130 | 9 | $\cdots$ | - | . | 78 | Match | . | . | . | Match | . | . | . | . | . | . | . | . | . |  | - | - | . | Match |
| ${ }^{-}$ |  |  |  | . | - | . |  | Match | . | , | . | Match | . | . | . | . | . | . | - | . |  |  |  |  |  | Match |
| 5 | 17 | 16 | $\bigcirc$ | $\because$ | . | $\square$ | 3 | Match | $\square$ | $\square$ | $\div$ | Match | - | - | . | - | . | - | - | - | - | . | - | - | - | Match |
|  |  |  |  | . | - | - |  | Match | - | - |  | Match | - |  | - | - | . |  | . | . | . |  | - | - |  | Match |
| 22 | 185 | 31 | 2 | , | - | . | 22 | Match | , | - |  | Match | - |  | . | . | - | . | , | - | . | - | - | . | - | Match |
| 6 | 24 | 3 | $\cdots$ | . | . | . |  | Match | - | . | . | Match | . | . | . | . | . | \% | . | . | . |  | . | - |  | Match Match |
|  |  |  | - | - | - | . | - | Match | - | - | . | Match | . | . | . | . | - | . | . | . | . |  | - | . |  | Match |
|  | . |  | . | - | . | - | - | Match | - | - | . | Match | . | - | . | - | . | . | - | . | - |  | . | - |  | Match |
| - | - | - | - | . | - | . | - | Match | . | $\cdots$ | . | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
|  | - | - | - | . | , | . |  | Match | - | . |  | Match | - | - | - | - | - | . | - | - | - |  | . |  |  | Match |
| . | - | - | - | . | - | - | . | Match | - | , | . | Match | - | - | . | - | . | . | . | . | . |  | . | . | . | Match |
|  | . |  | - | . | - | . |  | Match |  |  |  | Match | . |  | . | . | . | . | . | - |  |  | . | . |  | Match |
| . | . | . | . | . | . | . | - | Match | - | . | - | Match | - | - | . | - | - | . | . | . | . | . | - | - | . | Match |
| - | . |  | - | . | - | . | - | Match | - | - | . | Match | - | . | . |  | - | . | - | - |  |  | . | . |  | Match |
| . | . | - | . | . | - | . | . | Match | . | . | - | Match | - | - | . | . | . | - | - | - | . |  | . | . |  | Match |
| . | . | . | . | . | . | . | . | Match | . | . | . | Match | . |  | . | . | . | . | . | . | . | . | . | . | . | Match |
| - | - |  | . | . | - | - | - |  | $\cdots$ |  | , |  | - | , | - | - |  | . | , | - | - |  | , | - | - | $\frac{\text { Match }}{\text { Match }}$ |
| - | - | - | . | . | . | - | - | Match | . | . | . | Match | - | - | . | - | - | . | - | . | - |  | . | . | . | Match |
| . | . | . | . | . | . | . | . | Match | . | - | . | Match | . | - | . | - | . | . | . | . | . | . | . | . | . | Match |
|  | . |  | . | . | . | . | . | Match | - | . | . | Match | . | . | . | . | . | . | - | . | . |  | . | . | . | Match |
| - | . | - | . | . | . | . | . | Match | . | . | . | Match | . | . | . | . | . | . | - | . | . |  | . | . | . | Match |
| . | - | - | - | . | - | . | - | Match | - | . | . | Match | - | . | - | . | - | - | - | - | - |  | - | - | - | Match |
|  |  |  |  | . |  | . |  | Match | - | . |  | Match | . |  | . | . | - | . | - | . | , |  | . | . |  | Match |
| . | . | - | . | . | . | . | . | Match | . | . | - | Match | - | . | . | . | . | . | - | . | . |  | . | . | . | Match |
| - | - | - | - | . | - | . | - | Match | - | . | . | Match | - | - | - | - | . | - | - | - | . | , | - | . | - | Match |
| . | . | . | . | . | . | . | . | Match | . | . | - | Match | . | . | . | . | . | - | . | - | . |  | . | . | . | Match |
|  | . |  | . | . | . | . | . | Match | . | . | . | Match | . |  | . | . | . | . | . | . | . |  | . | . | . | Match |
|  | 1 |  | . |  |  | 1 |  | Match | . | 1 |  | $\pm$ | - |  | - |  | - |  | - |  | - |  | . | - | - | Match |
| - |  | . | . | - | 2 | - | . | Match | - | - | - | Match | - | . | - | . | . | . | - | . | . | . | . | . | - | Match |
|  |  |  |  |  |  |  |  | Match |  |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  | Match |
|  |  |  |  |  |  |  |  | Match |  |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  | Match |
|  |  |  |  |  |  |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |








| - | . | . | - | Match | . | . | . | . | - | Match | . |  |  |  | . | . |  | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | . | . | . | Match |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | . | . |  | Match |
| - | . | . | - | Match | . | . | . | . | - | Match | . | . | . |  | . | . | - | Match |
| . | . | . | - | Match | . | . | . | . | . | Match | . | . | . | . | . | . | . | Match |
| . | . | . | . | Match | . | . | . | . | - | Match | . | . | . | . | . | . | . | Match |
| . | . | . | . | Match | . | . | . | . | . | Match | . | . | . | . | . | . | . | Match |
| . | - | - | - | Match | - | . | - | - | - | Match | - | . | - |  | . | - | . | Match |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | - | . | . | Match |
| - | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | - | . | - | Match |
| . | . |  |  | Match | . | . | . | . |  | Match |  |  |  |  | . | . | . | Match |
| . | - | - | - | Match | - | - | - | - | - | Match | . | . | . | . | - | - | . | Match |
| - | - | - | - | Match | . | . | - | - | - | Match | - | - | - | . | - | . | - | Match |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | . | . | . | Match |
|  |  |  |  | Match | . | . | . | - | - | Match |  |  |  |  | - |  |  | Match |
| 47 | 861 | 1,537 | 176 | Match | - | . | . | - | - | Match | 351 | 335 | 295 | . | - | 169 | 57 | Match |
| 247 | 1,350 | 1,551 | 888 | Match | . | . | - | . |  | Match | 883 | 810 | 583 |  | - | 459 | 153 | Match |
|  | 11 | 29 |  | Match | - | . | - | - | - | Match | 2 | 13 | 8 | . | - | 2 |  | Match |
| 29 | 197 | 193 | 123 | Match | - | . | - | . | - | Match | 27 | 20 |  | - | - | 18 |  | Match |
| 131 | 416 | 536 | 679 | Match | - | . | - | - | - | Match | 566 | 557 | 361 | - | - | 316 | 82 | Match |
|  |  |  |  | Match | - | - | - | - | - | Match |  |  |  | . | - |  |  | Match |
| 12 | 129 | 251 | 44 | Match | - | . | . | - | - | Match | 68 | 51 | 37 | - | - | 35 |  | Match |
| 18 | 92 | 141 | 42 | Match | . | . | . | . | - | Match | 16 | 34 | 30 | - | - | 18 | 2 | Match |
| 2 | 35 | 62 | 12 | Match | . | . |  | - | - | Match | 8 | 12 | 1 | . | - | 4 |  | Match |
| - |  | $\cdot$ |  | Match | - | . | - | - | - | Match |  |  |  | . | - |  | . | Match |
| . | . | - | . | Match | . | . | . | . | . | Match | . | . | - | . | - | . | - | Match |
| - | - |  | - | Match | - | - |  | . | - | Match | - | - | - | . | - | - |  | Match |
| - | - | - | - | Match | - | - | . | - | . | Match | $\cdot$ | - | - | . | - | . | - | Match |
| - | - | - | - | Match | - | - | - | . | - | Match | - | . | - | - | - | - |  | Match |
| - | . | . | - | Match | - | . | . | . | - | Match | . | . | . | . | - | . | - | Match |
| - | - |  | - | Match | . | . | . | . | - | Match | - | - | - | . | - | . |  | Match |
| - | - | - | - | Match | - | - | . | - | - | Match | . | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | - | - | Match | - | - | . | - | - | - | - | Match |
| - | - | - | - | Match | - | . | . | , | - | Match |  | - |  | - | - | - |  | Match |
| $\cdot$ | $\bigcirc$ | - | - | Match | . | - | - | . | - | Match | - | - | - | - | - | - | , | Match |
| 7 | 122 | 153 | 59 | Match | - | - | - | . |  | Match | 34 | 47 | 24 | - |  | 12 |  | Match |
| - | 6 | 20 | 4 | Match | - | - | - | - | - | Match | 7 | 4 | 7 | - | - | 4 | 1 | Match |
| - |  |  |  | Match | - | . | . | . |  | Match |  |  | - | . | . |  |  | Match |
| - | . | - | - | Match | - | - | - | - | - | Match | . | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | - | - | Match | - | - | - | - | - | - | - | Match |
| . | - | - | - | Match | . | . | . | - | - | Match | . | - | . | - | - | . | - | Match |
| . | - | - | - | Match | - | . | . | - | N | Match | - | - | - | - | - | - | - | Match |
| . | - |  |  | Match | - | . |  | . |  | Match | - | - | . | - | - | - |  | Match |
| - | - | - | - | Match | - | - | - | - | N | Match | - | - | - | - | - | - | - | Match |
| - | - | . | - | Match | - |  | . | - | N | Match | - | - | . | . | - | . | - | Match |
| - | - | . | - | Match | - | - | . | - | $\cdots$ | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | $\cdot$ | $\cdot$ | , | $\cdot$ | N | Match | $\cdot$ |  |  |  |  |  |  |  |
| . | - | - | - | Match | $\cdot$ | - | - | , | N | Match | - | - | - | : | . | : | - | Match |
|  |  |  |  | Match Match |  |  | . | - |  | Match Match |  | : | . | . | . | . | . | $\pm \begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ |
| - | - | . | - | Match | . | . | . | . |  | Match | . | - | - | . | - | - | . | Match |
| . | - | - | - | Match | . | . | - | - | , | Match | - | . | . | . | - | . | . | Match |
| . | - | - | - | Match | - | . | . | - | - | Match | . | - | . | . | - | - | - | Match |
| . | . | . | - | Match | . | . | . | - | N | Match | - | . | - | . | - | - | - | Match |
| - | - | - | - | Match | - | . | . | - |  | Match | . | . | . | . | . | $\cdot$ | - | Match |
| - | - | - | - | Match | - |  | - | - |  | Match |  |  |  | - | - | - | - | Match |
| 9 |  |  |  | Match | . | . | . | - | , | Match |  |  |  | . | . |  |  | Match |
| 69 | 402 | 520 |  | Match | . |  |  |  |  | Match |  | 286 | 288 |  |  | 149 |  | Match |


| 24 | 111 | 141 | 108 | Match | . | . | . | . | . | Match | 58 | 45 | 54 | . | . | 24 | 20 | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Match | . | . | . | . | . | Match |  |  |  | . | - |  |  | Match |
| . | . | . | - | Match | . | . | . | . | . | Match | . | . | . | . | . | . | . | Match |
| . | . | . | - | Match | . | . | . | . | . | Match | - | - | . | . | - | - | - | Match |
| - | . | . | - | Match | . | . | . | . | . | Match | . | . | . | . | . | - | - | Match |
| - | - | . | - | Match | - | . | - | . | - | Match | - | - | . | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | . | - | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | . | - | Match | - | - | - | - | - | - | - | Match |
| . | - | - | - | Match | - | . | . | . | . | Match | - | - | . | . | - | - | - | Match |
| . | . | - | - | Match | . | . | . | . | . | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | . | . | - | . | Match | - | - | - | - | - | - | - | Match |
|  |  |  |  | Match | - | . | - | . |  | Match | - | . | . | . | . | - |  | Match |
| . | - | - | - | Match | - | . | . | - | - | Match | - | - | - | - | - | - | - | Match |
| . | . | . | - | Match | - | . | - | . | . | Match | . | . | . | - | . | . |  | Match |
| . | - | - | - | Match | - | - | - | - | . | Match | - | - | . | - | . | $\cdot$ | - | Match |
| - | - | - | - | Match | . | . | - | . | - | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | . | - | . | - | Match | - | , | - | - | - | . | - | Match |
| 26 | 103 | 113 | 134 | Match | . | . | - | . | - | Match | 96 | 114 | 61 | . | - | 54 | 15 | Match |
| 12 | 17 | 6 | 52 | Match | . |  |  | . |  | Match | 10 | 6 | 7 | . | . | 13 |  | Match |
| - | $\cdot$ | - | - | Match | - | - | - | . | - | Match | - |  | - | - | - |  | - | Match |
|  |  |  |  | Match | - | - | - | . | - | Match | - |  | . |  | - | - |  | Match |
| . | - | - | - | Match | . | . | . | . | . | Match | . | - | - | - | . | . | - | Match |
| - | - | - | - | Match | - | - | - | - | - | Match | $\cdot$ | , | - | - | - | . | - | Match |
| - | - | - | - | Match | - | . | - | - | - | Match | - | - | - | - | - | . | - | Match |
| - | - | - | - | Match | . | - | . | - | - | Match | - | - | - | - | - | $\cdot$ | - | Match |
|  | . | - | - | Match | . | . | . | - | . | Match | - | . | . | . | . | . | - | Match |
| - | - | - | - | Match | - | . | $\cdots$ | - | . | Match | - | - | . | - | . | $\cdot$ | - | Match |
| - |  |  |  | Match | - | - | - | . | . | Match | . | . |  | . | - | - |  | Match |
| . | - | - | - | Match | - | - | - | - | - | Match | - | - | . | - | . | . | - | Match |
| - | - | - | - | Match | . | . | . | - | - | Match | . | . | . | . | . | . | - | Match |
| - | . | . | - | Match | - | . | $\cdots$ | - | - | Match | $\cdot$ | - | - | - | . | . | - | Match |
| - | - | - | - | Match | $\cdot$ | $\cdot$ | - | $\cdot$ | - | Match | $\cdot$ | $\cdot$ | - | - | . | $\cdot$ | . | Match |
| - | - | . | - | Match | - | . | - | . | . | Match | - | . | . | - | - | . |  | Match |
| - | - | . | $\cdots$ | Match | . | $\cdots$ | $\cdots$ | - | . | Match |  |  |  |  |  | $\cdots$ |  | Match |
| : | . | . |  | ${ }^{\text {Match }}$ Match | . | : | : | - | . | Match | - | $\div$ |  | - | . | : |  | Match |
| . | . | . | - | Match | . | . | . | . | . | Match | . | . | . | . | . | . | - | Match |
| - | - | . | - | Match | - | - | - | - | - | Match | - | . | . | - | . | . | . | Match |
| - | - | - | . | Match | . | - | . | - | - | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | . | - | - | - | Match | . | - | - | - | - | . | - | Match |
| . | . | . | - | Match | - | $\cdots$ | - | - | . | Match | $\cdots$ | . | . | . | . | . | - | Match |
| . | . |  |  | Match | . | . | . | . | . | Match | . | . |  | . | . | . |  | Match |
| - | - | - | - | Match | - | . | - | - | - | Match | - | $\cdot$ | . | - | - | . | - | Match |
| - | - | - | - | Match | $\cdot$ | - | - | - | - | Match |  |  |  | - | - |  |  | Match |
| 26 | 181 | 220 | 181 | Match | . | - | - | - | - | Match | 146 | 106 | 61 | - | - | 92 | 16 | Match |
| - |  |  |  | Match | . | - | . | - | . | Match |  |  |  | . | . |  |  | Match |
| . | - | - | - | Match | - | . | - | - | - | Match | - | - | . | - | - | - | . | Match |
| - | - | - | - | Match | - | . | - | . | . | Match | - | - | - | - | - | . | - | Match |
|  |  |  |  | Match | . | - | . | - | - | Match |  |  |  |  |  |  |  | Match |
| 115 | 198 | 91 | 495 | Match | - | - | - | - | - | Match | 27 | 19 | 12 | 9 | 15 | 69 | 7 | Match |
| 261 | $\stackrel{6}{329}$ | $\begin{array}{r}8 \\ 180 \\ \hline\end{array}$ | 10 1,005 | Match |  | - |  | . | - |  | $\stackrel{6}{87}$ | $\stackrel{4}{64}$ | $\stackrel{2}{49}$ |  |  | ${ }_{31}^{81}$ |  |  |
| 261 | 329 | 180 | 1,005 | Match | - | - | - | - | - | Match | 87 | 64 | 49 | 28 | 52 | 31 | 11 | Match |
| 7 | 38 50 | ${ }_{14}^{16}$ | 20 | Match | . | . | . | $\cdots$ | - | Match | ${ }^{2}$ |  |  |  | 1 | 4 |  | Match |
| 67 | 50 | 14 | 243 | Match | . | : | : | $\cdots$ | - | Match Match | 9 | 13 |  | 20 | 20 |  |  | Match |
| 16 | 37 | 14 | 98 | Match | - | . | . | - | . | Match | 24 | 7 | 2 | 5 | - | 3 | 2 | Match |
| 1 | - | 2 |  | Match | . | . | - | - | - | Match | - | 3 |  | 1 | 2 | 2 | - | Match |
| 45 | 80 | 50 | 219 | Match | - | . | $\cdots$ | . | - | Match | 41 | 47 | 16 |  | 7 | 15 | 5 | Match |
| 26 | 21 | 32 | 68 | Match | - | . | - | . | . | Match | 14 | 12 | 7 | 1 | 1 | 14 | 3 | Match |
| 6 | 18 | 28 | 47 | Match | - | . | . | - | - | Match | 2 | 15 | 3 |  | 1 |  | 2 | Match |
| 16 | 5 | 5 |  | Match | . | . | . | . | . | Match | 1 | 1 | 1 |  |  | , |  | Match |
| 46 | 100 | 55 | 269 | Match | $\cdot$ | - | - | - | - | Match | 35 | 42 | 26 | 12 | 14 | 15 | 4 | Match |
|  |  |  |  | Match | . | . | . | . | . | Match |  | 1 |  |  |  |  |  | Match |
| 20 | 61 | 42 | 167 | Match | - | - | . | . | - | Match | 40 | 34 | 13 | 4 | 7 | 18 | 3 | Match |
| 3 |  |  | 12 | Match |  |  |  |  | . | Match | 3 |  |  |  | 1 |  |  |  |
| $\cdots$ | . | . |  | Match | - | - | - | : | - | $\pm \begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ | - | ! | : | . | - | - | - | Match |
| - | . | - | - | Match | - | - | - | . | . | Match | - | . | - | - | - | . | - | Match |
|  |  |  |  | Match |  |  |  |  |  | Match |  |  |  |  |  |  |  | Match |
|  |  |  |  | Match |  |  |  |  |  | Match |  |  |  |  |  |  |  | Match |
|  |  |  |  | Match Match |  |  |  |  |  | Match |  |  |  |  |  |  |  | M $\begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ |

PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

| Projection Period Age and Tobacco Factors |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Age <br> Band | Age <br> Factor | Tobacco <br> Factor | Age <br> Band | Age <br> Factor | Tobacco <br> 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 |  |  |  |

[^2]

Table 13. Geographic Factors

| Geographic Area Factors |  |  |  |
| :---: | :---: | :---: | :---: |
| Area | Counties | Current <br> Factor | Proposed Factor |
| Rating Area 1 | Clarion, Crawford, Erie, Forest, Warren, Mercer, McKean, Venango | 0.940 | 0.940 |
| Rating Area 2 | Cameron, Elk, Potter | 0.940 | 0.940 |
| Rating Area 3 |  |  |  |
| Rating Area 4 | Allegheny, Armstrong, Beaver, Butler, Washington, Westmoreland, Fayette, Greene, Indiana, Lawrence | 0.940 | 0.940 |
| Rating Area 5 | Cambria, Bedford, Blair, Clearfield, Huntingdon, Jefferson, Somerset | 0.940 | 0.940 |
| Rating Area 6 | Centre, Lehigh, Northampton, Schuylkill, Columbia, Mifflin, Montour, Northumberland, Snyder, Union | 1.040 | 1.040 |
| Rating Area 7 | Adams, Berks, Lancaster, York | 1.040 | 1.040 |
| Rating Area 8 |  |  |  |
| Rating Area 9 | Cumberland, Dauphin, Franklin, Lebanon, Perry, Fulton, Juniata | 1.040 | 1.040 |

Table 14. Network Factors

| Projection Period Network Factors |  |  |  |  |  |  |  |  |
| :--- | :--- | ---: | ---: | ---: | :---: | :---: | :---: | :---: |
| Network Name | Rating Area | Current <br> Factor | Proposed <br> Factor | Approval <br> Date |  |  |  |  |
| ACA Select | Zone I (see Plan Design Summary) | 0.850 | 0.810 | $05 / 16 / 2017$ |  |  |  |  |
| KHPW | Zone AC (see Plan Design Summary) | 1.000 | 1.000 | $11 / 05 / 1982$ |  |  |  |  |
| KHPW | Zone AD (see Plan Design Summary) | 1.150 | 1.180 | $11 / 05 / 1982$ |  |  |  |  |
| PremierBlue Shield Preferred | Zone F (see Plan Design Summary) | 1.260 | 1.260 | $12 / 1993 \& 8 /$ |  |  |  |  |
| ACA Select | Zone N (see Plan Design Summary) | 1.000 | 0.955 | $05 / 16 / 2017$ |  |  |  |  |
| ACA Select | Zone O (see Plan Design Summary) | 0.980 | 0.980 | 42871 |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

## 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:

## Key Information

Jan. 2022 - Dec. 2022 Financial Experience Premium

Claims
Administrative Expenses
Taxes \& Fees
Company Made After Taxes

Mapped Members:
Available in Rating Areas:

| $\$$ | $424,141,981.95$ |
| :--- | ---: |
| $\$$ | $368,057,237.36$ |
| $\$$ | $30,800,764.83$ |
| $\$$ | $9,093,230.73$ |
| $\$$ | $16,190,749.03$ |

0.161285914
16.13\%
3.20\%
51.86\%

57,538
Rating Areas 1, 2, 4, 5, 6, 7, and 9
0.161285914
$16.13 \%$
$3.20 \%$
$51.86 \%$
57,538

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

HMARK
EPO, PPO Individual

01/01/2024

## How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:
laims:
Administrative Expenses: 7\%
Taxes \& Fees: 3\%
Profit: 0\%

The company expects its annual medical costs to increase:


























\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multicolumn{3}{|l|}{Company Name:
Market:
Product:
Effective Date of Rates:} \& \& \& \& \& \& \& \& \& \& \\
\hline HIOS Plan ID (On Exchange)=> \& \multicolumn{2}{|l|}{33709PA1480005} \& \multicolumn{2}{|l|}{33709PA1480005} \& \multicolumn{2}{|l|}{33709PA1480005} \& \multicolumn{2}{|l|}{\(33709 P A 1510001\)} \& \multicolumn{2}{|l|}{\(33709 P A 1510001\)} \& \multicolumn{2}{|l|}{33709PA1510001} \\
\hline HIOS Plan ID (off Exchange)=> \& \multicolumn{2}{|l|}{\(33709 P \mathrm{PA} 1480005\)} \& \multicolumn{2}{|l|}{\(33709 P\) A1480005} \& \multicolumn{2}{|l|}{\(33709 P\) A1480005} \& \multicolumn{2}{|l|}{\(33709 P A 1510001\)} \& \multicolumn{2}{|l|}{\(33709 P A 1510001\)} \& \multicolumn{2}{|l|}{\(33709 P A 1510001\)} \\
\hline Plan Marketing Name => \& \multicolumn{2}{|l|}{my Blue Access PPO Bronze 8900} \& \multicolumn{2}{|l|}{my Blue Access PPO Bronze 8900} \& \multicolumn{2}{|l|}{my Blue Access PPO Bronze 8900} \& \multicolumn{2}{|l|}{my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits} \& \multicolumn{2}{|l|}{my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits} \& \multicolumn{2}{|l|}{my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits} \\
\hline Form \# => \& \multicolumn{2}{|l|}{BA/PPO/CDP-2} \& \multicolumn{2}{|l|}{BA/PPO/CDP-2} \& \multicolumn{2}{|l|}{BA/PPO/CDP-2} \& \multicolumn{2}{|l|}{BA/CAT/PPO/CDP-2} \& \multicolumn{2}{|l|}{BA/CAT/PPO/CDP-2} \& \multicolumn{2}{|l|}{BA/CAT/PPO/CDP-2} \\
\hline Rating Area \(=>\) \& \multicolumn{2}{|c|}{Area 6} \& \multicolumn{2}{|l|}{Area 7} \& \multicolumn{2}{|c|}{Area 9} \& \multicolumn{2}{|c|}{Area 6} \& \multicolumn{2}{|c|}{Area 7} \& \multicolumn{2}{|c|}{Area 9} \\
\hline Network => \& \multicolumn{2}{|c|}{F} \& \multicolumn{2}{|l|}{F} \& \multicolumn{2}{|c|}{F} \& \multicolumn{2}{|c|}{F} \& \multicolumn{2}{|c|}{F} \& \multicolumn{2}{|c|}{\multirow[t]{2}{*}{F}} \\
\hline Metal => \& \multicolumn{2}{|c|}{Bronze} \& \multicolumn{2}{|l|}{\multirow[t]{2}{*}{Bronze
58.900}} \& \multicolumn{2}{|c|}{\multirow[t]{2}{*}{Bronze}} \& \multicolumn{2}{|c|}{\multirow[t]{2}{*}{Catastrophic}} \& \multicolumn{2}{|c|}{\multirow[t]{2}{*}{Catastrophic}} \& \multicolumn{2}{|c|}{\multirow[t]{2}{*}{Catastrophic
¢9,450}} \\
\hline Deductible \(=>\) \& \multicolumn{2}{|c|}{\$8,900} \& \& \& \& \& \& \& \& \& \& \\
\hline Coinsurance => \& \multicolumn{2}{|c|}{\multirow[t]{2}{*}{100\%}} \& \multicolumn{2}{|l|}{\$8,900} \& \multicolumn{2}{|c|}{\[
\begin{gathered}
\frac{\$ 8,900}{100 \%} \\
\hline
\end{gathered}
\]} \& \multicolumn{2}{|c|}{\$9,450} \& \multicolumn{2}{|c|}{\[
\frac{\$ 9,450}{100 \%}
\]} \& \multicolumn{2}{|c|}{59,450} \\
\hline Copays \(=>\) \& \& \& \multicolumn{2}{|l|}{100\%} \& \multicolumn{2}{|c|}{N/A} \& \multicolumn{2}{|l|}{\(\frac{100 \%}{\text { So (Visits } 1-3) \text {; then } 100 \% \text { after }}\)} \& \multicolumn{2}{|l|}{\(\frac{100 \%}{\text { So (Visits } 1-3) \text { then } 100 \% \text { afters }}\)} \& \multicolumn{2}{|l|}{So (Visists \(1-3)\); then \(100 \%\) after} \\
\hline OOP Maximum \(\Rightarrow\) \& \multicolumn{2}{|c|}{\$8,900} \& \multicolumn{2}{|c|}{\$8,900} \& \multicolumn{2}{|c|}{\$8,900} \& \multicolumn{2}{|l|}{\(\frac{50}{}\)} \& \multicolumn{2}{|l|}{\(\frac{\text { so (Visits } 1-3) \text {; then } 100 \% \text { after }}{\$ 9,450}\)} \& \multicolumn{2}{|l|}{¢9,450} \\
\hline Pediatric Dental (Yes/No) => \& \multicolumn{2}{|c|}{Yes} \& \multicolumn{2}{|l|}{Yes} \& \multicolumn{2}{|c|}{Yes} \& \multicolumn{2}{|c|}{Yes} \& \multicolumn{2}{|c|}{Yes} \& \multicolumn{2}{|l|}{Yes} \\
\hline Age Band \& \multicolumn{2}{|l|}{Non-Tobacco \({ }^{\text {a }}\) Tobacco} \& \multicolumn{2}{|l|}{Non-Tobacto \({ }^{\text {a }}\) Tobacco} \& Non-Tobacco \& Tobacco \& Non-Tobacco \& Tobacco \& \multicolumn{2}{|l|}{Non-Tobacto Tobacco} \& Non-Tobacco \& Tobacco \\
\hline 0-14 \& \$308.00 \& \$308.00 \& \$308.00 \& \$308.00 \& \$308.00 \& \$308.00 \& \(\underset{\text { Non-Tobacco }}{\text { \$2560 }}\) \& \$256.08 \& \multicolumn{2}{|l|}{\$256.08 \({ }^{\text {S }}\) \$256.08} \& \$256.08 \& \multirow[t]{3}{*}{\begin{tabular}{l}
\(\$ 256.08\)
\(\$ 278.84\)
\(\$\) \\
\(\$ 287.54\)
\end{tabular}} \\
\hline 15 \& \$335.38 \& \$335.38 \& \$355.38 \& \$335.38 \& \$335.38 \& \$335.38 \& \multirow[t]{2}{*}{\begin{tabular}{l} 
\$278.84 \\
\(\$ 287.54\) \\
\hline
\end{tabular}} \& \$278.84 \& \$278.84 \& \$278.84 \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 278.84 \\
\& \$ 287.54
\end{aligned}
\]} \& \\
\hline 16 \& \$345.85 \& \$345.85 \& \$345.85 \& \$345.85 \& \$345.85 \& \$345.85 \& \& \$287.54 \& S27.84
\(\mathbf{\$ 2 8 7} .54\)
\(\$ 29624\) \& \$287.54 \& \& \\
\hline 17 \& \$356.32 \& \$356.32 \& \$356.32 \& \$356.32 \& \$356.32 \& \$356.32 \& \$296.24 \& \$296.24 \& \multirow[t]{2}{*}{\$296.24} \& \multirow[t]{2}{*}{\$296.24
\(\$ 305.62\)} \& \multicolumn{2}{|l|}{} \\
\hline 18 \& \$367.59 \& \$367.59 \& \$367.59 \& \$367.59 \& \$367.59 \& \$367.59 \& \$305.62 \& \$305.62 \& \& \& \multicolumn{2}{|l|}{\$305.62} \\
\hline 19 \& \$378.87 \& \$378.87 \& \$378.87 \& \$378.87 \& \$378.87 \& \$378.87 \& \$314.99 \& \$314.99 \& \$314.99 \& \$314.99 \& \multicolumn{2}{|l|}{} \\
\hline 20 \& \$390.54 \& \$390.54 \& \$390.54 \& \$390.54 \& \$390.54 \& \$390.54 \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 324.70 \\
\& \$ 334.74
\end{aligned}
\]} \& \$324.70 \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 324.70 \\
\& \$ 334.74
\end{aligned}
\]} \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 324.70 \\
\& \$ 343.11
\end{aligned}
\]} \& \multicolumn{2}{|l|}{\$324.70 \$324.70} \\
\hline 21 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \& \$343.11 \& \& \& \multicolumn{2}{|l|}{\multirow[t]{2}{*}{}} \\
\hline 22 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 334.74 \\
\& \$ 334.74
\end{aligned}
\]} \& \$343.11 \& \multirow[t]{2}{*}{\$334.74} \& \multirow[t]{2}{*}{\$343.11} \& \& \\
\hline 23 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \& \$343.11 \& \& \& \multicolumn{2}{|l|}{\begin{tabular}{l|r}
\(\$ 334.74\) \\
\(\$ 334.74\)
\end{tabular} \(\begin{array}{r}\$ 343.11 \\
\$ 343.11 \\
\hline\end{array}\)} \\
\hline 24 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \$402.62 \& \$412.69 \& \$334.74 \& \$343.11 \& \$334.74 \& \begin{tabular}{l}
\(\$ 343.11\) \\
\(\$ 343.11\) \\
\hline
\end{tabular} \& \multicolumn{2}{|l|}{\$334.74} \\
\hline 25 \& \$404.23 \& \$414.34 \& \$404.23 \& \$414.34 \& \$404.23 \& \$414.34 \& \multirow[t]{2}{*}{\begin{tabular}{l} 
\$336.08 \\
\(\$ 342.77\) \\
\hline
\end{tabular}} \& \$344.48 \& \$336.08 \& \$344.48 \& \multicolumn{2}{|l|}{\multirow[t]{2}{*}{\begin{tabular}{l|l}
\(\$ 336.08\) \\
\(\$ 34277\) \\
\hline
\end{tabular}}} \\
\hline 26 \& \$412.28 \& \$422.59 \& \$412.28 \& \$422.59 \& \$412.28 \& \$422.59 \& \& \$351.34 \& \multirow[t]{2}{*}{\$342.77} \& \$351.34 \& \& \\
\hline 27 \& \$421.95 \& \$432.50 \& \$421.95 \& \$432.50 \& \$421.95 \& \$432.50 \& \$350.81 \& \$359.58 \& \& \$359.58 \& \multicolumn{2}{|l|}{\multirow[t]{2}{*}{\$350.81}} \\
\hline 28 \& \$437.65 \& \$448.59 \& \$437.65 \& \$488.59 \& \$437.65 \& \$448.59 \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 363.86 \\
\& \$ 374.57
\end{aligned}
\]} \& \$372.96 \& \$363.86 \& \$372.96 \& \& \\
\hline 29 \& \$450.53 \& \$461.79 \& \$450.53 \& \$461.79 \& \$450.53 \& \$461.79 \& \& \$383.93 \& \multirow[t]{2}{*}{\(\$ 374.57\)
\(\$ 379.93\)} \& \multirow[t]{2}{*}{\$383.93
\(\$ 389.43\)} \& \multirow[t]{2}{*}{\begin{tabular}{l|l}
\(\$ 374.57\) \\
\(\$ 379.93\) \& \begin{tabular}{l}
\(\$ 383.93\) \\
\(\$ 389.43\) \\
\hline
\end{tabular} S
\end{tabular}} \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 383.93 \\
\& \$ 389.43
\end{aligned}
\]} \\
\hline 30 \& \$456.97 \& \$468.39 \& \$456.97 \& \$468.39 \& \$456.97 \& \$468.39 \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 379.93 \\
\& \$ 387.96
\end{aligned}
\]} \& \$389.43 \& \& \& \& \\
\hline 31 \& \$466.64 \& \$478.31 \& \$466.64 \& \$478.31 \& \$466.64 \& \$478.31 \& \& \$397.66 \& \multirow[t]{2}{*}{\(\$ 387.96\)
\(\$ 39600\)} \& \$397.66 \& \multicolumn{2}{|l|}{\$387.96 \(\quad \$ 397.66\)} \\
\hline 32 \& \$476.30 \& \$488.21 \& \$476.30 \& \$488.21 \& \$476.30 \& \$488.21 \& \$387.96
\(\$ 396.00\) \& \$405.90 \& \& \$405.90 \& \multirow[t]{2}{*}{\begin{tabular}{l|l}
\(\$ 396.00\) \\
\(\$ 401.02\) \& \(\$ 405.90\) \\
\(\$ 411.05\) \\
\hline
\end{tabular}} \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 397.66 \\
\& \$ 405.90 \\
\& \$ 411.05
\end{aligned}
\]} \\
\hline 33 \& \$482.34 \& \$494.40 \& \$482.34 \& \$494.40 \& \$482.34 \& \$494.40 \& \$401.02 \& \$411.05 \& \multirow[t]{2}{*}{\begin{tabular}{l} 
\$401.02 \\
\(\$ 406.37\) \\
\hline
\end{tabular}} \& \$411.05 \& \& \\
\hline 34 \& \$488.78 \& \$501.00 \& \$488.78 \& \$501.00 \& \$488.78 \& \$501.00 \& \multirow[t]{2}{*}{\[
\begin{aligned}
\& \$ 406.37 \\
\& \$ 409.05
\end{aligned}
\]} \& \$416.53 \& \& \$416.53 \& \multirow[t]{2}{*}{\begin{tabular}{l|l|}
\(\$ 406.37\) \\
\(\$ 409.05\) \& \(\$ 416.53\) \\
\(\$ 419.28\) \\
\hline
\end{tabular}} \& \multirow[t]{2}{*}{\$411.53
\$419.28

a} <br>
\hline 35 \& \$492.00 \& \$504.30 \& \$492.00 \& \$504.30 \& \$492.00 \& \$504.30 \& \& \$419.28 \& \$409.05 \& \$419.28 \& \& <br>

\hline 36 \& \$495.22 \& \$507.60 \& \$495.22 \& \$507.60 \& \$495.22 \& \$507.60 \& \multirow[t]{2}{*}{\[
$$
\begin{aligned}
& \$ 411.73 \\
& \$ 414.41
\end{aligned}
$$

\]} \& \$422.02 \& \$411.73 \& \multirow[b]{2}{*}{\$424.77} \& \multirow[t]{2}{*}{| $\$ 411.73$ |
| :--- | :--- |
| $\$ 414.41$ |} \& \multirow[t]{4}{*}{\[

$$
\begin{aligned}
& \$ 422.02 \\
& \$ \$ 24.77 \\
& \$ 427.52 \\
& \$ 433.00
\end{aligned}
$$
\]} <br>

\hline 37 \& \$498.44 \& \$510.90 \& \$498.44 \& \$510.90 \& \$498.44 \& \$510.90 \& \& \$424.77 \& \$414.41 \& \& \& <br>
\hline 38 \& \$501.66 \& \$514.20 \& \$501.66 \& \$514.20 \& \$501.66 \& \$514.20 \& \multirow[t]{2}{*}{$\$ 417.09$
$\$ 422.44$} \& \$427.52 \& \$417.09 \& \multirow[t]{2}{*}{\$424.72

$\$ 433.00$} \& \multirow[t]{2}{*}{| $\$ 417.09$ |
| :--- | :--- |
| $\$ 422.44$ |\(\quad \begin{aligned} \& \$427.52 <br>

\& \$ 433.00\end{aligned}\)} \& <br>
\hline 39 \& \$508.11 \& \$520.81 \& \$508.11 \& \$520.81 \& \$508.11 \& \$520.81 \& \& \$433.00 \& \$422.44 \& \& \& <br>

\hline 40 \& \$514.55 \& \$566.01 \& \$514.55 \& \$566.01 \& \$514.55 \& \$566.01 \& \multirow[t]{2}{*}{\[
$$
\begin{aligned}
& \$ 427.80 \\
& \$ 435.83
\end{aligned}
$$

\]} \& \$470.58 \& \$427.80 \& \$470.58 \& \multicolumn{2}{|l|}{\multirow[t]{2}{*}{| $\$ 427.80$ |
| :--- | :--- |
| $\$ 435.83$ |}} <br>

\hline 41 \& \$524.21 \& \$579.25 \& \$524.21 \& \$579.25 \& \$524.21 \& \$579.25 \& \& \$481.59 \& \$435.83 \& \$481.59 \& \& <br>

\hline 42 \& \$533.47 \& \$593.22 \& \$533.47 \& \$593.22 \& \$533.47 \& \$593.22 \& \$443.53 \& \$493.21 \& \$443.53 \& \$493.21 \& | $\$ 435.83$ |  |
| :--- | ---: |
| $\$ 443.53$ | $\$ 481.59$ |
| $\$ 493.21$ |  | \& \[

\$ 481.59
\] <br>

\hline 43 \& \$546.36 \& \$612.47 \& \$546.36 \& \$612.47 \& \$546.36 \& \$612.47 \& \multirow[t]{2}{*}{$$
\begin{aligned}
& \$ 44.24 \\
& \$ 467.63
\end{aligned}
$$} \& \$509.20 \& \$454.24 \& \$509.20 \& \$454.24 \& \$509.20 <br>

\hline 44 \& \$562.46 \& \$636.70 \& \$562.46 \& \$636.70 \& \$562.46 \& \$636.70 \& \& \$529.36 \& \$467.63 \& \$529.36 \& \$467.63 \& \$529.36 <br>
\hline 45 \& \$581.38 \& \$665.68 \& \$581.38 \& \$665.68 \& \$581.38 \& \$665.68 \& \$483.36 \& \$553.45 \& \$483.36 \& \$553.45 \& \$483.36 \& \$553.45 <br>
\hline 46 \& \$603.93 \& \$700.56 \& \$603.93 \& \$700.56 \& \$603.93 \& \$700.56 \& \$502.11 \& \$582.45 \& \$502.11 \& \$582.45 \& \$502.11 \& \$582.45 <br>
\hline 47 \& \$629.30 \& \$740.69 \& \$629.30 \& \$740.69 \& \$629.30 \& \$740.69 \& \$523.20 \& \$615.81 \& \$523.20 \& \$615.81 \& \$523.20 \& \$615.81 <br>
\hline 48 \& \$658.28 \& \$787.30 \& \$658.28 \& \$787.30 \& \$658.28 \& \$787.30 \& \$547.30 \& \$654.57 \& \$547.30 \& \$654.57 \& \$547.30 \& \$654.57 <br>
\hline 49 \& \$686.87 \& \$835.92 \& \$686.87 \& \$835.92 \& \$686.87 \& \$835.92 \& \$571.07 \& \$694.99 \& \$571.07 \& \$694.99 \& \$571.07 \& \$694.99 <br>
\hline 50 \& \$719.08 \& \$880.87 \& \$719.08 \& \$880.87 \& \$719.08 \& \$880.87 \& \$597.85 \& \$732.37 \& \$597.85 \& \$732.37 \& \$597.85 \& \$732.37 <br>
\hline 51 \& \$750.89 \& \$919.84 \& \$750.89 \& \$919.84 \& \$750.89 \& \$919.84 \& \$624.29 \& \$764.76 \& \$624.29 \& \$764.76 \& \$624.29 \& \$764.76 <br>
\hline 52 \& \$785.91 \& \$962.74 \& \$785.91 \& \$962.74 \& \$785.91 \& \$962.74 \& \$653.41 \& \$800.43 \& \$653.41 \& \$800.43 \& \$653.41 \& \$800.43 <br>
\hline 53 \& \$821.34 \& \$1,006.14 \& \$821.34 \& \$1,006.14 \& \$821.34 \& \$1,006.14 \& \$682.87 \& \$836.52 \& \$682.87 \& \$836.52 \& \$682.87 \& \$836.52 <br>
\hline 54 \& \$859.59 \& \$1,053.00 \& \$859.59 \& \$1,053.00 \& \$859.59 \& \$1,053.00 \& \$714.67 \& \$875.47 \& \$714.67 \& \$875.47 \& \$714.67 \& \$875.47 <br>
\hline 55 \& \$897.84 \& \$1,099.85 \& \$897.84 \& \$1,099.85 \& \$897.84 \& \$1,099.85 \& \$746.47 \& \$914.43 \& \$746.47 \& \$914.43 \& \$746.47 \& \$914.43 <br>
\hline 56 \& \$939.31 \& \$1,150.65 \& \$939.31 \& \$1,150.65 \& \$939.31 \& \$1,150.65 \& \$780.95 \& \$956.66 \& \$780.95 \& \$956.66 \& \$780.95 \& \$956.66 <br>
\hline 57 \& \$981.18 \& \$1,201.95 \& \$981.18 \& \$1,201.95 \& \$981.18 \& \$1,201.95 \& \$815.76 \& \$999.31 \& \$815.76 \& \$999.31 \& \$815.76 \& \$999.31 <br>
\hline 58 \& \$1,025.88 \& \$1,256.70 \& \$1,025.88 \& \$1,256.70 \& \$1,025.88 \& \$1,256.70 \& \$852.92 \& \$1,044.83 \& \$852.92 \& \$1,044.83 \& \$852.92 \& \$1,044.83 <br>
\hline 59 \& \$1,048.02 \& \$1,283.82 \& \$1,048.02 \& \$1,283.82 \& \$1,048.02 \& \$1,283.82 \& \$871.33 \& \$1,067.38 \& \$871.33 \& \$1,067.38 \& \$871.33 \& \$1,067.38 <br>
\hline 60 \& \$1,092.71 \& \$1,338.57 \& \$1,092.71 \& \$1,338.57 \& \$1,092.71 \& \$1,338.57 \& \$908.48 \& \$1,112.89 \& \$908.48 \& \$1,112.89 \& \$908.48 \& \$1,112.89 <br>
\hline 61 \& \$1,131.36 \& \$1,385.92 \& \$1,131.36 \& \$1,385.92 \& \$1,131.36 \& \$1,385.92 \& \$940.62 \& \$1,152.26 \& \$940.62 \& \$1,152.26 \& \$940.62 \& \$1,152.26 <br>
\hline 62 \& \$1,156.73 \& \$1,416.99 \& \$1,156.73 \& \$1,416.99 \& \$1,156.73 \& \$1,416.99 \& \$961.71 \& \$1,178.09 \& \$961.71 \& \$1,178.09 \& \$961.71 \& \$1,178.09 <br>
\hline 63 \& \$1,188.53 \& \$1,455.95 \& \$1,188.53 \& \$1,455.95 \& \$1,188.53 \& \$1,455.95 \& \$988.15 \& \$1,210.48 \& \$988.15 \& \$1,210.48 \& \$988.15 \& \$1,210.48 <br>
\hline 64+ \& \$1,207.86 \& \$1,479.63 \& \$1,207.86 \& \$1,479.63 \& \$1,207.86 \& \$1,479.63 \& \$1,004.22 \& \$1,230.17 \& \$1,004.22 \& \$1,230.17 \& \$1,004.22 \& \$1,230.17 <br>
\hline
\end{tabular}

Highmark Inc.
Individual
Plan Desigin Summar

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/off Exchange | Network | Rating Area | Counties Covered |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $33709 P$ P0870012 | my Diret Blue EPO Gold | EPO | Gold | On/off | , | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
|  |  |  |  |  | , |  |  |
| 33709PA1150005 | my Direct Blue EPO Gold $0+$ Adult Dental and V Vision | EpO | Gold | On/off |  | 1,4,5 | Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
|  | my Direct Bue EPO Premier Gold 0 |  | Gold |  |  |  |  |
| 33709PA1430001 |  | EPO |  | on/off | , | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
| 33799PA1440001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | on/off | , | 1,4,5 | Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
| 33709Pa089000 | my Direct Blue Epo Gold 1770 HS | EPO | Gold | On/off | । | 1,4,5 | Warren, Washinston, WestmorelendAllegheny, Ammstrong, Beaver, Butler, Ca |
|  |  |  |  |  |  |  |  |
| 3799PA8870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | on/off | ' |  | Allegheny, Arsstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, For Warren, Washington, Westmoreland |
| $33709 P \mathrm{PA} 1330002$ | my Direct Blue EPO Premier Siver 2900 | EPO | siver | on/orif | , | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
|  |  |  |  |  |  |  |  |
| 33709 PP 1440002 | my Direct Bue EPO Premier Silve | EPO | Silver | on/off | । | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
|  | my Dir | EPO | Silver | on/off | , |  | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| $33709 P A 0870013$ |  |  |  |  |  |  |  |
|  | Direct Bue EPO Silver 3500 | EPO | siver | off | 1 | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
|  |  |  |  |  |  |  |  |
| $33779 P \mathrm{PA1150003}$ | my Direct Blue EPO Siliver $3500+$ Adult Dental and Vision | Epo | Siver | off | ' | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| $33709 P A 0870007$ <br> 33709 PA1150001 | my Direct Blue EPO Bronze 3800 | EPO | sronz | n/o | ' | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
|  |  |  |  |  |  |  |  |
|  | EPP Bronze 3800 + Adult | epo | Bronz | on/o | । | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| $337099 \mathrm{Pa890002}$ | my Direct Blue EPO Bronze 1100 HSA - Custom Drug Benefit | Epo | Bronze | On/off | । | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
|  |  |  |  |  |  |  |  |
| $33709 P A 0870014$ | my Direct Blue EPO Bronze 8900 | EPO | Bronze | n/of | 1 | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| 33709PA104000133709PA116000 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | epo | Catastrophic | On/off | 1 | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
|  | my Blue Access PPO Gold 0 | ppo | Gold | On/off | ac | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland |
| 337099PA117000533709PA135000 | my Blue Access PPO Gold 0 + Adult Dental and Vision | pPO | Gold | On/off |  |  |  |
|  | my Blue Access PPo Premier Gold 0 | ppo | Gold | on/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland |
| 33709PA1360001 | my Blue Access PPO Premier Gold $0+$ Adutt Dental and Vision | ppo | Gold |  | AC | 1,4 |  |
|  | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Buterer, Eree, Mercer, Washington, Westmoreland Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washington, Westmoreland |
|  | my Blue Access PPo Gold 1500 | PPO | Gold | On/off | AC | 1,4 | Alleghen, Armstrong, Beaver, Buter, Erie, Mercer, Washington, Westmoreland |
| 33709PA1160008 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | on/off | ${ }_{\text {ac }}$ | 1,4 |  |
| 33709PA1360002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | ppo | Silver | on/off | Ac | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland |
|  | my Blue Access PPO Siver 7000 | PPO | Silver | On/off | AC | 1,4 |  |
| $337099 \mathrm{PA1160002}$33709PA1170002 | my Blue Access PPO Siver 3500 | ppo | Silver | off | AC | 1,4 | Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washington, Westmoreland Alleghen, Amstrong, Beaver, Buter, Erie, Mercer, Washingon, Westmoreland |
|  | my Blue Access PPO Silver $3500+$ Adult Dental and |  |  |  | AC | 1,4 |  |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off | AC | 1,4 |  |
|  | my Blue Access PPo Bronze 3800 + Adult Dental and Vision | PPO | ${ }^{\text {Bronze }}$ | On/off | ${ }_{\text {ac }}$ | 1,4 | Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washinston, Westmoreland Alleghen, Amstron, Beaver, Butter, Erie, Mercer, Washingon, Westmoreland |
| 33709PA 118800133709PA1160006 | my Bue Access PPo Bronze 7100 HSA - Custom Drug Benefit | ppo | Bronze | on/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland |
|  | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | ppo | Catastrophic | On//ff | ${ }_{\text {a }}$ | ${ }_{1,4}^{1,4}$ | Allegheny, Arsstrong, Beaver, Buter, Erie, Mercer, Washington, Westmoreland Alegheny Armstrong Beaver, Buter, Erie, Mercer, Washington, Westmoreland |
| 33709PA1540001 |  |  |  |  |  |  | Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| 33709PA141000 | my Blue Access PPo Gold 0 | ppo | Gold | on/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  |  |
| 33709PA1420004 | my Blue Access PPO Gold $0+$ Adult Dental and V Vision | ppo | Gold | On/off | ad | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  |  |
| 33709PA1380001 | my Blue Access Ppo Premier Gold 0 | ppo | Gold | On/off | AD | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  |  |
| 33709PA1390001 | Access PPo Premier Gold $0+$ | ppo | Gold | On/off | AD | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  |  |
| 33709PA1370003 | S PPo Gold 1700 | ppo | Gold | On/off | AD | 1,2,4,5,6 | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| $33709 P \mathrm{~A} 1410007$ |  |  |  |  |  |  |  |
|  | my Blue Access PPO Gold 1500 | ppo | Gold | on/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| $33709 P \mathrm{PA} 1380002$ |  |  |  |  |  |  |  |
|  | my Blue Access Ppo Premier Siver 2900 | ppo | Silver | On/off | AD | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, |
| 33709PA1390002 |  |  |  |  |  |  |  |
|  | my Bue Access PPo Premier Silver $2900+$ Adult dental and Vision | ppo | Silver | on/off | AD | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, <br> Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, |
| 33799PA1410006 |  |  |  |  |  |  |  |
|  | my Blue Access PPo Siver 7000 | ppo | Siver | on/off | ${ }_{\text {a }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| 09PA14100 |  |  |  |  | ${ }^{\text {a }}$ |  |  |
|  | my Blue Access Ppo Silver 350 | ppo | Siver | off |  | 1,2,4,5,6 |  |
|  |  | PPO | Siver |  | AD | 1,2,4,5,6 | Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren |
|  |  |  |  |  |  |  |  |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | pPo | Bronze | On/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Ferest, $\begin{aligned} & \text { Freene, } \\ & \text { Venango, Warren }\end{aligned}$ |


| 33709PA1420001 | my Blue Access PPO Bronze $3800+$ Adult Dental and V Vision | PPO | Bronze | On/off | ${ }^{\text {a }}$ | 1,2,4, $, 5,6$ | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Ekk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Potter, Somerset, Venango, Warren Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ${ }^{33709 P A 1370001}$ | my lue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off | ${ }^{\text {a }}$ | 1,2,4,5,6 |  |
|  |  |  |  |  |  |  | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off | ${ }_{\text {ad }}$ | 1,2,4,5,6 | Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, <br> Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset |
|  |  |  |  |  |  |  |  |
| 33799PA155000 | my Blue Access Major Event | ppo | Catastrophic | $\xrightarrow[\substack{\text { On/Off } \\ \text { On/off }}]{ }$ | ${ }_{\text {a }}$ | 1,2,4,5,6 | Venango, Warren $\begin{aligned} & \text { Adams, Berss, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York }\end{aligned}$ |
| 33709PA0940006 | my Direct Blue EPO Goldo | EpO | Gold |  | - | 7,9 |  |
| 33709PA 1450001 | my Direct Blue EPO Gold $0+$ Adult Dental and V Vision | Epo | Gold | On/off | - |  |  |
|  | my Direct Blue EPO Premier Gold 0 | Epo | Gold | On/off | - | 7,9 |  |
| $33709 P \mathrm{PA} 1400001$ | my Direct Bue EPO Premier Gold $0+$ | EpO | Gold | On/off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| 33709PA0950004 | my Direct Bue EPO Gold 1770 HSA | Epo | Gold | On/off | - | 7,9 |  |
| $33709 P \mathrm{PAO940010}$ |  | EPO | Gold | On/off | $\bigcirc$ | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $33709 P \mathrm{PA} 1340002$ | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/off | - | 7,9 |  |
| $33709 P \mathrm{PA} 1400002$ | my Direct Bue EPO Premier Silver $2900+$ | EPO | Silver | On/off | - | 7,9 |  |
| $33709 P \mathrm{Pa940009}$ | my Direct Blue EPO Siver 7000 | EPO | Silver | On/off | $\bigcirc$ | 7,9 |  |
| $33709 P$ P0940007 | my Direct Blue EPO Siver 3500 my Diect Bue EPo siver $3500+$ | EPO | Silver | off | $\bigcirc$ | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $33709 P \mathrm{PA120003}$ | my Direct Blue EPO Silver $3500+\mathrm{A}$ | EPO | Silver | Off | $\bigcirc$ | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $337099 \mathrm{PaO940002}$ | my Direct Bue EPO Bronze 3800 | EPO | Bronze | on/off | $\bigcirc$ | 7,9 |  |
| $33709 P \mathrm{PA120001}$ | my Direct Blue EPO Bronze 3800 + Adu | EPO | Bronze | On/off | $\bigcirc$ | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benemy Direct Bue EPO Brone 8900 | EPO | Bronze | On/off | $\bigcirc$ | 7,9 | Adams, Berks, Cumberland, Duaphini, Frakkiin Lancaster, Letanon, Perry, York |
| 33709PA0940008 |  | EPO | Bronze | On/off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $33709 P \mathrm{Pa960001}$ | my Direct Blue Major Events EPP Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off | $\bigcirc$ | 7,9 |  |
| ${ }^{33709 P A 09700066}$ | my Direct Blue Lehigh valley EPO Gold 0 | EPO | Gold | On/off | N | 6 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Lehigh, Northampton, Schuylkill |
| $33709 P \mathrm{PA1130005}$ | my Direct Bue Lehigh Valley EPo Gold $0+$ + Adut Dental and V Visimy Direct Blue ehigh Valley EPO Premie Gold 0 | EPO | Gold | On/off | N | 6 | Lehigh, Northampton, schuykkill |
| $33709 P \mathrm{PA} 1460001$ |  | EPO | Gold | On/off | N | 6 | Lehigh, Northampton, Schuykill Lehigh, Northampton, Schuykill |
| 33709PA1470001 | my D Diect Bue Lehigh valley EPP Premier Gold 0 my Direct Blue ehigh valley EPO Premier Gold $0+$ | EPO | Gold | On/off | N | ${ }_{6}$ |  |
| $337099 \mathrm{Pag80004}$ | my Direct Bue Lehigh Valley EPO Gold 1770 HSA | EPO | Gold | On/off | N | 6 | Lehigh, Northampton, Schuylkill Lehigh, Northampton, Schuylkill |
| $33709 P$ Pa970010 | my Direct Bue Lehigh Valley EPO Gold 1500my Direct Bue Leiigh valley EPO Premier Siver 2900 | EPO | Gold | On/off | N | 6 | (ele |
| ${ }^{337999 P A 1460002}$ |  | EpO | Siver siver | On/off | N | ${ }_{6}$ |  |
| 33709PA1470002 33709PA0970009 |  | EPO | Silver | On/off | $N$ | 6 |  |
| 33709PA0977009 33709PA0970007 | my Direct Blue Lehigh Valley EPO Siver 7000 | EPO | Siver Siver | $\underset{\substack{\text { On/off } \\ \text { Off }}}{\text { cild }}$ | N | ${ }_{6}^{6}$ |  |
| 33709PA1130003 |  | EPO | Siluer | Off | N | 6 | Lehigh, Northampton, Schuykkill Lehigh, Northampton, Schuykill |
| 337099 P0970002 | my Direct Blue Lehigh valley EPO Bronze 3800 | EPO | Bronze | On/off | N | 6 | Lehigh, Northampton, Schuykill |
| 33709PA1130001 | my Direct Blue Lehig valley EPO Bronze $3800+$ Adult Dental and Visionmy Direct Bue eenigh valley EPO Bronze 1100 HSA - Custom Orug Benefit | EPO | Bronze | On/off | N | 6 |  |
| ${ }^{33799 P P} 10980001$ |  | EPO | Bronze Bronze | On/off | N N | ${ }_{6}^{6}$ |  |
| 33709PA09970008 33709PA0990001 |  | EPO | Catastrophic | On/off | N | 6 | Lehigh, Northampton, Schuykill <br> Centre, Columbia, Leligh, Mifflin, Montour, Northampton, Northumberland, Schuykill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Frankkin, Futton, Juniata, Lebanon, Perry |
|  |  |  |  |  |  |  |  |
| 33709PA1480004 | my Blue Access PPO Gold 0 | ppo | Gold | on/off | F | 6,7,9 |  |
|  |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P \mathrm{PA} 1490004$ | Access PPO Gold $0+$ Adult Dentala and Vision | ppo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry |
| $33709 P \mathrm{PA1520001}$ |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  | my Blue Access PPO Premier Gold 0 | ppo | Gold | on/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1500003 | my Blue Access Ppo Gold 1700 HSA | PPO | Gold | On/off | F | 6,7,9 | Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| ${ }^{33709 P A 1480007}$ | my Blue Access Ppo Gold 1500 | ppo | Gold | On/off | F | 6,7,9 | Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| ${ }^{33709 P A 1520002}$ | my Blue Access PPO Premier Siver 2900 | Ppo | Silver | On/off | F | 6,7,9 | Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 1530002 | my Blue Access PPo Premier Silver $2900+$ Adult Dental and Vision | ppo | Silver | On/off | F | 6,7,9 | Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1480006 | my Blue Access PPo Silver 7000 | ppo | Silver | On/off | F | 6,7,9 | Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| ${ }^{37709 P A 1480003}$ | my Blue Access PPo Silver 3500 | ppo | Silver | off | F | 6,7,9 | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
| ${ }^{33709 P A 1490003}$ |  |  |  |  |  |  |  |
|  | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPo | Silver | off | F | 6,7,9 | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuykkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
| 33709PA1480001 |  |  |  |  |  |  |  |
|  | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry |
|  |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| 33709PA149000 | ue Access Ppo Bronze $3800+$ Adult Dental and V Visio | ppo | Bronze | On/off | F | 6,7,9 | Franklin, futon, Juiata, Lebanon, Perry |
|  |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off | F | 6,7,9 | Frankiin, Fulton, Junita, Leebano, Perry |
|  |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| 33709PA1480005 | my Blue Access PPo Bronze 8900 | ppo | Bronze | on/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry |
|  |  |  |  |  |  |  |  |
| $33799 P A 1510001$ | Imy Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | ppo | Catastrophic | On/off | F | 6,7,9 | Frankkin, Futton, Juiata, Lebanon, Perry |


| Company Name Market | Highmark Inc. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | rating area 1 |  |  |  |  |  |  |  | RAting area 2 |  |  |
|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  | 1,853 | 432 | 1,176 | 42 | 180 | 264 | 62 | 470 | 506 | 77 | 284 |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Crawford | Clarion | Erie | Forest | Mckean | Mercer | Venango | Warren | Elk | Cameron | Potter |
| 33709PA0870012 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off | \$363.51 | \$363.51 | \$363.51 | \$363.51 |  |  |  | \$363.51 |  |  |  |
| $33709 P A 1150005$ | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off | \$380.26 | \$380.26 | \$380.26 | \$380.26 |  |  |  | \$880.26 |  |  |  |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off | \$377.94 | \$377.94 | \$377.94 | \$377.94 |  |  |  | \$377.94 |  |  |  |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off | \$394.69 | \$394.69 | \$394.69 | \$394.69 |  |  |  | \$394.69 |  |  |  |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off | \$340.31 | \$340.31 | \$340.31 | \$340.31 |  |  |  | \$340.31 |  |  |  |
| 33709PA0870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/Off | \$335.77 | \$335.77 | \$335.77 | \$335.77 |  |  |  | \$335.77 |  |  |  |
| 33709PA1430002 | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/off | \$419.41 | \$419.41 | \$419.41 | \$419.41 |  |  |  | \$419.41 |  |  |  |
| 33709PA1440002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off | \$436.17 | \$436.17 | \$436.17 | \$436.17 |  |  |  | \$436.17 |  |  |  |
| 33709PA0870015 | my Direct Blue EPO Siver 7000 | EPO | Silver | On/off | \$392.22 | \$392.22 | \$392.22 | \$392.22 |  |  |  | \$392.22 |  |  |  |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off | \$300.72 | \$300.72 | \$300.72 | \$300.72 |  |  |  | \$300.72 |  |  |  |
| 33709PA1150003 | my Direct Blue EPO Silver 3500 + Adult Dental and Vision | EPO | Silver | Off | \$317.47 | \$317.47 | \$317.47 | \$317.47 |  |  |  | \$317.47 |  |  |  |
| 33709PA0870007 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off | \$275.72 | \$275.72 | \$275.72 | \$275.72 |  |  |  | \$275.72 |  |  |  |
| 33709PA1150001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off | \$292.47 | \$292.47 | \$292.47 | \$292.47 |  |  |  | \$292.47 |  |  |  |
| 33709PA0890002 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off | \$281.52 | \$281.52 | \$281.52 | \$281.52 |  |  |  | \$281.52 |  |  |  |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off | \$247.55 | \$247.55 | \$247.55 | \$247.55 |  |  |  | \$247.55 |  |  |  |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off | \$208.48 | \$208.48 | \$208.48 | \$208.48 |  |  |  | \$208.48 |  |  |  |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |  |  | \$422.73 |  |  | \$422.73 |  |  |  |  |  |
| 33709PA1170005 | my Blue Access PPO Gold 0+ Adult Dental and Vision | PPO | Gold | On/Off |  |  | \$439.48 |  |  | \$439.48 |  |  |  |  |  |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |  |  | \$439.14 |  |  | \$439.14 |  |  |  |  |  |
| 33709PA1360001 | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | ppo | Gold | On/Off |  |  | \$455.90 |  |  | \$455.90 |  |  |  |  |  |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |  |  | \$396.07 |  |  | \$396.07 |  |  |  |  |  |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | ppo | Gold | On/off |  |  | \$390.84 |  |  | \$390.84 |  |  |  |  |  |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |  |  | \$478.49 |  |  | \$478.49 |  |  |  |  |  |
| 33709PA1360002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/off |  |  | \$495.24 |  |  | \$495.24 |  |  |  |  |  |
| 33709PA1160007 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |  |  | \$448.24 |  |  | \$448.24 |  |  |  |  |  |
| 33709PA1160002 | my Blue Access PPO Silver 3500 | ppo | Silver | Off |  |  | \$345.67 |  |  | \$345.67 |  |  |  |  |  |
| 33709PA1170002 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |  |  | \$362.42 |  |  | \$362.42 |  |  |  |  |  |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |  |  | \$321.68 |  |  | \$321.68 |  |  |  |  |  |
| 33709PA1170001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/off |  |  | \$338.44 |  |  | \$338.44 |  |  |  |  |  |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |  |  | \$328.38 |  |  | \$328.38 |  |  |  |  |  |
| 33709PA1160006 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/off |  |  | \$289.15 |  |  | \$289.15 |  |  |  |  |  |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPo | Catastrophic | On/off |  |  | \$243.73 |  |  | \$243.73 |  |  |  |  |  |
| $33709 P A 1410004$ | my Blue Access PPO Gold 0 | PPO | Gold | On/off | \$485.38 | \$485.38 |  | \$485.38 | \$485.38 |  | \$485.38 | \$485.38 | \$485.38 | \$485.38 | \$485.38 |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | pPO | Gold | On/off | \$502.13 | \$502.13 |  | \$502.13 | \$502.13 |  | \$502.13 | \$502.13 | \$502.13 | \$502.13 | \$502.13 |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off | \$504.07 | \$504.07 |  | \$504.07 | \$504.07 |  | \$504.07 | \$504.07 | \$504.07 | \$504.07 | \$504.07 |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | pPo | Gold | On/Off | \$520.83 | \$520.83 |  | \$520.83 | \$520.83 |  | \$520.83 | \$520.83 | \$520.83 | \$520.83 | \$520.83 |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off | \$454.77 | \$454.77 |  | \$454.77 | \$454.77 |  | \$454.77 | \$454.77 | \$454.77 | \$454.77 | \$454.77 |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | pPO | Gold | On/off | \$448.77 | \$448.77 |  | \$448.77 | \$448.77 |  | \$448.77 | \$448.77 | \$448.77 | \$448.77 | \$448.77 |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | ppo | Silver | On/off | \$549.25 | \$549.25 |  | \$549.25 | \$549.25 |  | \$549.25 | \$549.25 | \$549.25 | \$549.25 | \$549.25 |
| $33709 P A 1390002$ | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | ppo | Silver | On/off | \$566.00 | \$566.00 |  | \$566.00 | \$566.00 |  | \$566.00 | \$566.00 | \$566.00 | \$566.00 | \$566.00 |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off | \$514.67 | \$514.67 |  | \$514.67 | \$514.67 |  | \$514.67 | \$514.67 | \$514.67 | \$514.67 | \$514.67 |
| $33709 P A 1410003$ | my Blue Access PPO Silver 3500 | ppo | Silver | Off | \$396.90 | \$396.90 |  | \$396.90 | \$396.90 |  | \$396.90 | \$396.90 | \$396.90 | \$396.90 | \$396.90 |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | pPO | Silver | Off | \$413.65 | \$413.65 |  | \$413.65 | \$413.65 |  | \$413.65 | \$413.65 | \$413.65 | \$413.65 | \$413.65 |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | ppo | Bronze | On/Off | \$369.36 | \$369.36 |  | \$369.36 | \$369.36 |  | \$369.36 | \$369.36 | \$369.36 | \$369.36 | \$369.36 |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off | \$386.11 | \$386.11 |  | \$386.11 | \$386.11 |  | \$386.11 | \$386.11 | \$386.11 | \$386.11 | \$386.11 |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | pPo | Bronze | On/off | \$377.04 | \$377.04 |  | \$377.04 | \$377.04 |  | \$377.04 | \$377.04 | \$377.04 | \$377.04 | \$377.04 |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/off | \$332.01 | \$332.01 |  | \$332.01 | \$332.01 |  | \$332.01 | \$332.01 | \$332.01 | \$332.01 | \$332.01 |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/off | \$279.86 | \$279.86 |  | \$279.86 | \$279.86 |  | \$279.86 | \$279.86 | \$279.86 | \$279.86 | \$279.86 |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1450001 | my Direct Blue EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0940010 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1340002 | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1400002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 0940007$ | my Direct Blue EPO Silver 3500 | EPO | Silver Siver | off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1120003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1120001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0940008 33709PA0960001 | my Direct Blue EPO Bronze 8900 my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0960001 33709PA0970006 | my Direct Blue Major Events EPO Catastrophic 9450-3 3 Free PCP Visits my Direct Blue Lehigh Valley EPO Gold O | EPO | Catastrophic Gold | On/Off On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0970010 | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1460002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1470002 | my Direct Blue Lehigh Valley EPO Premier Silver $2900+$ Adult Dental and Vision | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970007$ | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130003$ | my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970002$ | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130001$ | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0970008 | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA0990001 | my Direct Blue Letigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 1480004$ | my Blue Access PPO Gold 0 | ppo | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 1500003$ | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1480007 | my Blue Access PPO Gold 1500 | pPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 1520002$ | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1530002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision my Blue Access PPO Silver 7000 | PPO | Silver Siver | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1480006 33709PA1480003 | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1480003 33709PA1490003 | my Blue Access PPO Silver 3500 | pPO | Silver | Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1490003 | my Blue Access PPO Silver 3500 + Adult Dental and Vision | PPO | Silver | Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |  |  |
| $33709 P A 1490001$ 33709PA1500001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1500001 33709PA1480005 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze Bronze | On/Off |  |  |  |  |  |  |  |  |  |  |  |
| 33709PA1480005 33709PA1510001 | ( $\begin{aligned} & \text { my Blue Access PPO Bronze 8900 } \\ & \text { my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits }\end{aligned}$ | $\begin{aligned} & \text { PPO } \\ & \text { PPO } \end{aligned}$ | Bronze Catastrophic | On/Off On/Off |  |  |  |  |  |  |  |  |  |  |  |

Company Name Highmark inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | $\begin{gathered} \text { On/Off } \\ \text { Exchange } \end{gathered}$ |
| 33709PA0870012 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0+ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off |
| 33709PA0870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/Off |
| 33709PA1430002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/Off |
| 33709PA1440002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1150003 | my Direct Blue EPO Silver 3500 + Adult Dental and Vision | EPO | Silver | off |
| 33709PA0870007 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1150001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0890002 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/Off |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1170005 | my Blue Access PPO Gold $0+$ + dullt Dental and Vision | ppo | Gold | On/Off |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1360001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/Off |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | pPO | Gold | On/Off |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/Off |
| 33709PA1360002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1160007 | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |
| 33709PA1160002 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1170002 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |
| 33709PA1160006 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/Off |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/Off |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/Off |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/Off |
| 33709PA1390002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |
| 33709PA1410003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/Off |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPO | Catastrophic | On/Off |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1450001 | my Direct Blue EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off |
| 33709PA0940010 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/Off |
| 33709PA1340002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/Off |
| 33709PA1400002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |
| 33709PA0940007 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1120003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1120001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/Off |
| 33709PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/Off |
| 33709PA0970010 | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/Off |
| 33709PA1460002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/Off |
| 33709PA1470002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/Off |
| $33709 P A 0970007$ | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |
| 33709PA0970008 | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/Off |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA1480004 | my Blue Access PPO Gold 0 | pPO | Gold | On/Off |
| 33709PA1490004 | my Blue Access PPO Gold 0 0 Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/Off |
| 33709PA1480007 | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |
| 33709PA1520002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/Off |
| 33709PA1530002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1480006 | my Blue Access PPo Silver 7000 | PPO | Silver | On/Off |
| 33709PA1480003 | my Blue Access PPo Silver 3500 | PPO | Silver | Off |
| 33709PA1490003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1490001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |
| 33709PA1480005 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/Off |
| 33709PA1510001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/Off |

33709 PA1430001 1 my Direct Blue EPO Premier Gold O
$3709 \mathrm{PA0890004}$ my Direct Blue EPO Gold 1700 HSA
3709 PA1430002 my Direct Blue EPO Premier Silver 2900
my Direct Blue EPO Premier Silver 2900 + Adult Dental and Visio

| $33709 P A 0870013$ | my Direct Blue EPO Silver 3500 |
| :--- | :--- | :--- |

33709PA1150003 my Direct Blue EPO Silver $3500+$ Adult Dental and Vision
$3709 P A 1150001$ my Direct Blue
my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit
my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits

| $33709 P A 1170005$ | $\begin{array}{l}\text { my Blue Access PPO Gold 0 } 0+\text { Adult } \\ \text { 33709PA135000 }\end{array}$ |
| :--- | :--- |
| my Blue Access PPO Premier Gold 0 |  |

33709 PA1360001 my Blue Access PPO Premier Gold 0 + Adult Dental and Vision
my Blue Access PPO Gold 1700 HS
$33709 P A 1350002$ my Blue Access PPO Premier Silver 2900
33709 PA1160007 my Blue Access PPO Silver 7000
33709 PA1170002 my Blue Access PPO Silver 3500 + Adult Dental and Vision
33709 PA1160001 my Blue Access PPO Bronze 3800
$3709 P A 1160006$ my Blue Access PPO Bronze 8900
$3309 P A 1410004$ my Blue Access PPO Gold O
ntal and Vision
my Blue Access PPO Premier Gold O

| 33709PA1370003 | $\begin{array}{l}\text { my Blue Access PPO Gold } 1700 \text { HS } \\ \text { my Blue Access PPO Gold 1500 }\end{array}$ 3709PA141000 |
| :--- | :--- |

A130002 By Access P. Pe mier Silver 2900
33709 PA1410006 my Blue Access PPO Silver 7000

33709PA1420003 | my Blue Access PPO Silver 3500 + Adult Dental and Vision |
| :--- | :--- |

PA1370001 mv Blue Access PPO Bronze 7100 HSA - Custom Drus Benefit

| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- | :--- |

3709PA0940006 my Direct Blue EPO Gold 0
33709 PA1340001 my Direct Blue EPO Premier Gold 0
$33709 P A 0950004$ my Direct Blue EPO Gold 1700 HSA
$3709 P A 0940010$ my Direct Blue EPO Gold 1500
3709Pa130002 my Direct Blue EPO Premier Siver 2900
$33709 \mathrm{PAO9940009}$ my Direct Blue EPO Silver 7000
3709 PA1120003 my Direct Blue EPO Silver $3500+$ Adult Dental and Vision
3709Pa1120001 my Diret Be EP Bre 3800
my Direct Blue EPO Bronze 8900
3709PA0970006 my Direct Blue Lehigh Valley EPO Gold 0
my Direct Blue Lenigh Valley EPO Gold O + Adurt Dental and Vision
3709146001 my Direct Blue Lehigh Valley EPO Premier Gold O
$33709 P A 0980004$ my Direct Blue Lehigh Valley EPO Gold 1700 HSA
$3709 P A 1460002$ my Direct Blue Lehigh Valley EPO Premier Silver 2900
$33709 P A 1470002$ my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Visio 33709 PA0970007 my Direct Blue Lehigh Valley EPO Silver 3500
3709 PA1130003 my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision
my
3709 PA0980001 $m y$ Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit
33709PA0970008 my Direct Blue Lehigh Valley EPO Bronze 8900

| 33709PA1480004 | my Blue Access PPO Gold 0 |
| :--- | :--- |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision |


| 33709PA1490004 |  |
| :--- | :--- |
| 33709PA1520001 | $\begin{array}{l}\text { my Blue Access PPO Gold 0 + Adult D } \\ \text { my Blue Access PPO Premier Gold 0 }\end{array}$ |

3709 PA1530001 my Blue Access PPO Premer G $0+$
33709 A 1480007 my Bue Access PPO Gold 1500
m3709PA1520002 my Blue Access PPO Premier Silver 2900
3709PA1530002 $\begin{aligned} & \text { my Blue Access PPO Premier Silver } \\ & \text { my Blue Access PPO siver } 7000\end{aligned}$
03 my Blue Access PPO Silver 3500
3309 PA1480001 my Blue Access PPO Bronze 3800
my bue Access PPO Bronze 3800 + Adutt Dental and Vision
3709PA1480005 $\begin{aligned} & \text { my Blue Access PPO Bronze } 8900\end{aligned}$

| $33709 P A 1510001$ | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- |

Rating area 3

| Bradord | Carbon | Clinton | Lackawana | Lureme | Lrcoming | Morroe | Pike |  |  | susquehanma | Toga | Wayne |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |



Company Name Highmark In
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | on/off Exchange |
| 33709PA0870012 | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1440001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1430002 | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/off |
| $33709 P A 1440002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/off |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1150003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0870007 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1150001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0890002 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1170005 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1360001 | my Blue Access PPO Premier Gold 0+Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | ppo | Silver | On/off |
| 33709PA1360002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1160007 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1160002 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1170002 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1160006 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | ppo | Catastrophic | On/off |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0+Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| 33709PA1410007 | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1390002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1410003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/off |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/off |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1450001 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1400001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0940010 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1340002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/off |
| 33709PA1400002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/off |
| 33709PA0940007 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1120003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1120001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0970010 | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1460002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/off |
| 33709PA1470002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/off |
| 33709PA0970007 | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0970008 | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA1480004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | ppo | Gold | On/off |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | pPo | Gold | On/off |
| 33709PA1480007 | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1520002 | my Blue Access PPO Premier Silver 2900 | ppo | Silver | On/off |
| 33709PA1530002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1480006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1480003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1490003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1490001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1480005 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1510001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/off |

RATING AREA 5
RATING AREA 5

| 82 | 446 | 901 | 1,537 | 181 | 288 | 693 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |


| \$485.38 | \$485.38 | \$485.38 | \$485.38 | \$485.38 | \$485.38 | \$485.38 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$502.13 | \$502.13 | \$502.13 | \$502.13 | \$502.13 | \$502.13 | \$502.13 |
| \$504.07 | \$504.07 | \$504.07 | \$504.07 | \$504.07 | \$504.07 | \$504.07 |
| \$520.83 | \$520.83 | \$520.83 | \$520.83 | \$520.83 | \$520.83 | \$520.83 |
| \$454.77 | \$454.77 | \$454.77 | \$454.77 | \$454.77 | \$454.77 | \$454.77 |
| \$448.77 | \$448.77 | \$448.77 | \$448.77 | \$448.77 | \$448.77 | \$448.77 |
| \$549.25 | \$549.25 | \$549.25 | \$549.25 | \$549.25 | \$549.25 | \$549.25 |
| \$566.00 | \$566.00 | \$566.00 | \$566.00 | \$566.00 | \$566.00 | \$566.00 |
| \$514.67 | \$514.67 | \$514.67 | \$514.67 | \$514.67 | \$514.67 | \$514.67 |
| \$396.90 | \$396.90 | \$396.90 | \$396.90 | \$396.90 | \$396.90 | \$396.90 |
| \$413.65 | \$413.65 | \$413.65 | \$413.65 | \$413.65 | \$413.65 | \$413.65 |
| \$369.36 | \$369.36 | \$369.36 | \$369.36 | \$369.36 | \$369.36 | \$369.36 |
| \$386.11 | \$386.11 | \$386.11 | \$386.11 | \$386.11 | \$386.11 | \$386.11 |
| \$377.04 | \$377.04 | \$377.04 | \$377.04 | \$377.04 | \$377.04 | \$377.04 |
| \$332.01 | \$332.01 | \$332.01 | \$332.01 | \$332.01 | \$332.01 | \$332.01 |
| \$279.86 | \$279.86 | \$279.86 | \$279.86 | \$279.86 | \$279.86 | \$279.8 |

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY
 33709PA1430001 my Direct Blue EPO Premier Gold 0

| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision |
| :--- | :--- |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA |


33709PA1430002 my Direct Blue EPO Premier Silver 2900
33709PA1440002 my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision $33709 P A 0870015$ my Direct Blue EPP Silver 7000
$33709 P A 1150003$ my Direct Blue EPO Silver 3500
$33709 P A 0870007$ my Direct Blue EPO Bronze 3800
33709 PA0890002 my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefi 33709PA0870014 my Direct Blue EPO Bronze 8900
33709 PA1040001 my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits 33709PA1160004 my Blue Access PPO Gold 0

| $33709 P A 1170005$ | my Blue Access PPO Gold 0 + Adult Dental and Vision |
| :--- | :--- |
| 33709PA135000 |  |

337909PA1360001 my Lue Acess PPO Premier Gold 0

| 33709PA1360001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision |
| :--- | :--- |
| 33709PA1180004 |  |
| my Blue Access PPO Gold 1700 HSA |  |

33709PA1160008 $\quad$ my Blue Access PPO Gold 1500

| $33709 P A 1350002$ |  |  |
| :--- | :--- | :--- |
| my Blue Access PPO Premier Silver 2900 |  |  |

33709 PA 1360002 my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision
33709 PA1160007 my Blue Access PPO Silver 7000
33709 PA1160002 my Blue Access PPO Silver 3500
33709 PA1170002 my Blue Access PPO Silver 3500 + Adult Dental and Vision
33709 PA1160001 my Blue Access PPO Bronze 3800

| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision |
| :--- | :--- |
| 33709PA1180001 | my Blue Access PPO Brone |

$33709 P A 1180001$ my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit 33709PA1160006 my Blue Access PPO Bronze 8900

33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- | 33709PA1420004 my Bue Access Ppo Gold

33709PA1380001 $u$ Bu Access PPO Prem + Adult Dental and Vision
33709PA1380001
33709PA139000 my Blue Access PPO Premier Gold 0

| 33709PA139001 |  |
| :--- | :--- |
| 33709PA1370003 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision |
| my Blue Access PPO Gold 1700 HSA |  | 33709PA1410007 $\quad$ my Blue Access PPO Gold 1500

$33709 P A 1380002$ my Blue Access PPO Premier Silver 2900
$33709 P A 1390002$ my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision 33709PA1410006 my Blue Access PPO Silver 7000
33709PA1410003 my Blue Access PPO Silver 3500

| $33709 P A 1420003$ | my Blue Access PPO Silver $3500+$ Adult Dental and Vision |
| :--- | :--- |
| $33709 P A 1410001$ | my Blue Access PPO B | 33709 PA1410001 my Blue Access PPO Bronze 3800


| $\begin{array}{l}\text { 33709PA1420001 }\end{array}$ | my Blue Access PPO Bronze 3800 + Adult Dental and Vision |
| :--- | :--- |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug |

33709PA1370001 my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit

| $\begin{array}{l}\text { 33709PA14 } \\ \text { 33709PA1550001 }\end{array}$ | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- | $33709 P A 0940006$ my Direct Blue EPO Gold 0


| $33709 P A 1450001$ | my Direct Blue EPO Gold $0+$ Adult |
| :--- | :--- |
| $33709 P A 1340001$ | my Direct Blue EPO Premier Gold O |

33709 PA1400001 my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision 33709 PA0950004 my Direct Blue EPO Gold 1700 HSA
33709PA0940010 my Direct Blue EPO Gold 1500
33709 PA1340002 my Direct Blue EPO Premier Silver 2900

33709 PA1400002 my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | 33709 PA0940009 |
| :--- | :--- |
| 33709PA0940007 | my Direct Blue EPO Silver 7000

| $\begin{array}{l}\text { 33709PA094000 } \\ \text { 33709PA1120003 }\end{array}$ | my Direct Blue EPO Silver 350 |
| :--- | :--- |
| my Direct Blue EPO Silver 3500 + Adult Dental and Vision |  |

$33709 P A 0940002$ my Direct Blue EPO Bronze 3800
$33709 P A 1120001$ my Direct Blue EPO Bronze 3800 + Adult Dental and Vision
$33709 P A 0950001$ my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit
33709 PA0940008 my Direct Blue EPO Bronze 8900
33709PA0960001 my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits 33709PA0970006 my Direct Blue Lehigh Valley EPO Gold 0
33709PA1130005 my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision
33709PA1460001 my Direct Blue Lehigh Valley EPO Premier Gold O
$33709 P A 1470001$ my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision
33709PA0980004 my Direct Blue Lehigh Valley EPO Gold 1700 HSA
$33709 P A 0970010$ my Direct Blue Lehigh Valley EPO Gold 1500
33709PA146002

| 33709PA1470002 | my Direct Blue Letigh Valley EPO Premier Silver 2900 + Adult Dental and Vision |
| :--- | :--- | :--- |
| 37309PA0970009 | my |
| my Direct Blie Lehigh Valley EPO Silver 700 |  | 33709PA0970007 $\begin{aligned} & \text { my Direct Blue Lehigh Valley EPO Silver } 3500\end{aligned}$

33709PA1130003 my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision 33709 PA0970002 my Direct Blue Lehigh Valley EPO Bronze 3800
$33709 P A 1130001$ my Direct Blue Lehigh Valley EPO Bronze $3800+$ Adult Dental and Vision 33709PA0980001 my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit $33709 P A 0970008$ my Direct Blue Lehigh Valley EPO Bronze 8900
33709PA0990001 my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits 33709PA1480004 my Blue Access PPO Gold 0

| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision |
| :--- | :--- |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 |

33709 PA1520001 my Blue Access PPO Premier Gold 0

| 33709PA1530001 |
| :--- |
| my Blue Access PPO Premier Gold 0 $~+~ A d u l t ~ D e n t a l ~ a n d ~ V i s i o n ~$ |
| $3709 P A 1500003$ |
| my B Bue Access PPO Gold 1700 HSA | 33709 PA1480007 my Blue Access PPO Gold 1500

33709 PA1520002 my Blue Access PPO Premier Silver 2900
$33709 P A 1530002$ my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision
33709PA1480006 my Blue Access PPO Silver 7000
33709PA1480003 my Blue Access PPO Silver 3500
33709PA1490003 my Blue Access PPO Silver 3500 + Adult Dental and Vision
33709PA1480001 my Blue Access PPO Bronze 3800
${ }^{33709 P A 1490001}$ my Blue Access PPO Bronze 3800 + Adult Dental and Vision
33709 PA1500001 my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit

| 33709 PA1480005 | my Blue Access PPO Bronze 8900 |
| :--- | :--- |
| $33709 P A 1510001$ | my Blue Access Major Events PPO |


| 33709PA1510001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- | :--- |



RATING AREA 6

| 530 | 77 | 2,002 | 93 | 24 | 1,671 | 161 | 756 | 103 | 131 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union |

$\stackrel{3}{ }{ }^{3}$

|  |  | \$472.02 |  |  | \$472.02 |  | \$472.02 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$489.50 |  |  | \$489.50 |  | \$489.50 |  |
|  |  | \$490.87 |  |  | \$490.87 |  | \$490.87 |  |
|  |  | \$508.35 |  |  | \$508.35 |  | \$508.35 |  |
|  |  | \$441.33 |  |  | \$441.33 |  | \$441.33 |  |
|  |  | \$435.33 |  |  | \$435.33 |  | \$435.33 |  |
|  |  | \$545.74 |  |  | \$545.74 |  | \$545.74 |  |
|  |  | \$563.21 |  |  | \$563.21 |  | \$563.21 |  |
|  |  | \$497.11 |  |  | \$497.11 |  | \$497.11 |  |
|  |  | \$389.13 |  |  | \$389.13 |  | \$389.13 |  |
|  |  | \$406.61 |  |  | \$406.61 |  | \$406.61 |  |
|  |  | \$356.37 |  |  | \$356.37 |  | \$356.37 |  |
|  |  | \$373.85 |  |  | \$373.85 |  | \$373.85 |  |
|  |  | \$363.99 |  |  | \$363.99 |  | \$363.99 |  |
|  |  | \$319.34 |  |  | \$319.34 |  | \$319.34 |  |
|  |  | \$265.50 |  |  | \$265.50 |  | \$265.50 |  |
| \$595.12 | \$595.12 | \$595.12 | \$595.12 | \$595.12 | \$595.12 | \$595.12 | \$595.12 | \$595.12 \$595.12 |
| \$612.60 | \$612.60 | \$612.60 | \$612.60 | \$612.60 | \$612.60 | \$612.60 | \$612.60 | \$612.60 \$612.60 |
| \$618.59 | \$618.59 | \$618.59 | \$618.59 | \$618.59 | \$618.59 | \$618.59 | \$618.59 | \$618.59 \$618.59 |
| \$636.07 | \$636.07 | \$636.07 | \$636.07 | \$636.07 | \$636.07 | \$636.07 | \$636.07 | \$636.07 \$636.07 |
| \$556.43 | \$556.43 | \$556.43 | \$556.43 | \$556.43 | \$556.43 | \$556.43 | \$556.43 | \$556.43 \$556.43 |
| \$548.86 | \$548.86 | \$548.86 | \$548.86 | \$548.86 | \$548.86 | \$548.86 | \$548.86 | \$548.86 \$548.86 |
| \$675.75 | \$675.75 | \$675.75 | \$675.75 | \$675.75 | \$675.75 | \$675.75 | \$675.75 | \$675.75 \$675.75 |
| \$693.23 | \$693.23 | \$693.23 | \$693.23 | \$693.23 | \$693.23 | \$693.23 | \$693.23 | \$693.23 \$693.23 |
| \$632.11 | \$632.11 | \$632.11 | \$632.11 | \$632.11 | \$632.11 | \$632.11 | \$632.11 | \$632.11 \$632.11 |
| \$483.66 | \$483.66 | \$483.66 | \$483.66 | \$483.66 | \$483.66 | \$483.66 | \$483.66 | \$483.66 \$483.66 |
| \$501.13 | \$501.13 | \$501.13 | \$501.13 | \$501.13 | \$501.13 | \$501.13 | \$501.13 | \$501.13 \$501.13 |
| \$449.31 | \$449.31 | \$449.31 | \$449.31 | \$449.31 | \$449.31 | \$449.31 | \$449.31 | \$449.31 \$449.31 |
| \$466.79 | \$466.79 | \$466.79 | \$466.79 | \$466.79 | \$466.79 | \$466.79 | \$466.79 | \$466.79 \$466.79 |
| \$458.92 | \$458.92 | \$458.92 | \$458.92 | \$458.92 | \$458.92 | \$458.92 | \$458.92 | \$458.92 \$458.92 |
| \$402.62 | \$402.62 | \$402.62 | \$402.62 | \$402.62 | \$402.62 | \$402.62 | \$402.62 | \$402.62 \$402.62 |
| \$334.74 | \$334.74 | \$334.74 | \$334.74 | \$334.74 | \$334.74 | \$334.74 | \$334.74 | \$334.74 \$334.74 |


| Company Name Market | Highmark Inc. |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | Rating area 7 |  |  |  | rating area 8 |  |  |  |  |
|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  | 1,270 | 4,984 | 6,008 | 5,454 | 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 |
| $33709 P A 0870012$ | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1150005 | my Direct Bue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870016$ | my Direct Blue EPO Gold 1500 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1430002 | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1440002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870013$ | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1150003$ | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1150001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0890002$ | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870014$ | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160004$ | my Blue Access PPO Gold 0 | ppo | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1170005$ | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1350001$ | my Blue Access PPO Premier Gold 0 | ppo | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1360001 | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1360002$ | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160007$ | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160002$ | my Blue Access PPO Siver 3500 | pPo | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1170002$ | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160001$ | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1170001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160006$ | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| 33709 PA 1390002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P$ P1410003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | off |  |  |  |  |  |  |  |  |  |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1420001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1370001$ | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1410005$ | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPo | Catastrophic | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off | \$482.11 | \$482.11 | \$482.11 | \$482.11 |  |  |  |  |  |
| 33709PA1450001 | my Direct Blue EPO Gold 0 0 Adult Dental and Vision | EPO | Gold | On/off | \$499.59 | \$499.59 | \$499.59 | \$499.59 |  |  |  |  |  |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off | \$501.34 | \$501.34 | \$501.34 | \$501.34 |  |  |  |  |  |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off | \$518.82 | \$518.82 | \$518.82 | \$518.82 |  |  |  |  |  |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off | \$450.77 | \$450.77 | \$450.77 | \$450.77 |  |  |  |  |  |
| $33709 P A 0940010$ | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off | \$444.64 | \$444.64 | \$444.64 | \$444.64 |  |  |  |  |  |
| $33709 P A 1340002$ | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/Off | \$557.38 | \$557.38 | \$557.38 | \$557.38 |  |  |  |  |  |
| $33709 P A 1400002$ | my Direct Blue EPO Premier Siver 2900 + Adult Dental and Vision | EPO | Silver | On/Off | \$574.86 | \$574.86 | \$574.86 | \$574.86 |  |  |  |  |  |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off | \$507.74 | \$507.74 | \$507.74 | \$507.74 |  |  |  |  |  |
| $33709 P A 0940007$ | my Direct Blue EPO Silver 3500 | EPO | Silver | Off | \$397.45 | \$397.45 | \$397.45 | \$397.45 |  |  |  |  |  |
| $33709 P A 1120003$ | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off | \$414.93 | \$414.93 | \$414.93 | \$414.93 |  |  |  |  |  |
| $33709 P A 0940002$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off | \$363.99 | \$363.99 | \$363.99 | \$363.99 |  |  |  |  |  |
| $33709 P A 1120001$ | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off | \$381.47 | \$381.47 | \$381.47 | \$381.47 |  |  |  |  |  |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off | \$371.77 | \$371.77 | \$371.77 | \$371.77 |  |  |  |  |  |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off | \$326.17 | \$326.17 | \$326.17 | \$326.17 |  |  |  |  |  |
| 33709PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off | \$271.18 | \$271.18 | \$271.18 | \$271.18 |  |  |  |  |  |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130005$ | my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970010$ | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1460002$ | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1470002$ | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P$ A0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970007$ | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130003$ | my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970002$ | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130001$ | my Direct Blue Lehigh Valley EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970008$ | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1480004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off | \$595.12 | \$595.12 | \$595.12 | \$595.12 |  |  |  |  |  |
| 33709PA1490004 | my Blue Access PPO Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off | \$612.60 | \$612.60 | \$612.60 | \$612.60 |  |  |  |  |  |
| $33709 P A 1520001$ | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off | \$618.59 | \$618.59 | \$618.59 | \$618.59 |  |  |  |  |  |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off | \$636.07 | \$636.07 | \$636.07 | \$636.07 |  |  |  |  |  |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off | \$556.43 | \$566.43 | \$556.43 | \$556.43 |  |  |  |  |  |
| $33709 P A 1480007$ | my Blue Access PPO Gold 1500 | ppo | Gold | On/Off | \$548.86 | \$548.86 | \$548.86 | \$548.86 |  |  |  |  |  |
| $33709 P A 1520002$ | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off | \$675.75 | \$675.75 | \$675.75 | \$675.75 |  |  |  |  |  |
| $33709 P A 1530002$ | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/Off | \$693.23 | \$693.23 | \$693.23 | \$693.23 |  |  |  |  |  |
| 33709PA1480006 | my Blue Access PPO Siver 7000 | PPO | Silver | On/Off | \$632.11 | \$632.11 | \$632.11 | \$632.11 |  |  |  |  |  |
| $33709 P A 1480003$ | my Blue Access PPO Silver 3500 | PPO | Silver | off | \$483.66 | \$483.66 | \$483.66 | \$483.66 |  |  |  |  |  |
| $33709 P 41490003$ | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | off | \$501.13 | \$501.13 | \$501.13 | \$501.13 |  |  |  |  |  |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off | \$449.31 | \$449.31 | \$449.31 | \$449.31 |  |  |  |  |  |
| 33709PA1490001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/off | \$466.79 | \$466.79 | \$466.79 | \$466.79 |  |  |  |  |  |
| $33709 P A 1500001$ | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off | \$458.92 | \$458.92 | \$458.92 | \$458.92 |  |  |  |  |  |
| 33709PA1480005 33709PA1510001 | my Blue Access PPO Bronze 8900 my Blue Access Major Events PPO Catastrophic $9450-3$ Free PCP Visits | PPO | Bronze <br> Catastrophic | On/Off On/Off | \$402.62 | \$402.62 $\$ 334.74$ | \$402.62 | \$402.62 $\$ 334.74$ |  |  |  |  |  |

$\begin{array}{ll}\text { Company Name } & \begin{array}{l}\text { Highmark in } \\ \text { Market }\end{array} \\ \text { Individual }\end{array}$
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | on/off Exchange |
| $33709 P A 0870012$ | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1440001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1430002 | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/off |
| 33709PA1440002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/off |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1150003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1150001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0890002 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1170005 | my Blue Access PPO Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1360001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1360002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/off |
| $33709 P A 1160007$ | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1160002 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1170002 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| $33709 P A 1160006$ | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | ppo | Catastrophic | On/off |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1390002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1410003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPo | Catastrophic | On/off |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1450001 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0940010 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1340002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/off |
| $33709 P A 1400002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/off |
| $33709 P A 0940007$ | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1120003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1120001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0970010 | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1460002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/off |
| 33709PA1470002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/off |
| 33709PA0970007 | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0970008 | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA1480004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | pPo | Gold | On/off |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| $33709 P A 1480007$ | my Blue Access PPO Gold 1500 | pPo | Gold | On/off |
| 33709PA1520002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1530002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1480006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1480003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1490003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1490001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | pPo | Bronze | On/off |
| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1480005 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1510001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPO | Catastrophic | On/off |


| Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |

## 2023 Service Area

## Issuer: Highmark Inc.

Market: Individual


[^3]
## 2024 Service Area

## Issuer: Highmark Inc.

Market: Individual


[^4]



Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Changels)
Product/Plan Level Calculations

| 1.1 Product Name | EPOHSA | e Lehigh Valley Maj\| | Blue Major Events | my Direct Blue EPO CPA Adult Dental and Vision |  |  | my Direct Bue Lehigh Valley EPP Adult Dental and Vision |  |  |  | my Direct Blue EPO WPA Adult Dental and Vision |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  | $33709 P$ P099 | 33709PA104 | 337099 A112 |  |  | $337099 \mathrm{PA113}$ |  |  |  | $33709 P$ P115 |  |  |  | PPo Siver 350 |  |
| 1.3 Plan Name | Lehigh Valley EPO | Lehigh Valley | Major Events EPO | EPO Bronze 3800 | EPO Silver $2900+$ | EPO Silver $3500+$ | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | EPO Bronze 3800 | EPO Silver $2900+$ | EPOS Silver $3500+$ | Eprogold 0+ Adult |  |  |
| 1.4 Plan ID (Standard Component ID) | $33709 P \mathrm{PaO980004}$ | 33709PA0990001 | 33709PA1040001 | 33709PA1120001 | 33709PA1120002 | 33709PA1120003 | 33709PA1130001 | $33709 P A 1130002$ | 33709PA1130003 | 33709PA1130005 | 33709PA1150001 | 33709PA1150002 | 33709PA1150003 | 33709PA1150005 | 33709PA1160001 | 33709PA1160002 |
| 1.5 Metal | Gold | Catastrophic | Catastrophic | Bronze | Siver | Siver | Bronze | Siver | Siver | Gold | Bronze | Siver | Siver | Gold | Bronze | Siver |
| 1.6 AV Metal Value | 0.788 | 0.600 | 0.600 | 0.647 | 0.717 | 0.720 | 0.647 | 0.717 | 0.720 | 0.806 | 0.647 | 0.717 | 0.720 | 0.806 | 0.647 | 0.720 |
| 1.7 Plan Category |  | Renewing | Renewing | Renewing | Terminated | Renewing | Renewing | Terminated | newing | newing | newing | inated | newing | eewing | eving | eving |
| 1.8 Plan Type | EPO | EPO | EPO | EPO | EPO | Epo | EPO | EpO | EPO | Epo | EPO | Epo | EpO | EPO | PPO | PPO |
| 1.9 Exchange Plan? | Yes | Yes | Yes | Yes | No | No | Yes | No | No | Yes | Yes | No | No | Yes | Yes | No |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | /01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/224 | 01/01/2024 | 01/01/2024 | 1/2024 | 1/2024 | 01/2024 | 01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 12.13\% | 15.30\% | 13.13\% | 14.09\% | 0.00\% | 13.18\% | 10.06\% | 0.00\% | 9.17\% | 11.96\% | 7.51\% | 0.00\% | 6.53\% | 8.89\% | 18.06\% | 18.69 |
| 1.12 Product Rate Increase \% |  | 15.30\% | 13.13\% |  | 13.99\% |  |  | 11.2 | 25\% |  |  |  | 61\% |  |  |  |


| 2.1 Plan ID (Standard Component ID) | 33709PA0980004 | 33709PA0990001 | $33709 P \mathrm{PA} 1040001$ | 33709PA1120001 | 33709PA1120002 | 33709P | 33709P | 33709PA1130002 | 33709PA | 33709 | 33709PA1150001 | 33709PA1150002 | 33709PA1150003 | 33709 | 33709PA1160001 | $33709 P A 1160002$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | \$142,486 | \$100,955 | 571,560 | \$561,641 | \$676,836 | \$190,224 | \$495,892 | \$14,617 | \$56,366 | 5807,400 | \$921,772 | \$1,036,381 | \$353,276 | 54,389,688 | \$1,430,179 | 5451,438 |
| 2.3 Reinsurance | \$6,402 | 54,585 | \$2,459 | \$21,117 | \$36,959 | \$9,477 | \$20,794 | 5741 | \$2,156 | \$42,741 | \$31,996 | \$46,015 | \$12,374 | \$187,428 | 554,838 | \$16,493 |
| 2.4 Member Cost Sharing | \$47,186 | \$35,109 | \$71,399 | \$311,428 | \$67,383 | 543,076 | \$183,242 | \$2,338 | \$24,390 | \$128,441 | \$339,457 | \$102,715 | \$110,967 | \$664,338 | \$383,290 | S146,505 |
| 2.5 cost Sharing Reduction | so | so | so | so | so | 50 | so | so | so | so | so | 50 | so | 50 | so |  |
| 2.6 Incurred Claims | 588,898 | S61,261 | - 52,248 | 5229,096 | \$572,494 | \$137,671 | \$291,855 | \$11,537 | \$29,821 | S636,218 | \$550,319 | \$887,651 | 5229,936 | \$3,537,922 | 5992,051 | \$288,440 |
| 2.7 Risk Adjustment Transfer Amount | \$114,577 | S126,175 | \$77,851 | S1,058,722 | \$141,79 | S20,067 | S102,708 | . 58.599 | \$16,144 | S163,476 | S388,214 | S26,943 | - 513,102 | - 5566,989 | -577,309 | 599,270 |
| 2.8 Premium | \$247,417 | \$60,567 | S212,638 | \$1,821,965 | \$550,668 | \$222,290 | S47,172 | \$27,737 | \$80,381 | \$1,055,436 | \$1,354,942 | 8,432 | \$364,446 | \$4,683,585 | 1,218,491 | S490,675 |
| 2.9 Experience Period Member Months | 328 | 290 | 1,230 | 3,231 | 723 | 530 | 1,330 | 41 | 147 | 1,518 | 2,956 | 1,195 | 750 | 7,978 | 2,590 |  |
| 2.10 Current Errollment | 81 | 21 | 87 | 461 |  | 53 | 140 |  |  | 192 | 268 |  | 42 | 1,099 | 287 |  |
| 2.11 Current Premium PMPM | \$717.53 | S419.78 | \$371.68 | \$609.55 | 50.00 | 5668.35 | \$619.21 | 50.00 | \$679.00 | \$797.01 | \$548.69 | 50.00 | \$601.05 | 5704.32 | \$549.54 | \$587.40 |
| 2.12 Loss Ratio | 66.92\% | 32.81\% | -1.67\% | 30.02\% | 82.68\% | 56.80\% | 39.20\% | 60.28\% | 46.42\% | 71.33\% | 56.93\% | 108.86\% | 65.44\% | 85.94\% | 86.33\% | 9.3 |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \$434.41 | \$348.12 | \$58.18 | \$173.83 | \$936.15 | \$358.91 | \$372.85 | \$356.50 | \$383.45 | \$531.88 | ¢311.83 | \$867.26 | 5471.03 | \$550.22 | \$552.19 | \$451.44 |
| 2.14 Reinsurance | \$19.52 | \$15.81 | \$2.00 | \$6.54 | \$51.12 | \$17.88 | \$15.63 | \$18.08 | \$14.67 | \$28.16 | \$10.82 | 538.51 | \$16.50 | \$23.49 | \$21.17 | \$16.49 |
| 2.15 Member Cost Sharing | \$143.86 | \$121.07 | \$58.01 | 596.39 | \$93.20 | \$81.28 | \$137.78 | \$57.03 | \$165.92 | \$884,61 | \$114.84 | \$88.95 | \$147.96 | \$88.27 | \$147.99 | \$146.50 |
| 2.16 Cost Sharing Reduction | 50.00 | \$0.00 | 50.00 | \$0.00 | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 | \$0.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 2.17 Incurred Claims | \$271.03 | \$211.24 | - 51.83 | 570.91 | 5991.83 | S259,76 | S219.44 | 5281.39 | \$202.86 | 5419.12 | \$186.17 | 5742.80 | 5306.58 | 5443.46 | 5883.03 | 5288.44 |
| 2.18 Risk Adjustment Transfer Amount | . 5349.32 | S435.09 | -563.29 | . 5327.68 | S196.10 | ${ }_{537.86}$ | .577.22 | -5209.72 | - 5109.82 | . 5107.69 | -5131.33 | 522.55 | . 517.47 | \$71.07 | -528.30 | 594.27 |


| 3.1 Plan ID (Standard Component ID) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.8559 | 0.5597 | 0.5550 | 0.6911 | 0.0000 | 0.7546 | 0.691 | 0.0000 | 0.7546 | 0.9 | 0.675 | 000 | 0.736 | 0.890 | 0.6646 | ${ }^{0.7142}$ |
| 3.4 Provider Network Adjustment | 0.9544 | 0.9544 | 0.8361 | 0.9748 | 0.0000 | 0.9778 | 0.9544 | 0.0000 | 0.9544 | 0.9544 | 0.8361 | 0.0000 | ${ }^{0.8361}$ | 0.8361 | 0.9912 | 0.9912 |
| 3.5 Benefitis in Addition to EHB | 1.0000 | 1.0000 | 1.0000 | 1.0480 | 0.0000 | 1.0440 | 1.0490 | 0.0000 | 1.0449 | 1.0370 | 1.0608 | 0.0000 | 1.0557 | 1.0461 | 1.0000 | 1.0000 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.32\% | 7.32\% | 7.3\% | 7.32\% | 0.00\% | 7.32\% | 7.32\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% |
| 3.7 Taxes and fees | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06 |
| ${ }^{3} .8$ Profit \& Risk Load | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 0.9200 | 0.9200 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.10 Plan Adjusted Index Rate | \$805.06 | \$484,32 | \$420.76 | \$695.86 | \$0.00 | \$756.89 | \$681.96 | \$0.00 | \$741.72 | \$892.92 | \$590.27 | \$0.00 | \$640.72 | \$767.45 | \$649.22 | \$697.63 |
| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$424.36 | \$255.29 | \$221.79 | 5366.80 | ${ }_{50.00}$ | ${ }_{\text {S398.97 }}$ | S359.47\| | \$0.00] | \$390.97\| | S470.67\| | S311.14\| | 50.00 | 5337.73 | \$404.54\| | \$342.22 | ¢367.73 |


| Section IV: Projected Plan Level |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.1 Plan ID (Standard Component io) | 337099 P0980004 <br> 5778228 | 33709PA0990001 | 33709PA1040001 <br> 480,778 | ${ }^{33709 P A 120001} 56$ | 33709PA1120002 | ${ }^{33709 P A 1120003}{ }_{5457}$ | S3709PA1130001 | 33709PA1130002 |  | $\begin{array}{\|c\|} \hline 33709 P A 1130005 \\ \hline 22,35,401 \\ \hline \end{array}$ | $\begin{array}{\|l\|} \hline 33709 P A 1150001 \\ \hline 2,157,1744 \\ \hline \end{array}$ | 33709PA1150002 |  | $\left\lvert\, \begin{array}{\|c\|} \hline 33709 P A 1150005 \\ \hline 10,388,123 \\ \hline \end{array}\right.$ | 33709PA1160001 | $\begin{array}{\|l\|l\|} \hline 33709 P A 1160002 \\ \hline 886,246 \\ \hline \end{array}$ |
| 4.3 Reinsurance |  |  |  |  | so |  | so | so | so | so | so | so | so | so |  |  |
| 4.4 Member Cost Sharing | \$103,747 | 560,799 | \$181,368 | \$1,68,695 | so | ¢95,252 | \$257,078 | So | \$15,195 | \$238,726 | \$582,066 | So | 562,953 | \$1,206,315 | \$736,023 | 5206,923 |
| 4.5 Cost Sharing Reduction | so | so | so | so | so | 50 | so | so | so | so | so | So | so | 50 | so |  |
| 4.6 Incurred Claims | \$644,481 | \$102,314 | \$299,40 | 54,649,944 | so | \$361,872 | \$743,086 | S0 | \$57,728 | \$2,114,675 | \$1,575,108 | 50 | \$220,842 | 59,12, ,808 | \$1,905,679 | \$659,323 |
| 4.7.7 Risk Adjustment Transfer Amount | \$18,827 | 52,989 | 58,746 | \$135,834 | so | \$10,571 | \$21,707 | so | \$1, 286 | 561,774 | \$46,012 | 50 | S6,451 | \$266,466 | \$55,669 | \$19,260 |
| 4.8 Premium | \$699,568 | \$110,424 | \$323,144 | \$5,018,539 | so | \$390,557 | \$801,989 | so | \$62,304 | \$2,882,302 | \$1,699,964 | so | \$238,348 | 59,84, 880 | \$2,056,739 | \$711,587 |
| 4.9 Projected Member Months | 864 | 228 | 768 | 7,212 | 0 | 516 | 1,176 | 0 | 84 | 2,556 | 2,880 | 0 | 372 | 12,828 | 3,168 | 1,020 |
| Per Pember Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$866.00 | S715.41 | \$626.01 | 5867.81 | \#oIV/0! | \$885.90 | \$850.48 | \#OIV/O! | \$868.14 | 5920.74 | \$749.02 | \#DIV/0! | 5762.89 | \$805.12 | \$833.87 | 5849.26 |
| 4.12 Reinsurance | 50.00 | \$0.00 | 50.00 | 50.00 | \#DIV/0! | \$0.00 | \$0.00 | \#DIV/0! | \$0.00 | 50.00 | \$0.00 | \#DIV/0! |  | 50.00 | 50.00 | 50.00 |
| 4.13 Member Cost Sharing | \$120.08 | S266.66 | \$236.16 | \$223.06 | \#DIV/0: | \$184.60 | \$218.60 | \#DIV/0! | \$180.90 | \$93.40 | \$202.11 | \#DIV/0! | S169.23 | \$94.04 | S232.33 | S202.87 |
| 4.14 Cost Sharing Reduction | 50.00 | 50.00 | 50.00 | 50.00 | \#DIV/0! | 50.00 | 50.00 | \#DIV/0! | 50.00 | 50.00 | \$0.00 | \#DIVO! | 50.00 | 50.00 | 50.00 | 50.00 |
| 4.15 Incurred Claims | 5745.93 | 5448.74 | \$389.86 | 5644.75 | \#DIV/0! | 5701.30 | 5631.88 | \#DIV/0! | 5687.24 | 5827.34 | \$546.91 | \#DIVO! | \$593.66 | 5711.09 | 5601.54 | 5646.40 |
| 4.16 Risk Adjustment Transfer Amount | \$21.79 | 513.11 | \$11.39 | \$18.83 | \#DIV/0! | \$20.49 | \$18.46 | \#DIV/0! | \$20.08 | \$24.17 | \$15.98 | \#DIV0! | \$17.34 | 520.77 | \$17.57 | 518.88 |
| 4.17 Premium | \$805.06 | \$484.32 | \$420.76 | \$695.86 | \#oiv/0! | \$756.89 | \$681.96 | \#olv/o! | \$741.72 | \$892.92 | \$590.27 | \#DIV/0! | \$640.72 | \$767.45 | \$649.22 | \$697.63 |

Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Changels)
Product/Plan Level Calculations

| 1.1 Product Name | my Blue Access PPO WPA |  |  |  |  | my Blue Access PPo WPA Adult Dental and Vision |  |  |  | my Blue Access PPO WPA HSA |  |  | my Direct Blue EPP Premier CPA ${ }^{33709 P A 134}$ |  | my Blue Access PPO Premier WPA33709PA135 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  |  |  |  |  | $33709 \mathrm{PA117}$ |  |  |  | $33709 \mathrm{PA118}$ |  |  |  |  |  |  |
| 1.3 Plan Name | PPO Gold 0 | PPO Silver 2900 | PPOB Bronze 8900 | PPO Silver 7000 | PPO Gold 1500 | PPO Bronze 3800 | PPO Silver $3500+$ | PPo Silver $2900+$ | PPO Gold $0+$ | PPO Bronze 7100 | Ppo Silver 3250 | PPO Gold 1700 | EPO Premier Gold | EPOP Premier Silver | Ppo Premier Gold | PPo Premier Sive |
| 1.4 Plan ID (Standard Component ID) | $33709 P \mathrm{P} 1160004$ | 33709PA1160005 | 33709PA1160006 | 33709PA1160007 | 33709PA1160008 | 33709PA1170001 | 33799PA1170002 | 33709PA1170004 | 33709PA1170005 | 33709PA1180001 | 33709PA1180003 | 33709PA1180004 | 33709PA1340001 | 33709PA1340002 | 33709PA1350001 | 33709PA1350002 |
| 1.5 Metal | Gold | Silver | Bronze | Silver | Gold | Bronze | Siver | Siver | Gold | Bronze | Silver | Gold | Gold | Silver | 6019 | Siver |
| 1.6 AV Metal Value | 0.806 | 0.717 | 0.610 | 0.706 | 0.781 | 0.647 | 0.720 | 0.717 | 0.806 | 0.648 | 0.680 | 0.788 | 0.820 | 0.716 | 0.820 | 0.716 |
| 1.7 Plan Category | Renewing | Terminated | Reneving | Renewing | New | Renewing | Renewing | Terminated | Renewing | Renewing | Terminated | enewing | Enewing | Renewing | newing | newing |
| 1.8 Plan Type | Ppo | PPO | PPo | Ppo | PPo | PPO | PPo | PPo | PPO | PPo | PPo | PPo | EPO | EPO | PPO | PPO |
| 1.9 Exchange Plan? |  |  |  |  |  |  |  |  |  |  | No |  |  |  | Yes |  |
| 1.10 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 | /01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 20.16\% | 0.00\% | 17.98\% | 20.26\% | 0.00\% | 15.88\% | 16.60\% | 0.00\% | 18.34\% | 16.05\% | 0.00\% | 18.87\% | 15.51\% | 15.59\% | 18.03\% | 20.22 |
| 1.12 Product Rate Increase \% |  | 19.86\% |  |  |  |  | 18.0 | 06\% |  |  | 17.68\% |  |  | .53\% |  |  |


| 2.1. Plan ID (Standard Component ID) | 33709PA1160004 | 33709PA1160005 | 33709PA1160006 | 33709PA1160007 | 33709PA1160008 | 1170001 | PA1170002 | PA1170004 | 9PA1170005 | 9PA1180001 | PPA1180003 | 9PA1180004 | 9PA1340001 | 002 | PPA1350001 | 20 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | 58,080,041 | \$188,711 | 50 | 50 | so | 599,622 | \$178,875 | \$199,329 | \$2,379,514 | \$1,099,615 | \$3,466,478 | \$2,638,320 | \$25,984,933 | 50 | \$9,96,570 |  |
| 2.3 Reinsurance | \$352,537 | 58,418 | so | \$0 | so | \$2,920 | \$6,067 | 57,42 | \$99,611 | \$46,428 | \$160,476 | \$115,907 | \$1,427,238 | so | \$440,445 |  |
| 2.4 Member Cost Sharing | \$1,138,741 | \$15,685 | S0 | So | S0 | \$66,812 | \$63,320 | 547,835 | \$484,461 | \$186,237 | \$212,713 | \$291,718 | \$2,863,377 | 50 | 51,057,594 |  |
| 2.5 Cost Sharing Reduction | so | so | so | 50 | so | 50 | so | so | so | so | so | so | 50 | 50 | S0 |  |
| 2.6 Incurred Claims | S6,588,763 | S164,608 | so | so | so | 533,890 | \$109,489 | \$144,002 | S1,78,442 | \$866,950 | 53,03, 288 | \$2,230,695 | \$21,694,318 | so | \$8,467,531 |  |
| 2.7 Risk Adjustment Transfer Amount | S249,342 | 596,960 | S0 | 50 | 50 | -5114,160 | S26,747 | 511,891 | . 535,455 | - 51,799 | \$890,020 | \$272,249 | \$2,56, 542 | 50 | 52,54, 582 |  |
| 2.8 Premium | S6,42,709 | 564,939 | so | 50 | so | \$351,868 | \$233,702 | \$157,969 | S2,552,039 | 5700,867 | \$1,71,452 | \$1,116,675 | \$20,630,799 | 50 | 54,859,762 | so |
| 2.9 Experience Period Member Months | 11,279 | 1 |  |  | 0 | 690 | ${ }^{13}$ | 269 | , 632 | 1,479 | 820 | 2,123 | 27,741 |  | 8,308 |  |
| 2.10 Current Efrollment | 1,642 |  | 66 | 258 |  | 96 | 34 |  | 735 | 311 |  | 364 | 2,279 | 585 | 1,092 |  |
| 2.11 Current Premium PMPM | \$709.55 | 50.00 | \$494.30 | 5751.76 | 50.00 | \$589.04 | S626.90 | 50.00 | 5749.05 | \$570.71 | 50.00 | 5672.04 | \$791.24 | \$879.01 | \$750.44 | 5802.74 |
| 2.12 Loss Ratio | 106.38\% | 101.67\% | \#DIV/0! | \#DIV/0! | \#DIV/0! | 15.10\% | 52.90\% | 84.78\% | 71.46\% | 133.57\% | 118.68\% | 160.61\% | 93.53\% | \#DIV/0! | 114.36\% | \#DIV |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | 5716.38 | \$2,073.75 | \#DIV/0! | \#DV/0! | \#DIV/0! | \$144.38 | \$433.11 | 5741.00 | \$513.71 | 5773.49 | \$1,229.25 | \$1,242.73 | 5936.70 | \#DVV/0! | 1,199.51 | \#DIV/0! |
| 2.14 Reinsurance | \$31.26 | 592.51 | \#DIV/0! | \#DV/0! | \#DIV/0! | \$4.23 | \$14.69 | \$27.85 | \$20.86 | \$31.39 | \$56.91 | \$54.60 | \$51.45 | \#DVV0! | \$53.01 | \#DIV/0! |
| 2.15 Member Cost Sharing | \$100.96 | \$172.36 | \#DIV/0! | \#DV/0! | \#DIV/0! | \$88.13 | \$153.32 | \$177.82 | \$104.59 | \$125.92 | \$75.43 | \$137.41 | \$103.22 | \#DIV/0! | \$127.30 | \#DIV/0: |
| 2.16 Cost Sharing Reduction |  | \$0.00 | \#DIVIO! | \#DVV0! | \#DIV/0! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 | 50.00 | \$0.00 | \#DIV/0! | 50.00 | \#oiv/0 |
| 2.17 Incurred Claims | S584.16 | \$1,808.88 | \#DIV/0! | \#DiV/0! | \#olv/0! | \$52.01 | S265.11 | S535.32 | 5388.26 | \$586.17 | \$1,096.91 | \$1,050.73 | 5782.03 | \#DIV/0! | \$1,019.20 | \#olv/0! |
| 2.18 Risk Adjustment Transfer Amount | - 522.11 | \$1,065.49 | \#DIVI! | \#DV/0! | \#DIV/0! | - 1165.45 | -564.76 | \$44.21 | -57.65 | . 535.02 | \$315.61 | \$128.24 | 592.41 | \#DIV/0! | \$306.28 | \#DIV/0! |
| 2.19 Premum |  | 5713.61 | \#DIV/0! | \#DIV/0! | \#olv/0! | 5509.95 | \$565.87 | \$587.24 | S550.96 | 5473.88 | \$608.67 | \$525.99 | 5743.69 | \#DIV/0! | \$584.95 |  |


|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 3.2 Market Adjusted Index Rate 5 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Desigg of Plan | 0.8734 | 0.0000 | 0.5974 | 0.9261 | 0.8075 | 0.6646 | 0.7142 | 0.0000 | 0.8734 | 0.6785 | 0.0000 | ${ }^{0.8183}$ | 0.949 | 1.056 | 0.9052 | 0.9864 |
| 3.4 Provider Network Adjustment | 0.9912 | 0.0000 | 0.9912 | 0.9912 | 0.9912 | 0.9912 | 0.9912 | 0.0000 | 0.9912 | 0.9912 | 0.0000 | 0.9912 | 0.9748 | 0.9778 | 0.9912 | 0.9912 |
| 3.5 Benefitis in Addition to EHB | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0521 | 1.0485 | 0.0000 | 1.0396 | 1.0000 | 0.0000 | 1.0000 | 1.0023 | 1.0021 | 1.0024 | 1.0022 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.32\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 0.00\% | 7.3\%\% | 7.3\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% |
| 3.7 Taxes and fees | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| 3.8 Profit \& Risk Load | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  | 0.52 |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  | 1.00 |  |  |  |  |  |
| 3.13 Tobacco Calibration Fator |  |  |  |  |  |  |  |  |  |  | 0.99 |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$449.71 | 50.01 | \$307.61 | 5476.85\| | \$415.79 | \$360.04\| | 5385.56 | 50.00 | \$467.53 | \$349.34 | 50.00 | \$421.35 | \$482.06 | \$535.94\| | S467.17 | \$509.03 |


| 4.1. Plan ID (Standard Component II) | 09PA1160004 | 33709PA1160005 | PA1160006 | 9PA1160007 | A1160008 | PPA1170001 | A1170002 | 33709PA1170004 | 9PA1170005 | PPA1180001 | 33709PA1180003 | PPA1180004 | 9PA1340001 | PPA1340002 | O9PA1350001 | A1350002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$20,394,475 | so | \$783,174 | \$5,23,765 | \$624,088 | \$1,126,454 | \$309,867 | S0 | \$8,239,247 | \$2,393,369 | so | \$2,507,476 | \$22,661,864 | 56,24,938 | \$10,656,729 | 5422,664 |
| 4.3 Reinsurance |  | so |  |  |  |  | so | s0 | so | so | so | so |  |  |  |  |
| 4.4 Member Cost Sharing | \$2,598,902 | ${ }_{50}$ | \$264,091 | S497,283 | \$106,633 | ¢313,849 | 574,019 | 50 | S1,049,941 | \$639,621 | S0 | \$409,993 | \$1,837,318 | \$139,342 | \$1,147,334 | \$25,390 |
| 4.5 Cost Sharing Reduction | 50 | so |  | 50 | so |  |  | 50 |  | 50 | 50 | 50 |  | 50 | so |  |
| 4.6 Incurred Claims | \$17,795,573 | S0 | \$519,083 | \$4,737,482 | \$517,455 | \$812,605 | \$235,848 | 50 | 57,18,306 | \$1,753,748 | 50 | \$2,09, 483 | \$20,8 | 56,10, 595 | 95 | \$397,274 |
| 4.7 Risk Adjustment Transfer Amount | \$519,845 | so | \$15,163 | \$138,391 | S15,116 | \$23,738 | \$6,890 | so | \$210,014 | \$51,231 | so | \$61,272 | 5608,327 | \$178,328 | \$277,789 | \$11,605 |
| 4.8 Premium | \$19,206,202 | 50 | \$560,230 | \$5,113,016 | \$558,473 | \$877,019 | \$254,544 | 50 | \$7,759,191 | \$1,892,765 | 50 | \$2,26,747 | \$22,475,277 | 56,58,497 | \$10,263,190 | S428,765 |
| 4.9 Projected Member Months | 22,512 |  | 960 | 5,652 | 708 | 1,284 | 348 |  | 8,748 | 2,856 | 0 | 2,832 | 24,576 | 6,480 | 11,580 |  |
| 4.10 Loss Ratio | 90.21\% | \#DIV/0! | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | \#DIV/0! | 90.21\% | 90.21\% | \#DIV/O! | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | 5905.94 | \#DIV/O! | 5815.81 | 5926.18 | 5881.48 | 5877.30 | 5890.42 | \#DIV/0! | \$941.84 | 5888.01 | \#DIV/0! | \$885.41 | \$922.11 | S963.57 | 5920.27 | 5951.95 |
| 4.12 Reinsurance |  | \#DIV/0! | \$0.00 | 50.00 | \$0.00 |  | \$0.00 | \#DIV/0! | 50.00 | 50.00 | \#DIV/0! | \$0.00 | 50.00 | 50.00 | 50.00 | \$0.00 |
| 4.13 Member Cost Sharing | \$115.45 | \#DIVO! | \$275.09 | S87.98 | \$150.61 | \$244.43 | \$212.70 | \#DIV/0! | S120.02 | \$223.96 | \#DIV/0! | \$144.77 | \$74.76 | \$21.50 | 599.08 | \$57.19 |
| 4.14 cost Sharing Reduction | 50.00 | \#IV/O! | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \#DIV/0! | 50.00 | \$0.00 | \#DIV/0! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 4.15 Incurred Claims | S790.49 | \#DIVO! | \$540.71 | 5838.20 | S730.87 | 5632.87 | 5677.73 | \#DIV/0! | S821.82 | 5614.06 | \#DIV/0! | S740.64 | S847.35 | S942.07 | \$821.19 | \$894.76 |
| 4.16 Risk Ajuistment Transfer Amount | \$23.09 | \#DIVO! | \$15.80 | \$24.49 | \$21.35 | \$18.49 | \$19.80 | \#DIVO! | \$24.01 | \$17.94 | \#DIV/0! | \$21.64 | \$24.75 | \$27.52 | \$23.99 | \$26.14 |
| 4.17 Premium | \$853.15 | \#DIV/0! | \$583.57 | \$904.64 | \$788.80 | \$683.04 | \$731.45 | \#DIV/0! | \$886.97 | \$662.73 | \#DIV/0! | \$799.35 | \$914.52 | \$1,016.74 | \$886.29 | \$965.69 |

Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Changes
Product/Plan Level Calculations

| 1.1 Product Name | Access PPO Premier WPA Adult Dental |  | my Blue Access PPO WPA HSA |  |  | my Blue Access PPO Premier WPA 33709PA138 |  | Access PPO Premier WPA Adult Dental At Blue EPO Premier CPA Adult Dental al |  |  |  | my Blue Access PPO WPA |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 | 33709 | $9 P \mathrm{~A} 136$ | 33709 PP 137 |  |  |  |  | ${ }^{33709 P A} 139$ |  |  |  | $333799 \mathrm{PA141}$ |  |  |  |  |
| 1.3 Plan Name | PPO Premier Gold | PPPO Premie Siver | PPOB Bronze 7100 | PPO Silver 3250 | PPO Gold 1700 | PPO Premier Gold | PPO Premier Siver | PPO Premier Gold | PPOP Premier Silver | EPO Premier Gold EPOP Premier Silver |  | PPO Bronze 3800 | PPO Silver 2900 | PPOS Siver 3500 | PPO Gold 0 | PPO Bronze 8900 |
| 1.4 Plan ID (Standard Component ID) | 33709PA1360001 | 33709PA1360022 | 33709PA1370001 | 33709PA1370002 | 33709PA1370003 | 33709PA1380001 | 33709PA1380002 | 33709PA1390001 | 33709 PA 1390002 | 33709PA1400001 | $33709 P 14400002$ | 33709PA1410001 | $33709 P 14110002$ | $33709 P$ P1410003 | 33709PA1410004 | $33709 P 14110005$ |
| 1.5 Metal | Gold | Siver | Bronze | Siver | Gold | Gold | Siver | Gold | Siver | Gold | Silver | Bronze | Silver | Siver | Gold | Bronze |
| 1.6 AV Metal Value | 0.820 | 0.716 | 0.648 | 0.680 | 0.788 | 0.820 | 0.716 | 0.820 | 0.716 | 0.820 | 0.716 | 0.647 | 0.717 | 0.720 | 0.806 | 0.610 |
| ${ }^{1.7}$ Plan Category | Renewing | Reneving | Reneving | Terminated | Reneving | Renewing | Reneving | Renewing | Renewing | Renewing | Renewing | Renewing | Terminated | Renewing | Renewing | newing |
| 1.8 Plan Type | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | EPO | EPO | PPO | PPO | PPO | ${ }^{\text {PPO }}$ |  |
| 1.9 Exchange Plan? | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | No | Yes | Yes |
| 1.10 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 | 01/2024 | 01/2024 |
| 1.11 Cumulative Rate Change\% (over 12 mos prior) | 16.40\% | 18.60\% | 18.49\% | 0.00\% | 21.37\% | 20.56\% | 22.80\% | 19.00\% | 21.24\% | 14.12\% | 14.34\% | 20.55\% | 0.00\% | 21.19\% | 22.69\% | $20.46 \%$ |
| 1.12 Product Rate Increase \% |  | .53\% |  | 20.25\% |  |  | .67\% | 19.3 |  | 14.1 |  |  |  |  | 2.50\% |  |


| 2.1. Plan ID (Standard Component I I) | 9PA1360001 | 9PA136002 | 33709PA1370001 | 33709PA1370002 | A137000 | 9PA1380001 | 1380002 | 9PA1390001 | A1390002 | 9PA1400001 | PA14 | 9PA1410001 | A1410002 | A1410003 | 33709PA141004 | 709PA1410005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | 57,520,158 | 50 | \$541,987 | \$6,660,606 | \$902,422 | 56,632,488 | so | \$3,20,390 | 50 | \$5,20,925 | so | \$1,326,654 | \$146,009 | \$350,510 | 58,75,704 |  |
| 2.3 Reinsurance | \$332,799 | so | \$21,472 | \$314,799 | \$38,319 | \$294,903 | so | \$141,107 | so | \$282,255 | so | \$50,503 | \$6,512 | \$14,939 | \$381,900 |  |
| 2.4 Member Cost Sharing | \$712,548 | so | \$122,457 | \$310,367 | \$126,417 | \$732,559 | so | \$317,542 | so | \$630,157 | so | \$364,835 | \$19,507 | \$50,294 | \$1,275,632 |  |
| 2.5 Cost Sharing Reduction |  | so | 50 |  |  | 50 | 50 |  | so | so | so | 50 | 50 | so | 50 |  |
| 2.6 Incurred Claims | 56,474,811 | so | \$398,057 | \$6,03, 440 | \$737,685 | \$5,60, 025 | So | \$2,750,740 | So | \$4,296,513 | 50 | \$911,316 | \$119,990 | \$285,277 | 57,10, 172 | - ${ }_{50}$ |
| 2.7 Risk Adjustment Transfer Amount | \$1,749,381 | - ${ }^{50}$ | 5310,407 | \$717,544 | \$367,270 | 5455,509 | So | S514,180 | 50 | - 5211,077 | so | - 5231,049 | - 10404,997 | \$170,702 | - $51,523,586$ |  |
| 2.8 Premium | \$3,675,036 | so | \$411,654 | \$4,940,801 | \$392,406 | ¢5,406,200 | so | \$1,801,626 | so | \$5,430,654 | so | \$1,314,164 | \$211,609 | \$177,686 | 59,679,426 | S0 |
| 2.9 Experience Period Member Months | 6,161 |  | 755 | 6,321 | 693 | 7,090 | 0 | 2,470 | 0 | 7,522 | 0 | 2,378 | 246 | 325 | 12,982 |  |
| 2.10 Current Efrollment |  | 42 |  |  | 114 |  | 39 | 295 | 43 |  | 123 | 272 |  |  | 1,701 |  |
| 2.11 Current Premium PMPM | \$789.94 | 5842.24 | \$641.80 | 50.00 | \$755.75 | \$843.28 | \$902.09 | \$882.78 | \$941.59 | \$828.80 | \$916.56 | \$617.99 | 50.00 | 5660.56 | \$797.93 |  |
| 2.12 Loss Ratio | 119.36\% | \#DIV/0! | 55.13\% | 106.66\% | 97.11\% | 95.62\% | \#DIV/0! | 118.78\% | \#DIV/0! | 82.32\% | \#DIV/0! | 84.14\% | 112.55\% | 81.88\% | 87.06\%) | \#DIV/0 |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \$1,220.61 | \#DIV/0! | \$717.86 | \$1,053.73 | \$1,302.20 | 5935.47 | \#DIV/O! | \$1,299,35 | \#IV/V! | 5692.49 | \#IV/V! | \$557.89 | \$593.53 | \$1,078.49 | S674.60 | \#01 |
| 2.14 Reinsurance | \$54.02 | \#DIV/0: | \$28.44 | 549.80 | \$55.30 | 541.59 | \#DIVO! | S57.13 | \#DIV/0: | \$37.52 | \#DIV/0! | \$21.24 | \$26.47 | \$45.97 | \$29.42 | \#DIVIO! |
| 2.15 Member Cost Sharing | \$115.65 | \#DIV/0: | \$162.19 | \$49.10 | S182.42 | \$103.32 | \#DIV/O! | \$128.56 | \#Div/o! | 583.78 | \#DIV/O! | \$153.42 | \$79.29 | \$154.75 | 598.26 | \#DiV/0! |
| 2.16 Cost Sharing Reduction | 50.00 | \#DIV/0: | 50.00 | 50.00 | \$0.00 | \$0.00 | \#DV/0: | 50.00 | \#DIVO! | 50.00 | \#DIVO! | 50.00 | \$0.00 | 50.00 | 50.00 | \#DIV/0: |
| 2.17 Incurred Claims | \$1,050.94 | \#DIV/0: | \$527.23 | S954.82 | \$1,066.48 | \$790.55 | \#DIV/0! | \$1,113.66 | \#DIV/0! | \$571.19 | \#DIV/0! | \$383.23 | \$487.77 | 5877.78 | \$546.92 | \#DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | \$283.94 | \#DIV/0: | \$411.14 | S113.52 | \$529.97 | S64.25 | \#DIV/0! | S208.17 | \#DIV/0! | . 528.06 | \#DIV/0! | -597.16 | -5426.82 | \$525.24 | . 5117.36 | \#DIV/0! |
| 2.19 Premium | \$596.5 | Holv | \$545 | \$781 | \$566 | - 5762.51 | \#01 | 5729 | \#DV/0! | \$721 | \#Div/0! | \$552 | \$860.20 | 5546 | \$745.60 | \#DV |


|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.9052 | 0.9864 | ${ }^{0.6785}$ | 0.0000 | ${ }^{0.8183}$ | 0.9052 | 0.9864 | 0.9052 | 0.9864 | 0.9497 | 1.0561 | 0.6646 | 0.0000 | 0.7142 | 0.8734 | 0.5974 |
| 3.4 Provider Network Adjustment | 0.9912 | 0.9912 | ${ }^{1.1381}$ | 0.0000 | 1.1381 | 1.1381 | 1.1381 | 1.1381 | 1.1381 | 0.9748 | 0.9748 | 1.1381 | 0.0000 | 1.1381 | 1.1381 | 1.1381 |
| 3.5 Benefits in Addition to EHB | 1.0406 | 1.0373 | 1.0000 | 0.0000 | 1.0000 | 1.0021 | 1.0019 | 1.0354 | 1.0325 | 1.0373 | 1.0335 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.32\% | 7.32\% | 7.3\%\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% |
| 3.7 Taxes and Fees | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }_{3} 3.8$ Profit \& Risk Load | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.10 Plan Adjusted IIdex Rate | \$920.10 | \$999.50 | \$760.95 | 50.00 | 5917.81 | \$1,017.33 | \$1,108.50 | \$1,051.14 | \$1,142.31 | \$946.40 | \$1,048.63 | \$745.44 | \$0.00 | \$801.03 | \$979.60 | \$670.06 |
| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$485.00 | \$526.85\| | \$401.11] | S0.00 | S483.79 | \$536.25 | \$584.31 | \$554.07 | ¢602.13 | 5498.86 | \$552.75 | S392.93 | 50.00 | 5422.23 | \$516.36 | ¢353.20 |


| 4.1. Plan ID (Standard Component II) | 9PA1360001 | A136002 | PPA1370001 | 33709PA1370002 | 9PA1370003 | 9PA1380001 | A138002 | PPA1390001 | PPA1390002 | PPA1400001 | PPA1400002 | PPA1410001 | 33709PA1410002 | PPA1410003 | 99PA1410004 | A1410005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$6,56, 195 | S650,284 | \$3,602,513 | S0 | 53,659,874 | \$15,870,423 | \$642,524 | 59,66,865 | \$1,053,993 | \$8,771,557 | \$1,908,067 | \$3,825,975 | so | \$1,287,164 | \$30,981,499 | \$1,225,213 |
| 4.3 Reinsurance |  |  |  | so |  |  |  | so | so | 50 | so | so | so |  |  |  |
| 4.4 Member Cost Sharing | \$707,258 | S33,064 | \$962,762 | 50 | \$598,419 | \$1,708,655 | S88,598 | \$1,040,655 | S63,316 | \$711,157 | S42,581 | \$1,065,981 | S0 | \$307,469 | \$3,948,024 | S413,150 |
| 4.5 Cost Sharing Reduction |  | so | 50 |  |  |  |  | so | 50 | 50 | so | 50 | so | so | so |  |
| 4.6 Incurred Claims | 55,86,936 | \$611,220 | \$2,639,751 | \$0 | 53,061,455 | \$14,161,768 | \$603,926 | 58,62, 210 | \$990,677 | \$8,060,400 | \$1,86 | \$2,759,993 | 50 | 94 | S27, | \$812,064 |
| 4.7 Risk Adjustment Transfer Amount | \$171,239 | \$17,855 | \$77,112 | s0 | 589,431 | \$413,694 | \$17,642 | \$251,960 | \$28,940 | \$235,461 | 554,495 | \$80,625 | s0 | \$28,619 | 5789,703 | 523,722 |
| 4.8 Premium | ¢6,326,603 | 5659,671 | S2,84,000 | 50 | 5, 304,132 | \$15,284,350 | 5651,799 | \$9,30,917 | \$1,069,207 | \$8,699,336 | \$2,013,360 | \$2,978,774 | 50 | \$1,057,353 | \$29,176,378 | S876,435 |
| 4.9 Projected Member Months | 6,876 | 660 | 3,744 |  | 3,600 | 15,024 | 588 | 8,856 | 936 | 9,192 | 1,920 | 3,996 |  | 1,320 | 29,784 | 1,308 |
| 4.10 Loss Ratio | 90.21\% | 90.21\% | 90.21\% | \#DIV/O! | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | \#DIV/O! | 90.21\% | 90.21\% | 90.21\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | 5955.38 | 5985.28 | 5962.21 | \#DIV/0! | \$1,016.63 | \$1,056.34 | \$1,092.73 | \$1,091.45 | \$1,126.06 | 5954.26 | 5993.78 | 5957.45 | \#DIV/0! | \$975.12 | \$1,040.21 | 936.71 |
| 4.12 Reinsurance | \$0.00 | \$0.00 | \$0.00 | \#DIV/0: | \$0.00 |  | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \#IVI/0! | 50.00 | 50.00 | \$0.00 |
| 4.13 Member Cost Sharing | \$102.86 | S59.19 | \$257.15 | \#IV/0! | \$166.23 | \$113.73 | S65.64 | \$117.51 | \$67.65 | S77.37 | \$22.18 | \$266.76 | \#olv/0: | 5232.93 | 132.56 | 315.86 |
| 4.14 cost Sharing Reduction | 50.00 | \$0.00 | \$0.00 | \#DIV/0! | \$0.00 | 50.00 | 50.00 | \$0.00 | 50.00 | \$0.00 | \$0.00 | 50.00 | \#olv/0! | 50.00 | 50.00 | 50.00 |
| 4.15 Incurred Claims | S882.52 | 5922.09 | \$705.06 | \#DIV/0! | S850.40 | \$942.61 | \$1,027.09 | 5973.94 | \$1,058.42 | 5876.89 | ¢971.61 | \$690.69 | \#olv/0: | S772.19 | S907.65 | 5620.84 |
| 4.16 Risk Ajuistment Transfer Amount | \$24.90 | S27.05 | \$20.60 | \#DIV/0! | \$24.84 | \$27.54 | \$30.00 | \$28.45 | \$30.92 | \$25.62 | \$28.38 | \$20.18 | \#DIV/0: | 521.68 | \$26.51 | \$18.14 |
| 4.17 Premium | \$920.10 | \$999.50 | \$760.95 | \#DVV/0! | \$917.81 | \$1,017.33 | \$1,108.50 | \$1,051.14 | \$1,142.31 | \$946.40 | \$1,048.63 | \$745.44 | \#DVV/0! | \$801.03 | \$979.60 | \$670.06 |

Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Changes
Product/Plan Level Calculations

| 1.1 Product Name |  |  | my Blue Access PPo WPA Adult Dental and Vision |  |  |  | my Direct Blue EPO Premier WPA |  | $\begin{gathered} \text { t Blue EPO Premier WPA Adult Dental a } \\ \hline 33709 P A 144 \\ \hline \end{gathered}$ |  |  | Chy Direct Blue Lehigh Valley EPO Premid33709PA146 |  | le Lehigh Valley EPO Premier Adult Den |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  |  | $337709 \mathrm{PA142}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1.3 Plan Name | PPO S Siver 7000 | PPO Gold 1500 | PPOB Bronze 3800 | Ppo Silver $2900+$ | Ppo Silver $3500+$ | PPO Gold $0+$ | EPO Premier Gold | EPOP Premier Siver | EPO Premie Gold | EPOP Premier Silver |  | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO | Lehigh Valley EPO |  |
| 1.4 Plan ID (Standard Component ID) | $33709 P \mathrm{P} 1410006$ | 33709PA1410007 | 33709PA1420001 | 33709PA1420002 | 33709PA1420003 | 33709PA1420004 | 33709PA1430001 | 33709PA1430002 | 33709PA1440001 | $33709 P \mathrm{PA} 1440002$ | 33709PA1450001 | 33709PA1460001 | 33709PP1460002 | 33709PA1470001 | 33709PA1470002 | 33709PA1480001 |
| 1.5 Metal | Siver | 6old | Bronze | Siver | Siver | Gold | Gold | Siver | Gold | Siver | Gold | Gold | Silver | Gold | Siver | Bronze |
| 1.6 AV Metal Value | 0.706 | 0.781 | 0.647 | 0.717 | 0.720 | 0.806 | 0.820 | 0.716 | 0.820 | 0.716 | 0.806 | 0.820 | 0.716 | 0.820 | 0.716 | 0.647 |
| 1.7 Plan Category | Renewing | New | Reneving | Terminated | Reneving | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | enewing | Enewing | Enewing | Enewing | newing |
| 1.8 Plan Type | PPO | PPO | PPO | PPO | PPo | PPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | PPO |
| 1.9 Exchange Plan? |  |  |  |  |  |  |  |  |  |  |  |  |  | Yes |  |  |
| 1.10 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 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 22.79\% | 0.00\% | 18.44\% | 0.00\% | 19.18\% | 20.94\% | 8.12\% | 8.01\% | 6.93\% | 6.93\% | 16.11\% | 11.23\% | 11.31\% | 10.05\% | 10.24\% | 15.82 |
| 1.12 Product Rate Increase \% |  |  |  |  |  |  | 8.1 | 1\% |  |  | 16.11\% |  | 25\% |  | 07\% |  |


| S. Section II: Experience Period and Cu | $33709 P$ P1410006 | 33709PA141007 | 33 | 33709PA142002 | 420 | 2004 |  | 02 |  | 002 | 0001 | 60001 | 33709PA1460002 | PP1470001 | 33709PA1470002 | O9PA1480001 |
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| 2.2 Allowed Claims | so | 50 | \$162,006 | \$544,018 | \$180,052 | \$2,259,491 | \$29,291,060 | 50 | \$11,838,922 | 50 | \$3,979,186 | 55,43,639 | so | \$1,593,833 | 50 | \$13,168,288 |
| 2.3 Reinsurance | 50 |  |  | \$25,427 |  | 597,148 | \$1,30,450 | 50 | \$514,049 | 50 | \$219,497 | \$300,410 |  | 588,257 |  | \$674,855 |
| 2.4 Member Cost Sharing | so | 50 | \$49,537 | \$17,353 | \$53,815 | \$30, 826 | \$3,404,283 | 50 | \$1,442,300 | 50 | \$401,533 | \$556,725 | 50 | \$131,869 | 50 | ¢2,36,315 |
| 2.5 Cost Sharing Reduction | 50 | 50 | 50 |  |  |  |  | so | so | 50 | so | so |  | S0 |  |  |
| 2.6 Incurred Claims | S0 | 50 | \$106,328 | \$501,239 | \$119,757 | \$1,85,517 | \$24,582,327 | 50 | 59,882,574 | 50 | \$3,38,1156 | 54,57,504 | 50 | \$1,373,707 | 50 | \$10,125,118 |
| 2.7 Risk Adjustment Transfer Amount | 50 | S0 | -586,154 | - 517,197 | 56,75 | S60,640 | \$3,20, ,362 | So | S2,08, 4,48 | 50 | S28,449 | \$1,397,867 | so | ¢997,413 | So | \$916,136 |
| 2.8 Premium | 50 | 50 | \$180,949 | \$198,375 | \$148,019 | \$2,168,696 | \$23,026,155 | 50 | 59,081,784 | 50 | 53,540,430 | \$4,104, 267 | so | \$1,109,865 |  | S11,772,143 |
| 2.9 Experience Period Member Months |  |  | 477 | 243 | 306 | 3,058 | 36,673 |  | 14,748 |  | 5,222 | 5,716 |  | 1,486 |  | 16,318 |
| 2.10 Current Enrollment | 601 |  |  |  |  | 504 | 2,762 | 195 | 1,147 | 115 | 1,029 | 336 | 77 | 123 |  |  |
| 2.11 Current Premium PMPM | \$845.40 | 50.00 | \$657.49 | 50.00 | 5700.06 | 5837.43 | 5705.00 | 5783.17 | 5744.50 | 5822.67 | 5784.39 | 5804.52 | 5893.77 | \$842.07 | 5931.32 | \$707.23 |
| 2.12 Loss Ratio | \#DIV/0! | \#DIV/0! | 112.17\% | 276.66\% | 77.37\%) | 83.10\% | 93.71\% | \#DIV/O! | 88.50\% | \#DIV/O! | 94.10\% | 83.12\% | \#DIV/0! | 66.45\% | \#DIV/0] | 79.80\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \#DIV/0! | \#DIV/0! | 5339.64 | \$2,238,76 | \$588.41 | 5738.88 | 5798.71 | \#DIVO! | \$802.75 | \#DIV/0! | \$762.00 | \$950.08 | \#DIV/0! | \$1,072.57 | \#DIV/0! | 5806.98 |
| 2.14 Reinsurance | \#oiv/0! | \#DIV/0: | \$12.87 | \$104.64 | \$21.18 | \$31.77 | \$35.57 | \#DIV/0! | \$34.86 | \#DIV/0: | 542.03 | \$52.56 | \#OIV/0: | \$59.39 | \#Div/0: | 541.36 |
| 2.15 Member Cost Sharing | \#DIV/0! | \#DIVO! | \$103.85 | \$71.41 | \$175.87 | \$101.32 | \$92.83 | \#DVV0! | \$97.80 | \#DIV/0! | \$76.89 | \$97.40 | \#DIV/0! | 58.74 | \#DIV/0! | \$145.14 |
| 2.16 Cost Sharing Reduction | \#DIV/0! | \#IV/0! | 50.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 | \#DIVO! | \$0.00 | \#DIVO! | \$0.00 | 50.00 | \#OIV/0! | 50.00 | \#DIV/0! | 50.00 |
| 2.17 Incurred Claims | \#DIV/0! | \#DIV/0! | 5222.91 | \$2,062.71 | 5391.36 | \$605.79 | 5670.31 | \#DIV/0! | \$670.10 | \#DIV/0! | \$643.08 | 5800.12 | \#olv/0! | \$924.43 | \#oivo! | 5620.49 |
| 2.18 Risk Adjustment Transfer Amount | \#DIV/0! | \#DIVO! | - 5180.62 | -570.77 | \$22.14 | S19.83 | \$87.40 | \#DIV/0! | S141.41 | \#DIV/0! | \$5.45 | \$244.55 | \#DIV/0! | S644.29 | \#DIV/0! | 556.14 |
| 2.19 Premium |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | ${ }^{0.9261}$ | 0.8875 | 0.6646 | 0.0000 | 0.7142 | 0.8734 | ${ }^{0.9231}$ | 1.0247 | 0.9231 | 1.0247 | 0.9154 | 0.9497 | 1.0561 | 0.9497 | 1.0561 | 0.6911 |
| 3.4 Provider Network Adjustment | 1.1381 | 1.1381 | 1.1381 | 0.0000 | 1.1381 | 1.1381 | 0.8361 | 0.8361 | 0.8361 | 0.8361 | 0.9748 | 0.9544 | 0.9544 | 0.9544 | 0.9544 | 1.2033 |
| 3.5 Benefits in Addition to EHB | 1.0000 | 1.0000 | 1.0454 | 0.0000 | 1.0422 | 1.0345 | 1.0028 | 1.0025 | 1.0472 | 1.0426 | 1.0363 | 1.0024 | 1.0021 | 1.0381 | 1.0342 | 1.0000 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.32\% | 7.3\% | 7.3\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% |
| 3.7 Taxes and Fees | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }^{3} .8$ Profit \& Risk Load | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 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 |
| 3.10 Plan Adjusted Index Rate | \$1,038.72 | \$905.71 | \$779.25 | \$0.00 | \$834.84 | \$1,013.41 | \$762.76 | \$846.46 | S796.57 | 5880.28 | S911.33 | \$895.43 | \$995.51 | \$927.31 | S1,027.39 | \$899.61 |
| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$547.52\| | 547.41 | \$410.76 | S0.00 | \$440.06 | \$534.19 | \$402.06 | \$446.18 | \$419.89 | S464.01 | S480.37 | 5471.99 | \$524.75 | 5488.80\| | \$541.55 | 5432.03 |


| 4.1. Plan ID (Standard Component II) | 9PA1410006 | PPA1410007 | PPA1420001 | 33709PA1420002 | A1420003 | 9PA1420004 | 9PA1430001 | 9PA143002 | PPA1440001 | 33709PA1440002 | 9PA1450001 | PP1460001 | PA1460002 | PPA1470001 | 33709PA147002 | 9PPA1480001 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$7,695,119 | \$1,250,981 | \$1,765,55 | S0 | \$463,427 | \$12,422,633 | \$18,328,632 | \$1,439,666 | \$8,717,460 | ¢987,933 | \$14,693,392 | \$3,694,498 | \$1,041,563 | \$1,424,948 | \$315,466 | \$13,725,312 |
| 4.3 Reinsurance |  |  | so | so |  |  | so | so | so | 50 | so | so |  |  |  |  |
| 4.4 Member Cost Sharing | \$731,007 | \$213,745 | \$491,913 | 50 | \$110,700 | \$1,583,037 | \$1,774,013 | \$56,174 | \$843,756 | 538,548 | S1,490,478 | \$299,533 | \$23,244 | \$115,528 | 7,040 | \$3,527,897 |
| 4.5 Cost Sharing Reduction | so | so |  |  |  |  |  |  |  | 50 | so | 50 |  | so | so |  |
| 4.6 Incurred Claims | 56,96, ,111 | \$1,037,237 | \$1,27,642 | \$0 | \$352,726 | \$10,839,596 | \$16,544,619 | \$1, 388,492 | 57,873,704 | \$949,384 | \$13,202,913 | \$3,394,965 | \$1,01 | \$1,309,420 | 530 | \$10, |
| 4.7 Risk Adjustment Transfer Amount | \$203,436 | \$30,300 | \$37,206 | s0 | \$10,304 | \$316,647 | \$488,594 | 540,415 | \$230,007 | \$27,733 | \$385,684 | \$99,174 | \$29,747 | \$38,251 | \$9,010 | \$297,887 |
| 4.8 Premium | 57,51, ,146 | \$1,119,457 | \$1,374,601 | 50 | \$380,686 | \$11,698,834 | \$17,866,879 | \$1,493,159 | ¢8,497,841 | \$1,024,641 | \$14,249,489 | \$3,664,079 | \$1,099,040 | \$1,413,215 | 332,874 | 1,005,748 |
| 4.9 Projected Member Months | 7,236 | 1,236 | 1,764 |  | 456 | 11,544 | 23,424 | 1,764 | 10,668 | 1,164 | 15,636 | 4,092 | 1,104 | 1,524 | 324 | 13,428 |
| 4.10 Loss Ratio | 90.21\% | 90.21\% | 90.21\% | \#DIV/O! | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$1,063.45 | \$1,012.12 | \$1,000.88 | \#DIV/0! | \$1,016.29 | \$1,076.11 | 5782.47 | S816.14 | \$817.16 | 5888.74 | \$939.72 | \$902.86 | \$943.44 | 5935.00 | \$973.66 | 202.14 |
| 4.12 Reinsurance |  |  | \$0.00 | \#DIV/0! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 |
| 4.13 Member Cost Sharing | \$101.02 | \$172.93 | \$278.86 | \#IV/0! | \$242.76 | \$137.13 | \$75.73 | 531.84 | \$79.09 | S33.12 | 599.32 | \$77.20 | \$21.05 | \$75.81 | \$21.73 | 262.73 |
| 4.14 cost Sharing Reduction | 50.00 | \$0.00 | \$0.00 | \#DIV/0! | \$0.00 | 50.00 | 50.00 | 50.00 | \$0.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 | 50.00 | \$0.00 | 50.00 |
| 4.15 Incurred Claims | S996.43 | 5839.19 | S722.02 | \#DIV/0! | S773.52 | S938.98 | 5706.74 | 5784.29 | 5738.07 | S815.62 | \$844.39 | 5829.66 | \$922.39 | \$859.20 | ¢951.93 | \$759.41 |
| 4.16 Risk Adjustment Transfer Amount | \$28.11 | \$24.51 | \$21.09 | \#DIV/0! | \$22.60 | S27.43 | \$20.65 | \$22.91 | \$21.56 | \$23.83 | \$24.67 | \$24.24 | \$26.94 | \$25.10 | \$27.81 | \$22.18 |
| 4.17 Premium | \$1,038.72 | \$905.71 | \$779.25 | \#DVV/0! | \$834.84 | \$1,013.41 | \$762.76 | \$846.46 | \$796.57 | \$880.28 | \$911.33] | \$895.43] | \$995.51 | \$927.31 | \$1,027.39 | \$819.61 |

Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Changes

## Product/Plan Level Calculations

| 1.1 Product Name | my Blue Access PPO CPA |  |  |  |  |  | my Blue Access PPO CPA Adult Dental and V Vision |  |  |  | my Blue Access PPO CPA HSA |  |  | Aceass Major Events | $\begin{array}{\|c} \hline \text { my Blue Access PPO Premier CPA } \\ \hline \text { 33709PA152 } \\ \hline \end{array}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  |  |  |  |  |  | ${ }_{33} 3709 \mathrm{PA149}$ |  |  |  | 33709PA150 |  |  | $33709 P A 151$ <br> Major Events PPO |  |  |
| 1.3 Plan Name | PPO Silver 2900 | PPO Siver 3500 | Ppo Gold 0 | PPO Bronze 8900 | Ppo Silver 7000 | PPO Gold 1500 | PPO Bronze 3800 | PPO Silver $2900+$ | PPO Siver $3500+$ | PPo Gold $0+$ | PPo Bronze 7100 | Ppo Silver 3250 | PPO Gold 1700 |  |  |  |
| 1.4 Plan ID (Standard Component ID) | $33709 P \mathrm{P} 1480002$ | 33709PA1480003 | 33709PA1480004 | 33709PA 1880005 | 33709PA1480006 | $33709 P \mathrm{PA} 148007$ | 33709PA1490001 | 337099 A 1490002 | 33709PA1490003 | 33709PA1490004 | 33709PA1500001 | $33709 P \mathrm{PA} 1500002$ | 33709PA1500003 | 33709PA1510001 | 33709PA1520001 | 3709PA1520002 |
| 1.5 Metal | Siver | Siver | Gold | Bronze | Siver | Gold | Bronze | Siver | Siver | Gold | Bronze | Siver | Gold | Catastrophic | 6019 | Siver |
| 1.6 AV Metal Value | 0.717 | 0.720 | 0.806 | 0.610 | 0.706 | 0.781 | 0.647 | 0.717 | 0.720 | 0.806 | 0.648 | 0.680 | 0.788 | 0.600 | 0.820 | 0.716 |
| 1.7 Plan Category | Terminated | Renewing | Reneving | Renewing | Renewing | New | Renewing | Terminated | newing | reving | newing | Terminated | newing |  | eving | newing |
| 1.8 Plan Type | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO |
| 1.9 Exchange Plan? | No | No | Yes | Yes | Yes | Yes | Yes | No | No | Yes | Yes | No | Yes | Yes | Yes | Yes |
| 1.10 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 | 01/2024 | 01/01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 0.00\% | 16.31\% | 17.49\% | 15.87\% | 17.48\% | 0.00\% | 14.25\% | 0.00\% | 14.83\% | 16.21\% | 13.72\% | 0.00\% | 16.27\% | 19.55\% | 15.41\% | 17.49 |
| 1.12 Product Rate Increase \% |  |  | 17.07\% |  |  |  |  | 15.7 | 75\% |  |  | 14.93\% |  | 19.55\% |  |  |


| 2.1 Pectan II ( Standardard Compeonention) | 33709PA1480002 | 33709PA1480003 | 33709PA1480004 | 33709PA1480005 | 37799PA1480006 | 33709 PP 1480007 | 3370 | 33709 | 33709R | 3370 | 3370 | 337 | 33709P | 33709PA | 3370 | 3709PA1520022 |
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| 2.2 Allowed Claims | \$668,843 | \$1,02, 387 | \$31,626,215 | S0 | so | 50 | \$1,781,383 | \$320,694 | \$190,515 | \$5,610,158 | 55,061,692 | \$16,346,003 | \$376,651 | \$404,485 | \$20,060,334 |  |
| 2.3 Reinsurance | \$31,379 | 546,133 | \$1,717,364 | so | so | 50 | \$88,26 | \$16,274 | \$9,313 | \$302,170 | \$259,251 | ¢941,382 | \$19,985 | \$22,936 | \$1,10,433 |  |
| 2.4 Member Cost Sharing | \$154,998 | \$250,721 | \$3,879,411 | so | 50 | 50 | \$350,837 | \$53,918 | \$46,392 | \$692,576 | \$841,566 | \$885,657 | \$52,221 | \$33,492 | \$1,847,562 |  |
| 2.5 Cost Sharing Reduction |  | so | so | so | so | 50 | so | so | so | so |  | 50 |  | so |  |  |
| 2.6 Incurred Claims | \$482,466 | 5705,533 | \$26,02, 440 | so | 50 | 50 | \$1,341,920 | \$250,503 | \$134,811 | \$4,615,413 | \$3,960,884 | S14,58,,964 | \$304,445 | 5348,058 | S17,109,340 |  |
| 2.7 Risk Adjustment Transfer Amount | 5317,210 | S297,131 | -5326,591 | so | So | 50 | S240,109 | S 535,635 | S102,847 | S369,965 | 5430,021 | S3,42, 112 | - 118,441 | \$360,625 | 54,512,683 |  |
| 2.8 Premium | \$447,325 | \$519,315 | ¢30,613,567 | so | so | 50 | \$1,714,823 | \$272,486 | S219,003 | \$5,523,588 | 53,218,835 | \$10,72, ,335 | S220,896 | \$117,754 | \$12,004,156 |  |
| 2.9 Experience Period Member Months | 474 | 798 | 35,307 |  |  | 0 | 2,389 | 288 | 458 | 6,823 | 4,547 | 12,491 | 370 | 456 | 13,368 |  |
| 2.10 Current Efrollment |  | 60 | 2,559 | 104 | 583 |  | 258 |  | 36 | 707 | 262 |  | 201 | 28 | 879 |  |
| 2.11 Current Premium PMPM | 50.00 | S758.05 | \$923.42 | \$633.45 | 5980.89 | 50.00 | \$744.79 | 50.00 | \$795.60 | \$960.97 | \$735.63 | 50.00 | \$872.45 | \$510.41 | \$977.12 | 1,048.46 |
| 2.12 Loss Ratio | 63.11\% | 86.42\% | 85.94\% | \#olvo! | \#DIV/O! | \#Div/0! | 91.00\% | 105.76\% | 116.06\% | 89.56\% | 108.55\% | 102.45\% | 150.38\% | 72.76\% | 103.59\% | \#DIV/0! |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \$1,411.06 | \$1,256.12 | \$895.75 | \#oIV/0! | \#IV/O! | \#DIV/0! | \$745.66 | \$1,113.52 | \$415.97 | \$822.24 | \$1,113.19 | \$1,308.62 | \$1,017.98 | 5887.03 | \$1,500.62 | \#DIV/0 |
| 2.14 Reinsurance | \$66.20 | \$57.81 | \$48.64 | \#IVIV! | \#DIV/0! | \#DIV/0! | \$37.10 | \$56.51 | \$20.33 | \$44.29 | \$57.02 | \$75.36 | \$54.01 | \$50.30 | \$82.54 | \#DVV0! |
| 2.15 Member Cost Sharing | \$327.00 | \$314.19 | \$109.88 | \#olv/0! | \#IVIV! | \#OIV/0! | \$146.86 | \$187.21 | \$101.29 | \$101.51 | \$185.08 | \$68.50 | \$141.14 | \$77.45 | \$138.21 | \#DIV/0: |
| 2.16 Cost Sharing Reduction | 50.00 | 50.00 | 50.00 | \#IVIV/0! | \#DIV/O! | \#DIV/0! | 50.00 | 50.00 | 50.00 | S0.00 | \$0.00 | 50.00 | 50.00 | 50.00 | 50.00 | \#D |
| 2.17 Incurred Claims | \$1,017.86 | \$884.13 | \$737.23 | \#olv/0! | \#DIV/0! | \#DIV/0! | \$561.71 | \$869.80 | \$294.35 | S676.45 | \$871.10 | \$1,164.76 | 5822.82 | \$763.28 | \$1,279.87 | \#DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | 5669.22 | ${ }_{5372.34}$ | -59.25 | \#DIV/0! | \#DIV/0! | \#DIV/0! | - 5100.51 | - 5123.73 | -5224.56 | - 554.22 | 594.57 | S274.53 | -549.84 | 5790.84 | S337.57 | \#DIV/0! |
| 2.19 Premium | \$943.72 | S650.77 | \$867.07 | \#olv/0! | \#DIV/0! | \#DIV/0! | \$717.80 | \$946.13 | \$478.17 | \$809.55 | \$707.90 | \$862.41 | \$597.02 | \$258.23 | \$897.98 | \#DIV/0 |


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| 3.2 Market Adjusted Index Rate |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.0000 | 0.7439 | 0.9154 | 0.6193 | 0.9723 | 0.8442 | 0.6911 | 0.0000 | 0.7439 | 0.9154 | 0.7559 | 0.0000 | 0.859 | 0.5597 | 0.9497 | 1.0376 |
| 3.4 Provider Network Adjustment | 0.0000 | 1.2033 | 1.2034 | 1.2033 | 1.2034 | 1.2034 | 1.2033 | 0.0000 | 1.2033 | 1.2034 | 1.2033 | 0.0000 | 1.2034 | 1.2033 | 1.2034 | 1.2034 |
| 3.5 Benefits in Addition to EHB | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0389 | 0.0000 | 1.0361 | 1.0294 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0019 | 1.0017 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 0.00\% | 7.32\% | 7.32\% | 7.32\% | 7.32\% |
| 3.7 Taxes and Fees | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }_{3} 3.8$ Profit \& Risk Load | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 0.9200 | 1.0000 | 1.0000 |
| 3.10 Plan Adjusted IIdex Rate | \$0.00 | \$882.26 | \$1,085.59 | \$734.45 | \$1,153.07 | \$1,001.21 | \$851.49 | \$0.00 | \$914.14 | \$1,117.48 | \$837.13 | \$0.00 | \$1,015.01 | \$610.61 | \$1,128.40 | \$1,232.67 |
| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | ${ }^{50.00}$ | \$465.05\| | \$572.23] | S387.14\| | \$607.80] | \$527.75 | \$448.84 | \$0.00] | \$481.86\| | \$589.04 | S441.27 | 50.00 | \$535.03 | \$321.86 | \$594.80] | 5649.76 |


| 4.1. Plan ID (Standard Component II) | 33709PA1 480002 | PA1480003 | O9PA1480004 | PPA1480005 | 9PA1480006 | PA1480007 | PA1490001 | 9PA1490002 | 33709PA1990003 | 9PA1490004 | PPA1500001 | 33709PA1500002 | PPA1500003 | A1510001 | 99PA1520001 | A1520002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | so | \$575,768 | \$37,357,060 | \$1,782,766 | ¢8,144,148 | \$1,121,340 | 54,039,471 | S0 | \$376,101 | \$11,37,997 | \$2,627,089 | so | \$3,393,479 | \$216,472 | \$11,27, 558 | \$212,400 |
| 4.3 Reinsurance |  |  |  |  |  |  |  | s0 |  | so | so | so |  |  |  |  |
| 4.4 Member Cost Sharing | 50 | \$124,528 | 53,78,451 | 5566,027 | \$554,384 | \$163,983 | 51,08, 289 | 50 | 581,344 | \$1,154,372 | 564, 530 | So | 5470,529 | 580,688 | ¢914,331 | 56,815 |
| 4.5 Cost Sharing Reduction | so | so | 50 | 50 | so | so | so | 50 | so | so | so | 50 |  | so | so |  |
| 4.6 Incurred Claims | 50 | \$451,240 | 533,567,609 | \$1,216,739 | 57,589,764 | 5997,357 | 5, 001,182 | 50 | \$294,757 | \$10,225,625 | \$1,982,559 | so | \$2,922,950 | \$135,784 | S10, | \$205,585 |
| 4.7 Risk Adjustment Transfer Amount | so | \$13,182 | \$980,578 | \$35,543 | \$221,712 | \$27,966 | \$87,671 | so | \$8,610 | \$298,711 | \$57,915 | s0 | \$85,385 | \$3,967 | \$302,731 | S6,006 |
| 4.8 Premium | 50 | \$487,009 | 536,228,464 | \$1,313,188 | ¢8,191,393 | \$1,03,246 | ¢3,23,081 | 50 | ¢318,122 | \$11,036,195 | \$2,139,714 | 50 | ¢3,154,648 | \$146,547 | S11,184,704 | 221,881 |
| 4.9 Projected Member Months |  | 552 | 33,32 | 1,788 | 7,104 | 1,032 | 3,804 |  | 348 | 9,876 | 2,556 |  | 3,108 | 240 | 9,912 |  |
| 4.10 Loss Ratio | \#DIV/0! | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | 90.21\% | \#DIV/0! | 90.21\% | 90.21\% | 90.21\% | \#DIV/0! | 90.21\% | 90.21\% | 90.21\% | 90.21\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \#DIV/0! | \$1,043.06 | \$1,119.41 | 5997.07 | \$1,146.42 | \$1,086.57 | \$1,061.90 | \#DIV/0! | \$1,080.75 | \$1,152.29 | \$1,027.81 | \#DIV/0! | \$1,091.85 | 5901.97 | \$1,137.77 | 180.00 |
| 4.12 Reinsurance | \#DIV/0! |  | \$0.00 | \$0.00 | 50.00 |  | 50.00 | \#DIV/0! | 50.00 | 50.00 | 50.00 | \#DIV/0! | 50.00 | 50.00 | 50.00 | \$0.00 |
| 4.13 Member Cost Sharing | \#DIV/0! | \$225.59 | \$113.55 | \$316.57 | \$78.04 | \$158.90 | S272.95 | \#DIV/0! | \$233.75 | \$116.89 | \$252.16 | \#DIV/0! | \$151.39 | 5336.20 | \$992.24 | ${ }_{537.86}$ |
| 4.14 Cost Sharing Reduction | \#DV/0! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \#DIV/0! | 50.00 | 50.00 | 50.00 | \#DV/0! | 50.00 | 50.00 | 50.00 | 50.00 |
| 4.15 Incurred Claims | \#DIVO! | 5817.46 | \$1,005.86 | S680.50 | \$1,068.38 | S927.67 | \$788.95 | \#DIV/0! | 5847.00 | \$1,035.40 | \$775.65 | \#DIV/0: | \$940.46 | \$565.77 | \$1,045.52 | \$1,142.14 |
| 4.16 Risk Adjustment Transfer Amount | \#DIVO! | \$23.88 | \$29.38 | \$19.88 | \$31.21 | \$27.10 | \$23.05 | \#DIVO! | \$24.74 | \$30.25 | \$22.66 | \#DIV/0! | \$27.47 | \$16.53 | \$30.54 | 533.36 |
| 4.17 Premium | \#DIV/0! | \$882.26 | \$1,085.59 | \$734.45 | \$1,153.07 | \$1,001.21 | \$851.49 | \#DIV/0! | \$914.14 | \$1,117.48 | \$837.13 | \#DV/0! | \$1,015.01 | \$610.61 | \$1,128.40 | \$1,232.67 |

## Product-Plan Data Collection

Company Legal Name
Hompany Legal
Effective Date ID:
O.

| Field \# Section I: General Product and Plan Information |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |
| 1.2 Product 10 | Access PPO Premier CPA Adult Dental ${ }_{\text {37709PA153 }}$ |  | 3370998154 | $33709 P A 155$ |
| 1.3 Plan Name | PPO Premier Gold | PPo Premier Silver | Major Events PPo | Major Events PPO |
| 1.4 Plan ID (Standard Component ID) | 33709PA1530001 | 33709PA1530002 | 33709PA1540001 | 33709PA1550001 |
| 1.5 metal | Gold | Silver | Catastrophic | Catastrophic |
| 1.6 AV Metal Value | 0.820 | 0.716 | 0.600 | 0.600 |
| 1.7 Plan Category | Renewing | Renewing | Renewing | newing |
| 1.8 Plan Type | PPO | PPo | PPO | PPO |
| 1.9 Exchange Plan? | Yes | Yes | Yes | Yes |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/2024 |
| 1.11 Cumulative Rate Change\% (over 12 mos prior) | 14.28\% | 16.37\% | 21.54\% | 24.10\% |
| 1.12 Product Rate Increase \% | 14.3 | 39\% | 21.54\% | 24.10\% |
| 1.13 Submission Level Rate Increase \% |  |  |  |  |


| 2.1 Plan ID (Standard Component 10) | 33709PA1530001 | 37709PA1530002 | 33709PA1540001 | 33709PA1550001 |
| :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | \$10,570,017 | so | \$25,747 | ${ }_{54,178}$ |
| 2.3 Reinsurance | \$588,292 | 50 | 5776 | S100 |
| 2.4 Member Cost Sharing | \$888,094 | 50 | \$22,749 | \$11,661 |
| 2.5 Cost Sharing Reduction | so | so | 50 |  |
| 2.6 Incurred Claims | \$9,17, 531 | so | 52,22 | -57,583 |
| 2.7 Risk Adiustment Transfer Amount | S2,312,269 | S0 | S39,210 | \$1,593 |
| 2.8 Premium | S6,24,888 | so | \$60,421 | 549,101 |
| 2.9 Experience Period Member Months | 7,484 | 0 | 318 | 229 |
| 2.10 Current Enrollment | 572 | 29 | 26 | 22 |
| 2.11 Current Premium PMPM $^{\text {a }}$ | \$1,014.67 | \$1,086.01 | 5404.47 | 5454.84 |
| 2.12 Loss Ratio | 107.14\% | \#DIV/0! | 2.23\% | 14.96\% |
| Per Member Per Month |  |  |  |  |
| 2.13 Allowed Claims | \$1,412.35 | \#olv/0! | 580.96 | 518.24 |
| 2.14 Reinsurance | 578.61 | \#DV/0! | \$2.44 | 50.44 |
| 2.15 Member Cost Sharing | \$107.98 | \#DIVO! | 571.54 | S50.92 |
| 2.16 Cost Sharing Reduction | 50.00 | \#DIV/0! | 50.00 | 50.00 |
| 2.17 Incurred Claims | \$1,225.77 | \#DIVO! | \$6.99 | \$33.11 |
| 2.18 Risk Adjustment Transer Amount | \$308.96 | \#DIVO! | 5123.30 | 56.96 |
| 2.19 Premium | \$885.10 | \#DIV/0! | \$190.00 | S214.42 |


| 3.1 Plan ID (Standard Component ID) 3 33709PA1530001 [33709PA1530002 [37709PA1540001\| 33709PA1550001 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 3.2 Market Adjusted Index Rate |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.9497 | 1.0376 | 0.5474 | 0.5474 |
| 3.4 Provider Network Adjustment | 1.2034 | 1.2034 | 0.9912 | ${ }^{1.1381}$ |
| 3.5 Benefits in Addition to EHB | 1.0302 | 1.0276 | 1.0000 | 1.0000 |
| Administrative Costs |  |  |  |  |
| 3.6 Administrative Expense | 7.32\% | 7.32\% | 7.32\% | 7.32\% |
| 3.7 Taxes and Fees | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }^{3} .8$ Profit \& Risk Load | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 1.0000 | 0.9200 | 0.9200 |
| 3.10 Plan Adjusted Index Rate | \$1,160.28 | \$1,264.56 | \$491.91 | \$564.81 |




| Rating Area | Rating Factor |
| :--- | :--- |
| Rating Area 1 | 0.9400 |
| Rating Area 2 | 0.9400 |
| Rating Area 4 | 0.9400 |
| Rating Area 5 | 0.9400 |
| Rating Area 6 | 1.0400 |
| Rating Area 7 | 1.0400 |
| Rating Area 9 | 1.0400 |

# Part II of the Preliminary Justification <br> <br> Highmark - Individual Market 

 <br> <br> Highmark - Individual Market}

## Scope and Range:

Highmark is requesting an average ACA individual market rate increase of $15.0 \%$, ranging from $6.5 \%$ to $24.1 \%$. Products submitted with this filing will have effective dates from January 1, 2024 to December 31, 2024. This rate change is projected to affect 57,538 members.

## Historical Financial Experience:

Highmark 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 Inc.

Individual Rate Filing

Effective January 1, 2024

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## I. General Information

## Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Inc.'s (Highmark) 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 Highmark's rate filing. However, we recognize that this certification may become a public document. Highmark 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 Highmark.

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 Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2024


## I. 2 Company Contact Information:

- Primary Contact Name:
- Primary Contact Telephone Number:
- Primary Contact Email Address: $\square$


## 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.

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 $5 \%$.

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, Highmark 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. Highmark 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 Highmark'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 12month experience period for Highmark'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 0.966 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 30day" script count.

## V. Projection Factors

## V. 1 Trend Factors

This development of the CY2024 rates reflects an annual trend rate of $10.0 \%$ ( $5.0 \%$ cost, $4.8 \%$ utilization). These trends reflect Highmark'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 1.037 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 1.019 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 $10.0 \%$ (which excludes any impact from COVID19) 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 $1.5 \%$ 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 ( $-0.5 \%$ 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 1.024 .

## V. 3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about $1.9 \%$ 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 0.986 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

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

## VII. Credibility of Experience

The experience is from Highmark'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 Highmark. 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 $\$ 100,000$. Highmark 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 Highmark's projected 2024 population was developed by using Highmark'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 Highmark 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 Highmark receiving from the risk adjustment pool. The $\$ 26.67$ 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, Highmark has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

## IX. 3 Exchange User Fee \%

The $2.88 \%$ 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. Thirty plans have an adult dental and vision benefit and twenty-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:

The profit/contingency factor is set to $0 \%$.

## 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 1.8889 . This factor is calculated by dividing the all members age factor of 1.8872 by the ratio of billable members to total members 0.9991 . The age curve calibration factor is $1 / 1.8889=0.5294$.

## XI. 2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.9976 . Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9976 . The geographic calibration factor is $1 / 0.9976=1.0024$.

## XI. 3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.0068 . Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.0068 . The tobacco calibration factor is $1 / 1.0068=0.9933$.

## 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 $93.0 \%$.

## 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 Highmark'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 Highmark'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).

Highmark 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 <br> Silver Membership | \% of <br> Total Membership |
| $<150 \%$ | $94 \%$ | $41.1 \%$ | $6.3 \%$ |
| $150 \%-200 \%$ | $87 \%$ | $45.5 \%$ | $6.9 \%$ |
| $200 \%-250 \%$ | $73 \%$ | $2.9 \%$ | $0.4 \%$ |
| $>250 \%$ | $\underline{70 \%}$ | $\underline{10.5 \%}$ | $\underline{1.6 \%}$ |
| Total |  | $100.0 \%$ | $15.2 \%$ |

## 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.

## XVI. Plan Type

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


Title: Actuarial Manager, Individual Markets
Date: May 17, 2023

## XVIII. Exhibit I

## Highmark Inc.

## Terminated Experience Period Plans

| HIOS ID | Metal | Plan Name | 2024 Mapping |
| :--- | :--- | :--- | :--- |
| 33709PA0870002 | Silver | my Direct Blue EPO Silver 2900 | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1150002 | Silver | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | $\mathrm{N} / \mathrm{A}$ |
| 33709PA0890001 | Silver | my Direct Blue EPO Silver 3250 HSA | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1160005 | Silver | my Blue Access PPO Silver 2900 | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1170004 | Silver | my Blue Access PPO Silver 2900 + Adult Dental and Vision | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1180003 | Silver | my Blue Access PPO Silver 3250 HSA | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1410002 | Silver | my Blue Access PPO Silver 2900 | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1420002 | Silver | my Blue Access PPO Silver 2900 + Adult Dental and Vision | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1370002 | Silver | my Blue Access PPO Silver 3250 HSA | $\mathrm{N} / \mathrm{A}$ |
| 33709PA0940004 | Silver | my Direct Blue EPO Silver 2900 | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1120002 | Silver | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | $\mathrm{N} / \mathrm{A}$ |
| 33709PA0950002 | Silver | my Direct Blue EPO Silver 3250 HSA | $\mathrm{N} / \mathrm{A}$ |
| 33709PA0970004 | Silver | my Direct Blue Lehigh Valley EPO Silver 2900 | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1130002 | Silver | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision | $\mathrm{N} / \mathrm{A}$ |
| 33709PA09800002 | Silver | my Direct Blue Lehigh Valley EPO Silver 3250 HSA | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1480002 | Silver | my Blue Access PPO Silver 2900 | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1490002 | Silver | my Blue Access PPO Silver 2900 + Adult Dental and Vision | $\mathrm{N} / \mathrm{A}$ |
| 33709PA1500002 | Silver | my Blue Access PPO Silver 3250 HSA | $\mathrm{N} / \mathrm{A}$ |








































































































[^0]:    Expeess Prescripition Druy Rebobtes so negagtive number

[^1]:    
    $3.8 \%$

[^2]:    *PA follows the federal default age curve.

[^3]:    Key (modify as needed)
    : 2023 on-exchange service area
    $\square$ : 2023 off-exchange only service area

[^4]:    Key (modify as needed)
    : 2024 on-exchange service area
    … : 2024 off-exchange only service area

