Filing at a Glance

Company:	Geisinger Health Plan
Product Name:	HMO/POS
State:	Pennsylvania
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense
Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense
Filing Type:	Rate
Date Submitted:	05/10/2016
SERFF Tr Num:	GSHP-130558318
SERFF Status:	Pending State Action
State Tr Num:	GSHP-130558318
State Status:	Pending Finalization
Co Tr Num:	INDHMO
Implementation Date Requested:	01/01/2017
Author(s):	Vicki Bardsley, Diana Ginitz, Rahmaire Brooks, Everard Riley
Reviewer(s):	Rashmi Mathur (primary), Donna Novak
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Binder GSHP-PA17-125062074; Off Exchange; rri=41.2% ari=42.12%

State:	*Pennsylvania*	***Filing Company:***	*Geisinger Health Plan*
TOI/Sub-TOI:	*H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense*		
Product Name:	*HMO/POS*		
Project Name/Number:	*Indiv HMO 2017 ACA Filing/IndHMO*		

General Information

Project Name: Indiv HMO 2017 ACA Filing
Project Number: IndHMO
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 41.2%

Deemer Date:
Submitted By: Vicki Bardsley

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type: Individual
Filing Status Changed: 07/27/2016
State Status Changed: 09/02/2016
Created By: Vicki Bardsley
Corresponding Filing Tracking Number: GSHP-130545590,GSHP-130545577
State TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

State Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:
Individual HMO 2017 ACA Filing

Company and Contact

Filing Contact Information

Vicki Bardsley, Manager Actuarial Services
100 North Academy Ave.
Danville, PA 17822-3225

vbardsley@thehealthplan.com
570-271-7842 [Phone]
570-271-5474 [FAX]

Filing Company Information

Geisinger Health Plan
100 North Academy Ave.
Danville, PA 17822
(570) 271-7842 ext. [Phone]

CoCode: 95923
Group Code: 1143
Group Name:
FEIN Number: 23-2311553

State of Domicile: Pennsylvania
Company Type: Health Insurance
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Pennsylvania* **Filing Company:** *Geisinger Health Plan*
TOI/Sub-TOI: *H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense*
Product Name: *HMO/POS*
Project Name/Number: *Indiv HMO 2017 ACA Filing/IndHMO*

Rate Information

Rate data applies to filing.

Filing Method:
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 01/01/2016
Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Geisinger Health Plan	Increase	42.100%	42.100%	$59,552,338	25,021	$201,006,822	76.000%	30.400%

State: *Pennsylvania* **Filing Company:** *Geisinger Health Plan*
TOI/Sub-TOI: *H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense*
Product Name: *HMO/POS*
Project Name/Number: *Indiv HMO 2017 ACA Filing/IndHMO*

Rate Review Detail

COMPANY:

Company Name: Geisinger Health Plan
HHS Issuer Id: 22444

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
GHP - HMO - Individual			25021

Trend Factors: 7.5%

FORMS:

New Policy Forms: GSHP-130545590, GSHP-130545577
Affected Forms:
Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 300,252
Benefit Change: Increase
Percent Change Requested: Min: 30.4 Max: 76.0 Avg: 42.1

PRIOR RATE:

Total Earned Premium: 141,454,484.00
Total Incurred Claims: 141,454,484.00
Annual $: Min: 471.12 Max: 471.12 Avg: 471.12

REQUESTED RATE:

Projected Earned Premium: 201,006,822.00
Projected Incurred Claims: 168,493,791.00
Annual $: Min: 669.46 Max: 669.46 Avg: 669.46

State: Pennsylvania **Filing Company:** Geisinger Health Plan
TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: HMO/POS
Project Name/Number: Indiv HMO 2017 ACA Filing/IndHMO

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Indiv HMO Federal Rate Templates	GSHP-130545590, GSHP-130545577	New		RatesTables_GHP_Indiv_revised_Sep_v2.pdf,
2		Indiv HMO PID Rate Table	GSHP-130545590, GSHP-130545577	New		SERFF_Exhibits_GHP_Indiv_Revised_Sep_v2.pdf,

2017 Rates Table Template v6.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*				
	If you are a community rating state, select Family Option under Age and fill in all columns.				
	If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	22444				
Federal TIN*	23-2311553				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***	**Individual Tobacco Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Require:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	250.57	250.57
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	21	394.61	434.07
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	22	394.61	434.07
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	23	394.61	434.07
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	24	394.61	434.07
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	25	396.18	435.64
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	26	404.07	444.32
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	27	413.54	454.98
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	28	428.93	471.94
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	29	441.56	485.76
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	30	447.87	492.86
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	31	457.34	503.12
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	32	466.81	513.38
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	33	472.73	520.09
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	34	479.05	526.79
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	35	482.20	530.35
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	36	485.36	533.90
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	37	488.52	537.45
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	38	491.67	541.00

22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	39	497.99	547.71
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	40	504.30	554.81
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	41	513.77	565.07
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	42	522.85	575.33
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	43	535.48	589.14
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	44	551.26	606.50
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	45	569.81	626.63
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	46	591.90	651.09
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	47	616.76	678.32
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	48	645.18	709.89
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	49	673.19	740.67
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	50	704.76	775.39
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	51	735.93	809.72
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	52	770.26	847.21
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	53	804.99	885.49
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	54	842.48	926.53
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	55	879.96	967.96
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	56	920.61	1012.55
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	57	961.65	1057.93
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	58	1005.45	1106.07
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	59	1027.15	1129.75
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	60	1070.95	1177.89
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	61	1108.83	1219.72
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	62	1133.69	1246.94
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	63	1164.87	1281.27
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	64	1183.81	1302.19
22444PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	1183.81	1302.19
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-20	246.84	246.84
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	388.74	427.61

22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	22	388.74	427.61
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	23	388.74	427.61
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	24	388.74	427.61
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	25	390.29	429.16
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	26	398.06	437.71
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	27	407.39	448.21
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	28	422.55	464.92
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	29	434.99	478.53
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	30	441.21	485.53
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	31	450.54	495.63
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	32	459.87	505.74
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	33	465.70	512.35
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	34	471.92	518.96
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	35	475.03	522.46
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	36	478.14	525.95
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	37	481.25	529.45
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	38	484.36	532.95
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	39	490.58	539.56
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	40	496.80	546.56
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	41	506.13	556.66
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	42	515.07	566.77
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	43	527.51	580.38
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	44	543.06	597.48
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	45	561.33	617.31
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	46	583.10	641.41
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	47	607.59	668.23
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	48	635.58	699.33
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	49	663.18	729.65
22444PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	50	694.28	763.86

22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	724.98	797.68
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	758.80	834.61
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	793.01	872.31
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	829.94	912.74
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	866.87	953.56
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	906.91	997.49
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	947.34	1042.19
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	990.49	1089.62
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1011.87	1112.94
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1055.02	1160.36
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1092.34	1201.57
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1116.83	1228.39
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1147.54	1262.21
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64	1166.20	1282.82
22444PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	1166.20	1282.82
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	256.43	256.43
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	21	403.83	444.22
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	22	403.83	444.22
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	23	403.83	444.22
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	24	403.83	444.22
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	25	405.44	445.83
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	26	413.52	454.71
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	27	423.21	465.61
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	28	438.96	482.98
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	29	451.88	497.11
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	30	458.35	504.38
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	31	468.04	514.88
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	32	477.73	525.38
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	33	483.79	532.25

22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	34	490.25	539.11
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	35	493.48	542.75
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	36	496.71	546.38
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	37	499.94	550.01
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	38	503.17	553.65
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	39	509.63	560.51
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	40	516.09	567.78
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	41	525.78	578.28
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	42	535.07	588.78
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	43	547.99	602.92
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	44	564.15	620.68
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	45	583.13	641.28
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	46	605.74	666.32
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	47	631.18	694.18
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	48	660.26	726.49
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	49	688.93	757.99
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	50	721.24	793.52
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	51	753.14	828.66
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	52	788.27	867.02
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	53	823.81	906.19
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	54	862.17	948.19
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	55	900.54	990.59
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	56	942.13	1036.22
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	57	984.13	1082.66
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	58	1028.95	1131.93
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	59	1051.16	1156.16
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	60	1095.99	1205.43
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	61	1134.76	1248.23
22444PA0010006 Rating Area 5	Tobacco User/Non-Tobacco User	62	1160.20	1276.10

22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	63	1192.10	1311.23
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	64	1211.48	1332.63
22444PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	1211.48	1332.63
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	296.91	296.91
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	467.57	514.33
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	467.57	514.33
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	467.57	514.33
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	467.57	514.33
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	469.44	516.20
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	478.79	526.48
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	490.01	539.11
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	508.25	559.21
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	523.21	575.58
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	530.69	583.99
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	541.91	596.15
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	553.13	608.31
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	560.15	616.26
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	567.63	624.20
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	571.37	628.41
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	575.11	632.62
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	578.85	636.83
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	582.59	641.04
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	590.07	648.99
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	597.55	657.40
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	608.77	669.56
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	619.53	681.71
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	634.49	698.08
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	653.19	718.65
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	675.17	742.50

22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	701.35	771.49
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	730.81	803.75
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	764.47	841.16
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	797.67	877.63
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	835.08	918.77
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	872.02	959.45
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	912.69	1003.87
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	953.84	1049.22
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	998.26	1097.85
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	1042.68	1146.95
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1090.84	1199.78
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1139.46	1253.55
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1191.36	1310.59
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1217.08	1338.65
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1268.98	1395.69
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1313.87	1445.25
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1343.32	1477.52
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1380.26	1518.20
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64	1402.71	1542.98
22444PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1402.71	1542.98
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	296.91	296.91
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	21	467.57	514.33
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	22	467.57	514.33
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	23	467.57	514.33
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	24	467.57	514.33
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	25	469.44	516.20
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	26	478.79	526.48
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	27	490.01	539.11
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	28	508.25	559.21

22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	29	523.21	575.58
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	30	530.69	583.99
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	31	541.91	596.15
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	32	553.13	608.31
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	33	560.15	616.26
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	34	567.63	624.20
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	35	571.37	628.41
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	36	575.11	632.62
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	37	578.85	636.83
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	38	582.59	641.04
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	39	590.07	648.99
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	40	597.55	657.40
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	41	608.77	669.56
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	42	619.53	681.71
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	43	634.49	698.08
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	44	653.19	718.65
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	45	675.17	742.50
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	46	701.35	771.49
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	47	730.81	803.75
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	48	764.47	841.16
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	49	797.67	877.63
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	50	835.08	918.77
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	51	872.02	959.45
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	52	912.69	1003.87
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	53	953.84	1049.22
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	54	998.26	1097.85
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	55	1042.68	1146.95
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	56	1090.84	1199.78
22444PA0010016 Rating Area 6	Tobacco User/Non-Tobacco User	57	1139.46	1253.55

22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	58	1191.36	1310.59
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	59	1217.08	1338.65
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	60	1268.98	1395.69
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	61	1313.87	1445.25
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	62	1343.32	1477.52
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	63	1380.26	1518.20
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	64	1402.71	1542.98
22444PA0010016	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1402.71	1542.98
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	327.26	327.26
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	21	515.38	566.92
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	22	515.38	566.92
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	23	515.38	566.92
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	24	515.38	566.92
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	25	517.44	568.97
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	26	527.74	580.31
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	27	540.11	594.23
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	28	560.21	616.39
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	29	576.70	634.43
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	30	584.95	643.70
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	31	597.32	657.10
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	32	609.69	670.50
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	33	617.42	679.26
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	34	625.66	688.02
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	35	629.79	692.66
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	36	633.91	697.30
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	37	638.03	701.94
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	38	642.16	706.58
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	39	650.40	715.34
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	40	658.65	724.62

22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	41	671.02	738.02
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	42	682.87	751.41
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	43	699.36	769.45
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	44	719.98	792.13
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	45	744.20	818.41
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	46	773.06	850.37
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	47	805.53	885.93
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	48	842.64	927.16
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	49	879.23	967.36
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	50	920.46	1012.71
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	51	961.17	1057.55
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	52	1006.01	1106.51
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	53	1051.36	1156.50
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	54	1100.32	1210.10
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	55	1149.28	1264.21
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	56	1202.37	1322.45
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	57	1255.97	1381.72
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	58	1313.17	1444.59
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	59	1341.52	1475.52
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	60	1398.72	1538.39
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	61	1448.20	1593.02
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	62	1480.67	1628.58
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	63	1521.38	1673.42
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	64	1546.12	1700.73
22444PA0010018	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1546.12	1700.73
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	275.07	275.07
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	21	433.19	476.51
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	22	433.19	476.51
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	23	433.19	476.51

22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	24	433.19	476.51
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	25	434.92	478.23
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	26	443.58	487.76
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	27	453.98	499.46
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	28	470.87	518.09
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	29	484.73	533.25
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	30	491.66	541.04
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	31	502.06	552.31
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	32	512.45	563.57
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	33	518.95	570.93
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	34	525.88	578.30
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	35	529.35	582.20
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	36	532.81	586.10
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	37	536.28	589.99
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	38	539.75	593.89
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	39	546.68	601.26
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	40	553.61	609.05
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	41	564.00	620.32
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	42	573.97	631.58
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	43	587.83	646.74
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	44	605.16	665.80
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	45	625.52	687.89
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	46	649.77	714.75
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	47	677.06	744.64
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	48	708.25	779.30
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	49	739.01	813.08
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	50	773.66	851.20
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	51	807.89	888.89
22444PA0010018 Rating Area 9	Tobacco User/Non-Tobacco User	52	845.57	930.04

22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	53	883.69	972.06
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	54	924.84	1017.11
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	55	966.00	1062.60
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	56	1010.61	1111.55
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	57	1055.67	1161.36
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	58	1103.75	1214.21
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	59	1127.57	1240.20
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	60	1175.66	1293.05
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	61	1217.24	1338.97
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	62	1244.53	1368.86
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	63	1278.75	1406.54
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	64	1299.55	1429.50
22444PA0010018	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1299.55	1429.50
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	199.66	199.66
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	21	314.43	345.88
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	22	314.43	345.88
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	23	314.43	345.88
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	24	314.43	345.88
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	25	315.69	347.13
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	26	321.98	354.05
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	27	329.52	362.54
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	28	341.78	376.06
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	29	351.85	387.06
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	30	356.88	392.72
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	31	364.42	400.90
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	32	371.97	409.07
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	33	376.69	414.42
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	34	381.72	419.76
22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	35	384.23	422.59

22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	36	386.75	425.42
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	37	389.26	428.25
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	38	391.78	431.08
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	39	396.81	436.43
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	40	401.84	442.09
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	41	409.39	450.26
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	42	416.62	458.44
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	43	426.68	469.44
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	44	439.26	483.28
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	45	454.04	499.31
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	46	471.64	518.81
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	47	491.45	540.50
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	48	514.09	565.66
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	49	536.42	590.18
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	50	561.57	617.85
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	51	586.41	645.21
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	52	613.77	675.08
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	53	641.44	705.58
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	54	671.31	738.28
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	55	701.18	771.30
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	56	733.56	806.83
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	57	766.26	842.99
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	58	801.17	881.35
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	59	818.46	900.21
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	60	853.36	938.57
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	61	883.55	971.90
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	62	903.36	993.60
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	63	928.20	1020.95
22444PA0010030 Rating Area 2	Tobacco User/Non-Tobacco User	64	943.29	1037.62

22444PA0010030	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	943.29	1037.62
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	0-20	196.69	196.69
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	21	309.76	340.73
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	22	309.76	340.73
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	23	309.76	340.73
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	24	309.76	340.73
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	25	310.99	341.97
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	26	317.19	348.78
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	27	324.62	357.14
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	28	336.70	370.46
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	29	346.61	381.30
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	30	351.57	386.88
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	31	359.00	394.93
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	32	366.44	402.99
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	33	371.08	408.25
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	34	376.04	413.52
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	35	378.52	416.31
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	36	380.99	419.09
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	37	383.47	421.88
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	38	385.95	424.67
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	39	390.91	429.94
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	40	395.86	435.51
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	41	403.30	443.56
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	42	410.42	451.62
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	43	420.33	462.46
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	44	432.72	476.09
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	45	447.28	491.89
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	46	464.63	511.09
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	47	484.14	532.46

22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	48	506.44	557.24
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	49	528.44	581.40
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	50	553.22	608.66
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	51	577.69	635.61
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	52	604.63	665.04
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	53	631.89	695.08
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	54	661.32	727.30
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	55	690.75	759.82
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	56	722.65	794.82
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	57	754.86	830.44
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	58	789.25	868.23
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	59	806.28	886.82
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	60	840.67	924.61
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	61	870.40	957.44
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	62	889.92	978.81
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	63	914.39	1005.76
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	64	929.25	1022.18
22444PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	929.25	1022.18
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	204.33	204.33
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	21	321.79	353.96
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	22	321.79	353.96
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	23	321.79	353.96
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	24	321.79	353.96
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	25	323.07	355.25
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	26	329.50	362.33
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	27	337.23	371.01
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	28	349.78	384.85
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	29	360.07	396.11
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	30	365.22	401.90

22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	31	372.94	410.27
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	32	380.67	418.64
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	33	385.49	424.11
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	34	390.64	429.58
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	35	393.22	432.47
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	36	395.79	435.37
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	37	398.36	438.27
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	38	400.94	441.16
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	39	406.09	446.63
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	40	411.24	452.42
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	41	418.96	460.79
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	42	426.36	469.16
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	43	436.66	480.42
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	44	449.53	494.58
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	45	464.65	510.99
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	46	482.67	530.94
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	47	502.94	553.14
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	48	526.11	578.88
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	49	548.96	603.98
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	50	574.70	632.30
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	51	600.12	660.29
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	52	628.12	690.86
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	53	656.43	722.08
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	54	687.00	755.54
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	55	717.57	789.33
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	56	750.71	825.69
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	57	784.18	862.69
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	58	819.90	901.95
22444PA0010030 Rating Area 5	Tobacco User/Non-Tobacco User	59	837.60	921.26

22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	60	873.31	960.52
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	61	904.20	994.62
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	62	924.48	1016.83
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	63	949.90	1044.82
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	64	965.34	1061.88
22444PA0010030	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	965.34	1061.88
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	236.58	236.58
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.58	409.83
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.58	409.83
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.58	409.83
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.58	409.83
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	25	374.06	411.32
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.51	419.51
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.45	429.57
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.98	445.59
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.91	458.63
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.87	465.34
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.81	475.03
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.75	484.71
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.34	491.05
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.30	497.38
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	35	455.28	500.73
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	36	458.26	504.09
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	37	461.24	507.44
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	38	464.22	510.79
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	39	470.18	517.13
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	40	476.15	523.83
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	41	485.09	533.52
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.66	543.21

22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.58	556.25
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.48	572.64
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.99	591.64
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.86	614.74
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	47	582.33	640.45
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	48	609.15	670.25
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.61	699.31
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	50	665.41	732.10
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	51	694.84	764.51
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	52	727.26	799.91
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	53	760.04	836.05
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	54	795.44	874.80
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	55	830.83	913.92
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	56	869.21	956.02
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	57	907.95	998.86
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	58	949.31	1044.32
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	59	969.80	1066.67
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	60	1011.16	1112.12
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	61	1046.92	1151.62
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	62	1070.40	1177.32
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	63	1099.83	1209.74
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	64	1117.71	1229.48
22444PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1117.71	1229.48
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	219.18	219.18
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	21	345.18	379.69
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	22	345.18	379.69
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	23	345.18	379.69
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	24	345.18	379.69
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	25	346.55	381.07

22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	26	353.45	388.66
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	27	361.74	397.98
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	28	375.20	412.82
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	29	386.25	424.91
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	30	391.77	431.12
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	31	400.05	440.09
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	32	408.34	449.07
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	33	413.51	454.94
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	34	419.04	460.80
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	35	421.80	463.91
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	36	424.56	467.02
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	37	427.32	470.12
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	38	430.08	473.23
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	39	435.61	479.10
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	40	441.13	485.31
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	41	449.41	494.28
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	42	457.35	503.26
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	43	468.40	515.34
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	44	482.20	530.53
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	45	498.43	548.13
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	46	517.76	569.53
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	47	539.50	593.35
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	48	564.35	620.96
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	49	588.86	647.89
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	50	616.47	678.26
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	51	643.74	708.29
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	52	673.77	741.08
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	53	704.15	774.56
22444PA0010031 Rating Area 9	Tobacco User/Non-Tobacco User	54	736.94	810.46

22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	55	769.73	846.70
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	56	805.28	885.71
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	57	841.18	925.40
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	58	879.50	967.51
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	59	898.48	988.22
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	60	936.79	1030.33
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	61	969.93	1066.92
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	62	991.68	1090.74
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	63	1018.94	1120.77
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	64	1035.51	1139.06
22444PA0010031	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1035.51	1139.06
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	236.58	236.58
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.58	409.83
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.58	409.83
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.58	409.83
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.58	409.83
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	25	374.06	411.32
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.51	419.51
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.45	429.57
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.98	445.59
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.91	458.63
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.87	465.34
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.81	475.03
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.75	484.71
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.34	491.05
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.30	497.38
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	35	455.28	500.73
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	36	458.26	504.09
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	37	461.24	507.44

22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	38	464.22	510.79
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	39	470.18	517.13
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	40	476.15	523.83
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	41	485.09	533.52
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.66	543.21
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.58	556.25
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.48	572.64
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.99	591.64
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.86	614.74
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	47	582.33	640.45
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	48	609.15	670.25
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.61	699.31
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	50	665.41	732.10
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	51	694.84	764.51
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	52	727.26	799.91
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	53	760.04	836.05
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	54	795.44	874.80
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	55	830.83	913.92
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	56	869.21	956.02
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	57	907.95	998.86
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	58	949.31	1044.32
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	59	969.80	1066.67
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	60	1011.16	1112.12
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	61	1046.92	1151.62
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	62	1070.40	1177.32
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	63	1099.83	1209.74
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	64	1117.71	1229.48
22444PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1117.71	1229.48
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	260.77	260.77

22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	21	410.67	451.73
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	22	410.67	451.73
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	23	410.67	451.73
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	24	410.67	451.73
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	25	412.31	453.37
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	26	420.52	462.41
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	27	430.37	473.49
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	28	446.39	491.15
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	29	459.53	505.53
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	30	466.10	512.92
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	31	475.96	523.60
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	32	485.81	534.27
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	33	491.97	541.25
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	34	498.54	548.24
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	35	501.83	551.93
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	36	505.12	555.63
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	37	508.40	559.32
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	38	511.69	563.02
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	39	518.26	570.00
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	40	524.83	577.39
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	41	534.68	588.07
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	42	544.13	598.75
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	43	557.27	613.12
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	44	573.70	631.19
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	45	593.00	652.13
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	46	615.99	677.59
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	47	641.87	705.93
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	48	671.43	738.78
22444PA0010033 Rating Area 7	Tobacco User/Non-Tobacco User	49	700.59	770.81

22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	50	733.44	806.95
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	51	765.89	842.68
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	52	801.61	881.69
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	53	837.75	921.53
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	54	876.77	964.24
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	55	915.78	1007.36
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	56	958.08	1053.76
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	57	1000.79	1100.99
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	58	1046.37	1151.09
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	59	1068.96	1175.73
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	60	1114.54	1225.83
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	61	1153.96	1269.36
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	62	1179.83	1297.70
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	63	1212.28	1333.42
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	64	1231.99	1355.19
22444PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1231.99	1355.19
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	219.18	219.18
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	21	345.18	379.69
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	22	345.18	379.69
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	23	345.18	379.69
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	24	345.18	379.69
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	25	346.55	381.07
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	26	353.45	388.66
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	27	361.74	397.98
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	28	375.20	412.82
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	29	386.25	424.91
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	30	391.77	431.12
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	31	400.05	440.09
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	32	408.34	449.07

22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	33	413.51	454.94
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	34	419.04	460.80
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	35	421.80	463.91
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	36	424.56	467.02
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	37	427.32	470.12
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	38	430.08	473.23
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	39	435.61	479.10
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	40	441.13	485.31
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	41	449.41	494.28
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	42	457.35	503.26
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	43	468.40	515.34
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	44	482.20	530.53
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	45	498.43	548.13
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	46	517.76	569.53
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	47	539.50	593.35
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	48	564.35	620.96
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	49	588.86	647.89
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	50	616.47	678.26
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	51	643.74	708.29
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	52	673.77	741.08
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	53	704.15	774.56
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	54	736.94	810.46
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	55	769.73	846.70
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	56	805.28	885.71
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	57	841.18	925.40
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	58	879.50	967.51
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	59	898.48	988.22
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	60	936.79	1030.33
22444PA0010033 Rating Area 9	Tobacco User/Non-Tobacco User	61	969.93	1066.92

22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	62	991.68	1090.74
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	63	1018.94	1120.77
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	64	1035.51	1139.06
22444PA0010033	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1035.51	1139.06
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	275.07	275.07
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	21	433.19	476.51
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	22	433.19	476.51
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	23	433.19	476.51
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	24	433.19	476.51
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	25	434.92	478.23
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	26	443.58	487.76
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	27	453.98	499.46
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	28	470.87	518.09
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	29	484.73	533.25
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	30	491.66	541.04
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	31	502.06	552.31
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	32	512.45	563.57
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	33	518.95	570.93
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	34	525.88	578.30
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	35	529.35	582.20
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	36	532.81	586.10
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	37	536.28	589.99
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	38	539.75	593.89
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	39	546.68	601.26
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	40	553.61	609.05
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	41	564.00	620.32
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	42	573.97	631.58
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	43	587.83	646.74
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	44	605.16	665.80

22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	45	625.52	687.89
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	46	649.77	714.75
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	47	677.06	744.64
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	48	708.25	779.30
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	49	739.01	813.08
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	50	773.66	851.20
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	51	807.89	888.89
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	52	845.57	930.04
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	53	883.69	972.06
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	54	924.84	1017.11
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	55	966.00	1062.60
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	56	1010.61	1111.55
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	57	1055.67	1161.36
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	58	1103.75	1214.21
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	59	1127.57	1240.20
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	60	1175.66	1293.05
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	61	1217.24	1338.97
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	62	1244.53	1368.86
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	63	1278.75	1406.54
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	64	1299.55	1429.50
22444PA0010034	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1299.55	1429.50
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	251.59	251.59
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	21	396.22	435.84
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	22	396.22	435.84
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	23	396.22	435.84
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	24	396.22	435.84
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	25	397.80	437.42
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	26	405.72	446.13
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	27	415.23	456.83

22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	28	430.68	473.87
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	29	443.36	487.74
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	30	449.70	494.87
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	31	459.21	505.17
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	32	468.72	515.47
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	33	474.66	522.21
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	34	481.00	528.94
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	35	484.17	532.51
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	36	487.34	536.07
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	37	490.51	539.64
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	38	493.68	543.21
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	39	500.02	549.94
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	40	506.36	557.07
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	41	515.87	567.37
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	42	524.98	577.68
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	43	537.66	591.54
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	44	553.51	608.98
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	45	572.13	629.18
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	46	594.32	653.75
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	47	619.28	681.09
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	48	647.80	712.78
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	49	675.94	743.69
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	50	707.63	778.55
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	51	738.93	813.02
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	52	773.40	850.66
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	53	808.27	889.10
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	54	845.91	930.30
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	55	883.55	971.91
22444PA0010035 Rating Area 2	Tobacco User/Non-Tobacco User	56	924.36	1016.68

22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	57	965.57	1062.24
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	58	1009.55	1110.58
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	59	1031.34	1134.35
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	60	1075.32	1182.69
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	61	1113.35	1224.69
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	62	1138.31	1252.03
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	63	1169.61	1286.50
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	64	1188.63	1307.50
22444PA0010035	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	1188.63	1307.50
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-20	247.85	247.85
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	390.32	429.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	390.32	429.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	390.32	429.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	390.32	429.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	391.88	430.91
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	399.68	439.50
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	409.05	450.03
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	424.27	466.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	436.76	480.48
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	443.01	487.50
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	452.38	497.65
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	461.74	507.80
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	467.60	514.44
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	473.84	521.07
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	476.97	524.58
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	480.09	528.10
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	483.21	531.61
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	486.33	535.12
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	492.58	541.76

22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	498.82	548.78
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	508.19	558.93
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	517.17	569.08
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	529.66	582.74
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	545.27	599.92
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	563.62	619.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	585.47	644.02
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	610.06	670.95
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	638.17	702.18
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	665.88	732.62
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	697.10	766.97
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	727.94	800.93
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	761.90	838.01
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	796.24	875.87
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	833.32	916.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	870.40	957.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	910.61	1001.55
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	951.20	1046.44
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	994.53	1094.06
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	1015.99	1117.48
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	1059.32	1165.09
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1096.79	1206.47
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1121.38	1233.40
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1152.21	1267.36
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64	1170.95	1288.04
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	1170.95	1288.04
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	257.48	257.48
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	21	405.48	446.03
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	22	405.48	446.03

22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	23	405.48	446.03
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	24	405.48	446.03
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	25	407.10	447.64
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	26	415.21	456.56
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	27	424.94	467.51
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	28	440.75	484.95
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	29	453.73	499.14
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	30	460.21	506.44
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	31	469.94	516.98
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	32	479.68	527.52
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	33	485.76	534.41
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	34	492.25	541.31
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	35	495.49	544.96
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	36	498.73	548.61
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	37	501.98	552.26
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	38	505.22	555.90
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	39	511.71	562.80
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	40	518.20	570.10
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	41	527.93	580.64
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	42	537.25	591.18
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	43	550.23	605.37
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	44	566.45	623.21
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	45	585.50	643.89
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	46	608.21	669.03
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	47	633.76	697.01
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	48	662.95	729.45
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	49	691.74	761.07
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	50	724.18	796.76
22444PA0010035 Rating Area 5	Tobacco User/Non-Tobacco User	51	756.21	832.03

22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	52	791.49	870.55
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	53	827.17	909.88
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	54	865.69	952.05
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	55	904.21	994.63
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	56	945.97	1040.45
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	57	988.14	1087.08
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	58	1033.15	1136.54
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	59	1055.45	1160.87
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	60	1100.46	1210.34
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	61	1139.38	1253.32
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	62	1164.93	1281.30
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	63	1196.96	1316.57
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	64	1216.42	1338.06
22444PA0010035	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	1216.42	1338.06
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	298.12	298.12
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	469.48	516.43
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	469.48	516.43
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	469.48	516.43
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	469.48	516.43
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	471.35	518.30
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	480.74	528.63
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	492.01	541.30
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	510.32	561.49
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	525.34	577.92
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	532.85	586.37
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	544.12	598.58
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	555.39	610.79
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	562.43	618.77
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	569.94	626.75

22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	35	573.70	630.97
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	36	577.45	635.20
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	37	581.21	639.42
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	38	584.96	643.65
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	39	592.48	651.63
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	40	599.99	660.08
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	41	611.26	672.29
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	42	622.05	684.49
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	43	637.08	700.92
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	44	655.86	721.58
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	45	677.92	745.52
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	46	704.21	774.63
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	47	733.79	807.03
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	48	767.59	844.58
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	49	800.92	881.20
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	50	838.48	922.52
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	51	875.57	963.36
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	52	916.41	1007.96
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	53	957.73	1053.50
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	54	1002.33	1102.33
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	55	1046.93	1151.62
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	56	1095.28	1204.67
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	57	1144.11	1258.66
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	58	1196.22	1315.94
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	59	1222.04	1344.10
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	60	1274.15	1401.38
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	61	1319.22	1451.14
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	62	1348.80	1483.54
22444PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	63	1385.89	1524.38

22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64	1408.42	1549.26
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1408.42	1549.26
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	298.12	298.12
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	469.48	516.43
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	469.48	516.43
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	469.48	516.43
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	469.48	516.43
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	471.35	518.30
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	480.74	528.63
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	492.01	541.30
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	510.32	561.49
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	525.34	577.92
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	532.85	586.37
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	544.12	598.58
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	555.39	610.79
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	562.43	618.77
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	569.94	626.75
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	573.70	630.97
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	577.45	635.20
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	581.21	639.42
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	584.96	643.65
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	592.48	651.63
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	599.99	660.08
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	611.26	672.29
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	622.05	684.49
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	637.08	700.92
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	655.86	721.58
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	677.92	745.52
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	704.21	774.63

22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	733.79	807.03
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	767.59	844.58
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	800.92	881.20
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	838.48	922.52
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	875.57	963.36
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	916.41	1007.96
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	957.73	1053.50
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	1002.33	1102.33
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1046.93	1151.62
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1095.28	1204.67
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1144.11	1258.66
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1196.22	1315.94
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1222.04	1344.10
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1274.15	1401.38
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1319.22	1451.14
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1348.80	1483.54
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1385.89	1524.38
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64	1408.42	1549.26
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1408.42	1549.26
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	328.60	328.60
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	21	517.48	569.23
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	22	517.48	569.23
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	23	517.48	569.23
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	24	517.48	569.23
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	25	519.54	571.29
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	26	529.89	582.68
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	27	542.31	596.65
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	28	562.49	618.90
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	29	579.05	637.01

22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	30	587.33	646.33
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	31	599.75	659.78
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	32	612.17	673.23
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	33	619.93	682.03
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	34	628.21	690.83
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	35	632.35	695.49
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	36	636.49	700.14
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	37	640.63	704.80
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	38	644.77	709.46
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	39	653.05	718.25
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	40	661.33	727.57
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	41	673.75	741.02
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	42	685.65	754.48
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	43	702.21	772.59
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	44	722.91	795.36
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	45	747.23	821.75
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	46	776.21	853.83
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	47	808.81	889.54
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	48	846.07	930.94
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	49	882.81	971.30
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	50	924.21	1016.84
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	51	965.09	1061.86
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	52	1010.11	1111.02
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	53	1055.65	1161.21
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	54	1104.81	1215.03
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	55	1153.97	1269.36
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	56	1207.27	1327.84
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	57	1261.08	1387.35
22444PA0010037 Rating Area 7	Tobacco User/Non-Tobacco User	58	1318.52	1450.48

22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	59	1346.99	1481.53
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	60	1404.42	1544.66
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	61	1454.10	1599.51
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	62	1486.70	1635.22
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	63	1527.58	1680.24
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	64	1552.42	1707.66
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1552.42	1707.66
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	276.19	276.19
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	21	434.95	478.45
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	22	434.95	478.45
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	23	434.95	478.45
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	24	434.95	478.45
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	25	436.69	480.18
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	26	445.39	489.75
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	27	455.83	501.49
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	28	472.79	520.20
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	29	486.71	535.42
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	30	493.67	543.25
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	31	504.10	554.56
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	32	514.54	565.87
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	33	521.07	573.26
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	34	528.03	580.66
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	35	531.51	584.57
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	36	534.99	588.48
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	37	538.47	592.40
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	38	541.94	596.31
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	39	548.90	603.71
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	40	555.86	611.54
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	41	566.30	622.85

22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	42	576.31	634.15
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	43	590.22	649.38
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	44	607.62	668.51
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	45	628.06	690.70
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	46	652.42	717.66
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	47	679.82	747.68
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	48	711.14	782.47
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	49	742.02	816.40
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	50	776.82	854.67
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	51	811.18	892.51
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	52	849.02	933.83
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	53	887.29	976.02
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	54	928.61	1021.26
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	55	969.93	1066.93
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	56	1014.73	1116.08
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	57	1059.97	1166.09
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	58	1108.25	1219.16
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	59	1132.17	1245.26
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	60	1180.45	1298.32
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	61	1222.20	1344.42
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	62	1249.60	1374.43
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	63	1283.97	1412.28
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	64	1304.84	1435.33
22444PA0010037	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1304.84	1435.33
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	200.48	200.48
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	21	315.72	347.29
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	22	315.72	347.29
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	23	315.72	347.29
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	24	315.72	347.29

22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	25	316.97	348.54
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	26	323.29	355.49
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	27	330.86	364.01
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	28	343.18	377.59
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	29	353.28	388.64
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	30	358.33	394.32
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	31	365.91	402.53
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	32	373.49	410.74
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	33	378.22	416.11
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	34	383.27	421.47
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	35	385.80	424.31
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	36	388.32	427.16
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	37	390.85	430.00
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	38	393.37	432.84
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	39	398.43	438.21
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	40	403.48	443.89
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	41	411.05	452.10
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	42	418.32	460.31
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	43	428.42	471.36
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	44	441.05	485.25
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	45	455.89	501.35
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	46	473.57	520.92
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	47	493.46	542.71
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	48	516.19	567.96
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	49	538.60	592.59
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	50	563.86	620.37
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	51	588.80	647.84
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	52	616.27	677.83
22444PA0010038 Rating Area 2	Tobacco User/Non-Tobacco User	53	644.05	708.45

22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	54	674.04	741.29
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	55	704.03	774.44
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	56	736.55	810.11
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	57	769.39	846.42
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	58	804.43	884.94
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	59	821.79	903.88
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	60	856.84	942.39
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	61	887.15	975.86
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	62	907.04	997.64
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	63	931.98	1025.11
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	64	947.13	1041.84
22444PA0010038	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	947.13	1041.84
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	0-20	197.49	197.49
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	21	311.02	342.12
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	22	311.02	342.12
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	23	311.02	342.12
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	24	311.02	342.12
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	25	312.26	343.36
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	26	318.48	350.20
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	27	325.94	358.60
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	28	338.07	371.97
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	29	348.02	382.86
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	30	353.00	388.46
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	31	360.46	396.54
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	32	367.93	404.63
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	33	372.59	409.92
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	34	377.57	415.20
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	35	380.06	418.00
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	36	382.55	420.80

22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	37	385.03	423.60
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	38	387.52	426.40
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	39	392.50	431.69
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	40	397.47	437.28
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	41	404.94	445.37
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	42	412.09	453.46
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	43	422.04	464.34
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	44	434.49	478.03
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	45	449.10	493.89
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	46	466.52	513.17
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	47	486.11	534.63
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	48	508.51	559.51
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	49	530.59	583.77
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	50	555.47	611.14
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	51	580.04	638.20
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	52	607.10	667.75
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	53	634.47	697.91
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	54	664.01	730.26
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	55	693.56	762.92
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	56	725.59	798.06
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	57	757.94	833.83
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	58	792.46	871.77
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	59	809.57	890.43
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	60	844.09	928.37
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	61	873.95	961.34
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	62	893.54	982.80
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	63	918.11	1009.86
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	64	933.04	1026.34
22444PA0010038 Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	933.04	1026.34

22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	205.16	205.16
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	21	323.10	355.41
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	22	323.10	355.41
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	23	323.10	355.41
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	24	323.10	355.41
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	25	324.38	356.69
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	26	330.85	363.80
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	27	338.60	372.52
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	28	351.20	386.42
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	29	361.54	397.73
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	30	366.71	403.54
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	31	374.46	411.94
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	32	382.22	420.34
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	33	387.06	425.83
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	34	392.23	431.33
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	35	394.82	434.23
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	36	397.40	437.14
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	37	399.99	440.05
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	38	402.57	442.96
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	39	407.74	448.45
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	40	412.91	454.27
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	41	420.66	462.67
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	42	428.10	471.07
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	43	438.43	482.38
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	44	451.36	496.59
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	45	466.54	513.07
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	46	484.64	533.10
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	47	504.99	555.39
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	48	528.25	581.24

22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	49	551.19	606.44
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	50	577.04	634.87
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	51	602.57	662.98
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	52	630.67	693.68
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	53	659.11	725.02
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	54	689.80	758.62
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	55	720.49	792.54
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	56	753.77	829.05
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	57	787.37	866.21
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	58	823.24	905.62
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	59	841.01	925.01
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	60	876.87	964.43
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	61	907.89	998.68
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	62	928.24	1020.97
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	63	953.77	1049.08
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	64	969.27	1066.20
22444PA0010038	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	969.27	1066.20
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	237.55	237.55
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	21	374.09	411.50
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	22	374.09	411.50
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	23	374.09	411.50
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	24	374.09	411.50
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	25	375.58	412.99
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	26	383.07	421.22
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	27	392.04	431.32
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	28	406.63	447.41
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	29	418.60	460.50
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	30	424.59	467.24
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	31	433.57	476.96

22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	32	442.55	486.69
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	33	448.16	493.05
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	34	454.14	499.41
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	35	457.14	502.77
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	36	460.13	506.14
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	37	463.12	509.51
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	38	466.11	512.87
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	39	472.10	519.23
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	40	478.08	525.97
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	41	487.06	535.69
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	42	495.67	545.42
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	43	507.64	558.51
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	44	522.60	574.97
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	45	540.18	594.05
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	46	561.13	617.25
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	47	584.70	643.06
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	48	611.63	672.98
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	49	638.19	702.16
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	50	668.12	735.08
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	51	697.67	767.63
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	52	730.22	803.17
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	53	763.14	839.45
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	54	798.68	878.36
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	55	834.22	917.64
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	56	872.75	959.91
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	57	911.65	1002.93
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	58	953.18	1048.57
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	59	973.75	1071.01
22444PA0010038 Rating Area 6	Tobacco User/Non-Tobacco User	60	1015.28	1116.65

22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	61	1051.19	1156.31
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	62	1074.76	1182.12
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	63	1104.31	1214.66
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	64	1122.26	1234.49
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1122.26	1234.49
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	220.08	220.08
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	21	346.58	381.24
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	22	346.58	381.24
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	23	346.58	381.24
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	24	346.58	381.24
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	25	347.96	382.62
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	26	354.89	390.25
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	27	363.21	399.60
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	28	376.73	414.51
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	29	387.82	426.64
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	30	393.36	432.87
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	31	401.68	441.89
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	32	410.00	450.90
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	33	415.20	456.79
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	34	420.74	462.68
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	35	423.52	465.80
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	36	426.29	468.92
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	37	429.06	472.04
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	38	431.83	475.16
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	39	437.38	481.05
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	40	442.92	487.29
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	41	451.24	496.30
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	42	459.21	505.31
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	43	470.30	517.44

22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	44	484.17	532.69
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	45	500.46	550.36
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	46	519.86	571.85
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	47	541.70	595.77
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	48	566.65	623.49
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	49	591.26	650.52
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	50	618.99	681.02
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	51	646.37	711.18
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	52	676.52	744.10
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	53	707.02	777.72
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	54	739.94	813.76
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	55	772.87	850.15
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	56	808.56	889.32
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	57	844.61	929.17
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	58	883.08	971.45
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	59	902.14	992.25
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	60	940.61	1034.53
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	61	973.88	1071.27
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	62	995.71	1095.18
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	63	1023.09	1125.33
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	64	1039.73	1143.70
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1039.73	1143.70
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	237.55	237.55
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	21	374.09	411.50
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	22	374.09	411.50
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	23	374.09	411.50
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	24	374.09	411.50
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	25	375.58	412.99
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	26	383.07	421.22

22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	27	392.04	431.32
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	28	406.63	447.41
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	29	418.60	460.50
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	30	424.59	467.24
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	31	433.57	476.96
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	32	442.55	486.69
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	33	448.16	493.05
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	34	454.14	499.41
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	35	457.14	502.77
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	36	460.13	506.14
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	37	463.12	509.51
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	38	466.11	512.87
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	39	472.10	519.23
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	40	478.08	525.97
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	41	487.06	535.69
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	42	495.67	545.42
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	43	507.64	558.51
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	44	522.60	574.97
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	45	540.18	594.05
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	46	561.13	617.25
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	47	584.70	643.06
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	48	611.63	672.98
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	49	638.19	702.16
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	50	668.12	735.08
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	51	697.67	767.63
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	52	730.22	803.17
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	53	763.14	839.45
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	54	798.68	878.36
22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	55	834.22	917.64

22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	56	872.75	959.91
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	57	911.65	1002.93
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	58	953.18	1048.57
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	59	973.75	1071.01
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	60	1015.28	1116.65
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	61	1051.19	1156.31
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	62	1074.76	1182.12
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	63	1104.31	1214.66
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	64	1122.26	1234.49
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1122.26	1234.49
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	261.83	261.83
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	21	412.34	453.57
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	22	412.34	453.57
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	23	412.34	453.57
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	24	412.34	453.57
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	25	413.98	455.22
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	26	422.23	464.29
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	27	432.13	475.42
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	28	448.21	493.15
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	29	461.40	507.59
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	30	468.00	515.01
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	31	477.90	525.73
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	32	487.79	536.45
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	33	493.98	543.46
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	34	500.58	550.47
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	35	503.87	554.18
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	36	507.17	557.89
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	37	510.47	561.60
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	38	513.77	565.31

22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	39	520.37	572.32
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	40	526.96	579.74
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	41	536.86	590.46
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	42	546.34	601.19
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	43	559.54	615.62
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	44	576.03	633.76
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	45	595.41	654.79
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	46	618.50	680.35
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	47	644.48	708.80
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	48	674.17	741.79
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	49	703.44	773.95
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	50	736.43	810.24
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	51	769.01	846.11
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	52	804.88	885.28
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	53	841.16	925.28
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	54	880.34	968.16
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	55	919.51	1011.46
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	56	961.98	1058.05
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	57	1004.86	1105.47
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	58	1050.63	1155.78
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	59	1073.31	1180.52
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	60	1119.08	1230.82
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	61	1158.66	1274.53
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	62	1184.64	1302.98
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	63	1217.21	1338.85
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	64	1237.01	1360.71
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1237.01	1360.71
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	220.08	220.08
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	21	346.58	381.24

22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	22	346.58	381.24
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	23	346.58	381.24
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	24	346.58	381.24
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	25	347.96	382.62
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	26	354.89	390.25
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	27	363.21	399.60
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	28	376.73	414.51
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	29	387.82	426.64
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	30	393.36	432.87
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	31	401.68	441.89
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	32	410.00	450.90
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	33	415.20	456.79
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	34	420.74	462.68
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	35	423.52	465.80
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	36	426.29	468.92
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	37	429.06	472.04
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	38	431.83	475.16
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	39	437.38	481.05
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	40	442.92	487.29
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	41	451.24	496.30
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	42	459.21	505.31
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	43	470.30	517.44
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	44	484.17	532.69
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	45	500.46	550.36
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	46	519.86	571.85
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	47	541.70	595.77
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	48	566.65	623.49
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	49	591.26	650.52
22444PA0010041 Rating Area 9	Tobacco User/Non-Tobacco User	50	618.99	681.02

22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	51	646.37	711.18
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	52	676.52	744.10
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	53	707.02	777.72
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	54	739.94	813.76
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	55	772.87	850.15
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	56	808.56	889.32
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	57	844.61	929.17
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	58	883.08	971.45
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	59	902.14	992.25
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	60	940.61	1034.53
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	61	973.88	1071.27
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	62	995.71	1095.18
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	63	1023.09	1125.33
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	64	1039.73	1143.70
22444PA0010041	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1039.73	1143.70
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	276.19	276.19
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	21	434.95	478.45
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	22	434.95	478.45
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	23	434.95	478.45
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	24	434.95	478.45
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	25	436.69	480.18
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	26	445.39	489.75
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	27	455.83	501.49
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	28	472.79	520.20
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	29	486.71	535.42
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	30	493.67	543.25
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	31	504.10	554.56
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	32	514.54	565.87
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	33	521.07	573.26

22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	34	528.03	580.66
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	35	531.51	584.57
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	36	534.99	588.48
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	37	538.47	592.40
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	38	541.94	596.31
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	39	548.90	603.71
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	40	555.86	611.54
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	41	566.30	622.85
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	42	576.31	634.15
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	43	590.22	649.38
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	44	607.62	668.51
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	45	628.06	690.70
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	46	652.42	717.66
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	47	679.82	747.68
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	48	711.14	782.47
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	49	742.02	816.40
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	50	776.82	854.67
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	51	811.18	892.51
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	52	849.02	933.83
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	53	887.29	976.02
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	54	928.61	1021.26
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	55	969.93	1066.93
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	56	1014.73	1116.08
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	57	1059.97	1166.09
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	58	1108.25	1219.16
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	59	1132.17	1245.26
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	60	1180.45	1298.32
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	61	1222.20	1344.42
22444PA0010042 Rating Area 9	Tobacco User/Non-Tobacco User	62	1249.60	1374.43

22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	63	1283.97	1412.28
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	64	1304.84	1435.33
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1304.84	1435.33
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	143.28	143.28
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	21	225.64	248.20
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	22	225.64	248.20
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	23	225.64	248.20
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	24	225.64	248.20
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	25	226.54	249.10
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	26	231.05	254.06
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	27	236.46	260.16
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	28	245.26	269.86
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	29	252.48	277.76
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	30	256.09	281.82
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	31	261.51	287.68
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	32	266.92	293.55
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	33	270.31	297.39
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	34	273.92	301.22
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	35	275.72	303.25
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	36	277.53	305.28
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	37	279.33	307.31
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	38	281.14	309.34
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	39	284.75	313.18
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	40	288.36	317.24
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	41	293.78	323.11
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	42	298.96	328.97
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	43	306.19	336.87
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	44	315.21	346.80
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	45	325.82	358.31

22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	46	338.45	372.30
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	47	352.67	387.86
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	48	368.91	405.92
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	49	384.93	423.51
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	50	402.98	443.37
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	51	420.81	463.00
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	52	440.44	484.44
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	53	460.29	506.32
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	54	481.73	529.79
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	55	503.16	553.48
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	56	526.40	578.98
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	57	549.87	604.92
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	58	574.92	632.45
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	59	587.33	645.99
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	60	612.37	673.52
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	61	634.03	697.43
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	62	648.25	713.00
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	63	666.07	732.63
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	64	676.90	744.59
22444PA0040019	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	676.90	744.59
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	0-20	141.15	141.15
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	21	222.28	244.51
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	22	222.28	244.51
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	23	222.28	244.51
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	24	222.28	244.51
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	25	223.17	245.39
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	26	227.61	250.28
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	27	232.95	256.29
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	28	241.62	265.84

22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	29	248.73	273.62
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	30	252.28	277.62
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	31	257.62	283.40
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	32	262.95	289.18
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	33	266.29	292.96
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	34	269.84	296.74
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	35	271.62	298.74
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	36	273.40	300.74
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	37	275.18	302.74
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	38	276.96	304.74
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	39	280.51	308.52
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	40	284.07	312.52
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	41	289.40	318.30
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	42	294.52	324.08
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	43	301.63	331.86
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	44	310.52	341.64
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	45	320.97	352.98
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	46	333.42	366.76
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	47	347.42	382.09
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	48	363.42	399.88
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	49	379.20	417.21
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	50	396.99	436.77
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	51	414.55	456.11
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	52	433.88	477.23
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	53	453.45	498.79
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	54	474.56	521.91
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	55	495.68	545.25
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	56	518.57	570.36
22444PA0040019 Rating Area 3	Tobacco User/Non-Tobacco User	57	541.69	595.92

22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	58	566.36	623.04
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	59	578.59	636.38
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	60	603.26	663.50
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	61	624.60	687.06
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	62	638.60	702.40
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	63	656.16	721.73
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	64	666.83	733.51
22444PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	666.83	733.51
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	146.63	146.63
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	21	230.91	254.01
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	22	230.91	254.01
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	23	230.91	254.01
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	24	230.91	254.01
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	25	231.83	254.92
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	26	236.45	260.00
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	27	241.99	266.24
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	28	251.00	276.17
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	29	258.39	284.25
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	30	262.08	288.41
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	31	267.62	294.41
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	32	273.17	300.41
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	33	276.63	304.34
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	34	280.32	308.26
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	35	282.17	310.34
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	36	284.02	312.42
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	37	285.87	314.50
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	38	287.71	316.58
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	39	291.41	320.50
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	40	295.10	324.66

22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	41	300.64	330.66
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	42	305.95	336.67
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	43	313.34	344.75
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	44	322.58	354.91
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	45	333.43	366.68
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	46	346.36	381.00
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	47	360.91	396.93
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	48	377.54	415.41
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	49	393.93	433.42
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	50	412.40	453.74
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	51	430.65	473.83
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	52	450.73	495.76
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	53	471.05	518.16
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	54	492.99	542.17
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	55	514.93	566.42
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	56	538.71	592.51
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	57	562.73	619.07
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	58	588.36	647.24
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	59	601.06	661.09
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	60	626.69	689.26
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	61	648.85	713.74
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	62	663.40	729.67
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	63	681.64	749.76
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	64	692.73	762.00
22444PA0040019	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	692.73	762.00
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	169.77	169.77
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	21	267.36	294.10
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	22	267.36	294.10
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	23	267.36	294.10

22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	24	267.36	294.10
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	25	268.43	295.16
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	26	273.77	301.04
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	27	280.19	308.26
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	28	290.62	319.76
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	29	299.17	329.12
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	30	303.45	333.93
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	31	309.87	340.88
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	32	316.28	347.83
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	33	320.29	352.37
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	34	324.57	356.92
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	35	326.71	359.33
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	36	328.85	361.73
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	37	330.99	364.14
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	38	333.13	366.54
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	39	337.40	371.09
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	40	341.68	375.90
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	41	348.10	382.85
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	42	354.25	389.80
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	43	362.80	399.16
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	44	373.50	410.93
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	45	386.06	424.56
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	46	401.03	441.14
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	47	417.88	459.58
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	48	437.13	480.97
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	49	456.11	501.83
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	50	477.50	525.35
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	51	498.62	548.61
22444PA0040019 Rating Area 6	Tobacco User/Non-Tobacco User	52	521.88	574.01

22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	53	545.41	599.95
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	54	570.80	627.75
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	55	596.20	655.82
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	56	623.74	686.04
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	57	651.55	716.78
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	58	681.22	749.40
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	59	695.93	765.44
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	60	725.60	798.06
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	61	751.27	826.40
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	62	768.11	844.84
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	63	789.23	868.10
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	64	802.07	882.27
22444PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	802.07	882.27
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	157.29	157.29
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	21	247.70	272.47
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	22	247.70	272.47
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	23	247.70	272.47
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	24	247.70	272.47
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	25	248.68	273.45
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	26	253.64	278.90
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	27	259.58	285.59
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	28	269.24	296.24
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	29	277.17	304.91
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	30	281.13	309.37
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	31	287.08	315.81
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	32	293.02	322.25
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	33	296.74	326.46
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	34	300.70	330.67
22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	35	302.68	332.90

22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	36	304.66	335.13
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	37	306.64	337.36
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	38	308.63	339.59
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	39	312.59	343.80
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	40	316.55	348.26
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	41	322.50	354.70
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	42	328.19	361.14
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	43	336.12	369.81
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	44	346.03	380.71
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	45	357.67	393.34
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	46	371.54	408.69
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	47	387.15	425.79
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	48	404.98	445.60
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	49	422.57	464.92
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	50	442.38	486.72
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	51	461.95	508.27
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	52	483.50	531.80
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	53	505.30	555.82
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	54	528.83	581.58
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	55	552.36	607.59
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	56	577.87	635.58
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	57	603.63	664.07
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	58	631.12	694.29
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	59	644.75	709.15
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	60	672.24	739.37
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	61	696.02	765.62
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	62	711.62	782.71
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	63	731.19	804.26
22444PA0040053 Rating Area 9	Tobacco User/Non-Tobacco User	64	743.08	817.39

22444PA0040053	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	743.08	817.39
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	169.77	169.77
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	21	267.36	294.10
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	22	267.36	294.10
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	23	267.36	294.10
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	24	267.36	294.10
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	25	268.43	295.16
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	26	273.77	301.04
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	27	280.19	308.26
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	28	290.62	319.76
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	29	299.17	329.12
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	30	303.45	333.93
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	31	309.87	340.88
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	32	316.28	347.83
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	33	320.29	352.37
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	34	324.57	356.92
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	35	326.71	359.33
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	36	328.85	361.73
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	37	330.99	364.14
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	38	333.13	366.54
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	39	337.40	371.09
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	40	341.68	375.90
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	41	348.10	382.85
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	42	354.25	389.80
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	43	362.80	399.16
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	44	373.50	410.93
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	45	386.06	424.56
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	46	401.03	441.14
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	47	417.88	459.58

22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	48	437.13	480.97
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	49	456.11	501.83
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	50	477.50	525.35
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	51	498.62	548.61
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	52	521.88	574.01
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	53	545.41	599.95
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	54	570.80	627.75
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	55	596.20	655.82
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	56	623.74	686.04
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	57	651.55	716.78
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	58	681.22	749.40
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	59	695.93	765.44
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	60	725.60	798.06
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	61	751.27	826.40
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	62	768.11	844.84
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	63	789.23	868.10
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	64	802.07	882.27
22444PA0040062	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	802.07	882.27
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	187.13	187.13
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	21	294.70	324.16
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	22	294.70	324.16
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	23	294.70	324.16
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	24	294.70	324.16
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	25	295.87	325.34
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	26	301.76	331.82
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	27	308.84	339.78
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	28	320.33	352.45
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	29	329.76	362.76
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	30	334.47	368.07

22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	31	341.55	375.73
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	32	348.62	383.39
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	33	353.04	388.40
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	34	357.75	393.41
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	35	360.11	396.06
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	36	362.47	398.72
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	37	364.83	401.37
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	38	367.18	404.02
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	39	371.90	409.03
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	40	376.61	414.34
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	41	383.69	422.00
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	42	390.47	429.66
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	43	399.90	439.97
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	44	411.68	452.94
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	45	425.53	467.97
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	46	442.04	486.24
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	47	460.60	506.57
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	48	481.82	530.15
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	49	502.74	553.13
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	50	526.32	579.07
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	51	549.60	604.71
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	52	575.24	632.70
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	53	601.17	661.29
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	54	629.16	691.93
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	55	657.16	722.88
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	56	687.51	756.18
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	57	718.16	790.07
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	58	750.87	826.02
22444PA0040069 Rating Area 7	Tobacco User/Non-Tobacco User	59	767.08	843.70

22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	60	799.79	879.65
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	61	828.08	910.89
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	62	846.65	931.22
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	63	869.93	956.86
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	64	884.07	972.48
22444PA0040069	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	884.07	972.48
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	157.29	157.29
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	21	247.70	272.47
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	22	247.70	272.47
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	23	247.70	272.47
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	24	247.70	272.47
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	25	248.68	273.45
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	26	253.64	278.90
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	27	259.58	285.59
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	28	269.24	296.24
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	29	277.17	304.91
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	30	281.13	309.37
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	31	287.08	315.81
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	32	293.02	322.25
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	33	296.74	326.46
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	34	300.70	330.67
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	35	302.68	332.90
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	36	304.66	335.13
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	37	306.64	337.36
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	38	308.63	339.59
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	39	312.59	343.80
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	40	316.55	348.26
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	41	322.50	354.70
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	42	328.19	361.14

22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	43	336.12	369.81
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	44	346.03	380.71
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	45	357.67	393.34
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	46	371.54	408.69
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	47	387.15	425.79
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	48	404.98	445.60
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	49	422.57	464.92
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	50	442.38	486.72
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	51	461.95	508.27
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	52	483.50	531.80
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	53	505.30	555.82
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	54	528.83	581.58
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	55	552.36	607.59
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	56	577.87	635.58
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	57	603.63	664.07
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	58	631.12	694.29
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	59	644.75	709.15
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	60	672.24	739.37
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	61	696.02	765.62
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	62	711.62	782.71
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	63	731.19	804.26
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	64	743.08	817.39
22444PA0040069	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	743.08	817.39
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	143.86	143.86
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	21	226.56	249.21
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	22	226.56	249.21
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	23	226.56	249.21
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	24	226.56	249.21
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	25	227.46	250.11

22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	26	231.99	255.10
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	27	237.42	261.21
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	28	246.26	270.95
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	29	253.51	278.88
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	30	257.13	282.96
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	31	262.57	288.85
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	32	268.01	294.74
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	33	271.41	298.59
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	34	275.03	302.44
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	35	276.84	304.48
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	36	278.66	306.52
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	37	280.47	308.56
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	38	282.28	310.60
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	39	285.91	314.45
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	40	289.53	318.53
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	41	294.97	324.42
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	42	300.18	330.31
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	43	307.43	338.24
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	44	316.49	348.21
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	45	327.14	359.76
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	46	339.83	373.81
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	47	354.10	389.44
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	48	370.41	407.56
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	49	386.50	425.24
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	50	404.62	445.17
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	51	422.52	464.88
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	52	442.23	486.40
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	53	462.16	508.38
22444PA0040080 Rating Area 2	Tobacco User/Non-Tobacco User	54	483.69	531.94

22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	55	505.21	555.73
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	56	528.54	581.33
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	57	552.10	607.38
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	58	577.25	635.02
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	59	589.71	648.61
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	60	614.86	676.25
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	61	636.61	700.27
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	62	650.88	715.90
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	63	668.78	735.61
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	64	679.65	747.62
22444PA0040080	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	679.65	747.62
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	0-20	141.72	141.72
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	21	223.18	245.50
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	22	223.18	245.50
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	23	223.18	245.50
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	24	223.18	245.50
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	25	224.07	246.39
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	26	228.54	251.30
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	27	233.89	257.33
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	28	242.60	266.92
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	29	249.74	274.73
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	30	253.31	278.75
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	31	258.67	284.55
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	32	264.02	290.36
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	33	267.37	294.15
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	34	270.94	297.95
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	35	272.73	299.95
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	36	274.51	301.96
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	37	276.30	303.97

22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	38	278.08	305.98
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	39	281.65	309.77
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	40	285.22	313.79
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	41	290.58	319.59
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	42	295.71	325.40
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	43	302.86	333.21
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	44	311.78	343.03
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	45	322.27	354.41
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	46	334.77	368.25
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	47	348.83	383.65
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	48	364.90	401.50
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	49	380.74	418.91
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	50	398.60	438.55
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	51	416.23	457.97
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	52	435.65	479.17
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	53	455.29	500.82
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	54	476.49	524.03
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	55	497.69	547.46
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	56	520.68	572.68
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	57	543.89	598.35
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	58	568.66	625.57
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	59	580.94	638.96
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	60	605.71	666.19
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	61	627.14	689.85
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	62	641.20	705.25
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	63	658.83	724.67
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	64	669.54	736.49
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	669.54	736.49
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	147.22	147.22

22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	21	231.85	255.04
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	22	231.85	255.04
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	23	231.85	255.04
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	24	231.85	255.04
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	25	232.77	255.96
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	26	237.41	261.06
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	27	242.98	267.32
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	28	252.02	277.29
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	29	259.44	285.40
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	30	263.15	289.58
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	31	268.71	295.61
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	32	274.28	301.63
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	33	277.75	305.57
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	34	281.46	309.52
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	35	283.32	311.60
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	36	285.17	313.69
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	37	287.03	315.78
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	38	288.88	317.86
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	39	292.59	321.80
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	40	296.30	325.98
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	41	301.86	332.00
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	42	307.20	338.03
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	43	314.62	346.15
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	44	323.89	356.35
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	45	334.79	368.17
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	46	347.77	382.55
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	47	362.38	398.55
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	48	379.07	417.09
22444PA0040080 Rating Area 5	Tobacco User/Non-Tobacco User	49	395.53	435.18

22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	50	414.08	455.58
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	51	432.39	475.75
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	52	452.57	497.78
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	53	472.97	520.26
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	54	494.99	544.38
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	55	517.02	568.72
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	56	540.90	594.92
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	57	565.01	621.58
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	58	590.75	649.87
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	59	603.50	663.78
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	60	629.23	692.06
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	61	651.49	716.64
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	62	666.10	732.64
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	63	684.41	752.81
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	64	695.54	765.10
22444PA0040080	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	695.54	765.10
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	170.46	170.46
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	21	268.45	295.29
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	22	268.45	295.29
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	23	268.45	295.29
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	24	268.45	295.29
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	25	269.52	296.36
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	26	274.88	302.27
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	27	281.33	309.51
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	28	291.80	321.06
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	29	300.39	330.45
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	30	304.68	335.28
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	31	311.12	342.26
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	32	317.57	349.24

22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	33	321.59	353.81
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	34	325.89	358.37
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	35	328.04	360.79
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	36	330.18	363.20
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	37	332.33	365.62
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	38	334.48	368.03
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	39	338.77	372.60
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	40	343.07	377.43
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	41	349.51	384.41
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	42	355.69	391.39
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	43	364.28	400.78
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	44	375.01	412.60
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	45	387.63	426.29
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	46	402.66	442.93
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	47	419.57	461.45
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	48	438.90	482.93
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	49	457.96	503.87
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	50	479.44	527.49
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	51	500.64	550.84
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	52	524.00	576.34
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	53	547.62	602.38
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	54	573.12	630.30
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	55	598.63	658.49
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	56	626.27	688.82
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	57	654.19	719.69
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	58	683.99	752.44
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	59	698.75	768.55
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	60	728.55	801.30
22444PA0040080 Rating Area 6	Tobacco User/Non-Tobacco User	61	754.32	829.75

22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	62	771.23	848.28
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	63	792.44	871.63
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	64	805.33	885.86
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	805.33	885.86
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	157.92	157.92
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	21	248.70	273.57
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	22	248.70	273.57
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	23	248.70	273.57
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	24	248.70	273.57
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	25	249.69	274.56
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	26	254.67	280.04
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	27	260.64	286.75
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	28	270.34	297.45
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	29	278.30	306.15
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	30	282.27	310.63
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	31	288.24	317.09
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	32	294.21	323.56
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	33	297.94	327.79
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	34	301.92	332.01
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	35	303.91	334.25
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	36	305.90	336.49
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	37	307.89	338.73
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	38	309.88	340.97
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	39	313.86	345.20
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	40	317.84	349.67
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	41	323.81	356.14
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	42	329.53	362.60
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	43	337.49	371.31
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	44	347.43	382.25

22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	45	359.12	394.94
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	46	373.05	410.35
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	47	388.72	427.52
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	48	406.62	447.41
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	49	424.28	466.81
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	50	444.18	488.70
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	51	463.83	510.33
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	52	485.46	533.96
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	53	507.35	558.08
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	54	530.97	583.95
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	55	554.60	610.06
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	56	580.22	638.16
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	57	606.08	666.76
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	58	633.69	697.11
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	59	647.37	712.03
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	60	674.97	742.37
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	61	698.85	768.73
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	62	714.51	785.89
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	63	734.16	807.53
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	64	746.10	820.71
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	746.10	820.71
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	170.46	170.46
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	21	268.45	295.29
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	22	268.45	295.29
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	23	268.45	295.29
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	24	268.45	295.29
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	25	269.52	296.36
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	26	274.88	302.27
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	27	281.33	309.51

22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	28	291.80	321.06
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	29	300.39	330.45
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	30	304.68	335.28
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	31	311.12	342.26
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	32	317.57	349.24
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	33	321.59	353.81
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	34	325.89	358.37
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	35	328.04	360.79
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	36	330.18	363.20
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	37	332.33	365.62
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	38	334.48	368.03
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	39	338.77	372.60
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	40	343.07	377.43
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	41	349.51	384.41
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	42	355.69	391.39
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	43	364.28	400.78
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	44	375.01	412.60
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	45	387.63	426.29
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	46	402.66	442.93
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	47	419.57	461.45
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	48	438.90	482.93
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	49	457.96	503.87
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	50	479.44	527.49
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	51	500.64	550.84
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	52	524.00	576.34
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	53	547.62	602.38
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	54	573.12	630.30
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	55	598.63	658.49
22444PA0040082 Rating Area 6	Tobacco User/Non-Tobacco User	56	626.27	688.82

22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	57	654.19	719.69
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	58	683.99	752.44
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	59	698.75	768.55
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	60	728.55	801.30
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	61	754.32	829.75
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	62	771.23	848.28
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	63	792.44	871.63
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	64	805.33	885.86
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	805.33	885.86
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	187.89	187.89
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	21	295.89	325.48
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	22	295.89	325.48
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	23	295.89	325.48
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	24	295.89	325.48
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	25	297.07	326.66
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	26	302.99	333.17
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	27	310.09	341.16
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	28	321.63	353.88
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	29	331.10	364.24
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	30	335.83	369.56
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	31	342.93	377.26
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	32	350.04	384.95
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	33	354.47	389.98
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	34	359.21	395.01
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	35	361.58	397.67
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	36	363.94	400.34
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	37	366.31	403.00
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	38	368.68	405.66
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	39	373.41	410.69

22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	40	378.14	416.02
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	41	385.25	423.71
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	42	392.05	431.40
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	43	401.52	441.76
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	44	413.36	454.78
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	45	427.26	469.87
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	46	443.83	488.22
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	47	462.47	508.63
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	48	483.78	532.30
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	49	504.78	555.38
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	50	528.46	581.42
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	51	551.83	607.16
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	52	577.57	635.27
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	53	603.61	663.97
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	54	631.72	694.74
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	55	659.83	725.81
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	56	690.31	759.25
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	57	721.08	793.28
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	58	753.92	829.37
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	59	770.20	847.13
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	60	803.04	883.23
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	61	831.44	914.59
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	62	850.09	935.01
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	63	873.46	960.75
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	64	887.66	976.43
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	887.66	976.43
22444PA0040083	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	157.92	157.92
22444PA0040083	Rating Area 9	Tobacco User/Non-Tobacco User	21	248.70	273.57
22444PA0040083	Rating Area 9	Tobacco User/Non-Tobacco User	22	248.70	273.57

22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	23	248.70	273.57
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	24	248.70	273.57
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	25	249.69	274.56
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	26	254.67	280.04
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	27	260.64	286.75
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	28	270.34	297.45
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	29	278.30	306.15
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	30	282.27	310.63
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	31	288.24	317.09
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	32	294.21	323.56
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	33	297.94	327.79
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	34	301.92	332.01
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	35	303.91	334.25
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	36	305.90	336.49
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	37	307.89	338.73
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	38	309.88	340.97
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	39	313.86	345.20
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	40	317.84	349.67
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	41	323.81	356.14
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	42	329.53	362.60
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	43	337.49	371.31
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	44	347.43	382.25
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	45	359.12	394.94
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	46	373.05	410.35
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	47	388.72	427.52
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	48	406.62	447.41
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	49	424.28	466.81
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	50	444.18	488.70
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	51	463.83	510.33

22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	52	485.46	533.96
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	53	507.35	558.08
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	54	530.97	583.95
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	55	554.60	610.06
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	56	580.22	638.16
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	57	606.08	666.76
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	58	633.69	697.11
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	59	647.37	712.03
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	60	674.97	742.37
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	61	698.85	768.73
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	62	714.51	785.89
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	63	734.16	807.53
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	64	746.10	820.71
22444PA0040083 Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	746.10	820.71

Geisinger Health Plan
Individual
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
22444PA0010006	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 2	Elk
22444PA0010006	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 3	
22444PA0010006	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 5	Bedford
22444PA0010006	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 6	Lehigh, Northampton
22444PA0010016	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union
22444PA0010018	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 7	
22444PA0010018	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Franklin, Juniata, Perry
22444PA0010030	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 2	Elk
22444PA0010030	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 3	
22444PA0010030	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 5	Bedford
22444PA0010030	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 6	Lehigh, Northampton
22444PA0010031	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 9	Franklin, Fulton, Lebanon
22444PA0010032	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union
22444PA0010033	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 7	
22444PA0010033	On	HMO	Silver	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Franklin, Juniata, Perry
22444PA0010034	On	HMO	Gold	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO	Rating Area 9	Franklin, Fulton, Lebanon
22444PA0010035	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 2	Elk
22444PA0010035	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 3	
22444PA0010035	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 5	Bedford
22444PA0010035	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 6	Lehigh, Northampton
22444PA0010036	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union
22444PA0010037	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 7	
22444PA0010037	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Franklin, Juniata, Perry
22444PA0010038	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 2	Elk
22444PA0010038	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 3	
22444PA0010038	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 5	Bedford
22444PA0010038	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 6	Lehigh, Northampton
22444PA0010039	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 9	Franklin, Fulton, Lebanon
22444PA0010040	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union
22444PA0010041	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 7	
22444PA0010041	Off	HMO	Silver	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Franklin, Juniata, Perry
22444PA0010042	Off	HMO	Gold	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO	Rating Area 9	Franklin, Fulton, Lebanon
22444PA0040019	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 2	Elk
22444PA0040019	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 3	
22444PA0040019	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 5	Bedford
22444PA0040019	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 6	Lehigh, Northampton
22444PA0040053	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 9	Franklin, Fulton, Lebanon
22444PA0040062	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union
22444PA0040069	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 7	
22444PA0040069	On	POS	Catastrophic	Geisinger Marketplace Value	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Franklin, Juniata, Perry
22444PA0040080	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 2	Elk
22444PA0040080	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 3	
22444PA0040080	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 5	Bedford
22444PA0040080	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 6	Lehigh, Northampton
22444PA0040081	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 9	Franklin, Fulton, Lebanon
22444PA0040082	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union
22444PA0040083	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 7	
22444PA0040083	Off	POS	Catastrophic	Geisinger Marketplace Value w/PD	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Franklin, Juniata, Perry

Company Name: Geisinger Health Plan
Market: Individual
Product: HMO/POS
Effective Date of Rates: January 1, 2017 **Ending date of Rates:** 12/31/2017

HIOS Plan ID (On Exchange)=>	22444PA0010006		22444PA0010006		22444PA0010006		22444PA0010006		22444PA0010016		22444PA0010018		22444PA0010018		22444PA0010030	
HIOS Plan ID (Off Exchange)=>	22444PA0010006		22444PA0010006		22444PA0010006		22444PA0010006		22444PA0010016		22444PA0010018		22444PA0010018		22444PA0010030	
Form # =>	M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2	
Counties Excluded in Rating Area =>	Elk				Bedford		Lehigh, Northampton		Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union				Cumberland, Dauphin, Franklin, Juniata, Perry		Elk	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver	
Plan Name =>	nger Marketplace HMO 20/40/		nger Marketplace HMO 20/40/		nger Marketplace HMO 20/40/		nger Marketplace HMO 20/40/		nger Marketplace HMO 20/40/		nger Marketplace HMO 20/40/		nger Marketplace HMO 20/40/		nger Marketplace HMO 30/60/	
Deductible =>	$3,000.00		$3,000.00		$3,000.00		$3,000.00		$3,000.00		$3,000.00		$3,000.00		$3,500.00	
Coinsurance =>	0.2		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$30.00	$60.00
OOP Maximum =>	$4,000.00		$4,000.00		$4,000.00		$4,000.00		$4,000.00		$4,000.00		$4,000.00		$7,150.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	$250.57	$250.57	$246.84	$246.84	$256.43	$256.43	$296.91	$296.91	$296.91	$296.91	$327.26	$327.26	$275.07	$275.07	$199.66	$199.66
21	$394.61	$434.07	$388.74	$427.61	$403.83	$444.22	$467.57	$514.33	$467.57	$514.33	$515.38	$566.92	$433.19	$476.51	$314.43	$345.88
22	$394.61	$434.07	$388.74	$427.61	$403.83	$444.22	$467.57	$514.33	$467.57	$514.33	$515.38	$566.92	$433.19	$476.51	$314.43	$345.88
23	$394.61	$434.07	$388.74	$427.61	$403.83	$444.22	$467.57	$514.33	$467.57	$514.33	$515.38	$566.92	$433.19	$476.51	$314.43	$345.88
24	$394.61	$434.07	$388.74	$427.61	$403.83	$444.22	$467.57	$514.33	$467.57	$514.33	$515.38	$566.92	$433.19	$476.51	$314.43	$345.88
25	$396.18	$435.64	$390.29	$429.16	$405.44	$445.83	$469.44	$516.20	$469.44	$516.20	$517.44	$568.97	$434.92	$478.23	$315.69	$347.13
26	$404.07	$444.32	$398.06	$437.71	$413.52	$454.71	$478.79	$526.48	$478.79	$526.48	$527.74	$580.31	$443.58	$487.76	$321.98	$354.05
27	$413.54	$454.98	$407.39	$448.21	$423.21	$465.61	$490.01	$539.11	$490.01	$539.11	$540.11	$594.23	$453.98	$499.46	$329.52	$362.54
28	$428.93	$471.94	$422.55	$464.92	$438.96	$482.98	$508.25	$559.21	$508.25	$559.21	$560.21	$616.39	$470.87	$518.09	$341.78	$376.06
29	$441.56	$485.76	$434.99	$478.53	$451.88	$497.11	$523.21	$575.58	$523.21	$575.58	$576.70	$634.43	$484.73	$533.25	$351.85	$387.06
30	$447.87	$492.86	$441.21	$485.53	$458.35	$504.38	$530.69	$583.99	$530.69	$583.99	$584.95	$643.70	$491.66	$541.04	$356.88	$392.72
31	$457.34	$503.12	$450.54	$495.63	$468.04	$514.88	$541.91	$596.15	$541.91	$596.15	$597.32	$657.10	$502.06	$552.31	$364.42	$400.90
32	$466.81	$513.38	$459.87	$505.74	$477.73	$525.38	$553.13	$608.31	$553.13	$608.31	$609.69	$670.50	$512.45	$563.57	$371.97	$409.07
33	$472.73	$520.09	$465.70	$512.35	$483.79	$532.25	$560.15	$616.26	$560.15	$616.26	$617.42	$679.26	$518.95	$570.93	$376.69	$414.42
34	$479.05	$526.79	$471.92	$518.96	$490.25	$539.11	$567.63	$624.20	$567.63	$624.20	$625.66	$688.02	$525.88	$578.30	$381.72	$419.76
35	$482.20	$530.35	$475.03	$522.46	$493.48	$542.75	$571.37	$628.41	$571.37	$628.41	$629.79	$692.66	$529.35	$582.20	$384.23	$422.59
36	$485.36	$533.90	$478.14	$525.95	$496.71	$546.38	$575.11	$632.62	$575.11	$632.62	$633.91	$697.30	$532.81	$586.10	$386.75	$425.42
37	$488.52	$537.45	$481.25	$529.45	$499.94	$550.01	$578.85	$636.83	$578.85	$636.83	$638.03	$701.94	$536.28	$589.99	$389.26	$428.25
38	$491.67	$541.00	$484.36	$532.95	$503.17	$553.65	$582.59	$641.04	$582.59	$641.04	$642.16	$706.58	$539.75	$593.89	$391.78	$431.08
39	$497.99	$547.71	$490.58	$539.56	$509.63	$560.51	$590.07	$648.99	$590.07	$648.99	$650.40	$715.34	$546.68	$601.26	$396.81	$436.43
40	$504.30	$554.81	$496.80	$546.56	$516.09	$567.78	$597.55	$657.40	$597.55	$657.40	$658.65	$724.62	$553.61	$609.05	$401.84	$442.09
41	$513.77	$565.07	$506.13	$556.66	$525.78	$578.28	$608.77	$669.56	$608.77	$669.56	$671.02	$738.02	$564.00	$620.32	$409.39	$450.26
42	$522.85	$575.33	$515.07	$566.77	$535.07	$588.78	$619.53	$681.71	$619.53	$681.71	$682.87	$751.41	$573.97	$631.58	$416.62	$458.44
43	$535.48	$589.14	$527.51	$580.38	$547.99	$602.92	$634.49	$698.08	$634.49	$698.08	$699.36	$769.45	$587.83	$646.74	$426.68	$469.44
44	$551.26	$606.50	$543.06	$597.48	$564.15	$620.68	$653.19	$718.65	$653.19	$718.65	$719.98	$792.13	$605.16	$665.80	$439.26	$483.28
45	$569.81	$626.63	$561.33	$617.31	$583.13	$641.28	$675.17	$742.50	$675.17	$742.50	$744.20	$818.41	$625.52	$687.89	$454.04	$499.31
46	$591.90	$651.09	$583.10	$641.41	$605.74	$666.32	$701.35	$771.49	$701.35	$771.49	$773.06	$850.37	$649.77	$714.75	$471.64	$518.81
47	$616.76	$678.32	$607.59	$668.23	$631.18	$694.18	$730.81	$803.75	$730.81	$803.75	$805.53	$885.93	$677.06	$744.64	$491.45	$540.50
48	$645.18	$709.89	$635.58	$699.33	$660.26	$726.49	$764.47	$841.16	$764.47	$841.16	$842.64	$927.16	$708.25	$779.30	$514.09	$565.66
49	$673.19	$740.67	$663.18	$729.65	$688.93	$757.99	$797.67	$877.63	$797.67	$877.63	$879.23	$967.36	$739.01	$813.08	$536.42	$590.18
50	$704.76	$775.39	$694.28	$763.86	$721.24	$793.52	$835.08	$918.77	$835.08	$918.77	$920.46	$1,012.71	$773.66	$851.20	$561.57	$617.85
51	$735.93	$809.72	$724.98	$797.68	$753.14	$828.66	$872.02	$959.45	$872.02	$959.45	$961.17	$1,057.55	$807.89	$888.89	$586.41	$645.21
52	$770.26	$847.21	$758.80	$834.61	$788.27	$867.02	$912.69	$1,003.87	$912.69	$1,003.87	$1,006.01	$1,106.51	$845.57	$930.04	$613.77	$675.08
53	$804.99	$885.49	$793.01	$872.31	$823.81	$906.19	$953.84	$1,049.22	$953.84	$1,049.22	$1,051.36	$1,156.50	$883.69	$972.06	$641.44	$705.58
54	$842.48	$926.53	$829.94	$912.74	$862.17	$948.19	$998.26	$1,097.85	$998.26	$1,097.85	$1,100.32	$1,210.10	$924.84	$1,017.11	$671.31	$738.28
55	$879.96	$967.96	$866.87	$953.56	$900.54	$990.59	$1,042.68	$1,146.95	$1,042.68	$1,146.95	$1,149.28	$1,264.21	$966.00	$1,062.60	$701.18	$771.30
56	$920.61	$1,012.55	$906.91	$997.49	$942.13	$1,036.22	$1,090.84	$1,199.78	$1,090.84	$1,199.78	$1,202.37	$1,322.45	$1,010.61	$1,111.55	$733.56	$806.83
57	$961.65	$1,057.93	$947.34	$1,042.19	$984.13	$1,082.66	$1,139.46	$1,253.55	$1,139.46	$1,253.55	$1,255.97	$1,381.72	$1,055.67	$1,161.36	$766.26	$842.99
58	$1,005.45	$1,106.07	$990.49	$1,089.62	$1,028.95	$1,131.93	$1,191.36	$1,310.59	$1,191.36	$1,310.59	$1,313.17	$1,444.59	$1,103.75	$1,214.21	$801.17	$881.35
59	$1,027.15	$1,129.75	$1,011.87	$1,112.94	$1,051.16	$1,156.16	$1,217.08	$1,338.65	$1,217.08	$1,338.65	$1,341.52	$1,475.52	$1,127.57	$1,240.20	$818.46	$900.21
60	$1,070.95	$1,177.89	$1,055.02	$1,160.36	$1,095.99	$1,205.43	$1,268.98	$1,395.69	$1,268.98	$1,395.69	$1,398.72	$1,538.39	$1,175.66	$1,293.05	$853.36	$938.57
61	$1,108.83	$1,219.72	$1,092.34	$1,201.57	$1,134.76	$1,248.23	$1,313.87	$1,445.25	$1,313.87	$1,445.25	$1,448.20	$1,593.02	$1,217.24	$1,338.97	$883.55	$971.90
62	$1,133.69	$1,246.94	$1,116.83	$1,228.39	$1,160.20	$1,276.10	$1,343.32	$1,477.52	$1,343.32	$1,477.52	$1,480.67	$1,628.58	$1,244.53	$1,368.86	$903.36	$993.60
63	$1,164.87	$1,281.27	$1,147.54	$1,262.21	$1,192.10	$1,311.23	$1,380.26	$1,518.20	$1,380.26	$1,518.20	$1,521.38	$1,673.42	$1,278.75	$1,406.54	$928.20	$1,020.95
64+	$1,183.81	$1,302.19	$1,166.20	$1,282.82	$1,211.48	$1,332.63	$1,402.71	$1,542.98	$1,402.71	$1,542.98	$1,546.12	$1,700.73	$1,299.55	$1,429.50	$943.29	$1,037.62
	$1,183.81	$1,302.19	$1,166.20	$1,282.82	$1,211.48	$1,332.63	$1,402.71	$1,542.98	$1,402.71	$1,542.98	$1,546.12	$1,700.73	$1,299.55	$1,429.50	$943.29	$1,037.62

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

HIOS Plan ID (On Exchange)=>	22444PA0010030		22444PA0010030		22444PA0010030		22444PA0010031		22444PA0010032		22444PA0010033		22444PA0010033		22444PA0010034			
HIOS Plan ID (Off Exchange)=>	22444PA0010030		22444PA0010030		22444PA0010030		22444PA0010031		22444PA0010032		22444PA0010033		22444PA0010033		22444PA0010034		22444PA0010035	
Form # =>	M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17	
Rating Area =>	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 9		Rating Area 2	
Counties Excluded in Rating Area =>			Bedford		Lehigh, Northampton		Franklin, Fulton, Lebanon		Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union				Cumberland, Dauphin, Franklin, Juniata, Perry		Franklin, Fulton, Lebanon		Elk	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Plan Name =>	nger Marketplace HMO 30/60/		nger Marketplace HMO 30/60/		nger Marketplace HMO 30/60/		nger Marketplace HMO 30/60/		nger Marketplace HMO 30/60/		nger Marketplace HMO 30/60/		nger Marketplace HMO 30/60/		nger Marketplace HMO 20/40/		er Marketplace HMO 20/40/30	
Deductible =>	$3,500.00		$3,500.00		$3,500.00		$3,500.00		$3,500.00		$3,500.00		$3,500.00		$3,000.00		$3,000.00	
Coinsurance =>	0.2		0.2		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$20.00	$40.00	$20.00	$40.00
OOP Maximum =>	$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$4,000.00		$4,000.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No		No		No		No		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	$196.69	$196.69	$204.33	$204.33	$236.58	$236.58	$219.18	$219.18	$236.58	$236.58	$260.77	$260.77	$219.18	$219.18	$275.07	$275.07	$251.59	$251.59
21	$309.76	$340.73	$321.79	$353.96	$372.58	$409.83	$345.18	$379.69	$372.58	$409.83	$410.67	$451.73	$345.18	$379.69	$433.19	$476.51	$396.22	$435.84
22	$309.76	$340.73	$321.79	$353.96	$372.58	$409.83	$345.18	$379.69	$372.58	$409.83	$410.67	$451.73	$345.18	$379.69	$433.19	$476.51	$396.22	$435.84
23	$309.76	$340.73	$321.79	$353.96	$372.58	$409.83	$345.18	$379.69	$372.58	$409.83	$410.67	$451.73	$345.18	$379.69	$433.19	$476.51	$396.22	$435.84
24	$309.76	$340.73	$321.79	$353.96	$372.58	$409.83	$345.18	$379.69	$372.58	$409.83	$410.67	$451.73	$345.18	$379.69	$433.19	$476.51	$396.22	$435.84
25	$310.99	$341.97	$323.07	$355.25	$374.06	$411.32	$346.55	$381.07	$374.06	$411.32	$412.31	$453.37	$346.55	$381.07	$434.92	$478.23	$397.80	$437.42
26	$317.19	$348.78	$329.50	$362.33	$381.51	$419.51	$353.45	$388.66	$381.51	$419.51	$420.52	$462.41	$353.45	$388.66	$443.58	$487.76	$405.72	$446.13
27	$324.62	$357.14	$337.23	$371.01	$390.45	$429.57	$361.74	$397.98	$390.45	$429.57	$430.37	$473.49	$361.74	$397.98	$453.98	$499.46	$415.23	$456.83
28	$336.70	$370.46	$349.78	$384.85	$404.98	$445.59	$375.20	$412.82	$404.98	$445.59	$446.39	$491.15	$375.20	$412.82	$470.87	$518.09	$430.68	$473.87
29	$346.61	$381.30	$360.07	$396.11	$416.91	$458.63	$386.25	$424.91	$416.91	$458.63	$459.53	$505.53	$386.25	$424.91	$484.73	$533.25	$443.36	$487.74
30	$351.57	$386.88	$365.22	$401.90	$422.87	$465.34	$391.77	$431.12	$422.87	$465.34	$466.10	$512.92	$391.77	$431.12	$491.66	$541.04	$449.70	$494.87
31	$359.00	$394.93	$372.94	$410.27	$431.81	$475.03	$400.05	$440.09	$431.81	$475.03	$475.96	$523.60	$400.05	$440.09	$502.06	$552.31	$459.21	$505.17
32	$366.44	$402.99	$380.67	$418.64	$440.75	$484.71	$408.34	$449.07	$440.75	$484.71	$485.81	$534.27	$408.34	$449.07	$512.45	$563.57	$468.72	$515.47
33	$371.08	$408.25	$385.49	$424.11	$446.34	$491.05	$413.51	$454.94	$446.34	$491.05	$491.97	$541.25	$413.51	$454.94	$518.95	$570.93	$474.66	$522.21
34	$376.04	$413.52	$390.64	$429.58	$452.30	$497.38	$419.04	$460.80	$452.30	$497.38	$498.54	$548.24	$419.04	$460.80	$525.88	$578.30	$481.00	$528.94
35	$378.52	$416.31	$393.22	$432.47	$455.28	$500.73	$421.80	$463.91	$455.28	$500.73	$501.83	$551.93	$421.80	$463.91	$529.35	$582.20	$484.17	$532.51
36	$380.99	$419.09	$395.79	$435.37	$458.26	$504.09	$424.56	$467.02	$458.26	$504.09	$505.12	$555.63	$424.56	$467.02	$532.81	$586.10	$487.34	$536.07
37	$383.47	$421.88	$398.36	$438.27	$461.24	$507.44	$427.32	$470.12	$461.24	$507.44	$508.40	$559.32	$427.32	$470.12	$536.28	$589.99	$490.51	$539.64
38	$385.95	$424.67	$400.94	$441.16	$464.22	$510.79	$430.08	$473.23	$464.22	$510.79	$511.69	$563.02	$430.08	$473.23	$539.75	$593.89	$493.68	$543.21
39	$390.91	$429.94	$406.09	$446.63	$470.18	$517.13	$435.61	$479.10	$470.18	$517.13	$518.26	$570.00	$435.61	$479.10	$546.68	$601.26	$500.02	$549.94
40	$395.86	$435.51	$411.24	$452.42	$476.15	$523.83	$441.13	$485.31	$476.15	$523.83	$524.83	$577.39	$441.13	$485.31	$553.61	$609.05	$506.36	$557.07
41	$403.30	$443.56	$418.96	$460.79	$485.09	$533.52	$449.41	$494.28	$485.09	$533.52	$534.68	$588.07	$449.41	$494.28	$564.00	$620.32	$515.87	$567.37
42	$410.42	$451.62	$426.36	$469.16	$493.66	$543.21	$457.35	$503.26	$493.66	$543.21	$544.13	$598.75	$457.35	$503.26	$573.97	$631.58	$524.98	$577.68
43	$420.33	$462.46	$436.66	$480.42	$505.58	$556.25	$468.40	$515.34	$505.58	$556.25	$557.27	$613.12	$468.40	$515.34	$587.83	$646.74	$537.66	$591.54
44	$432.72	$476.09	$449.53	$494.58	$520.48	$572.64	$482.20	$530.53	$520.48	$572.64	$573.70	$631.19	$482.20	$530.53	$605.16	$665.80	$553.51	$608.98
45	$447.28	$491.89	$464.65	$510.99	$537.99	$591.64	$498.43	$548.13	$537.99	$591.64	$593.00	$652.13	$498.43	$548.13	$625.52	$687.89	$572.13	$629.18
46	$464.63	$511.09	$482.67	$530.94	$558.86	$614.74	$517.76	$569.53	$558.86	$614.74	$615.99	$677.59	$517.76	$569.53	$649.77	$714.75	$594.32	$653.75
47	$484.14	$532.46	$502.94	$553.14	$582.33	$640.45	$539.50	$593.35	$582.33	$640.45	$641.87	$705.93	$539.50	$593.35	$677.06	$744.64	$619.28	$681.09
48	$506.44	$557.24	$526.11	$578.88	$609.15	$670.25	$564.35	$620.96	$609.15	$670.25	$671.43	$738.78	$564.35	$620.96	$708.25	$779.30	$647.80	$712.78
49	$528.44	$581.40	$548.96	$603.98	$635.61	$699.31	$588.86	$647.89	$635.61	$699.31	$700.59	$770.81	$588.86	$647.89	$739.01	$813.08	$675.94	$743.69
50	$553.22	$608.66	$574.70	$632.30	$665.41	$732.10	$616.47	$678.26	$665.41	$732.10	$733.44	$806.95	$616.47	$678.26	$773.66	$851.20	$707.63	$778.55
51	$577.69	$635.61	$600.12	$660.29	$694.84	$764.51	$643.74	$708.29	$694.84	$764.51	$765.89	$842.68	$643.74	$708.29	$807.89	$888.89	$738.93	$813.02
52	$604.63	$665.04	$628.12	$690.86	$727.26	$799.91	$673.77	$741.08	$727.26	$799.91	$801.61	$881.69	$673.77	$741.08	$845.57	$930.04	$773.40	$850.66
53	$631.89	$695.08	$656.43	$722.08	$760.04	$836.05	$704.15	$774.56	$760.04	$836.05	$837.75	$921.53	$704.15	$774.56	$883.69	$972.06	$808.27	$889.10
54	$661.32	$727.30	$687.00	$755.54	$795.44	$874.80	$736.94	$810.46	$795.44	$874.80	$876.77	$964.24	$736.94	$810.46	$924.84	$1,017.11	$845.91	$930.30
55	$690.75	$759.82	$717.57	$789.33	$830.83	$913.92	$769.73	$846.70	$830.83	$913.92	$915.78	$1,007.36	$769.73	$846.70	$966.00	$1,062.60	$883.55	$971.91
56	$722.65	$794.82	$750.71	$825.69	$869.21	$956.02	$805.28	$885.71	$869.21	$956.02	$958.08	$1,053.76	$805.28	$885.71	$1,010.61	$1,111.55	$924.36	$1,016.68
57	$754.86	$830.44	$784.18	$862.69	$907.95	$998.86	$841.18	$925.40	$907.95	$998.86	$1,000.79	$1,100.99	$841.18	$925.40	$1,055.67	$1,161.36	$965.57	$1,062.24
58	$789.25	$868.23	$819.90	$901.95	$949.31	$1,044.32	$879.50	$967.51	$949.31	$1,044.32	$1,046.37	$1,151.09	$879.50	$967.51	$1,103.75	$1,214.21	$1,009.55	$1,110.58
59	$806.28	$886.82	$837.60	$921.26	$969.80	$1,066.67	$898.48	$988.22	$969.80	$1,066.67	$1,068.96	$1,175.73	$898.48	$988.22	$1,127.57	$1,240.20	$1,031.34	$1,134.35
60	$840.67	$924.61	$873.31	$960.52	$1,011.16	$1,112.12	$936.79	$1,030.33	$1,011.16	$1,112.12	$1,114.54	$1,225.83	$936.79	$1,030.33	$1,175.66	$1,293.05	$1,075.32	$1,182.69
61	$870.40	$957.44	$904.20	$994.62	$1,046.92	$1,151.62	$969.93	$1,066.92	$1,046.92	$1,151.62	$1,153.96	$1,269.36	$969.93	$1,066.92	$1,217.24	$1,338.97	$1,113.35	$1,224.69
62	$889.92	$978.81	$924.48	$1,016.83	$1,070.40	$1,177.32	$991.68	$1,090.74	$1,070.40	$1,177.32	$1,179.83	$1,297.70	$991.68	$1,090.74	$1,244.53	$1,368.86	$1,138.31	$1,252.03
63	$914.39	$1,005.76	$949.90	$1,044.82	$1,099.83	$1,209.74	$1,018.94	$1,120.77	$1,099.83	$1,209.74	$1,212.28	$1,333.42	$1,018.94	$1,120.77	$1,278.75	$1,406.54	$1,169.61	$1,286.50
64+	$929.25	$1,022.18	$965.34	$1,061.88	$1,117.71	$1,229.48	$1,035.51	$1,139.06	$1,117.71	$1,229.48	$1,231.99	$1,355.19	$1,035.51	$1,139.06	$1,299.55	$1,429.50	$1,188.63	$1,307.50
	$929.25	$1,022.18	$965.34	$1,061.88	$1,117.71	$1,229.48	$1,035.51	$1,139.06	$1,117.71	$1,229.48	$1,231.99	$1,355.19	$1,035.51	$1,139.06	$1,299.55	$1,429.50	$1,188.63	$1,307.50

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

HIOS Plan ID (On Exchange)=>																		
HIOS Plan ID (Off Exchange)=>	22444PA0010035		22444PA0010035		22444PA0010035		22444PA0010036		22444PA0010037		22444PA0010037		22444PA0010038		22444PA0010038		22444PA0010038	
Form # =>	M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17	
Rating Area =>	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5	
Counties Excluded in Rating Area =>			Bedford		Lehigh, Northampton		Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union				Cumberland, Dauphin, Franklin, Juniata, Perry		Elk				Bedford	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Plan Name =>	er Marketplace HMO 20/40/30		er Marketplace HMO 20/40/30		er Marketplace HMO 20/40/30		er Marketplace HMO 20/40/30		er Marketplace HMO 20/40/30		er Marketplace HMO 20/40/30		er Marketplace HMO 30/60/35		er Marketplace HMO 30/60/35		er Marketplace HMO 30/60/35	
Deductible =>	$3,000.00		$3,000.00		$3,000.00		$3,000.00		$3,000.00		$3,000.00		$3,500.00		$3,500.00		$3,500.00	
Coinsurance =>	0.2		0.2		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$20.00	$40.00	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00
OOP Maximum =>	$4,000.00		$4,000.00		$4,000.00		$4,000.00		$4,000.00		$4,000.00		$7,150.00		$7,150.00		$7,150.00	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	$247.85	$247.85	$257.48	$257.48	$298.12	$298.12	$298.12	$298.12	$328.60	$328.60	$276.19	$276.19	$200.48	$200.48	$197.49	$197.49	$205.16	$205.16
21	$390.32	$429.35	$405.48	$446.03	$469.48	$516.43	$469.48	$516.43	$517.48	$569.23	$434.95	$478.45	$315.72	$347.29	$311.02	$342.12	$323.10	$355.41
22	$390.32	$429.35	$405.48	$446.03	$469.48	$516.43	$469.48	$516.43	$517.48	$569.23	$434.95	$478.45	$315.72	$347.29	$311.02	$342.12	$323.10	$355.41
23	$390.32	$429.35	$405.48	$446.03	$469.48	$516.43	$469.48	$516.43	$517.48	$569.23	$434.95	$478.45	$315.72	$347.29	$311.02	$342.12	$323.10	$355.41
24	$390.32	$429.35	$405.48	$446.03	$469.48	$516.43	$469.48	$516.43	$517.48	$569.23	$434.95	$478.45	$315.72	$347.29	$311.02	$342.12	$323.10	$355.41
25	$391.88	$430.91	$407.10	$447.64	$471.35	$518.30	$471.35	$518.30	$519.54	$571.29	$436.69	$480.18	$316.97	$348.54	$312.26	$343.36	$324.38	$356.69
26	$399.68	$439.50	$415.21	$456.56	$480.74	$528.63	$480.74	$528.63	$529.89	$582.68	$445.39	$489.75	$323.29	$355.49	$318.48	$350.20	$330.85	$363.80
27	$409.05	$450.03	$424.94	$467.51	$492.01	$541.30	$492.01	$541.30	$542.31	$596.65	$455.83	$501.49	$330.86	$364.01	$325.94	$358.60	$338.60	$372.52
28	$424.27	$466.82	$440.75	$484.95	$510.32	$561.49	$510.32	$561.49	$562.49	$618.90	$472.79	$520.20	$343.18	$377.59	$338.07	$371.97	$351.20	$386.42
29	$436.76	$480.48	$453.73	$499.14	$525.34	$577.92	$525.34	$577.92	$579.05	$637.01	$486.71	$535.42	$353.28	$388.64	$348.02	$382.86	$361.54	$397.73
30	$443.01	$487.50	$460.21	$506.44	$532.85	$586.37	$532.85	$586.37	$587.33	$646.33	$493.67	$543.25	$358.33	$394.32	$353.00	$388.46	$366.71	$403.54
31	$452.38	$497.65	$469.94	$516.98	$544.12	$598.58	$544.12	$598.58	$599.75	$659.78	$504.10	$554.56	$365.91	$402.53	$360.46	$396.54	$374.46	$411.94
32	$461.74	$507.80	$479.68	$527.52	$555.39	$610.79	$555.39	$610.79	$612.17	$673.23	$514.54	$565.87	$373.49	$410.74	$367.93	$404.63	$382.22	$420.34
33	$467.60	$514.44	$485.76	$534.41	$562.43	$618.77	$562.43	$618.77	$619.93	$682.03	$521.07	$573.26	$378.22	$416.11	$372.59	$409.92	$387.06	$425.83
34	$473.84	$521.07	$492.25	$541.31	$569.94	$626.75	$569.94	$626.75	$628.21	$690.83	$528.03	$580.66	$383.27	$421.47	$377.57	$415.20	$392.23	$431.33
35	$476.97	$524.58	$495.49	$544.96	$573.70	$630.97	$573.70	$630.97	$632.35	$695.49	$531.51	$584.57	$385.80	$424.31	$380.06	$418.00	$394.82	$434.23
36	$480.09	$528.10	$498.73	$548.61	$577.45	$635.20	$577.45	$635.20	$636.49	$700.14	$534.99	$588.48	$388.32	$427.16	$382.55	$420.80	$397.40	$437.14
37	$483.21	$531.61	$501.98	$552.26	$581.21	$639.42	$581.21	$639.42	$640.63	$704.80	$538.47	$592.40	$390.85	$430.00	$385.03	$423.60	$399.99	$440.05
38	$486.33	$535.12	$505.22	$555.90	$584.96	$643.65	$584.96	$643.65	$644.77	$709.46	$541.94	$596.31	$393.37	$432.84	$387.52	$426.40	$402.57	$442.96
39	$492.58	$541.76	$511.71	$562.80	$592.48	$651.63	$592.48	$651.63	$653.05	$718.25	$548.90	$603.71	$398.43	$438.21	$392.50	$431.69	$407.74	$448.45
40	$498.82	$548.78	$518.20	$570.10	$599.99	$660.08	$599.99	$660.08	$661.33	$727.57	$555.86	$611.54	$403.48	$443.89	$397.47	$437.28	$412.91	$454.27
41	$508.19	$558.93	$527.93	$580.64	$611.26	$672.29	$611.26	$672.29	$673.75	$741.02	$566.30	$622.85	$411.05	$452.10	$404.94	$445.37	$420.66	$462.67
42	$517.17	$569.08	$537.25	$591.18	$622.05	$684.49	$622.05	$684.49	$685.65	$754.48	$576.31	$634.15	$418.32	$460.31	$412.09	$453.46	$428.10	$471.07
43	$529.66	$582.74	$550.23	$605.37	$637.08	$700.92	$637.08	$700.92	$702.21	$772.59	$590.22	$649.38	$428.42	$471.36	$422.04	$464.34	$438.43	$482.38
44	$545.27	$599.92	$566.45	$623.21	$655.86	$721.58	$655.86	$721.58	$722.91	$795.36	$607.62	$668.51	$441.05	$485.25	$434.49	$478.03	$451.36	$496.59
45	$563.62	$619.82	$585.50	$643.89	$677.92	$745.52	$677.92	$745.52	$747.23	$821.75	$628.06	$690.70	$455.89	$501.35	$449.10	$493.89	$466.54	$513.07
46	$585.47	$644.02	$608.21	$669.03	$704.21	$774.63	$704.21	$774.63	$776.21	$853.83	$652.42	$717.66	$473.57	$520.92	$466.52	$513.17	$484.64	$533.10
47	$610.06	$670.95	$633.76	$697.01	$733.79	$807.03	$733.79	$807.03	$808.81	$889.54	$679.82	$747.68	$493.46	$542.71	$486.11	$534.63	$504.99	$555.39
48	$638.17	$702.18	$662.95	$729.45	$767.59	$844.58	$767.59	$844.58	$846.07	$930.94	$711.14	$782.47	$516.19	$567.96	$508.51	$559.51	$528.25	$581.24
49	$665.88	$732.62	$691.74	$761.07	$800.92	$881.20	$800.92	$881.20	$882.81	$971.30	$742.02	$816.40	$538.60	$592.59	$530.59	$583.77	$551.19	$606.44
50	$697.10	$766.97	$724.18	$796.76	$838.48	$922.52	$838.48	$922.52	$924.21	$1,016.84	$776.82	$854.67	$563.86	$620.37	$555.47	$611.14	$577.04	$634.87
51	$727.94	$800.93	$756.21	$832.03	$875.57	$963.36	$875.57	$963.36	$965.09	$1,061.86	$811.18	$892.51	$588.80	$647.84	$580.04	$638.20	$602.57	$662.98
52	$761.90	$838.01	$791.49	$870.55	$916.41	$1,007.96	$916.41	$1,007.96	$1,010.11	$1,111.02	$849.02	$933.83	$616.27	$677.83	$607.10	$667.75	$630.67	$693.68
53	$796.24	$875.87	$827.17	$909.88	$957.73	$1,053.50	$957.73	$1,053.50	$1,055.65	$1,161.21	$887.29	$976.02	$644.05	$708.45	$634.47	$697.91	$659.11	$725.02
54	$833.32	$916.46	$865.69	$952.05	$1,002.33	$1,102.33	$1,002.33	$1,102.33	$1,104.81	$1,215.03	$928.61	$1,021.26	$674.04	$741.29	$664.01	$730.26	$689.80	$758.62
55	$870.40	$957.45	$904.21	$994.63	$1,046.93	$1,151.62	$1,046.93	$1,151.62	$1,153.97	$1,269.36	$969.93	$1,066.93	$704.03	$774.44	$693.56	$762.92	$720.49	$792.54
56	$910.61	$1,001.55	$945.97	$1,040.45	$1,095.28	$1,204.67	$1,095.28	$1,204.67	$1,207.27	$1,327.84	$1,014.73	$1,116.08	$736.55	$810.11	$725.59	$798.06	$753.77	$829.05
57	$951.20	$1,046.44	$988.14	$1,087.08	$1,144.11	$1,258.66	$1,144.11	$1,258.66	$1,261.08	$1,387.35	$1,059.97	$1,166.09	$769.39	$846.42	$757.94	$833.83	$787.37	$866.21
58	$994.53	$1,094.06	$1,033.15	$1,136.54	$1,196.22	$1,315.94	$1,196.22	$1,315.94	$1,318.52	$1,450.48	$1,108.25	$1,219.16	$804.43	$884.94	$792.46	$871.77	$823.24	$905.62
59	$1,015.99	$1,117.48	$1,055.45	$1,160.87	$1,222.04	$1,344.10	$1,222.04	$1,344.10	$1,346.99	$1,481.53	$1,132.17	$1,245.26	$821.79	$903.88	$809.57	$890.43	$841.01	$925.01
60	$1,059.32	$1,165.09	$1,100.46	$1,210.34	$1,274.15	$1,401.38	$1,274.15	$1,401.38	$1,404.42	$1,544.66	$1,180.45	$1,298.32	$856.84	$942.39	$844.09	$928.37	$876.87	$964.43
61	$1,096.79	$1,206.47	$1,139.38	$1,253.32	$1,319.22	$1,451.14	$1,319.22	$1,451.14	$1,454.10	$1,599.51	$1,222.20	$1,344.42	$887.15	$975.86	$873.95	$961.34	$907.89	$998.68
62	$1,121.38	$1,233.40	$1,164.93	$1,281.30	$1,348.80	$1,483.54	$1,348.80	$1,483.54	$1,486.70	$1,635.22	$1,249.60	$1,374.43	$907.04	$997.64	$893.54	$982.80	$928.24	$1,020.97
63	$1,152.21	$1,267.36	$1,196.96	$1,316.57	$1,385.89	$1,524.38	$1,385.89	$1,524.38	$1,527.58	$1,680.24	$1,283.97	$1,412.28	$931.98	$1,025.11	$918.11	$1,009.86	$953.77	$1,049.08
64+	$1,170.95	$1,288.04	$1,216.42	$1,338.06	$1,408.42	$1,549.26	$1,408.42	$1,549.26	$1,552.42	$1,707.66	$1,304.84	$1,435.33	$947.13	$1,041.84	$933.04	$1,026.34	$969.27	$1,066.20
	$1,170.95	$1,288.04	$1,216.42	$1,338.06	$1,408.42	$1,549.26	$1,408.42	$1,549.26	$1,552.42	$1,707.66	$1,304.84	$1,435.33	$947.13	$1,041.84	$933.04	$1,026.34	$969.27	$1,066.20

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

HIOS Plan ID (On Exchange)=>													22444PA0040019		22444PA0040019		22444PA0040019	
HIOS Plan ID (Off Exchange)=>	22444PA0010038		22444PA0010039		22444PA0010040		22444PA0010041		22444PA0010041		22444PA0010042		22444PA0040019		22444PA0040019		22444PA0040019	
Form # =>	M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-176-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17	
Rating Area =>	Rating Area 6		Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5	
Counties Excluded in Rating Area =>	Lehigh, Northampton		Franklin, Fulton, Lebanon		Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union				Cumberland, Dauphin, Franklin, Juniata, Perry		Franklin, Fulton, Lebanon		Elk				Bedford	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Silver		Silver		Silver		Silver		Silver		Gold		Catastrophic		Catastrophic		Catastrophic	
Plan Name =>	er Marketplace HMO 30/60/35		er Marketplace HMO 30/60/35		er Marketplace HMO 30/60/35		er Marketplace HMO 30/60/35		er Marketplace HMO 30/60/35		er Marketplace HMO 20/40/30		Geisinger Marketplace Value		Geisinger Marketplace Value		Geisinger Marketplace Value	
Deductible =>	$3,500.00		$3,500.00		$3,500.00		$3,500.00		$3,500.00		$3,000.00		$7,150.00		$7,150.00		$7,150.00	
Coinsurance =>	0.2		0.2		0.2		0.2		0.2		0.2		0		0		0	
Copays =>	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$30.00	$60.00	$20.00	$40.00	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit
OOP Maximum =>	$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$4,000.00		$7,150.00		$7,150.00		$7,150.00	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	$237.55	$237.55	$220.08	$220.08	$237.55	$237.55	$261.83	$261.83	$220.08	$220.08	$276.19	$276.19	$143.28	$143.28	$141.15	$141.15	$146.63	$146.63
21	$374.09	$411.50	$346.58	$381.24	$374.09	$411.50	$412.34	$453.57	$346.58	$381.24	$434.95	$478.45	$225.64	$248.20	$222.28	$244.51	$230.91	$254.01
22	$374.09	$411.50	$346.58	$381.24	$374.09	$411.50	$412.34	$453.57	$346.58	$381.24	$434.95	$478.45	$225.64	$248.20	$222.28	$244.51	$230.91	$254.01
23	$374.09	$411.50	$346.58	$381.24	$374.09	$411.50	$412.34	$453.57	$346.58	$381.24	$434.95	$478.45	$225.64	$248.20	$222.28	$244.51	$230.91	$254.01
24	$374.09	$411.50	$346.58	$381.24	$374.09	$411.50	$412.34	$453.57	$346.58	$381.24	$434.95	$478.45	$225.64	$248.20	$222.28	$244.51	$230.91	$254.01
25	$375.58	$412.99	$347.96	$382.62	$375.58	$412.99	$413.98	$455.22	$347.96	$382.62	$436.69	$480.18	$226.54	$249.10	$223.17	$245.39	$231.83	$254.92
26	$383.07	$421.22	$354.89	$390.25	$383.07	$421.22	$422.23	$464.29	$354.89	$390.25	$445.39	$489.75	$231.05	$254.06	$227.61	$250.28	$236.45	$260.00
27	$392.04	$431.32	$363.21	$399.60	$392.04	$431.32	$432.13	$475.42	$363.21	$399.60	$455.83	$501.49	$236.46	$260.16	$232.95	$256.29	$241.99	$266.24
28	$406.63	$447.41	$376.73	$414.51	$406.63	$447.41	$448.21	$493.15	$376.73	$414.51	$472.79	$520.20	$245.26	$269.86	$241.62	$265.84	$251.00	$276.17
29	$418.60	$460.50	$387.82	$426.64	$418.60	$460.50	$461.40	$507.59	$387.82	$426.64	$486.71	$535.42	$252.48	$277.76	$248.73	$273.62	$258.39	$284.25
30	$424.59	$467.24	$393.36	$432.87	$424.59	$467.24	$468.00	$515.01	$393.36	$432.87	$493.67	$543.25	$256.09	$281.82	$252.28	$277.62	$262.08	$288.41
31	$433.57	$476.96	$401.68	$441.89	$433.57	$476.96	$477.90	$525.73	$401.68	$441.89	$504.10	$554.56	$261.51	$287.68	$257.62	$283.40	$267.62	$294.41
32	$442.55	$486.69	$410.00	$450.90	$442.55	$486.69	$487.79	$536.45	$410.00	$450.90	$514.54	$565.87	$266.92	$293.55	$262.95	$289.18	$273.17	$300.41
33	$448.16	$493.05	$415.20	$456.79	$448.16	$493.05	$493.98	$543.46	$415.20	$456.79	$521.07	$573.26	$270.31	$297.39	$266.29	$292.96	$276.63	$304.34
34	$454.14	$499.41	$420.74	$462.68	$454.14	$499.41	$500.58	$550.47	$420.74	$462.68	$528.03	$580.66	$273.92	$301.22	$269.84	$296.74	$280.32	$308.26
35	$457.14	$502.77	$423.52	$465.80	$457.14	$502.77	$503.87	$554.18	$423.52	$465.80	$531.51	$584.57	$275.72	$303.25	$271.62	$298.74	$282.17	$310.34
36	$460.13	$506.14	$426.29	$468.92	$460.13	$506.14	$507.17	$557.89	$426.29	$468.92	$534.99	$588.48	$277.53	$305.28	$273.40	$300.74	$284.02	$312.42
37	$463.12	$509.51	$429.06	$472.04	$463.12	$509.51	$510.47	$561.60	$429.06	$472.04	$538.47	$592.40	$279.33	$307.31	$275.18	$302.74	$285.87	$314.50
38	$466.11	$512.87	$431.83	$475.16	$466.11	$512.87	$513.77	$565.31	$431.83	$475.16	$541.94	$596.31	$281.14	$309.34	$276.96	$304.74	$287.71	$316.58
39	$472.10	$519.23	$437.38	$481.05	$472.10	$519.23	$520.37	$572.32	$437.38	$481.05	$548.90	$603.71	$284.75	$313.18	$280.51	$308.52	$291.41	$320.50
40	$478.08	$525.97	$442.92	$487.29	$478.08	$525.97	$526.96	$579.74	$442.92	$487.29	$555.86	$611.54	$288.36	$317.24	$284.07	$312.52	$295.10	$324.66
41	$487.06	$535.69	$451.24	$496.30	$487.06	$535.69	$536.86	$590.46	$451.24	$496.30	$566.30	$622.85	$293.78	$323.11	$289.40	$318.30	$300.64	$330.66
42	$495.67	$545.42	$459.21	$505.31	$495.67	$545.42	$546.34	$601.19	$459.21	$505.31	$576.31	$634.15	$298.96	$328.97	$294.52	$324.08	$305.95	$336.67
43	$507.64	$558.51	$470.30	$517.44	$507.64	$558.51	$559.54	$615.62	$470.30	$517.44	$590.22	$649.38	$306.19	$336.87	$301.63	$331.86	$313.34	$344.75
44	$522.60	$574.97	$484.17	$532.69	$522.60	$574.97	$576.03	$633.76	$484.17	$532.69	$607.62	$668.51	$315.21	$346.80	$310.52	$341.64	$322.58	$354.91
45	$540.18	$594.05	$500.46	$550.36	$540.18	$594.05	$595.41	$654.79	$500.46	$550.36	$628.06	$690.70	$325.82	$358.31	$320.97	$352.98	$333.43	$366.68
46	$561.13	$617.25	$519.86	$571.85	$561.13	$617.25	$618.50	$680.35	$519.86	$571.85	$652.42	$717.66	$338.45	$372.30	$333.42	$366.76	$346.36	$381.00
47	$584.70	$643.06	$541.70	$595.77	$584.70	$643.06	$644.48	$708.80	$541.70	$595.77	$679.82	$747.68	$352.67	$387.86	$347.42	$382.09	$360.91	$396.93
48	$611.63	$672.98	$566.65	$623.49	$611.63	$672.98	$674.17	$741.79	$566.65	$623.49	$711.14	$782.47	$368.91	$405.92	$363.42	$399.88	$377.54	$415.41
49	$638.19	$702.16	$591.26	$650.52	$638.19	$702.16	$703.44	$773.95	$591.26	$650.52	$742.02	$816.40	$384.93	$423.51	$379.20	$417.21	$393.93	$433.42
50	$668.12	$735.08	$618.99	$681.02	$668.12	$735.08	$736.43	$810.24	$618.99	$681.02	$776.82	$854.67	$402.98	$443.37	$396.99	$436.77	$412.40	$453.74
51	$697.67	$767.63	$646.37	$711.18	$697.67	$767.63	$769.01	$846.11	$646.37	$711.18	$811.18	$892.51	$420.81	$463.00	$414.55	$456.11	$430.65	$473.83
52	$730.22	$803.17	$676.52	$744.10	$730.22	$803.17	$804.88	$885.28	$676.52	$744.10	$849.02	$933.83	$440.44	$484.44	$433.88	$477.23	$450.73	$495.76
53	$763.14	$839.45	$707.02	$777.72	$763.14	$839.45	$841.16	$925.28	$707.02	$777.72	$887.29	$976.02	$460.29	$506.32	$453.45	$498.79	$471.05	$518.16
54	$798.68	$878.36	$739.94	$813.76	$798.68	$878.36	$880.34	$968.16	$739.94	$813.76	$928.61	$1,021.26	$481.73	$529.79	$474.56	$521.91	$492.99	$542.17
55	$834.22	$917.64	$772.87	$850.15	$834.22	$917.64	$919.51	$1,011.46	$772.87	$850.15	$969.93	$1,066.93	$503.16	$553.48	$495.68	$545.25	$514.93	$566.42
56	$872.75	$959.91	$808.56	$889.32	$872.75	$959.91	$961.98	$1,058.05	$808.56	$889.32	$1,014.73	$1,116.08	$526.40	$578.98	$518.57	$570.36	$538.71	$592.51
57	$911.65	$1,002.93	$844.61	$929.17	$911.65	$1,002.93	$1,004.86	$1,105.47	$844.61	$929.17	$1,059.97	$1,166.09	$549.87	$604.92	$541.69	$595.92	$562.73	$619.07
58	$953.18	$1,048.57	$883.08	$971.45	$953.18	$1,048.57	$1,050.63	$1,155.78	$883.08	$971.45	$1,108.25	$1,219.16	$574.92	$632.45	$566.36	$623.04	$588.36	$647.24
59	$973.75	$1,071.01	$902.14	$992.25	$973.75	$1,071.01	$1,073.31	$1,180.52	$902.14	$992.25	$1,132.17	$1,245.26	$587.33	$645.99	$578.59	$636.38	$601.06	$661.09
60	$1,015.28	$1,116.65	$940.61	$1,034.53	$1,015.28	$1,116.65	$1,119.08	$1,230.82	$940.61	$1,034.53	$1,180.45	$1,298.32	$612.37	$673.52	$603.26	$663.50	$626.69	$689.26
61	$1,051.19	$1,156.31	$973.88	$1,071.27	$1,051.19	$1,156.31	$1,158.66	$1,274.53	$973.88	$1,071.27	$1,222.20	$1,344.42	$634.03	$697.43	$624.60	$687.06	$648.85	$713.74
62	$1,074.76	$1,182.12	$995.71	$1,095.18	$1,074.76	$1,182.12	$1,184.64	$1,302.98	$995.71	$1,095.18	$1,249.60	$1,374.43	$648.25	$713.00	$638.60	$702.40	$663.40	$729.67
63	$1,104.31	$1,214.66	$1,023.09	$1,125.33	$1,104.31	$1,214.66	$1,217.21	$1,338.85	$1,023.09	$1,125.33	$1,283.97	$1,412.28	$666.07	$732.63	$656.16	$721.73	$681.64	$749.76
64+	$1,122.26	$1,234.49	$1,039.73	$1,143.70	$1,122.26	$1,234.49	$1,237.01	$1,360.71	$1,039.73	$1,143.70	$1,304.84	$1,435.33	$676.90	$744.59	$666.83	$733.51	$692.73	$762.00
	$1,122.26	$1,234.49	$1,039.73	$1,143.70	$1,122.26	$1,234.49	$1,237.01	$1,360.71	$1,039.73	$1,143.70	$1,304.84	$1,435.33	$676.90	$744.59	$666.83	$733.51	$692.73	$762.00

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

HIOS Plan ID (On Exchange)=>	22444PA0040019		22444PA0040053		22444PA0040062		22444PA0040069		22444PA0040069									
HIOS Plan ID (Off Exchange)=>	22444PA0040019		22444PA0040053		22444PA0040062		22444PA0040069		22444PA0040069		22444PA0040080		22444PA0040080		22444PA0040080		22444PA0040080	
Form # =>	M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17	
Rating Area =>	Rating Area 6		Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Counties Excluded in Rating Area =>	Lehigh, Northampton		Franklin, Fulton, Lebanon		Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union				Cumberland, Dauphin, Franklin, Juniata, Perry		Elk				Bedford		Lehigh, Northampton	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic	
Plan Name =>	Geisinger Marketplace Value		Geisinger Marketplace Value		Geisinger Marketplace Value		Geisinger Marketplace Value		Geisinger Marketplace Value		eisinger Marketplace Value w/		eisinger Marketplace Value w/		eisinger Marketplace Value w/		eisinger Marketplace Value w/	
Deductible =>	$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00	
Coinsurance =>	0		0		0		0		0		0		0		0		0	
Copays =>	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit
OOP Maximum =>	$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00		$7,150.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	$169.77	$169.77	$157.29	$157.29	$169.77	$169.77	$187.13	$187.13	$157.29	$157.29	$143.86	$143.86	$141.72	$141.72	$147.22	$147.22	$170.46	$170.46
21	$267.36	$294.10	$247.70	$272.47	$267.36	$294.10	$294.70	$324.16	$247.70	$272.47	$226.56	$249.21	$223.18	$245.50	$231.85	$255.04	$268.45	$295.29
22	$267.36	$294.10	$247.70	$272.47	$267.36	$294.10	$294.70	$324.16	$247.70	$272.47	$226.56	$249.21	$223.18	$245.50	$231.85	$255.04	$268.45	$295.29
23	$267.36	$294.10	$247.70	$272.47	$267.36	$294.10	$294.70	$324.16	$247.70	$272.47	$226.56	$249.21	$223.18	$245.50	$231.85	$255.04	$268.45	$295.29
24	$267.36	$294.10	$247.70	$272.47	$267.36	$294.10	$294.70	$324.16	$247.70	$272.47	$226.56	$249.21	$223.18	$245.50	$231.85	$255.04	$268.45	$295.29
25	$268.43	$295.16	$248.68	$273.45	$268.43	$295.16	$295.87	$325.34	$248.68	$273.45	$227.46	$250.11	$224.07	$246.39	$232.77	$255.96	$269.52	$296.36
26	$273.77	$301.04	$253.64	$278.90	$273.77	$301.04	$301.76	$331.82	$253.64	$278.90	$231.99	$255.10	$228.54	$251.30	$237.41	$261.06	$274.88	$302.27
27	$280.19	$308.26	$259.58	$285.59	$280.19	$308.26	$308.84	$339.78	$259.58	$285.59	$237.42	$261.21	$233.89	$257.33	$242.98	$267.32	$281.33	$309.51
28	$290.62	$319.76	$269.24	$296.24	$290.62	$319.76	$320.33	$352.45	$269.24	$296.24	$246.26	$270.95	$242.60	$266.92	$252.02	$277.29	$291.80	$321.06
29	$299.17	$329.12	$277.17	$304.91	$299.17	$329.12	$329.76	$362.76	$277.17	$304.91	$253.51	$278.88	$249.74	$274.73	$259.44	$285.40	$300.39	$330.45
30	$303.45	$333.93	$281.13	$309.37	$303.45	$333.93	$334.47	$368.07	$281.13	$309.37	$257.13	$282.96	$253.31	$278.75	$263.15	$289.58	$304.68	$335.28
31	$309.87	$340.88	$287.08	$315.81	$309.87	$340.88	$341.55	$375.73	$287.08	$315.81	$262.57	$288.85	$258.67	$284.55	$268.71	$295.61	$311.12	$342.26
32	$316.28	$347.83	$293.02	$322.25	$316.28	$347.83	$348.62	$383.39	$293.02	$322.25	$268.01	$294.74	$264.02	$290.36	$274.28	$301.63	$317.57	$349.24
33	$320.29	$352.37	$296.74	$326.46	$320.29	$352.37	$353.04	$388.40	$296.74	$326.46	$271.41	$298.59	$267.37	$294.15	$277.75	$305.57	$321.59	$353.81
34	$324.57	$356.92	$300.70	$330.67	$324.57	$356.92	$357.75	$393.41	$300.70	$330.67	$275.03	$302.44	$270.94	$297.95	$281.46	$309.52	$325.89	$358.37
35	$326.71	$359.33	$302.68	$332.90	$326.71	$359.33	$360.11	$396.06	$302.68	$332.90	$276.84	$304.48	$272.73	$299.95	$283.32	$311.60	$328.04	$360.79
36	$328.85	$361.73	$304.66	$335.13	$328.85	$361.73	$362.47	$398.72	$304.66	$335.13	$278.66	$306.52	$274.51	$301.96	$285.17	$313.69	$330.18	$363.20
37	$330.99	$364.14	$306.64	$337.36	$330.99	$364.14	$364.83	$401.37	$306.64	$337.36	$280.47	$308.56	$276.30	$303.97	$287.03	$315.78	$332.33	$365.62
38	$333.13	$366.54	$308.63	$339.59	$333.13	$366.54	$367.18	$404.02	$308.63	$339.59	$282.28	$310.60	$278.08	$305.98	$288.88	$317.86	$334.48	$368.03
39	$337.40	$371.09	$312.59	$343.80	$337.40	$371.09	$371.90	$409.03	$312.59	$343.80	$285.91	$314.45	$281.65	$309.77	$292.59	$321.80	$338.77	$372.60
40	$341.68	$375.90	$316.55	$348.26	$341.68	$375.90	$376.61	$414.34	$316.55	$348.26	$289.53	$318.53	$285.22	$313.79	$296.30	$325.98	$343.07	$377.43
41	$348.10	$382.85	$322.50	$354.70	$348.10	$382.85	$383.69	$422.00	$322.50	$354.70	$294.97	$324.42	$290.58	$319.59	$301.86	$332.00	$349.51	$384.41
42	$354.25	$389.80	$328.19	$361.14	$354.25	$389.80	$390.47	$429.66	$328.19	$361.14	$300.18	$330.31	$295.71	$325.40	$307.20	$338.03	$355.69	$391.39
43	$362.80	$399.16	$336.12	$369.81	$362.80	$399.16	$399.90	$439.97	$336.12	$369.81	$307.43	$338.24	$302.86	$333.21	$314.62	$346.15	$364.28	$400.78
44	$373.50	$410.93	$346.03	$380.71	$373.50	$410.93	$411.68	$452.94	$346.03	$380.71	$316.49	$348.21	$311.78	$343.03	$323.89	$356.35	$375.01	$412.60
45	$386.06	$424.56	$357.67	$393.34	$386.06	$424.56	$425.53	$467.97	$357.67	$393.34	$327.14	$359.76	$322.27	$354.41	$334.79	$368.17	$387.63	$426.29
46	$401.03	$441.14	$371.54	$408.69	$401.03	$441.14	$442.04	$486.24	$371.54	$408.69	$339.83	$373.81	$334.77	$368.25	$347.77	$382.55	$402.66	$442.93
47	$417.88	$459.58	$387.15	$425.79	$417.88	$459.58	$460.60	$506.57	$387.15	$425.79	$354.10	$389.44	$348.83	$383.65	$362.38	$398.55	$419.57	$461.45
48	$437.13	$480.97	$404.98	$445.60	$437.13	$480.97	$481.82	$530.15	$404.98	$445.60	$370.41	$407.56	$364.90	$401.50	$379.07	$417.09	$438.90	$482.93
49	$456.11	$501.83	$422.57	$464.92	$456.11	$501.83	$502.74	$553.13	$422.57	$464.92	$386.50	$425.24	$380.74	$418.91	$395.53	$435.18	$457.96	$503.87
50	$477.50	$525.35	$442.38	$486.72	$477.50	$525.35	$526.32	$579.07	$442.38	$486.72	$404.62	$445.17	$398.60	$438.55	$414.08	$455.58	$479.44	$527.49
51	$498.62	$548.61	$461.95	$508.27	$498.62	$548.61	$549.60	$604.71	$461.95	$508.27	$422.52	$464.88	$416.23	$457.97	$432.39	$475.75	$500.64	$550.84
52	$521.88	$574.01	$483.50	$531.80	$521.88	$574.01	$575.24	$632.70	$483.50	$531.80	$442.23	$486.40	$435.65	$479.17	$452.57	$497.78	$524.00	$576.34
53	$545.41	$599.95	$505.30	$555.82	$545.41	$599.95	$601.17	$661.29	$505.30	$555.82	$462.16	$508.38	$455.29	$500.82	$472.97	$520.26	$547.62	$602.38
54	$570.80	$627.75	$528.83	$581.58	$570.80	$627.75	$629.16	$691.93	$528.83	$581.58	$483.69	$531.94	$476.49	$524.03	$494.99	$544.38	$573.12	$630.30
55	$596.20	$655.82	$552.36	$607.59	$596.20	$655.82	$657.16	$722.88	$552.36	$607.59	$505.21	$555.73	$497.69	$547.46	$517.02	$568.72	$598.63	$658.49
56	$623.74	$686.04	$577.87	$635.58	$623.74	$686.04	$687.51	$756.18	$577.87	$635.58	$528.54	$581.33	$520.68	$572.68	$540.90	$594.92	$626.27	$688.82
57	$651.55	$716.78	$603.63	$664.07	$651.55	$716.78	$718.16	$790.07	$603.63	$664.07	$552.10	$607.38	$543.89	$598.35	$565.01	$621.58	$654.19	$719.69
58	$681.22	$749.40	$631.12	$694.29	$681.22	$749.40	$750.87	$826.02	$631.12	$694.29	$577.25	$635.02	$568.66	$625.57	$590.75	$649.87	$683.99	$752.44
59	$695.93	$765.44	$644.75	$709.15	$695.93	$765.44	$767.08	$843.70	$644.75	$709.15	$589.71	$648.61	$580.94	$638.96	$603.50	$663.78	$698.75	$768.55
60	$725.60	$798.06	$672.24	$739.37	$725.60	$798.06	$799.79	$879.65	$672.24	$739.37	$614.86	$676.25	$605.71	$666.19	$629.23	$692.06	$728.55	$801.30
61	$751.27	$826.40	$696.02	$765.62	$751.27	$826.40	$828.08	$910.89	$696.02	$765.62	$636.61	$700.27	$627.14	$689.85	$651.49	$716.64	$754.32	$829.75
62	$768.11	$844.84	$711.62	$782.71	$768.11	$844.84	$846.65	$931.22	$711.62	$782.71	$650.88	$715.90	$641.20	$705.25	$666.10	$732.64	$771.23	$848.28
63	$789.23	$868.10	$731.19	$804.26	$789.23	$868.10	$869.93	$956.86	$731.19	$804.26	$668.78	$735.61	$658.83	$724.67	$684.41	$752.81	$792.44	$871.63
64+	$802.07	$882.27	$743.08	$817.39	$802.07	$882.27	$884.07	$972.48	$743.08	$817.39	$679.65	$747.62	$669.54	$736.49	$695.54	$765.10	$805.33	$885.86
	$802.07	$882.27	$743.08	$817.39	$802.07	$882.27	$884.07	$972.48	$743.08	$817.39	$679.65	$747.62	$669.54	$736.49	$695.54	$765.10	$805.33	$885.86

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

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	22444PA0040081		22444PA0040082		22444PA0040083		22444PA0040083	
Form # =>	M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17		M-152-192-F Dev. 01/17	
Rating Area =>	Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 9	
Counties Excluded in Rating Area =>	Franklin, Fulton, Lebanon		Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union				Cumberland, Dauphin, Franklin, Juniata, Perry	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Catastrophic		Catastrophic		Catastrophic		Catastrophic	
Plan Name =>	eisinger Marketplace Value w/		eisinger Marketplace Value w/		eisinger Marketplace Value w/		eisinger Marketplace Value w/	
Deductible =>	$7,150.00		$7,150.00		$7,150.00		$7,150.00	
Coinsurance =>	0		0		0		0	
Copays =>	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit	% after deductit
OOP Maximum =>	$7,150.00		$7,150.00		$7,150.00		$7,150.00	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	$157.92	$157.92	$170.46	$170.46	$187.89	$187.89	$157.92	$157.92
21	$248.70	$273.57	$268.45	$295.29	$295.89	$325.48	$248.70	$273.57
22	$248.70	$273.57	$268.45	$295.29	$295.89	$325.48	$248.70	$273.57
23	$248.70	$273.57	$268.45	$295.29	$295.89	$325.48	$248.70	$273.57
24	$248.70	$273.57	$268.45	$295.29	$295.89	$325.48	$248.70	$273.57
25	$249.69	$274.56	$269.52	$296.36	$297.07	$326.66	$249.69	$274.56
26	$254.67	$280.04	$274.88	$302.27	$302.99	$333.17	$254.67	$280.04
27	$260.64	$286.75	$281.33	$309.51	$310.09	$341.16	$260.64	$286.75
28	$270.34	$297.45	$291.80	$321.06	$321.63	$353.88	$270.34	$297.45
29	$278.30	$306.15	$300.39	$330.45	$331.10	$364.24	$278.30	$306.15
30	$282.27	$310.63	$304.68	$335.28	$335.83	$369.56	$282.27	$310.63
31	$288.24	$317.09	$311.12	$342.26	$342.93	$377.26	$288.24	$317.09
32	$294.21	$323.56	$317.57	$349.24	$350.04	$384.95	$294.21	$323.56
33	$297.94	$327.79	$321.59	$353.81	$354.47	$389.98	$297.94	$327.79
34	$301.92	$332.01	$325.89	$358.37	$359.21	$395.01	$301.92	$332.01
35	$303.91	$334.25	$328.04	$360.79	$361.58	$397.67	$303.91	$334.25
36	$305.90	$336.49	$330.18	$363.20	$363.94	$400.34	$305.90	$336.49
37	$307.89	$338.73	$332.33	$365.62	$366.31	$403.00	$307.89	$338.73
38	$309.88	$340.97	$334.48	$368.03	$368.68	$405.66	$309.88	$340.97
39	$313.86	$345.20	$338.77	$372.60	$373.41	$410.69	$313.86	$345.20
40	$317.84	$349.67	$343.07	$377.43	$378.14	$416.02	$317.84	$349.67
41	$323.81	$356.14	$349.51	$384.41	$385.25	$423.71	$323.81	$356.14
42	$329.53	$362.60	$355.69	$391.39	$392.05	$431.40	$329.53	$362.60
43	$337.49	$371.31	$364.28	$400.78	$401.52	$441.76	$337.49	$371.31
44	$347.43	$382.25	$375.01	$412.60	$413.36	$454.78	$347.43	$382.25
45	$359.12	$394.94	$387.63	$426.29	$427.26	$469.87	$359.12	$394.94
46	$373.05	$410.35	$402.66	$442.93	$443.83	$488.22	$373.05	$410.35
47	$388.72	$427.52	$419.57	$461.45	$462.47	$508.63	$388.72	$427.52
48	$406.62	$447.41	$438.90	$482.93	$483.78	$532.30	$406.62	$447.41
49	$424.28	$466.81	$457.96	$503.87	$504.78	$555.38	$424.28	$466.81
50	$444.18	$488.70	$479.44	$527.49	$528.46	$581.42	$444.18	$488.70
51	$463.83	$510.33	$500.64	$550.84	$551.83	$607.16	$463.83	$510.33
52	$485.46	$533.96	$524.00	$576.34	$577.57	$635.27	$485.46	$533.96
53	$507.35	$558.08	$547.62	$602.38	$603.61	$663.97	$507.35	$558.08
54	$530.97	$583.95	$573.12	$630.30	$631.72	$694.74	$530.97	$583.95
55	$554.60	$610.06	$598.63	$658.49	$659.83	$725.81	$554.60	$610.06
56	$580.22	$638.16	$626.27	$688.82	$690.31	$759.25	$580.22	$638.16
57	$606.08	$666.76	$654.19	$719.69	$721.08	$793.28	$606.08	$666.76
58	$633.69	$697.11	$683.99	$752.44	$753.92	$829.37	$633.69	$697.11
59	$647.37	$712.03	$698.75	$768.55	$770.20	$847.13	$647.37	$712.03
60	$674.97	$742.37	$728.55	$801.30	$803.04	$883.23	$674.97	$742.37
61	$698.85	$768.73	$754.32	$829.75	$831.44	$914.59	$698.85	$768.73
62	$714.51	$785.89	$771.23	$848.28	$850.09	$935.01	$714.51	$785.89
63	$734.16	$807.53	$792.44	$871.63	$873.46	$960.75	$734.16	$807.53
64+	$746.10	$820.71	$805.33	$885.86	$887.66	$976.43	$746.10	$820.71
	$746.10	$820.71	$805.33	$885.86	$887.66	$976.43	$746.10	$820.71

Silver Plan Rates for Age 21 Non-Smoker, by Geogra

2017 On-Exchange S				
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4
22444PA0010030		314.43	309.76	
22444PA0010031				
22444PA0010032				
22444PA0010033				

aphic Area and Exchange Status

ilver Plan Rates				
Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
321.79	372.58			
				345.18
	372.58			
		410.67		345.18

Silver Plan Rates for Age 21 Non-Smoker, by Geogra

2017 Off-Exchange Si				
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4
22444PA0010030		314.43	309.76	
22444PA0010031				
22444PA0010032				
22444PA0010033				
22444PA0010038		315.72	311.02	
22444PA0010039				
22444PA0010040				
22444PA0010041				

phic Area and Exchange Status

ilver Plan Rates				
Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
321.79	372.58			
				345.18
	372.58			
		410.67		345.18
323.1	374.09			
				346.58
	374.09			
		412.34		346.58

State: Pennsylvania **Filing Company:** Geisinger Health Plan
TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: HMO/POS
Project Name/Number: Indiv HMO 2017 ACA Filing/IndHMO

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Cover Letter GHP Indiv Rev Sept2016_SIGNED.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	HIOS Part 2 Consumer Justification Narrative-Indiv HMO-REV 9.20.16.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	Act Memo - 2017 Indiv HMO - revised 9-22-16.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	Unified_Rate_Review_Template_GHP_Indiv_Sep_Revision_v2.pdf Unified_Rate_Review_Template_GHP_Indiv_Sep_Revision_v2.xlsm UnifiedRateReviewSubmission_2016092217599.xml
Item Status:	
Status Date:	

Satisfied - Item:	PA Act Memo Rate Exhibits
Comments:	
Attachment(s):	PA Act Memo Exhibits Rev 4-21-2016 GHP Indiv 20160922.xlsx PA Act Memo Exhibits Rev 4-21-2016 GHP Indiv 20160922.pdf
Item Status:	
Status Date:	

State: Pennsylvania **Filing Company:** Geisinger Health Plan
TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: HMO/POS
Project Name/Number: Indiv HMO 2017 ACA Filing/IndHMO

Attachment Unified_Rate_Review_Template_GHP_Indiv_Sep_Revision_v2.xlsm is not a PDF document and cannot be reproduced here.

Attachment UnifiedRateReviewSubmission_2016092217599.xml is not a PDF document and cannot be reproduced here.

Attachment PA Act Memo Exhibits Rev 4-21-2016 GHP Indiv 20160922.xlsx is not a PDF document and cannot be reproduced here.

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TheHealthPlan.com

Geisinger
Health Plan

September 23, 2016

Ms. Johanna Fabian-Marks
Special Deputy & Acting Director
Bureau of Life, Accident and Health Insurance
Commonwealth of Pennsylvania
Department of Insurance
1311 Strawberry Square
Harrisburg, PA 17120

re: **Geisinger Health Plan** -NAIC #95923
HIOS Issuer ID: 22444
HIOS Submission Tracking Number:
Contract Form Number: M-152-192-F Dev. 01/17, M-152-176-F Dev. 01/17
SERFF Number: GSHP-130558318
Binder ID Number: GSHP-PA17-125062074
Individual HMO/POS Rate Filing- Effective January 1, 2017

Dear Ms. Fabian-Marks:

Enclosed for your review and approval is a copy of Geisinger Health Plan's (GHP) proposed Individual HMO rate filing. The proposed effective date is **January 1, 2017.**

The main purpose of this filing is to establish the required revenue for our Individual HMO non-grandfathered single risk pool based on all applicable market reforms of the Affordable Care Act (ACA).

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. GHP will offer a total of 24 plans in 2017. This includes 8 Gold plans, 8 Silver plans, and 8 Catastrophic plans. As of February 2016, 25,021 covered lives and 17,872 policyholders will be impacted by this filing. The proposed overall rate increase is **42.1%** but is not uniform by plan. The increases range from 30.4% to 76.0%.

Please refer to the "Actuarial Memorandum & Attestation" uploaded in SERFF under the "Supporting Documentation" tab for a detailed explanation of our rate development.

Geisinger Health Plan may refer collectively to Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

Kurt J. Wrobel, FSA, MAAA
Chief Financial Officer & Chief Actuary

cc. Sarah MacDerment, FSA, MAAA, Actuarial Director
Victoria Bardsley, Actuarial Manager
Everard Riley, ASA, MAAA, Associate Actuary

HIOS Part 2 Consumer Justification Narrative

Individual HMO

Geisinger Health Plan has proposed an overall base rate increase of 42.1% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2017 through December 1, 2017. The range of proposed rate increases vary from a minimum of 30.4% to a maximum of 76.0%. The overall increase is largely due to the claims experience in ACA compliant individual market plans being much higher than what was assumed in current rates. Other contributing factors include annual claims trend, federally-prescribed ACA fees and changes in the federal risk-adjustment program. The total projected 2017 administrative costs are slightly higher than those used for the current 2016 rates. As required by federal regulations, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2017.

Actuarial Memorandum – Individual HMO/POS

General Information

Company Identifying Information

Company Legal Name: Geisinger Health Plan State: Pennsylvania
HIOS Issuer ID: 22444
NAIC Number: 95923 Market: Individual
Effective Date: 1/1/2017

Company Contact Information

Primary Contact Name: Sarah MacDerment
Primary Contact Phone: 570-214-2348
Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number:
Contract Form Number: M-152-192-F Dev. 01/17, M-152-176-F Dev. 01/17
SERFF Number: GSHP-130558318
Binder ID Number: GSHP-PA17-125062074

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases are summarized in the table below. Only the last 2 years are included since the plans offered on the Exchange are not comparable to plans offered before 2014.

Year	Average Increase	SERFF ID#
2015	20.1%	GSHP-129625382
2016	20.0%	GSHP-130072597

For 2015, the increase was not uniform, but varied by plan. These increased varied from 0% to 37.2%. For 2016, the increases also varied by plan and ranged from 16.1% to 22.5% for an overall increase of 20.0%.

Proposed Rate Increase

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 8 gold plans, 8 silver plans, as well as 8 catastrophic plans, for a total of 24 plans offered in 2017. As of February 2016, 25,021 covered lives and 17,872 policyholders will be impacted by this filing. The proposed overall rate increase is 42.1**%** but is not uniform by plan. The increases range from 30.4% to 76.0%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level and cost sharing changes mandated by ACA as well changes in pricing factors.

Average Rate Change

The average rate change entered as the "percent rate change requested" in the SERFF Rate Review Detail Screen is the same as listed in Table 10, cell AC13. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department).

Membership Count

Table 1 shows the member months in the experience period of calendar year 2015, as well as the current members as of February 1, 2016 by age range. The projected member months for the rating period are also included.

Benefit Changes

There are many benefit and cost sharing changes to the plans covered by this filing. Benefits for adult eye exam were removed as a result of the change in the benchmark plan for Pennsylvania. These services are estimated to account for .08% of the claims cost. As a result of changes to the AV calculator, several plan's cost sharing elements were slightly adjusted to maintain the same metal level. To meet the metallic level, plans were adjusted by first changing the out-of-pocket maximum, then the deductible and finally the coinsurance and copays while only adjusting as necessary to meet the metallic level and still offer a competitive product.

Reason for Rate Increase

The components of this rate increase are:

- Single Risk Pool experience which is more adverse than assumed in current rates;
- Medical Inflation;
- Utilization trend;
- Changes in administrative expenses;
- Changes in ACA fees;
- Changes in covered benefits
- Changes in Transitional Reinsurance coverage;
- Changes in Risk Adjustment;
- Changes in Network;
- Changes in Morbidity

Each of these components is discussed in detail under the "Projection Factors" section of this document and are displayed in Table 8 of the exhibits.

Experience Period Premium and Claims

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2015 and paid through February 2016. Except for premium, the data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2015 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. Expected risk adjustment receivables are included in the experience period premium on Worksheet 1 of the URRT as instructed, but excluded from the Earned Premium in Table 2. The risk adjustment is excluded from the beginning value in Table 2 since the calculations at the end of the table add it to premium. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required

for the CY 2015 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on individual non-grandfathered business incurred and paid claims with IBNR added for the tail of claims incurred but not paid. Allowed claims are directly from claim records. For both paid and allowed claims the same IBNR factors were used. The IBNR factors were based on legal-entity level claims completion tables which include individual and group commercial experience. This method is appropriate in order to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

Geisinger has private reinsurance to mitigate the risk of shock claims. The experience period expenses for reinsurance are included in capitated benefits for CY2015. The reinsurance recoveries are removed from the ultimate incurred claims in Table 2. They are not included in column M Estimated Reinsurance Recoveries, only the estimated reinsurance recoveries from the Transitional Reinsurance program are included in column M.

There were no non-EHB benefits in the experience period.

Geisinger outsources several benefits and therefore has capitation expenses. The capitated expenses cover chiropractic services, nurse line, and mental health services including autism as well as the reinsurance expenses for private reinsurance. There are also some additional quality expense in the capitation category. The capitation amount for the experience period is displayed on Table 2. The capitation charges are uniform and do not vary by age.

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer.

The estimated risk adjustment for the experience period are based on an external analysis performed by an outside consulting firm. They estimated the Risk Adjustment transfer payment based on the population risk scores relative to an assumed market average risk score and market average premium.

The Experience Period Reinsurance amount was estimated using the 2015 attachment point of $45k after which reinsurance payments begin, with a cap of $250k where after payments stop for high cost enrollees. Reimbursement is set at 50% of a member's claims in that range. These threshold amounts are applied to each member in the Experience Period and a total reinsurance receivable amount is calculated. The estimated Reinsurance recovery is displayed on Table 2.

Benefit Categories

Benefit Category	Description
Inpatient Hospital	Determined by place of service (Hospital—IP)
Outpatient Hospital	Determined by place of service (Hospital—OP)
Professional	Determined by place of service (Physician's office)
Other Medical	N/A

Capitation	Claims per Financial Department
Prescription Drug	Claims per contracted PBM

Credibility of Data

The existing non-grandfathered business shown in the Experience Period data in Table 2 does not reflect the anticipated risk and composition of the Projection Period. The Credibility Manual Rate is developed using population segments that are in the Experience Period blended with population segments (Grandfathered business) that are not in the Experience Period. The Credibility Manual Rate is a combination of our HMO and PPO experience, giving us an even more credible manual rate. Combining the HMO and PPO Single Risk Pools also aids in consistency between the products. In order to avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25.
The Credibility Manual Rate is developed based on the expected enrollment in each of these segments, as summarized in the table below. Each segment is described in more detail in the "Adjustments Made to Data" section below.

Segment	% of population Assumed in Projection Period
ACA Compliant - PPO	100%
Non-ACA Non-GF Conv -PPO	80%
ACA Compliant – HMO/POS	100%
Non-ACA Non-GF – HMO/POS	80%
Non-ACA Non-GF Conv – HMO/POS	60%
Non-ACA GF and Conv – HMO/POS	80%

The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b.

Adjustments Made to the Data
The following segments are included in the development of the Credibility Manual Rate and adjusted when appropriate.

ACA Compliant Experience HMO/POS and PPO – This population is represented in the Experience Period and is expected to continue into the Projection Period. Newly insured members entering the single risk pool are expected to have morbidity similar to this population. The Projected Allowed Experience Claims are adjusted for benefits changes as described in the section below.

Non-ACA Individual Non-Grandfathered Experience HMO/POS and PPO – This population is represented in the Experience Period and a portion is expected to continue into the Projection Period. The Projected Allowed Experience Claims are adjusted to represent the essential health benefits.

Non-ACA Individual Non-Grandfathered Conversion Experience HMO/POS and PPO – This population is represented in the Experience Period and a portion is expected to continue into the Projection Period. The Projected Allowed Experience Claims are adjusted to represent the essential health benefits.

Non-ACA Individual Grandfathered Experience HMO/POS – This product was withdrawn and a portion of this population is expected to have transitioned to the ACA Single Risk Pool on April 1, 2016. This segment is not represented in the Experience Period for the Single Risk Pool. Claims for this segment need to be adjusted to represent the essential health benefits, as described below.

Morbidity Adjustments

The morbidity of each population segment is expected to be 13.1% higher in the projection period as represented in the base period experience.

Changes in Benefits

Additional benefits due to Essential Health Benefits requirements are included in both of the non-ACA Compliant Experience segments listed above:

+ Pediatric Eye Exam: $1.05 PMPM
+ Pediatric Eyewear: $2.31 PMPM
+ 100% coverage of adult physicals: 0.75% of claims
+ Chiropractic Coverage: $1.85 PMPM
+ Extraction of Wisdom Teeth: $0.84 PMPM
+ Pediatric Dental: $2.16 PMPM

Changes in Demographics

Each segment of the Projection Period is expected to have a similar demographic distribution as represented in the 2015 Base Period. There is no adjustment for demographic changes to any population segments.

<u>Trend Factors</u>

Experience data was trended using an annual trend of 7.5%. Table 3 shows the breakdown between service category and cost vs. utilization. Table 3 uses the PMPM by service category to weight to develop the total composite trend. Trend factors are projected for unit cost and utilization components:

- Unit cost trend factors are based on recorded anticipated increases in facility and professional fees from the Experience to Projection Period. These increases are composited across all facilities and provider groups.
- Utilization trend projections are based on least-square regression modeling, taking into account historical claims patterns, anticipated economic activity and changes in care patterns.
- Seasonality adjustments are made to the claims to account for changes in work days.
- Further adjustments have been made to the trends to reflect expected changes due to new medical management initiatives that are expected to yield savings in the projection period.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. Due to the lack of stability in the ACA experience, we based our trends on data from our commercial large group experience. Table 4b is provided for this large group experience.

Inclusion of Capitation Payments
If a capitated benefit is not in the experience period, an adjustment was added to account for those services (e.g. Pediatric dental).

Historical Experience
Table 4 includes the most recent 36 months of data with run out through February 2016. Allowed claims are directly from claim records. As mentioned above, Table 4b displays the large group data that was used to determine the trends used.

Paid to Allowed Ratio
The Projected Paid to Allowed Average Ratio is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan and the projected member months in each plan. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Risk Adjustment and Reinsurance
Experience Period Risk Adjustment and Reinsurance Adjustments PMPM
As stated above, the estimated risk adjustment transfer payment for the experience period was based on an external analysis performed by an outside consulting firm. The Experience Period Reinsurance amount was estimated using the 2015 benefits, applied to member level claims as discussed above.

Projected Risk Adjustments PMPM
Our Individual Exchange population has changed significantly between 2014, 2015 and 2016. For example, our membership grew by approx. 50% between December 2015 and January 2016. It is unlikely that the result of the risk adjustment program for 2017 will mirror the actual transfer payment for 2014. The membership is changing each year, both at GHP and market wide. The relationship between the average risks of these 2 populations is difficult to predict. Also, the risk models used in the Risk Adjustment program, are being recalibrated for 2017. Other changes include the inclusion of preventive services in the model and a higher trend on specialty drug. Due to all of this uncertainty, our Projected Risk Adjustment transfer payment for 2017 is zero for the Individual market.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium
This is a holdover from prior years. The reinsurance program ends in 2016 so the expected recoveries is 0 for 2017.

Non-Benefit Expenses and Profit & Risk
Administration Expense Load
Administration expenses are based on activity-based allocation by product for calendar year 2017. This methodology applies for all variable costs and all fixed costs.

Profit & Risk Margin
The risk margin is set at 2% of premium.

Taxes, Fees, and Subsidies
Table 6 displays the retention items. It provides a breakdown of the administrative expenses and taxes and fees. For 2017, the federal government will not collect the Health Insurer Provider Fee so it is not included in this development. The administrative expenses are a consistent percentage of premium and do not vary by plan. This is a change from our rate developments from prior years.

Projected Loss Ratio
The anticipated loss ratio is **93.6%** in aggregate as shown below using the Federally-prescribed MLR methodology:
MLR Numerator = URRT Projected Claims + Quality Initiatives = 562.38 + .0233*639.19 = 577.27
MLR Denominator = URRT Projected Premiums – Taxes and Fees + Risk Adjustment = 639.19 – 22.61 + -.13 = 616.45
Federal MLR = 577.27 / 616.45 = 93.6%
The Quality Initiatives amount is based on the latest estimate for this product.

Development of Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims
Single Risk Pool
The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section. The Experience Period includes transitional policies and the Projection Period includes transitional policies only to the extent that we anticipate members will transition into the ACA Compliant products.

Index Rate
The Experience Period Index Rate is the based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our HMO and PPO experience, giving us an even more credible manual rate. There are no benefits covered in addition to Essential Health benefits in the policies being offered.
The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. There are no benefits covered in addition to Essential Health benefits in the policies being offered.

Market Adjusted Index Rate
The Market Adjusted Index Rate is developed by adjusting the Index Rate for allowable market-wide modifiers. This includes the Risk Adjustment Program and the Exchange User Fees. The Risk Adjustment payments are determined on a PMPM basis and as described above under the Risk Adjustment and Reinsurance section these amounts are converted to an allowed basis. The values are displayed on Table 5. These PMPMs are represented on a paid basis.

The Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to paid basis by multiplying by the Projected Paid to Allowed ratio (described above). The allowable market-wide modifiers (risk adjustment and Exchange User Fees) are added to this paid basis PMPM. This PMPM is then converted back to an allowed bases, again using the projected paid to

allowed ratio. Any non-EHB claims would then be added to this value. We have none, so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM.

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2016 and 2017 are displayed on Table 7.

Projected Membership

Members were projected for each plan to be sold in 2017. Sales and marketing were consulted in developing these projections. Overall, membership is expected to remain at current levels, so February 2016 membership is expected to best represent calendar year 2017. Members from discontinued plans are assumed to move to the plan where they are mapped, in general. Since all new plans also need projected members, some members are assumed to migrate to new plans. This movement was modeled based on internally developed expectations. Projected membership is used to calculate the normalization factors discussed below.

Plan Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. There is very little change in this average factor between 2016 and 2017, as shown on Table 7.

Geographic Factor The geographic rating area factors used to determine premium rates are shown on Table 13. The normalization factor is determined using these factors weighted using projected membership by area.

Tobacco Factor

A standard **10%** load is applied for applicants who indicate tobacco usage by affirmatively answering the question—"Have you used tobacco at least four times a week for the past six months?" This load assumption was validated using the study "*Impact of height, weight, and smoking on medical claims costs*", a research report done by Milliman to update their Medical Underwriting Guidelines in April 2009. We utilized the 2015 ACA compliant population to determine the percentage of members that admit to the use of tobacco and pay the increased premium for their entire contract in 2015. The average tobacco factor is shown on Table 7. Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands.

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each metallic to reflect the expected utilization, not the expected health status. To ensure revenue neutrality, a normalization factor is applied. The average benefit richness factor is shown on Table 7.

Network Factors
Only one network rating factor per market is used for each network.

Service Area Composition
All the counties and services areas are defined in the QHP Service Area Template.

Components of Rate Change
Table 8 shows the components of the Rate Change developed in this filing. Please note, that while Table 8 shows a significant impact of the changes to Profit and/or Contingency, this is due to the approved rate levels for 2016. The approved rates for 2016 represented an expected "profit" of -10.5%. Insufficient premium levels cannot continue. For 2017, a large component of the rate change is due to this item returning to an appropriate level.

Plan Rate Development
The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in columns Z and AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factor and calibration for age and geography.

Each plan is identified as either discontinued, new or modified. Discontinued plans are mapped to plans that are in existence in 2017. Column G lists the metallic tier. This is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "GHP Indiv Screen Shots 20160426.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the "Unique AV Plan Justification" documents for further details.

Plan Premium Development for 21-Year-Old Non-Tobacco User
The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10.

Consumer Adjusted Premium Rate Development
The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the ***calibrated*** Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as displayed on the previous page
3. Tobacco status – as discussed below.

The final Premium rates for ***all*** filed benefit plans are displayed in the QHP Rating Template.

Composite Rating
Composite rating is not used.

Terminated Plans and Products
No products are being terminated. Terminated plans are noted on Table 10.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Warning Alerts

The following Warning Alerts are noted in Worksheet 2 as described below.

- **Total Premium row 57**: The total premium calculated on Worksheet 2 does not represent the Experience data since non-ACA compliant experience does not have a Plan Adjusted Index Rate in row 55.
- **Total Incurred claims, payable with issuer funds row 68**: Worksheet 2 calculates total incurred claims by subtracting row 65 from row 61. Row 61 is the total allowed claims in the experience period and matches the amounts from Worksheet 1. Row 65 is the portion of allowed claims which are not the issuer's obligation, which includes the Transitional Reinsurance and Risk Adjustment estimates for the experience period. These two amounts are not reflected in the base period experience in Worksheet 1 and are the source of the difference shown here.
- **Incurred claims PMPM row 73**: Since the total incurred claims do not match Worksheet 1, as described above, the PMPMs do not match either.

Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
    a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The essential health benefits are determined in accordance with 45 CFR Part 156 and that the percentage of total premium (in Worksheet 2, Sections III and IV of the URRT) that represents the essential health benefits is calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
6. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown above and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "Unique AV Plan Justification" document for further details.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used 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 Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that rating factors are limited to:

(i) Age (ratio of highest age rate to lowest age rate does not exceed 3:1, and federally approved age rating curve).

(ii) Tobacco (ratio does not exceed 1.5:1).

(iii) Family size (will limit charge to first three dependent children under 19 and cost-sharing requirements for families will be equal to two-times the individual cost-sharing requirements, per federal law).

(iv) Geography (with federally approved regions).

_____

Sarah MacDerment
FSA, MAAA
Attesting Actuary

Unified Rate Review v3.3

Company Legal Name:	**Geisinger Health Plan**	State:	**PA**
HIOS Issuer ID:	**22444**	Market:	**Individual**
Effective Date of Rate Change(s):	**1/1/2017**		

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: 1/1/2015 to 12/31/2015

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$87,666,309	$406.22	100.00%
Incurred Claims in Experience Period	$88,183,603	408.62	100.59%
Allowed Claims:	$120,854,755	560.01	137.86%
Index Rate of Experience Period		$560.00	
Experience Period Member Months	215,808		

Section II: Allowed Claims, PMPM basis

Projection Period: 1/1/2017 to 12/31/2017 Mid-point to Mid-point, Experience to Projection: 24 months

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	81.68	$16,015.88	$109.02	1.131	1.000	1.048	0.996	91.74	$17,586.95	$134.45	85.10	$18,369.07	$130.26
Outpatient Hospital	Services	9,813.34	262.90	214.99	1.131	1.000	1.036	1.065	12,597.95	282.06	296.11	12395.59	280.66	289.91
Professional	Services	14,817.87	111.06	137.15	1.131	1.000	1.038	1.003	16,866.06	119.62	168.13	16734.40	118.32	165.00
Other Medical	Other	0.00	0.00	0.00	1.131	1.000	1.000	1.000	0.00	0.00	0.00	0.00	0.00	0.00
Capitation	Benefit Period	12,000.00	17.33	17.33	1.131	1.000	1.050	1.000	13,574.40	19.11	21.62	13563.57	20.88	23.60
Prescription Drug	Scripts	19,206.41	50.93	81.52	1.131	1.000	1.060	1.043	23,616.79	57.17	112.52	24164.28	56.19	113.15
Total				$560.01							$732.83			$721.92

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)	0.00%	100.00%	$721.92	$120,987,824
Paid to Allowed Average Factor in Projection Period			0.779	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$562.37	$94,249,515
Projected Risk Adjustments PMPM			-0.13	(21,787)
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$562.50	$94,271,302
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			$562.50	$94,271,302
Administrative Expense Load		6.46%	41.29	6,920,104
Profit & Risk Load		2.00%	12.78	2,142,447
Taxes & Fees		3.54%	22.61	3,788,504
Single Risk Pool Gross Premium Avg. Rate, PMPM			$639.19	$107,122,358
Index Rate for Projection Period			$721.92	
% increase over Experience Period			57.35%	
% Increase, annualized:			25.44%	
Projected Member Months				167,592

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

Product-Plan Data Collection

Company Legal Name:	**Geisinger Health Plan**	State:	**PA**
HIOS Issuer ID:	**22444**	Market:	**Individual**
Effective Date of Rate Change(s):	**1/1/2017**		

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	Terminated Product	Geisinger Health Plan HMO																		
Product ID:	22444PA002	22444PA001																		
Metal:	Not Applicable	Platinum	Gold	Silver	Bronze	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Silver
AV Metal Value	0.000	0.887	0.792	0.714	0.612	0.794	0.798	0.794	0.794	0.715	0.715	0.715	0.715	0.794	0.794	0.794	0.794	0.715	0.715	0.715
AV Pricing Value	0.010	0.010	0.010	0.010	0.010	1.015	0.010	1.015	1.015	0.809	0.809	0.809	0.809	1.015	1.020	1.020	1.020	0.812	0.812	0.812
Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Renewing	New	New	New	New	New	New	New	New	New	New	New
Plan Type:	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Plan Name	2015 experience	Geisinger Health Plan Marketplace Extra 10/50/0	Geisinger Health Plan Marketplace Extra 10/50/500	Geisinger Health Plan Marketplace Extra 10/50/2000	Marketplace Extra 10/50/6000	Geisinger Health Plan Marketplace HMO 20/40/3000	Geisinger Health Plan Marketplace HMO 20/40/4000	Geisinger Health Plan Marketplace HMO 20/40/3000	Geisinger Health Plan Marketplace HMO 20/40/3000	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO 30/60/3500	Geisinger Marketplace HMO 20/40/3000	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO 20/40/3000 w/PD	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO 30/60/3500 w/PD	Geisinger Marketplace HMO 30/60/3500 w/PD
Plan ID (Standard Component ID):	22444PA0020001	22444PA0010001	22444PA0010002	22444PA0010003	22444PA0010005	22444PA0010006	22444PA0010007	22444PA0010016	22444PA0010018	22444PA0010030	22444PA0010031	22444PA0010032	22444PA0010033	22444PA0010034	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040
Exchange Plan?	No	No	No	No	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2	0.00%	0.00%																		
Historical Rate Increase - Calendar Year - 1	0.00%	20.10%																		
Historical Rate Increase - Calendar Year 0	0.00%	20.00%																		
Effective Date of Proposed Rates	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	49.16%	0.00%	65.39%	50.36%	0.00%	47.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	49.16%	0.00%	65.39%	50.36%	0.00%	47.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	118.50%	-100.00%	#DIV/0!	#DIV/0!	#DIV/0!	128.83%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Rate Increase %	0.00%	50.26%																		

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	22444PA0020001	22444PA0010001	22444PA0010002	22444PA0010003	22444PA0010005	22444PA0010006	22444PA0010007	22444PA0010016	22444PA0010018	22444PA0010030	22444PA0010031	22444PA0010032	22444PA0010033	22444PA0010034	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040
Inpatient	$3.18	$0.00	$0.00	$0.00	$0.00	$0.00	$18.43	$0.00	$24.52	$18.88	$0.00	$14.44	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$10.56	$0.00	$0.00	$0.00	$0.00	$0.00	$61.12	$0.00	$81.31	$62.61	$0.00	$47.87	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$1.70	$0.00	$0.00	$0.00	$0.00	$0.00	$9.82	$0.00	$13.06	$10.06	$0.00	$7.69	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$2.86	$0.00	$0.00	$0.00	$0.00	$0.00	$16.53	$0.00	$22.00	$16.94	$0.00	$12.95	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	-$0.08	$0.00	$0.00	$0.00	$0.00	$0.00	-$0.45	$0.00	-$0.60	-$0.46	$0.00	-$0.35	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.59	$0.00	$0.00	$0.00	$0.00	$0.00	$3.42	$0.00	$4.55	$3.51	$0.00	$2.68	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.35	$0.00	$0.00	$0.00	$0.00	$0.00	$2.03	$0.00	$2.71	$2.08	$0.00	$1.59	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	-$4.26	$0.00	$0.00	$0.00	$0.00	$0.00	-$24.63	$0.00	-$32.77	-$25.24	$0.00	-$19.29	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$10.13	$0.00	$0.00	$0.00	$0.00	$0.00	$58.63	$0.00	$78.00	$60.06	$0.00	$45.92	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$25.03	$0.00	$0.00	$0.00	$0.00	$0.00	$144.90	$0.00	$192.77	$148.45	$0.00	$113.49	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$3.08	$0.00	$0.00	$0.00	$0.00	$0.00	$13.91	$0.00	$13.91	$13.91	$0.00	$13.91	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Average Current Rate PMPM	$122.27						$294.79		$294.79	$294.79		$239.23									
Projected Member Months	167,592						11,844		864	312	39,660	69,204	6,180	2,472	1,944	10,776	696	528	16,248	1,140	1,692

:tion III: Experience Period Information

Plan ID (Standard Component ID):	Total	22444PA0020001	22444PA0010001	22444PA0010002	22444PA0010003	22444PA0010005	22444PA0010006	22444PA0010007	22444PA0010016	22444PA0010018	22444PA0010030	22444PA0010031	22444PA0010032	22444PA0010033	22444PA0010034	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040
Plan Adjusted Index Rate	$303.86	$0.00	$400.05	$333.20	$275.97	$235.34	$348.93	$341.51				$265.49									
Member Months	215,808	1,502	27,808	15,569	29,062	8,434	641	414				46,015									
Total Premium (TP)	$65,575,553	$0	$11,124,590	$5,187,591	$8,020,240	$1,984,858	$223,664	$141,385	$0	$0	$0	$12,216,522	$0	$0	$0	$0	$0	$0	$0	$0	$0
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	$120,854,755	$3,292,955	$17,547,760	$7,502,094	$13,614,700	$2,325,103	$367,723	$198,106				$25,122,394									
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	$43,404,634	$141,690	$4,394,782	$2,535,812	$5,750,025	$1,131,043	$134,821	$71,056				$10,100,226									
Portion of above payable by HHS's funds on behalf of insured person, in dollars	$3,589,045						$0					$3,589,045									
Portion of above payable by HHS on behalf of insured person, as %	8.27%						0.00%		#DIV/0!	#DIV/0!	#DIV/0!	35.53%	#DIV/0!	#DIV/0!	#DIV/0!						
Total Incurred claims, payable with issuer funds	$77,450,121	$3,151,264	$13,152,979	$4,966,282	$7,864,675	$1,194,060	$232,902	$127,050	$0	$0	$0	$15,022,168	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Amt of Rein	$9,530,243.00	$0.00	$1,422,523.46	$608,163.36	$1,103,686.75	$188,486.36	$29,809.73	$16,059.61				$2,036,567.28									
Net Amt of Risk Adj	$10,733,482.00	$0.00	$1,602,123.88	$684,946.91	$1,243,032.51	$212,283.66	$33,573.36	$18,087.22				$2,293,693.69									
Incurred Claims PMPM	$358.88	$2,098.05	$472.99	$318.99	$270.62	$141.58	$363.34	$306.88	#DIV/0!	#DIV/0!	#DIV/0!	$326.46	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	$560.01	$2,192.38	$631.03	$481.86	$468.47	$275.68	$573.67	$478.52	#DIV/0!	#DIV/0!	#DIV/0!	$545.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	$560.01	$2,192.38	$631.03	$481.86	$468.47	$275.68	$573.67	$478.52	#DIV/0!	#DIV/0!	#DIV/0!	$545.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

:tion IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	22444PA0020001	22444PA0010001	22444PA0010002	22444PA0010003	22444PA0010005	22444PA0010006	22444PA0010007	22444PA0010016	22444PA0010018	22444PA0010030	22444PA0010031	22444PA0010032	22444PA0010033	22444PA0010034	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040
Plan Adjusted Index Rate	$632.22						$762.43		$762.43	$762.43	$607.52	$607.52	$607.52	$607.52	$762.43	$765.53	$765.53	$765.53	$610.00	$610.00	$610.00
Member Months	167,592	-	-	-	-	-	11,844	-	864	312	39,660	69,204	6,180	2,472	1,944	10,776	696	528	16,248	1,140	1,692
Total Premium (TP)	$105,955,406	$0	$0	$0	$0	$0	$9,030,163	$0	$658,735	$237,877	$24,094,240	$42,042,808	$3,754,473	$1,501,789	$1,482,154	$8,249,369	$532,810	$404,201	$9,911,202	$695,395	$1,032,112
EHB Percent of TP, [see instructions]	100.00%						100.00%		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	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%
Other benefits portion of TP	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	100.00%	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%
Total Allowed Claims (TAC)	$120,988,177						$8,550,432		$623,740	$225,239	$28,631,385	$49,959,818	$4,461,472	$1,784,589	$1,403,414	$7,779,420	$502,457	$381,174	$11,729,772	$822,990	$1,221,490
EHB Percent of TAC, [see instructions]	100.00%						100.00%		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	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%
Other benefits portion of TAC	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	100.00%	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%
Allowed Claims which are not the issuer's obligation	$26,738,387						$1,889,645		$137,846	$49,778	$6,327,536	$11,041,120	$985,985	$394,394	$310,155	$1,719,252	$111,043	$84,240	$2,592,280	$181,881	$269,949

Portion of above payable by HHS's funds on behalf of insured person, in dollars	$9,640,491						$0		$0	$0	$3,253,530	$5,677,189	$506,980	$202,792	$0					
Portion of above payable by HHS on behalf of insured person, as %	36.05%						0.00%		0.00%	0.00%	51.42%	51.42%	51.42%	51.42%	0.00%					
Total Incurred claims, payable with issuer funds	$94,249,790	$0	$0	$0	$0	$0	$6,660,786	$0	$485,893	$175,461	$22,303,849	$38,918,698	$3,475,486	$1,390,195	$1,093,260	$6,060,168	$391,414	$296,935	$9,137,492	$641,109	$951,541
Net Amt of Rein	$0						$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Amt of Risk Adj	$0						$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2014)	Projected Rating Period
Total	215,808	25,021	167,032
<18	17,946	1,973	14,436
18-24	15,385	1,735	11,835
25-29	18,410	2,024	13,570
30-34	15,290	1,708	11,040
35-39	15,230	1,693	11,040
40-44	17,420	1,882	12666
45-49	21,332	2,254	15787
50-54	26,330	2,910	20161
55-59	29,296	3,268	22861
60-64	20,230	2,886	20033
65+	9,008	1,220	8172

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 76,953,836.80	$ 70,351,001.14	$ 95,808,235.53	215,808	$ 12,000,617.05	$ 119,007,224.41	$ -	$ (4,892,305.00)	$ 5,739,216.51	$ -	$ (6,156,480.00)	$ 9,390,000.00
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 560.81**
Loss Ratio											**100.10%**

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	1.76%	4.68%	6.45%	13.12%
Outpatient Hospital	1.58%	6.53%	10.34%	18.52%
Professional	1.78%	0.51%	4.10%	24.58%
Other Medical	0.00%	0.00%	0.00%	0.00%
Capitation		1.00%	1.00%	9.11%
Prescription Drugs	7.50%	2.91%	10.46%	14.46%
Total Annual Trend			7.91%	100.00%
3 Year Trend Projection Factor			1.156	

= Annualized Trend Factors on URRT

*Express cost, utilization, and weight as percentages

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		$ 155,675.24	1.0000	$ 155,675.24	369	$ 421.88		$ (1,020.72)	$ 181,245.81	$ 490.60
Feb-13		$ 208,200.71	1.0000	$ 208,200.71	362	$ 575.28		$ (2,040.08)	$ 245,583.33	$ 681.13
Mar-13		$ 181,280.26	1.0000	$ 181,280.26	363	$ 499.64		$ (1,020.81)	$ 207,038.74	$ 569.66
Apr-13		$ 211,292.17	1.0000	$ 211,292.17	361	$ 585.02		$ (5,102.02)	$ 206,436.42	$ 571.85
May-13		$ 147,337.40	1.0000	$ 147,337.40	362	$ 406.97		$ (2,042.08)	$ 154,630.39	$ 427.15
Jun-13		$ 97,237.85	1.0000	$ 97,237.85	366	$ 265.65		$ (2,236.45)	$ 126,886.39	$ 346.71
Jul-13		$ 151,649.45	1.0000	$ 151,649.45	369	$ 411.11		$ (2,040.14)	$ 143,169.71	$ 387.99
Aug-13		$ 150,697.41	1.0000	$ 150,697.41	377	$ 399.73		$ (2,466.14)	$ 182,589.71	$ 484.29
Sep-13		$ 217,145.14	1.0000	$ 217,145.14	375	$ 578.91		$ (5,202.02)	$ 265,533.31	$ 708.09
Oct-13		$ 267,145.14	1.0000	$ 267,145.14	381	$ 701.03		$ (5,508.54)	$ 289,512.31	$ 759.79
Nov-13		$ 39,436.76	1.0000	$ 39,436.76	382	$ 103.24		$ (2,040.08)	$ 141,827.28	$ 371.27
Dec-13	$ 1,704,083.13	$ 145,930.97	1.0000	$ 145,930.97	390	$ 374.18	$ - $ (63,765.15)	$ (2,391.45)	$ 173,927.51	$ 445.97
Jan-14		$ 180,414.97	1.0000	$ 180,414.97	394	$ 458.70		$ (77,445.59)	$ 191,819.58	$ 487.40
Feb-14		$ 197,934.97	1.0000	$ 197,934.97	396	$ 500.07		$ (40,360.94)	$ 204,197.71	$ 515.94
Mar-14		$ 4,861,433.62	1.0000	$ 4,861,433.62	3,273	$ 1,485.16		$ (58,217.72)	$ 1,653,338.41	$ 505.13
Apr-14		$ 6,799,277.32	1.0000	$ 6,799,277.32	13,082	$ 519.75		$ (80,784.77)	$ 7,601,452.20	$ 581.13
May-14		$ 8,883,714.63	1.0000	$ 8,883,714.63	17,373	$ 511.56		$ (88,162.22)	$ 8,914,662.72	$ 513.14
Jun-14		$ 8,279,898.96	1.0000	$ 8,279,898.96	17,511	$ 472.78		$ (107,592.30)	$ 9,122,896.22	$ 521.03
Jul-14		$ 8,800,579.55	1.0000	$ 8,800,579.55	17,869	$ 492.51		$ (120,330.70)	$ 8,825,330.70	$ 493.97
Aug-14		$ 9,496,966.70	1.0000	$ 9,496,966.70	18,263	$ 520.09		$ (129,741.82)	$ 10,368,741.82	$ 567.84
Sep-14		$ 9,645,267.68	1.0000	$ 9,645,267.68	18,890	$ 510.74		$ (138,887.27)	$ 10,653,173.28	$ 563.97
Oct-14		$ 10,612,606.39	1.0000	$ 10,612,606.39	18,742	$ 566.25		$ (147,133.39)	$ 11,865,850.60	$ 633.77
Nov-14		$ 9,006,108.14	1.0000	$ 9,006,108.14	18,796	$ 479.15		$ (142,478.69)	$ 9,787,300.14	$ 520.74
Dec-14	$ 62,231,849.52	$ 9,463,523.60	1.0000	$ 9,463,523.60	18,568	$ 509.67	$ - $ (9,164,762.92)	$ (171,894.78)	$ 10,260,681.21	$ 552.59
Jan-15		$ 7,980,692.80	1.0000	$ 7,980,692.80	17,455	$ 458.19		$ (122,932.97)	$ 9,251,812.39	$ 531.22
Feb-15		$ 7,927,500.78	0.9998	$ 7,929,127.22	17,680	$ 448.48		$ (140,215.91)	$ 9,085,439.61	$ 513.90
Mar-15		$ 8,068,172.76	0.9986	$ 8,083,365.70	18,077	$ 446.93		$ (157,966.09)	$ 10,212,767.98	$ 564.93
Apr-15		$ 8,814,685.48	0.9784	$ 9,011,060.15	18,755	$ 480.53		$ (157,719.54)	$ 10,594,384.55	$ 564.96
May-15		$ 9,127,553.54	0.9606	$ 9,501,758.42	18,680	$ 508.73		$ (142,843.50)	$ 9,323,176.33	$ 499.19
Jun-15		$ 9,421,031.21	0.9862	$ 9,658,683.72	18,464	$ 523.07		$ (153,926.25)	$ 10,622,926.54	$ 575.49
Jul-15		$ 9,264,148.65	0.9929	$ 9,332,592.74	18,148	$ 514.22		$ (169,769.64)	$ 9,327,388.35	$ 514.59
Aug-15		$ 8,200,005.65	0.9911	$ 8,273,780.37	17,969	$ 460.48		$ (160,463.25)	$ 9,264,358.42	$ 515.28
Sep-15		$ 8,023,023.57	0.9851	$ 8,611,963.30	17,851	$ 484.63		$ (163,124.51)	$ 8,607,109.20	$ 482.18
Oct-15		$ 8,743,440.51	0.9701	$ 9,009,589.52	17,546	$ 513.48		$ (163,539.25)	$ 10,045,433.88	$ 572.52
Nov-15		$ 8,843,933.37	0.9348	$ 9,012,510.10	17,353	$ 519.74		$ (179,777.00)	$ 10,012,384.53	$ 576.81
Dec-15	$ 87,466,908.80	$ 7,215,239.14	0.8190	$ 8,809,833.98	17,083	$ 515.71	$ - $ (9,500,417.53)	$ (181,336.97)	$ 9,808,929.54	$ 574.19

*Express Completion Factors as a percentage

**Express Prescription Drug Rebates as a negative number

Table 2b. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)
##########	############	############	275,313	$ 17,450,668.19	############
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)					
Loss Ratio					

**Express Prescription Drug Rebates as a negative number*

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital			0.00%	
Outpatient Hospital			0.00%	
Professional			0.00%	
Other Medical			0.00%	
Capitation				
Prescription Drugs			0.00%	
Total Annual Trend			0.00%	0.00%
2 Year Trend Projection			1.000	

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

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members
Jan-13		############	1.0000	$ 22,695,090.54	80,447

Feb-13		############	1.0000	$ 21,433,439.46	80,937
Mar-13		############	1.0000	$ 21,616,966.63	80,241
Apr-13		############	1.0000	$ 24,320,389.95	80,438
May-13		############	1.0000	$ 24,024,938.01	80,305
Jun-13		############	1.0000	$ 22,438,275.16	80,447
Jul-13		############	1.0000	$ 24,993,952.69	78,469
Aug-13		############	1.0000	$ 23,553,520.75	76,741
Sep-13		############	1.0000	$ 21,406,514.22	76,967
Oct-13		############	1.0000	$ 25,044,176.57	77,482
Nov-13		############	1.0000	$ 23,269,234.30	77,101
Dec-13	############	############	1.0000	$ 22,925,776.02	76,028
Jan-14		############	1.0000	$ 20,773,948.84	68,741
Feb-14		############	1.0000	$ 20,115,144.84	67,935
Mar-14		############	1.0000	$ 20,850,982.61	68,243
Apr-14		############	1.0000	$ 20,732,511.05	66,874
May-14		############	1.0000	$ 22,156,047.67	66,683
Jun-14		############	1.0000	$ 19,887,271.92	65,662
Jul-14		############	1.0000	$ 20,111,613.96	63,870
Aug-14		############	1.0000	$ 20,420,802.25	64,580
Sep-14		############	1.0000	$ 20,448,422.38	63,385
Oct-14		############	1.0000	$ 21,476,580.20	63,333
Nov-14		############	1.0000	$ 19,072,183.03	63,372
Dec-14	############	############	1.0000	$ 19,670,307.24	63,098
Jan-15		############	1.0000	$ 21,011,628.02	61,836
Feb-15		############	0.9856	$ 18,909,978.30	62,630
Mar-15		############	0.9967	$ 22,172,977.14	61,974
Apr-15		############	0.9986	$ 21,055,913.04	61,331
May-15		############	0.9981	$ 20,719,008.53	60,676
Jun-15		############	0.9974	$ 19,619,772.54	59,632
Jul-15		############	0.9925	$ 20,798,317.92	58,878
Aug-15		############	0.9680	$ 18,662,681.01	58,991
Sep-15		############	0.9868	$ 19,897,521.98	59,978
Oct-15		############	0.9597	$ 22,013,595.61	60,674
Nov-15		############	0.9413	$ 20,183,174.16	60,275
Dec-15	############	############	0.8997	$ 21,803,230.42	60,104

** Express Completion Factor as a percentage*

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

Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ -	###########	###########	$ -	$ 11,596,083.00	$ 11,319,647.53
					$ 536.20
					97.51%

<- Annualized Trend Factors on URRT

Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
$ 282.11		###########	############	$ 339.72

$ 264.82		###########	############	$ 316.43
$ 269.40		###########	############	$ 321.70
$ 302.35		###########	############	$ 355.45
$ 299.17		###########	############	$ 352.18
$ 278.92		###########	############	$ 325.26
$ 318.52		###########	############	$ 371.66
$ 306.92		###########	############	$ 356.91
$ 278.13		###########	############	$ 328.11
$ 323.23		###########	############	$ 377.76
$ 301.80		###########	############	$ 348.48
$ 301.54	###########	###########	############	$ 347.85
$ 302.21		###########	############	$ 360.69
$ 296.09		###########	############	$ 346.83
$ 305.54		###########	############	$ 359.65
$ 310.02		###########	############	$ 364.03
$ 332.26		###########	############	$ 382.90
$ 302.87		###########	############	$ 351.73
$ 314.88		###########	############	$ 365.65
$ 316.21		###########	############	$ 364.59
$ 322.61		###########	############	$ 372.04
$ 339.11		###########	############	$ 393.92
$ 300.96		###########	############	$ 345.44
$ 311.74	###########	###########	############	$ 359.96
$ 339.80		###########	############	$ 399.20
$ 301.93		###########	############	$ 357.03
$ 357.78		###########	############	$ 416.60
$ 343.32		###########	############	$ 398.85
$ 341.47		###########	############	$ 393.41
$ 329.01		###########	############	$ 382.16
$ 353.24		###########	############	$ 406.43
$ 316.36		###########	############	$ 367.32
$ 331.75		###########	############	$ 383.35
$ 362.82		###########	############	$ 417.67
$ 334.85		###########	############	$ 385.73
$ 362.76	###########	###########	############	$ 418.00

Table 2c. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug				
Loss Ratio				

**Express Prescription Drug Rebates as a negative number*

Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
rebates)					

Estimated Reinsurance Recoveries
#DIV/0!
#DIV/0!

PA Rate Template Part II
Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	$ 546.62	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.156	
Unadjusted Projected Allowed EHB Claims PMPM	$ 631.85	
Single Risk Pool Adjustment Factors		<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Morbidity	1.131	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Other	1.010	
Change in Demographics	1.000	
Change in Network	1.000	
Change in Benefits	1.010	
Change in Other	1.000	
Adjusted Projected Allowed EHB Claims PMPM	$ 721.92	<- Index Rate for Projection Period on URRT - Individual (Small Group 1rst Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ -	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.779	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	562.3764271	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	$ 0.13	
Projected Paid Exchange User Fees PMPM	$ 22.37	
Market-Adjusted Projected Paid EHB Claims PMPM	$ 584.88	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 750.80	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ -	
Market-Adjusted Projected Paid Total Claims PMPM	$ 584.88	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 750.80	

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Percent of Members Months Renewing in Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Base Allowed Claims	$ 721.92	$ 721.92	$ 721.92	$ 721.92	$ 721.92
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	7.51%	7.51%	7.51%	7.51%	7.51%
Single Risk Pool Projected Allowed Claims	$ 721.92	$ 735.12	$ 748.55	$ 762.23	$ -

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	6%
General and Claims	3.89%
Agent/Broker Fees and Commissions	0.24%
Quality Improvement Initiatives	2.33%
Taxes and Fees	0.04%
PCORI Fees (Enter $ amount here: $_____)	0.03%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.01%
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%
Profit/Contingency	2%
Total Retention	8%
	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT
Projected Required Revenue PMPM	$ 639.19

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.769	1.779
Average Geographic Factor	0.966	1.022
Average Tobacco Factor	1.015	1.012
Average Benefit Richness (induced demand)	0.841	0.791
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 577.00	$ 750.80
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 395.56	$ 515.87

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	245.0596163	348.1804068	$103.12	42.1%
B. Base period allowed claims before normalization	$ 553.31	$ 546.62	-$6.69	-3%
C. Normalization factor component of change	$ (173.99)	-171.0406743	$2.95	$0.01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 379.32	$ 375.58	$ (3.74)	-2%
D2. URRT Trend	$ 55.87	$ 58.56	$ 2.69	1%
D3. URRT Morbidity	$ -	$ 56.96	$ 56.96	23%
D4. URRT Other	$ -	$ 4.93	$ 4.93	2%
D5. Normalized URRT RA/RI on an allowed basis	$ (49.33)	$ 0.11	$ 49.44	20%
D6. Normalized Exchange User Fee on an allowed basis	$ 12.50	$ 19.73	$ 7.23	3%
D7. Subtotal - Sum(D1:D6)	$ 398.36	$ 515.87	$ 117.51	48%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (11.15)	0	$ 11.15	5%
E2. Pricing AV	$ (88.67)	$ (114.09)	$ (25.42)	-10%
E3. Benefit Richness	$ (47.17)	$ (83.62)	$ (36.45)	-15%
E4. Catastrophic Eligibility	$ (0.25)	$ (0.20)	$ 0.05	0%
E5. Subtotal - Sum(E1:E4)	$ (147.24)	$ (197.90)	$ (50.66)	-21%
F. Change in Retention Components				
F1. Administrative Expenses	$ 21.98	$ 22.49	$ 0.51	0%
F2. Taxes and Fees	$ 5.69	$ 0.14	$ (5.55)	-2%
F3. Profit and/or Contingency	$ (18.80)	$ 6.96	$ 25.76	11%
F4. Subtotal - Sum(F1:F3)	$ 8.87	$ 29.60	$ 20.72	8%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 259.99	$ 347.57	$ 87.58	36%

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

	2016	2017	
Paid-to-Allowed	0.757	0.779	
URRT Trend (2-Year Trend Factor)	1.1473	1.16	<- URRT W1, S2
URRT Morbidity	1	1.131	<- URRT W1, S2
URRT "Other"	1	1.010	<- URRT W1, S2
Risk Adjustment	$ (39.65)	$ 0.13	<- URRT W1, S3
Reinsurance	$ (14.82)	$ -	<- URRT W1, S3
Exchange User Fee	$ 13.80	$ 22.37	<- URRT W1, S3
Capitation	$ 20.87	$ 17.33	<- URRT W1, S2
Network	0.972	1	
Pricing AV	0.771	0.778843593	
Benefit Richness	0.842	0.791883922	
Catastrophic Eligibility	0.999	0.99938132	
Administrative Expenses	8.97%	6.46%	
Taxes and Fees	2.32%	0.04%	
Profit and/or Contingency	-7.67%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Plan Type(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2017
Market Adjusted Index Rate	$ 750.80

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)
Totals		
Plan 1	22444PA0010002	HMO
Plan 2	22444PA0010003	HMO
Plan 3	22444PA0010006	HMO
Plan 4	22444PA0010016	HMO
Plan 5	22444PA0010018	HMO
Plan 6	22444PA0010021	HMO
Plan 7	22444PA0010022	HMO
Plan 8	22444PA0010030	HMO
Plan 9	22444PA0010031	HMO
Plan 10	22444PA0010032	HMO
Plan 11	22444PA0010033	HMO
Plan 12	22444PA0010034	HMO
Plan 13	22444PA0010035	HMO
Plan 14	22444PA0010036	HMO
Plan 15	22444PA0010037	HMO
Plan 16	22444PA0010038	HMO
Plan 17	22444PA0010039	HMO
Plan 18	22444PA0010040	HMO
Plan 19	22444PA0010041	HMO
Plan 20	22444PA0010042	HMO
Plan 21	22444PA0040010	HMO
Plan 22	22444PA0040019	POS
Plan 23	22444PA0040053	POS
Plan 24	22444PA0040059	HMO
Plan 25	22444PA0040062	POS
Plan 26	22444PA0040066	HMO
Plan 27	22444PA0040069	POS
Plan 28	22444PA0040080	POS

Plan 29	22444PA0040081	POS
Plan 30	22444PA0040082	POS
Plan 31	22444PA0040083	POS
Plan 32		
Plan 33		
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Plan 100		

1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actuarial Value
				0.728
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Modified	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Modified	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
	New	Geisinger Marketplace Valu	Catastrophic	0.58

	New	Geisinger Marketplace Valu	Catastrophic	0.58
	New	Geisinger Marketplace Valu	Catastrophic	0.58
	New	Geisinger Marketplace Valu	Catastrophic	0.58

					45 C
Standard AV, Approach (1), Approach (2)	**Exchange On/Off or Off**	**Pricing AV (company-determined AV)**	**Benefit Richness (induced demand)**	**Benefits in addition to EHB**	**Provider Network**
		0.779	**1.001**	**1.000**	**1.000**
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	Off	0.712	0.849	1.000	1.000

Approach (1)	Off	0.712	0.849	1.000	1.000
Approach (1)	Off	0.712	0.849	1.000	1.000
Approach (1)	Off	0.712	0.849	1.000	1.000
		1.000	1.000	1.000	1.000
		1.000	1.000	1.000	1.000
		1.000	1.000	1.000	1.000
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		1.000	1.000	1.000	1.000
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		1.000	1.000	1.000	1.000
		1.000	1.000	1.000	1.000
		1.000	1.000	1.000	1.000

Calibration	
Age Calibration Factor	1.779
Geographic Calibration Factor	1.022
Aggregate Calibration Factor	1.818

FR Part 156.8 (d) (2) Allowable Factors

Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
0.999	**0.988**	**$ 579.27**	**6.5%**	**0.0%**	**2.0%**
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
0.880	0.988	$394.74	6.5%	1.4%	2.0%

0.880	0.988	$394.74	6.5%	1.4%	2.0%
0.880	0.988	$394.74	6.5%	1.4%	2.0%
0.880	0.988	$394.74	6.5%	1.4%	2.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
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1.000	1.000	$750.80	0.0%	0.0%	0.0%
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1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
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1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%

Total Covered Lives @ 2/1/2016	Total Policyholders @ 2/1/2016	2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months
25,021	**17,872**	**$ 245.06**	**$ 348.18**	**42.08%**
3,422	2,226	$ 292.26	$419.34	43.5%
12,812	9,281	$ 239.23	$334.14	39.7%
174	119	$ 294.79	$419.34	42.3%
130	79	$ 294.79	$419.34	42.3%
70	51	$ 294.79	$419.34	42.3%
469	325	$ 238.28	$419.34	76.0%
2,999	2,218	$ 195.98	$334.14	70.5%
-	-	$ -	$334.14	#DIV/0!
-	-	$ -	$334.14	#DIV/0!
-	-	$ -	$334.14	#DIV/0!
-	-	$ -	$334.14	#DIV/0!
-	-	$ -	$419.34	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
3,487	2,509	$ 256.27	$334.14	30.4%
94	88	$ 178.30	$239.78	34.5%
14	13	$ 147.04	$239.78	63.1%
875	602	$ 256.27	$334.14	30.4%
14	14	$ 178.30	$239.78	34.5%
454	340	$ 256.27	$334.14	30.4%
7	7	$ 178.30	$239.78	34.5%
-	-	$ -	$240.75	#DIV/0!

-	-	$ -	$240.75	#DIV/0!
-	-	$ -	$240.75	#DIV/0!
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% of Total Covered Lives
13.7%
51.2%
0.7%
0.5%
0.3%
1.9%
12.0%
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13.9%
0.4%
0.1%
3.5%
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1.8%
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PA Rate Template Part IV

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

Carrier Name:	Geisinger Health Plan
Plan Type(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2017

Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017
Totals	**These cells auto-fill using the data entered**		
Plan 1	22444PA0010002	Geisinger Health Plan Ma	Discontinued
Plan 2	22444PA0010003	Geisinger Health Plan Ma	Discontinued
Plan 3	22444PA0010006	Geisinger Health Plan Ma	Modified
Plan 4	22444PA0010016	Geisinger Health Plan Ma	Modified
Plan 5	22444PA0010018	Geisinger Health Plan Ma	Modified
Plan 6	22444PA0010021	Geisinger Health Plan Ma	Discontinued
Plan 7	22444PA0010022	Geisinger Health Plan Ma	Discontinued
Plan 8	22444PA0010030	0	New
Plan 9	22444PA0010031	0	New
Plan 10	22444PA0010032	0	New
Plan 11	22444PA0010033	0	New
Plan 12	22444PA0010034	0	New
Plan 13	22444PA0010035	0	New
Plan 14	22444PA0010036	0	New
Plan 15	22444PA0010037	0	New
Plan 16	22444PA0010038	0	New
Plan 17	22444PA0010039	0	New
Plan 18	22444PA0010040	0	New
Plan 19	22444PA0010041	0	New
Plan 20	22444PA0010042	0	New
Plan 21	22444PA0040010	Geisinger Health Plan Ma	Discontinued
Plan 22	22444PA0040019	Geisinger Health Plan Ma	Modified
Plan 23	22444PA0040053	Geisinger Health Plan Ma	Modified
Plan 24	22444PA0040059	Geisinger Health Plan Ma	Discontinued
Plan 25	22444PA0040062	Geisinger Health Plan Ma	Modified
Plan 26	22444PA0040066	Geisinger Health Plan Ma	Discontinued
Plan 27	22444PA0040069	Geisinger Health Plan Ma	Modified

Plan 28	22444PA0040080	0	New
Plan 29	22444PA0040081	0	New
Plan 30	22444PA0040082	0	New
Plan 31	22444PA0040083	0	New
Plan 32	0	0	0
Plan 33	0	0	0
Plan 34	0	0	0
Plan 35	0	0	0
Plan 36	0	0	0
Plan 37	0	0	0
Plan 38	0	0	0
Plan 39	0	0	0
Plan 40	0	0	0
Plan 41	0	0	0
Plan 42	0	0	0
Plan 43	0	0	0
Plan 44	0	0	0
Plan 45	0	0	0
Plan 46	0	0	0
Plan 47	0	0	0
Plan 48	0	0	0
Plan 49	0	0	0
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Plan 87	0	0	0
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Plan 89	0	0	0
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Plan 92	0	0	0
Plan 93	0	0	0
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Plan 96	0	0	0
Plan 97	0	0	0
Plan 98	0	0	0
Plan 99	0	0	0
Plan 100	0	0	0

1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	1	2	3	4
						2/1/1
in Table 9.			-	29	10,829	-
Geisinger Marketplace HMO	Gold	On/Off		-	1,570	
Geisinger Marketplace HMO	Silver	On/Off		-	7,117	
Geisinger Marketplace HMO	Gold	On/Off		1	72	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		28	2,031	
Geisinger Marketplace Value	Catastrophic	On/Off		-	39	
Geisinger Marketplace Value	Catastrophic	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace Value	Catastrophic	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace Value	Catastrophic	On/Off		-	-	

Geisinger Marketplace Value	Catastrophic	Off		-	-	
Geisinger Marketplace Value	Catastrophic	Off		-	-	
Geisinger Marketplace Value	Catastrophic	Off		-	-	
Geisinger Marketplace Value	Catastrophic	Off		-	-	
0	0	0				
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0	0	0		

0	0	0
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6 Number of Covered Lives							
5	6	7	8	9	Total	1	2
374	9,776	468	-	3,545	**25,021**	$ -	$ 229.26
-	1,852	-		-	3,422	$ -	$ -
-	5,695	-		-	12,812	$ -	$ -
56	45	-		-	174	$ -	$ 262.36
-	130	-		-	130	$ -	$ -
-	-	65		5	70	$ -	$ -
-	-	-		469	469	$ -	$ -
-	-	-		2,999	2,999	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
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-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
314	1,114	-		-	3,487	$ -	$ 228.08
4	51	-		-	94	$ -	$ -
-	-	-		14	14	$ -	$ -
-	875	-		-	875	$ -	$ -
-	14	-		-	14	$ -	$ -
-	-	398		56	454	$ -	$ -
-	-	5		2	7	$ -	$ -

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2016 21-year-old Non-Tobacco Premium PMPM

(in small group market, average monthly premium weighted for quarterly trend)

3	4	5	6	7	8	9
$ 239.25	$ -	$ 237.70	$ 242.95	$ 303.03	$ -	$ 199.83
$ 279.40	$ -	$ -	$ 280.28	$ -	$ -	$ -
$ 228.70	$ -	$ -	$ 229.42	$ -	$ -	$ -
$ 281.82	$ -	$ 268.26	$ 282.70	$ -	$ -	$ -
$ -	$ -	$ -	$ 282.70	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ 342.55	$ -	$ 290.96
$ -	$ -	$ -	$ -	$ -	$ -	$ 235.18
$ -	$ -	$ -	$ -	$ -	$ -	$ 193.43
$ -	$ -	$ -	$ -	$ -	$ -	$ -
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$ 244.99	$ -	$ 233.21	$ 245.76	$ -	$ -	$ -
$ 170.45	$ -	$ 162.25	$ 170.99	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ 145.13
$ -	$ -	$ -	$ 245.76	$ -	$ -	$ -
$ -	$ -	$ -	$ 170.99	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ 297.79	$ -	$ 252.94
$ -	$ -	$ -	$ -	$ 207.18	$ -	$ 175.98

$ -	$ -	$ -	$ -	$ -	$ -	$ -

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	2017 21-year-old Non-Tobacco Prem					
	(in small group market, average monthly premium w					
Average (weighted by enrollment by rating area)	**1**	**2**	**3**	**4**	**5**	**6**
$ 236.27	$ -	$ 317.19	$ 321.41	$ -	$ 333.09	$ 391.57
$ 279.88	$ -	$ -	$ 388.73	$ -	$ -	$ 467.57
$ 229.02	$ -	$ -	$ 309.75	$ -	$ -	$ 372.57
$ 277.57	$ -	$ 394.60	$ 388.73	$ -	$ 403.83	$ 467.57
$ 282.70	$ -	$ -	$ -	$ -	$ -	$ 467.57
$ 338.86	$ -	$ -	$ -	$ -	$ -	$ -
$ 235.18	$ -	$ -	$ -	$ -	$ -	$ -
$ 193.43	$ -	$ -	$ -	$ -	$ -	$ -
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$ 244.04	$ -	$ 314.43	$ 309.75	$ -	$ 321.78	$ 372.57
$ 170.40	$ -	$ -	$ 222.28	$ -	$ 230.91	$ 267.36
$ 145.13	$ -	$ -	$ -	$ -	$ -	$ -
$ 245.76	$ -	$ -	$ -	$ -	$ -	$ 372.57
$ 170.99	$ -	$ -	$ -	$ -	$ -	$ 267.36
$ 292.25	$ -	$ -	$ -	$ -	$ -	$ -
$ 198.27	$ -	$ -	$ -	$ -	$ -	$ -

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ium PMPM *eighted for quarterly trend)*				Change in 21-y			
7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4
$ 423.97	$ -	$ 356.50	**$ 355.88**	0.0%	38.3%	34.3%	0.0%
$ -	$ -	$ -	$ 431.40	0.0%	0.0%	39.1%	0.0%
$ -	$ -	$ -	$ 337.67	0.0%	0.0%	35.4%	0.0%
$ -	$ -	$ -	$ 414.01	0.0%	50.4%	37.9%	0.0%
$ -	$ -	$ -	$ 467.57	0.0%	0.0%	0.0%	0.0%
$ 515.37	$ -	$ 433.18	$ 509.50	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ 433.18	$ 433.18	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ 345.17	$ 345.17	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
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$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ 330.94	0.0%	37.9%	26.4%	0.0%
$ -	$ -	$ -	$ 247.10	0.0%	0.0%	30.4%	0.0%
$ -	$ -	$ 247.69	$ 247.69	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ 372.57	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ 267.36	0.0%	0.0%	0.0%	0.0%
$ 410.66	$ -	$ 345.17	$ 402.58	0.0%	0.0%	0.0%	0.0%
$ 294.69	$ -	$ 247.69	$ 281.26	0.0%	0.0%	0.0%	0.0%

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year-old Non-Tobacco Premium PMPM

5	6	7	8	9	Average (weighted by enrollment by rating area)
39.9%	61.1%	39.7%	0.0%	78.4%	**51.2%**
0.0%	66.8%	0.0%	0.0%	0.0%	54.1%
0.0%	62.4%	0.0%	0.0%	0.0%	47.4%
50.5%	65.4%	0.0%	0.0%	0.0%	49.2%
0.0%	65.4%	0.0%	0.0%	0.0%	65.4%
0.0%	0.0%	50.5%	0.0%	48.9%	50.4%
0.0%	0.0%	0.0%	0.0%	84.2%	84.2%
0.0%	0.0%	0.0%	0.0%	78.4%	78.4%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
38.0%	51.6%	0.0%	0.0%	0.0%	35.6%
42.3%	56.4%	0.0%	0.0%	0.0%	45.0%
0.0%	0.0%	0.0%	0.0%	70.7%	70.7%
0.0%	51.6%	0.0%	0.0%	0.0%	51.6%
0.0%	56.4%	0.0%	0.0%	0.0%	56.4%
0.0%	0.0%	37.9%	0.0%	36.5%	37.8%
0.0%	0.0%	42.2%	0.0%	40.7%	41.9%

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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

PA Rate Template Part V
Consumer Factors

Table 12. Age and Tobacco Factors

2017 Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-20	0.635			43	1.357	1.1
21	1.000	1.1		44	1.397	1.1
22	1.000	1.1		45	1.444	1.1
23	1.000	1.1		46	1.500	1.1
24	1.000	1.1		47	1.563	1.1
25	1.004	1.1		48	1.635	1.1
26	1.024	1.1		49	1.706	1.1
27	1.048	1.1		50	1.786	1.1
28	1.087	1.1		51	1.865	1.1
29	1.119	1.1		52	1.952	1.1
30	1.135	1.1		53	2.040	1.1
31	1.159	1.1		54	2.135	1.1
32	1.183	1.1		55	2.230	1.1
33	1.198	1.1		56	2.333	1.1
34	1.214	1.1		57	2.437	1.1
35	1.222	1.1		58	2.548	1.1
36	1.230	1.1		59	2.603	1.1
37	1.238	1.1		60	2.714	1.1
38	1.246	1.1		61	2.810	1.1
39	1.262	1.1		62	2.873	1.1
40	1.278	1.1		63	2.952	1.1
41	1.302	1.1		64+	3.000	1.1
42	1.325	1.1				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Potter	0.890	0.941
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.956	0.927
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.910	0.963
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.959	1.115
Rating Area 7	Adams, York, Lancaster, Berks	1.162	1.229
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.987	1.033

Table 14. Network Factors

2017 Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Geisinger Marketplace HMO	2,3,5,6,7,9	1.000	1	8/15/2013

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	215,808	25,021	167,592
<18	17,940	1,979	13,290
18-24	15,345	1,735	11,621
25-29	18,410	2,026	13,570
30-34	15,292	1,708	11,440
35-39	15,239	1,693	11340
40-44	17,420	1,882	13909
45-49	21,312	2,354	15767
50-54	26,336	3,010	20161
55-59	29,290	3,528	23631
60-63	30,220	3,846	26029
64+	9,004	1,220	8172

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 76,922,826.80	$ 92,911,801.17	$ 95,866,215.53	215,808	$ 13,500,417.52	$ 119,007,224.41	$ -	$ (1,892,105.80)	$ 3,739,636.51	$ -	$ 10,793,483.00	$ 9,590,163.00
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 560.01
Loss Ratio											**100.59%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	4.79%	-0.36%	4.41%	19.34%
Outpatient Hospital	3.58%	6.53%	10.34%	38.52%
Professional	3.78%	0.31%	4.10%	24.58%
Other Medical	0.00%	0.00%	0.00%	0.00%
Capitation			5.00%	3.11%
Prescription Drugs	5.95%	4.26%	10.46%	14.46%
Total Annual Trend			7.51%	100.00%
2 Year Trend Projection Factor			1.156	

<- Annualized Trend Factors on URRT

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		$ 155,675.24	1.0000	$ 155,675.24	369	$ 421.88		$ (1,929.71)	$ 181,245.81	$ 496.60
Feb-13		$ 218,209.71	1.0000	$ 218,209.71	362	$ 602.79		$ (2,194.08)	$ 246,562.33	$ 681.11
Mar-13		$ 89,700.26	1.0000	$ 89,700.26	355	$ 252.68		$ (2,019.62)	$ 117,029.74	$ 329.66
Apr-13		$ 211,494.37	1.0000	$ 211,494.37	363	$ 582.63		$ (1,550.83)	$ 250,416.42	$ 689.85
May-13		$ 122,252.50	1.0000	$ 122,252.50	361	$ 338.65		$ (2,840.40)	$ 150,697.69	$ 417.45
Jun-13		$ 97,227.85	1.0000	$ 97,227.85	366	$ 265.65		$ (2,216.19)	$ 124,846.28	$ 341.11
Jul-13		$ 85,404.44	1.0000	$ 85,404.44	370	$ 230.82		$ (2,806.43)	$ 112,007.22	$ 302.72
Aug-13		$ 150,697.45	1.0000	$ 150,697.45	377	$ 399.71		$ (2,496.18)	$ 182,949.71	$ 485.28
Sep-13		$ 231,236.61	1.0000	$ 231,236.61	375	$ 616.63		$ (2,707.03)	$ 265,583.45	$ 708.22
Oct-13		$ 257,415.68	1.0000	$ 257,415.68	385	$ 668.61		$ (1,828.56)	$ 289,813.33	$ 752.76
Nov-13		$ 93,435.74	1.0000	$ 93,435.74	388	$ 240.81		$ (2,086.05)	$ 121,367.48	$ 312.80
Dec-13	$ 1,704,083.24	$ 145,930.37	1.0000	$ 145,930.37	390	$ 374.18	$ 359,765.35	$ (2,391.45)	$ 173,927.11	$ 445.97
Jan-14		$ 2,480,584.07	1.0000	$ 2,480,584.07	4,862	$ 510.20		$ (27,445.25)	$ 2,831,931.29	$ 582.46
Feb-14		$ 3,973,936.91	1.0000	$ 3,973,936.91	6,899	$ 576.02		$ (46,396.06)	$ 4,459,102.77	$ 646.34
Mar-14		$ 4,961,425.62	1.0000	$ 4,961,425.62	9,271	$ 535.16		$ (58,217.71)	$ 5,634,244.41	$ 607.73
Apr-14		$ 6,799,377.32	1.0000	$ 6,799,377.32	13,082	$ 519.75		$ (89,784.37)	$ 7,615,465.20	$ 582.13
May-14		$ 8,283,714.63	1.0000	$ 8,283,714.63	17,273	$ 479.58		$ (98,142.25)	$ 9,214,042.71	$ 533.44
Jun-14		$ 8,278,898.96	1.0000	$ 8,278,898.96	17,511	$ 472.78		$ (107,920.30)	$ 9,152,896.23	$ 522.69
Jul-14		$ 8,800,579.55	1.0000	$ 8,800,579.55	17,949	$ 490.31		$ (126,526.70)	$ 9,661,345.96	$ 538.27
Aug-14		$ 9,496,906.70	1.0000	$ 9,496,906.70	18,260	$ 520.09		$ (129,745.82)	$ 10,368,785.97	$ 567.84
Sep-14		$ 9,546,207.88	1.0000	$ 9,546,207.88	18,600	$ 513.24		$ (138,887.47)	$ 10,419,174.28	$ 560.17
Oct-14		$ 10,612,606.35	1.0000	$ 10,612,606.35	18,742	$ 566.25		$ (147,159.36)	$ 11,469,800.49	$ 611.77
Nov-14		$ 9,006,108.18	1.0000	$ 9,006,108.18	18,796	$ 479.15		$ (182,479.49)	$ 9,787,300.14	$ 520.71
Dec-14	$ 62,331,849.53	$ 9,463,521.60	1.0000	$ 9,463,521.60	18,568	$ 509.67	$ 9,166,702.82	$ (173,894.78)	$ 10,260,681.21	$ 552.59
Jan-15		$ 7,980,692.80	1.0000	$ 7,980,692.80	17,416	$ 458.24		$ (123,921.97)	$ 9,251,812.99	$ 531.22
Feb-15		$ 7,927,500.78	0.9998	$ 7,929,127.22	17,680	$ 448.48		$ (140,215.91)	$ 9,085,839.61	$ 513.90
Mar-15		$ 8,999,627.76	0.9996	$ 9,002,063.79	18,977	$ 474.41		$ (157,089.00)	$ 10,411,262.98	$ 548.63
Apr-15		$ 8,814,685.49	0.9781	$ 9,011,960.15	18,770	$ 480.13		$ (157,219.24)	$ 10,234,280.20	$ 545.25
May-15		$ 8,167,012.54	0.9996	$ 8,170,178.66	18,690	$ 437.14		$ (143,802.26)	$ 9,332,171.32	$ 499.31
Jun-15		$ 9,421,011.31	0.9960	$ 9,458,683.72	18,414	$ 513.67		$ (153,926.70)	$ 10,622,926.56	$ 576.89
Jul-15		$ 8,244,148.65	0.9929	$ 8,302,992.74	18,148	$ 457.52		$ (169,709.64)	$ 9,357,009.35	$ 515.59
Aug-15		$ 8,200,005.01	0.9911	$ 8,273,280.37	17,960	$ 460.68		$ (165,443.25)	$ 9,254,358.41	$ 515.28
Sep-15		$ 8,503,023.57	0.9851	$ 8,631,963.10	17,811	$ 484.64		$ (161,124.53)	$ 9,697,109.20	$ 544.44
Oct-15		$ 8,743,440.51	0.9705	$ 9,009,589.52	17,546	$ 513.48		$ (163,538.75)	$ 10,045,433.88	$ 572.52
Nov-15		$ 8,443,850.17	0.9348	$ 9,032,935.03	17,313	$ 521.74		$ (174,777.60)	$ 10,013,984.56	$ 578.41
Dec-15	$ 87,666,308.80	$ 7,215,239.14	0.8190	$ 8,809,833.98	17,083	$ 515.71	$ 33,500,417.53	$ (181,336.97)	$ 9,808,929.54	$ 574.19

** Express Completion Factor as a percentage*

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

Table 2b. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims
$ 98,975,394.81	$ 115,966,692.84	$ 119,712,885.66
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescript		
Loss Ratio		

**Express Prescription Drug Rebates as a negative number*

Table 3b. Trend Components

Service Category	Cost*
Inpatient Hospital	
Outpatient Hospital	
Professional	
Other Medical	
Capitation	
Prescription Drugs	
Total Annual Trend	
2 Year Trend Projection Factor	

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

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims
Jan-13		$ 22,695,090.54

Feb-13		$ 21,433,439.46
Mar-13		$ 21,616,966.63
Apr-13		$ 24,320,389.95
May-13		$ 24,024,938.01
Jun-13		$ 22,438,275.16
Jul-13		$ 24,993,952.69
Aug-13		$ 23,553,520.75
Sep-13		$ 21,406,514.22
Oct-13		$ 25,044,176.57
Nov-13		$ 23,269,234.30
Dec-13	$ 347,278,424.87	$ 22,925,776.02
Jan-14		$ 20,773,948.84
Feb-14		$ 20,115,144.84
Mar-14		$ 20,850,982.61
Apr-14		$ 20,732,511.05
May-14		$ 22,156,047.67
Jun-14		$ 19,887,271.92
Jul-14		$ 20,111,613.96
Aug-14		$ 20,420,802.25
Sep-14		$ 20,448,422.38
Oct-14		$ 21,476,580.20
Nov-14		$ 19,072,183.03
Dec-14	$ 304,370,946.80	$ 19,670,307.24
Jan-15		$ 21,011,568.28
Feb-15		$ 18,638,013.08
Mar-15		$ 22,100,568.99
Apr-15		$ 21,025,725.14
May-15		$ 20,680,484.99
Jun-15		$ 19,568,714.54
Jul-15		$ 20,642,044.69
Aug-15		$ 18,065,207.49
Sep-15		$ 19,634,354.18
Oct-15		$ 21,127,439.81
Nov-15		$ 18,998,026.84
Dec-15	$ 297,453,018.63	$ 19,617,113.35

** Express Completion Factor as a percentage*

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

Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)
275,313	$ 17,450,668.19	$ 148,197,439.61

ion drug rebates)

Utilization*	Composite	Weight*
	0.00%	
	0.00%	
	0.00%	
	0.00%	
	0.00%	
	0.00%	0.00%
	1.000	

Completion Factors*	Ultimate Incurred Claims	Members
1.0000	$ 22,695,090.54	80,447

1.0000	$	21,433,439.46	80,937
1.0000	$	21,616,966.63	80,241
1.0000	$	24,320,389.95	80,438
1.0000	$	24,024,938.01	80,305
1.0000	$	22,438,275.16	80,447
1.0000	$	24,993,952.69	78,469
1.0000	$	23,553,520.75	76,741
1.0000	$	21,406,514.22	76,967
1.0000	$	25,044,176.57	77,482
1.0000	$	23,269,234.30	77,101
1.0000	$	22,925,776.02	76,028
1.0000	$	20,773,948.84	68,741
1.0000	$	20,115,144.84	67,935
1.0000	$	20,850,982.61	68,243
1.0000	$	20,732,511.05	66,874
1.0000	$	22,156,047.67	66,683
1.0000	$	19,887,271.92	65,662
1.0000	$	20,111,613.96	63,870
1.0000	$	20,420,802.25	64,580
1.0000	$	20,448,422.38	63,385
1.0000	$	21,476,580.20	63,333
1.0000	$	19,072,183.03	63,372
1.0000	$	19,670,307.24	63,098
1.0000	$	21,011,628.02	61,836
0.9856	$	18,909,978.30	62,630
0.9967	$	22,172,977.14	61,974
0.9986	$	21,055,913.04	61,331
0.9981	$	20,719,008.53	60,676
0.9974	$	19,619,772.54	59,632
0.9925	$	20,798,317.92	58,878
0.9680	$	18,662,681.01	58,991
0.9868	$	19,897,521.98	59,978
0.9597	$	22,013,595.61	60,674
0.9413	$	20,183,174.16	60,275
0.8997	$	21,803,230.42	60,104

Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation
$ -	$ (2,378,776.76)	$ 1,803,657.72

<- Annualized Trend Factors on URRT

Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**
$ 282.11		$ (344,111.66)

$ 264.82		$ (307,300.57)
$ 269.40		$ (328,134.86)
$ 302.35		$ (338,809.77)
$ 299.17		$ (330,733.24)
$ 278.92		$ (316,718.82)
$ 318.52		$ (322,246.09)
$ 306.92		$ (321,453.09)
$ 278.13		$ (306,013.15)
$ 323.23		$ (340,443.34)
$ 301.80		$ (326,153.81)
$ 301.54	$ 48,462,901.42	$ (320,618.93)
$ 302.21		$ (386,466.08)
$ 296.09		$ (356,694.37)
$ 305.54		$ (380,405.16)
$ 310.02		$ (406,450.63)
$ 332.26		$ (407,856.77)
$ 302.87		$ (342,614.07)
$ 314.88		$ (387,801.84)
$ 316.21		$ (389,459.72)
$ 322.61		$ (385,320.40)
$ 339.11		$ (414,920.44)
$ 300.96		$ (376,446.80)
$ 311.74	$ 40,189,410.48	$ (408,268.78)
$ 339.80		$ (441,565.51)
$ 301.93		$ (419,662.60)
$ 357.78		$ (445,494.80)
$ 343.32		$ (450,196.70)
$ 341.47		$ (458,539.22)
$ 329.01		$ (471,805.54)
$ 353.24		$ (481,611.88)
$ 316.36		$ (489,064.13)
$ 331.75		$ (475,144.33)
$ 362.82		$ (513,340.61)
$ 334.85		$ (485,115.68)
$ 362.76	$ 39,444,473.36	$ (505,495.80)

Table 2c. Ex

Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries	Earned Premium
$ -	$ 11,596,083.00	$ 11,319,647.53	
		$ 536.20	**2015 Total Allo**
		97.51%	**Loss Ratio**

**Express Prescrip*

Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
$ 27,329,418.28	$ 339.72

$ 25,610,981.08	$ 316.43
$ 25,813,823.75	$ 321.70
$ 28,591,885.62	$ 355.45
$ 28,281,869.53	$ 352.18
$ 26,165,823.10	$ 325.26
$ 29,164,107.73	$ 371.66
$ 27,389,286.01	$ 356.91
$ 25,253,942.36	$ 328.11
$ 29,269,393.97	$ 377.76
$ 26,868,330.12	$ 348.48
$ 26,446,314.17	$ 347.85
$ 24,794,428.17	$ 360.69
$ 23,561,738.38	$ 346.83
$ 24,543,630.55	$ 359.65
$ 24,344,419.49	$ 364.03
$ 25,532,696.36	$ 382.90
$ 23,095,343.03	$ 351.73
$ 23,353,858.02	$ 365.65
$ 23,545,469.10	$ 364.59
$ 23,581,573.59	$ 372.04
$ 24,948,072.81	$ 393.92
$ 21,891,462.55	$ 345.44
$ 22,712,534.42	$ 359.96
$ 24,685,050.78	$ 399.20
$ 22,361,019.86	$ 357.03
$ 25,818,385.23	$ 416.60
$ 24,461,780.94	$ 398.85
$ 23,870,462.00	$ 393.41
$ 22,789,195.63	$ 382.16
$ 23,930,034.86	$ 406.43
$ 21,668,501.11	$ 367.32
$ 22,992,636.88	$ 383.35
$ 25,341,520.90	$ 417.67
$ 23,249,923.98	$ 385.73
$ 25,123,759.86	$ 418.00

xperience Period Claims and Premiums

Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims

owed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)

otion Drug Rebates as a negative number

Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
				#DIV/0!
				#DIV/0!

PA Rate Template Part II
Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	$ 546.62	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.156	
Unadjusted Projected Allowed EHB Claims PMPM	$ 631.85	
Single Risk Pool Adjustment Factors		<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Morbidity	1.131	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Other	1.010	
Change in Demographics	1.000	
Change in Network	1.000	
Change in Benefits	1.010	
Change in Other	1.000	
Adjusted Projected Allowed EHB Claims PMPM	$ 721.92	<- Index Rate for Projection Period on URRT - Individual (Small Group 1rst Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ -	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.779	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	562.3764271	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	$ 0.13	
Projected Paid Exchange User Fees PMPM	$ 22.37	
Market-Adjusted Projected Paid EHB Claims PMPM	$ 584.88	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 750.80	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ -	
Market-Adjusted Projected Paid Total Claims PMPM	$ 584.88	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 750.80	

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Percent of Members Months Renewing in Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Base Allowed Claims	$ 721.92	$ 721.92	$ 721.92	$ 721.92	$ 721.92
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	7.51%	7.51%	7.51%	7.51%	7.51%
Single Risk Pool Projected Allowed Claims	$ 721.92	$ 735.12	$ 748.55	$ 762.23	$ -

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	6.46%
General and Claims	3.89%
Agent/Broker Fees and Commissions	0.24%
Quality Improvement Initiatives	2.33%
Taxes and Fees	0.04%
PCORI Fees (Enter $ amount here: $_____)	0.03%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.01%
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%
Profit/Contingency	2.00%
Total Retention	8.50%
Projected Required Revenue PMPM	$ 639.19 <- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.769	1.779
Average Geographic Factor	0.966	1.022
Average Tobacco Factor	1.015	1.012
Average Benefit Richness (induced demand)	0.841	0.791
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 577.00	$ 750.80
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 395.56	$ 515.87

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	245.0596163	348.1804068	$103.12	42.1%
B. Base period allowed claims before normalization	$ 553.31	$ 546.62	-$6.69	-3%
C. Normalization factor component of change	$ (173.99)	-171.0406743	$2.95	$0.01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 379.32	$ 375.58	$ (3.74)	-2%
D2. URRT Trend	$ 55.87	$ 58.56	$ 2.69	1%
D3. URRT Morbidity	$ -	$ 56.96	$ 56.96	23%
D4. URRT Other	$ -	$ 4.93	$ 4.93	2%
D5. Normalized URRT RA/RI on an allowed basis	$ (49.33)	$ 0.11	$ 49.44	20%
D6. Normalized Exchange User Fee on an allowed basis	$ 12.50	$ 19.73	$ 7.23	3%
D7. Subtotal - Sum(D1:D6)	$ 398.36	$ 515.87	$ 117.51	48%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (11.15)	0	$ 11.15	5%
E2. Pricing AV	$ (88.67)	$ (114.09)	$ (25.42)	-10%
E3. Benefit Richness	$ (47.17)	$ (83.62)	$ (36.45)	-15%
E4. Catastrophic Eligibility	$ (0.25)	$ (0.20)	$ 0.05	0%
E5. Subtotal - Sum(E1:E4)	$ (147.24)	$ (197.90)	$ (50.66)	-21%
F. Change in Retention Components				
F1. Administrative Expenses	$ 21.98	$ 22.49	$ 0.51	0%
F2. Taxes and Fees	$ 5.69	$ 0.14	$ (5.55)	-2%
F3. Profit and/or Contingency	$ (18.80)	$ 6.96	$ 25.76	11%
F4. Subtotal - Sum(F1:F3)	$ 8.87	$ 29.60	$ 20.72	8%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 259.99	$ 347.57	$ 87.58	36%

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

	2016	2017	
Paid-to-Allowed	0.757	0.779	
URRT Trend (2-Year Trend Factor)	1.1473	1.16	<- URRT W1, S2
URRT Morbidity	1	1.131	<- URRT W1, S2
URRT "Other"	1	1.010	<- URRT W1, S2
Risk Adjustment	$ (39.65)	$ 0.13	<- URRT W1, S3
Reinsurance	$ (14.82)	$ -	<- URRT W1, S3
Exchange User Fee	$ 13.80	$ 22.37	<- URRT W1, S3
Capitation	$ 20.87	$ 17.33	<- URRT W1, S2
Network	0.972	1	
Pricing AV	0.771	0.778843593	
Benefit Richness	0.842	0.791883922	
Catastrophic Eligibility	0.999	0.99938132	
Administrative Expenses	8.97%	6.46%	
Taxes and Fees	2.32%	0.04%	
Profit and/or Contingency	-7.67%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Plan Type(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2017
Market Adjusted Index Rate	$ 750.80

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)
Totals		
Plan 1	22444PA0010002	HMO
Plan 2	22444PA0010003	HMO
Plan 3	22444PA0010006	HMO
Plan 4	22444PA0010016	HMO
Plan 5	22444PA0010018	HMO
Plan 6	22444PA0010021	HMO
Plan 7	22444PA0010022	HMO
Plan 8	22444PA0010030	HMO
Plan 9	22444PA0010031	HMO
Plan 10	22444PA0010032	HMO
Plan 11	22444PA0010033	HMO
Plan 12	22444PA0010034	HMO
Plan 13	22444PA0010035	HMO
Plan 14	22444PA0010036	HMO
Plan 15	22444PA0010037	HMO
Plan 16	22444PA0010038	HMO
Plan 17	22444PA0010039	HMO
Plan 18	22444PA0010040	HMO
Plan 19	22444PA0010041	HMO
Plan 20	22444PA0010042	HMO
Plan 21	22444PA0040010	HMO
Plan 22	22444PA0040019	POS
Plan 23	22444PA0040053	POS
Plan 24	22444PA0040059	HMO
Plan 25	22444PA0040062	POS
Plan 26	22444PA0040066	HMO
Plan 27	22444PA0040069	POS
Plan 28	22444PA0040080	POS

Plan 29	22444PA0040081	POS
Plan 30	22444PA0040082	POS
Plan 31	22444PA0040083	POS
Plan 32		
Plan 33		
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Plan 99		
Plan 100		

1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actuarial Value
				0.728
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Modified	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Modified	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Gold	0.7939
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Silver	0.715
	New	Geisinger Marketplace HMO	Gold	0.7939
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
Geisinger Health Plan Market	Discontinued	Geisinger Marketplace HMO	Silver	0.715
Geisinger Health Plan Market	Modified	Geisinger Marketplace Valu	Catastrophic	0.58
	New	Geisinger Marketplace Valu	Catastrophic	0.58

	New	Geisinger Marketplace Valu	Catastrophic	0.58
	New	Geisinger Marketplace Valu	Catastrophic	0.58
	New	Geisinger Marketplace Valu	Catastrophic	0.58

					45 C
Standard AV, Approach (1), Approach (2)	**Exchange On/Off or Off**	**Pricing AV (company-determined AV)**	**Benefit Richness (induced demand)**	**Benefits in addition to EHB**	**Provider Network**
		0.779	**1.001**	**1.000**	**1.000**
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.844	1.114	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.769	0.979	1.000	1.000
Approach (1)	Off	0.848	1.114	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	On/Off	0.766	0.979	1.000	1.000
Approach (1)	On/Off	0.709	0.849	1.000	1.000
Approach (1)	Off	0.712	0.849	1.000	1.000

Approach (1)	Off	0.712	0.849	1.000	1.000
Approach (1)	Off	0.712	0.849	1.000	1.000
Approach (1)	Off	0.712	0.849	1.000	1.000
		1.000	1.000	1.000	1.000
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		1.000	1.000	1.000	1.000
		1.000	1.000	1.000	1.000
		1.000	1.000	1.000	1.000

Calibration	
Age Calibration Factor	1.779
Geographic Calibration Factor	1.022
Aggregate Calibration Factor	1.818

FR Part 156.8 (d) (2) Allowable Factors

Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
0.999	**0.988**	**$ 579.27**	**6.5%**	**0.0%**	**2.0%**
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
1.000	0.988	$697.70	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$558.21	6.5%	0.0%	2.0%
1.000	0.988	$700.54	6.5%	0.0%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
1.000	0.988	$555.94	6.5%	0.0%	2.0%
0.880	0.988	$393.14	6.5%	1.4%	2.0%
0.880	0.988	$394.74	6.5%	1.4%	2.0%

0.880	0.988	$394.74	6.5%	1.4%	2.0%
0.880	0.988	$394.74	6.5%	1.4%	2.0%
0.880	0.988	$394.74	6.5%	1.4%	2.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
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1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%
1.000	1.000	$750.80	0.0%	0.0%	0.0%

Total Covered Lives @ 2/1/2016	Total Policyholders @ 2/1/2016	2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months
25,021	**17,872**	**$ 245.06**	**$ 348.18**	**42.08%**
3,422	2,226	$ 292.26	$419.34	43.5%
12,812	9,281	$ 239.23	$334.14	39.7%
174	119	$ 294.79	$419.34	42.3%
130	79	$ 294.79	$419.34	42.3%
70	51	$ 294.79	$419.34	42.3%
469	325	$ 238.28	$419.34	76.0%
2,999	2,218	$ 195.98	$334.14	70.5%
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-	-	$ -	$334.14	#DIV/0!
-	-	$ -	$419.34	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$335.51	#DIV/0!
-	-	$ -	$421.05	#DIV/0!
3,487	2,509	$ 256.27	$334.14	30.4%
94	88	$ 178.30	$239.78	34.5%
14	13	$ 147.04	$239.78	63.1%
875	602	$ 256.27	$334.14	30.4%
14	14	$ 178.30	$239.78	34.5%
454	340	$ 256.27	$334.14	30.4%
7	7	$ 178.30	$239.78	34.5%
-	-	$ -	$240.75	#DIV/0!

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% of Total Covered Lives
13.7%
51.2%
0.7%
0.5%
0.3%
1.9%
12.0%
0.0%
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0.0%
13.9%
0.4%
0.1%
3.5%
0.1%
1.8%
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PA Rate Template Part IV

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

Carrier Name:	Geisinger Health Plan
Plan Type(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2017

Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017
Totals	**These cells auto-fill using the data entered**		
Plan 1	22444PA0010002	Geisinger Health Plan Ma	Discontinued
Plan 2	22444PA0010003	Geisinger Health Plan Ma	Discontinued
Plan 3	22444PA0010006	Geisinger Health Plan Ma	Modified
Plan 4	22444PA0010016	Geisinger Health Plan Ma	Modified
Plan 5	22444PA0010018	Geisinger Health Plan Ma	Modified
Plan 6	22444PA0010021	Geisinger Health Plan Ma	Discontinued
Plan 7	22444PA0010022	Geisinger Health Plan Ma	Discontinued
Plan 8	22444PA0010030	0	New
Plan 9	22444PA0010031	0	New
Plan 10	22444PA0010032	0	New
Plan 11	22444PA0010033	0	New
Plan 12	22444PA0010034	0	New
Plan 13	22444PA0010035	0	New
Plan 14	22444PA0010036	0	New
Plan 15	22444PA0010037	0	New
Plan 16	22444PA0010038	0	New
Plan 17	22444PA0010039	0	New
Plan 18	22444PA0010040	0	New
Plan 19	22444PA0010041	0	New
Plan 20	22444PA0010042	0	New
Plan 21	22444PA0040010	Geisinger Health Plan Ma	Discontinued
Plan 22	22444PA0040019	Geisinger Health Plan Ma	Modified
Plan 23	22444PA0040053	Geisinger Health Plan Ma	Modified
Plan 24	22444PA0040059	Geisinger Health Plan Ma	Discontinued
Plan 25	22444PA0040062	Geisinger Health Plan Ma	Modified
Plan 26	22444PA0040066	Geisinger Health Plan Ma	Discontinued
Plan 27	22444PA0040069	Geisinger Health Plan Ma	Modified

Plan 28	22444PA0040080	0	New
Plan 29	22444PA0040081	0	New
Plan 30	22444PA0040082	0	New
Plan 31	22444PA0040083	0	New
Plan 32	0	0	0
Plan 33	0	0	0
Plan 34	0	0	0
Plan 35	0	0	0
Plan 36	0	0	0
Plan 37	0	0	0
Plan 38	0	0	0
Plan 39	0	0	0
Plan 40	0	0	0
Plan 41	0	0	0
Plan 42	0	0	0
Plan 43	0	0	0
Plan 44	0	0	0
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Plan 93	0	0	0
Plan 94	0	0	0
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Plan 96	0	0	0
Plan 97	0	0	0
Plan 98	0	0	0
Plan 99	0	0	0
Plan 100	0	0	0

1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	1	2	3	4
						2/1/1
in Table 9.			-	29	10,829	-
Geisinger Marketplace HMO	Gold	On/Off		-	1,570	
Geisinger Marketplace HMO	Silver	On/Off		-	7,117	
Geisinger Marketplace HMO	Gold	On/Off		1	72	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace HMO	Gold	On/Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Silver	Off		-	-	
Geisinger Marketplace HMO	Gold	Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		28	2,031	
Geisinger Marketplace Value	Catastrophic	On/Off		-	39	
Geisinger Marketplace Value	Catastrophic	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace Value	Catastrophic	On/Off		-	-	
Geisinger Marketplace HMO	Silver	On/Off		-	-	
Geisinger Marketplace Value	Catastrophic	On/Off		-	-	

Geisinger Marketplace Value	Catastrophic	Off
Geisinger Marketplace Value	Catastrophic	Off
Geisinger Marketplace Value	Catastrophic	Off
Geisinger Marketplace Value	Catastrophic	Off
0	0	0
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0	0	0
0	0	0
0	0	0

6 Number of Covered Lives							
5	6	7	8	9	Total	1	2
374	9,776	468	-	3,545	**25,021**	$ -	$ 229.26
-	1,852	-		-	3,422	$ -	$ -
-	5,695	-		-	12,812	$ -	$ -
56	45	-		-	174	$ -	$ 262.36
-	130	-		-	130	$ -	$ -
-	-	65		5	70	$ -	$ -
-	-	-		469	469	$ -	$ -
-	-	-		2,999	2,999	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
-	-	-		-	-	$ -	$ -
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314	1,114	-		-	3,487	$ -	$ 228.08
4	51	-		-	94	$ -	$ -
-	-	-		14	14	$ -	$ -
-	875	-		-	875	$ -	$ -
-	14	-		-	14	$ -	$ -
-	-	398		56	454	$ -	$ -
-	-	5		2	7	$ -	$ -

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2016 21-year-old Non-Tobacco Premium PMPM

(in small group market, average monthly premium weighted for quarterly trend)

3	4	5	6	7	8	9
$ 239.25	$ -	$ 237.70	$ 242.95	$ 303.03	$ -	$ 199.83
$ 279.40	$ -	$ -	$ 280.28	$ -	$ -	$ -
$ 228.70	$ -	$ -	$ 229.42	$ -	$ -	$ -
$ 281.82	$ -	$ 268.26	$ 282.70	$ -	$ -	$ -
$ -	$ -	$ -	$ 282.70	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ 342.55	$ -	$ 290.96
$ -	$ -	$ -	$ -	$ -	$ -	$ 235.18
$ -	$ -	$ -	$ -	$ -	$ -	$ 193.43
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$ 244.99	$ -	$ 233.21	$ 245.76	$ -	$ -	$ -
$ 170.45	$ -	$ 162.25	$ 170.99	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ 145.13
$ -	$ -	$ -	$ 245.76	$ -	$ -	$ -
$ -	$ -	$ -	$ 170.99	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ 297.79	$ -	$ 252.94
$ -	$ -	$ -	$ -	$ 207.18	$ -	$ 175.98

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	2017 21-year-old Non-Tobacco Prem					
	(in small group market, average monthly premium w					
Average (weighted by enrollment by rating area)	**1**	**2**	**3**	**4**	**5**	**6**
$ 236.27	$ -	$ 317.19	$ 321.41	$ -	$ 333.09	$ 391.57
$ 279.88	$ -	$ -	$ 388.73	$ -	$ -	$ 467.57
$ 229.02	$ -	$ -	$ 309.75	$ -	$ -	$ 372.57
$ 277.57	$ -	$ 394.60	$ 388.73	$ -	$ 403.83	$ 467.57
$ 282.70	$ -	$ -	$ -	$ -	$ -	$ 467.57
$ 338.86	$ -	$ -	$ -	$ -	$ -	$ -
$ 235.18	$ -	$ -	$ -	$ -	$ -	$ -
$ 193.43	$ -	$ -	$ -	$ -	$ -	$ -
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$ 244.04	$ -	$ 314.43	$ 309.75	$ -	$ 321.78	$ 372.57
$ 170.40	$ -	$ -	$ 222.28	$ -	$ 230.91	$ 267.36
$ 145.13	$ -	$ -	$ -	$ -	$ -	$ -
$ 245.76	$ -	$ -	$ -	$ -	$ -	$ 372.57
$ 170.99	$ -	$ -	$ -	$ -	$ -	$ 267.36
$ 292.25	$ -	$ -	$ -	$ -	$ -	$ -
$ 198.27	$ -	$ -	$ -	$ -	$ -	$ -

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ium PMPM *eighted for quarterly trend)*				Change in 21-y			
7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4
$ 423.97	$ -	$ 356.50	**$ 355.88**	0.0%	38.3%	34.3%	0.0%
$ -	$ -	$ -	$ 431.40	0.0%	0.0%	39.1%	0.0%
$ -	$ -	$ -	$ 337.67	0.0%	0.0%	35.4%	0.0%
$ -	$ -	$ -	$ 414.01	0.0%	50.4%	37.9%	0.0%
$ -	$ -	$ -	$ 467.57	0.0%	0.0%	0.0%	0.0%
$ 515.37	$ -	$ 433.18	$ 509.50	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ 433.18	$ 433.18	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ 345.17	$ 345.17	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ 330.94	0.0%	37.9%	26.4%	0.0%
$ -	$ -	$ -	$ 247.10	0.0%	0.0%	30.4%	0.0%
$ -	$ -	$ 247.69	$ 247.69	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ 372.57	0.0%	0.0%	0.0%	0.0%
$ -	$ -	$ -	$ 267.36	0.0%	0.0%	0.0%	0.0%
$ 410.66	$ -	$ 345.17	$ 402.58	0.0%	0.0%	0.0%	0.0%
$ 294.69	$ -	$ 247.69	$ 281.26	0.0%	0.0%	0.0%	0.0%

$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%
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year-old Non-Tobacco Premium PMPM

5	6	7	8	9	Average (weighted by enrollment by rating area)
39.9%	61.1%	39.7%	0.0%	78.4%	**51.2%**
0.0%	66.8%	0.0%	0.0%	0.0%	54.1%
0.0%	62.4%	0.0%	0.0%	0.0%	47.4%
50.5%	65.4%	0.0%	0.0%	0.0%	49.2%
0.0%	65.4%	0.0%	0.0%	0.0%	65.4%
0.0%	0.0%	50.5%	0.0%	48.9%	50.4%
0.0%	0.0%	0.0%	0.0%	84.2%	84.2%
0.0%	0.0%	0.0%	0.0%	78.4%	78.4%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
38.0%	51.6%	0.0%	0.0%	0.0%	35.6%
42.3%	56.4%	0.0%	0.0%	0.0%	45.0%
0.0%	0.0%	0.0%	0.0%	70.7%	70.7%
0.0%	51.6%	0.0%	0.0%	0.0%	51.6%
0.0%	56.4%	0.0%	0.0%	0.0%	56.4%
0.0%	0.0%	37.9%	0.0%	36.5%	37.8%
0.0%	0.0%	42.2%	0.0%	40.7%	41.9%

0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

PA Rate Template Part V
Consumer Factors

Table 12. Age and Tobacco Factors

2017 Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-20	0.635			43	1.357	1.1
21	1.000	1.1		44	1.397	1.1
22	1.000	1.1		45	1.444	1.1
23	1.000	1.1		46	1.500	1.1
24	1.000	1.1		47	1.563	1.1
25	1.004	1.1		48	1.635	1.1
26	1.024	1.1		49	1.706	1.1
27	1.048	1.1		50	1.786	1.1
28	1.087	1.1		51	1.865	1.1
29	1.119	1.1		52	1.952	1.1
30	1.135	1.1		53	2.040	1.1
31	1.159	1.1		54	2.135	1.1
32	1.183	1.1		55	2.230	1.1
33	1.198	1.1		56	2.333	1.1
34	1.214	1.1		57	2.437	1.1
35	1.222	1.1		58	2.548	1.1
36	1.230	1.1		59	2.603	1.1
37	1.238	1.1		60	2.714	1.1
38	1.246	1.1		61	2.810	1.1
39	1.262	1.1		62	2.873	1.1
40	1.278	1.1		63	2.952	1.1
41	1.302	1.1		64+	3.000	1.1
42	1.325	1.1				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Potter	0.890	0.941
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.956	0.927
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.910	0.963
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.959	1.115
Rating Area 7	Adams, York, Lancaster, Berks	1.162	1.229
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.987	1.033

Table 14. Network Factors

2017 Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Geisinger Marketplace HMO	2,3,5,6,7,9	1.000	1	8/15/2013