

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

State: Pennsylvania**Filing Company:** Highmark**TOI/Sub-TOI:** H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense**Product Name:** 1A-DP-16-HI**Project Name/Number:** 1A-DP-16-HI/1A-DP-16-HI

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		1A-DP-16-HI		New		HM Off Exchange 2017 2016-09-09.xls, HM On Exchange 2017 2016-09-09.xls, 1A-DP-16-HI Plan Design Summary and Rate Tables v3.pdf, 1A-DP-16-HI Plan Design Summary and Rate Tables v3.xlsx, HM Off Exchange 2017 2016-09-09.pdf, HM On Exchange 2017 2016-09-09.pdf,

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

State:

Pennsylvania

Filing Company:

Highmark

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

1A-DP-16-HI

Project Name/Number:

1A-DP-16-HI/1A-DP-16-HI

Attachment HM Off Exchange 2017 2016-09-09.xls is not a PDF document and cannot be reproduced here.

Attachment HM On Exchange 2017 2016-09-09.xls is not a PDF document and cannot be reproduced here.

Attachment 1A-DP-16-HI Plan Design Summary and Rate Tables v3.xlsx is not a PDF document and cannot be reproduced here.

Highmark, Inc.
d/b/a Highmark Blue Cross Blue Shield
Western PA Region

Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network Service Zone	Rating Area	Counties Excluded
33709PA0690003	On & Off	EPO	Gold	my Connect Blue EPO 250G	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690005	On & Off	EPO	Gold	my Connect Blue EPO 1000G	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690001	On & Off	EPO	Silver	my Connect Blue EPO 1750S	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690002	On & Off	EPO	Silver	my Connect Blue EPO 2500S	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690004	On & Off	EPO	Bronze	my Connect Blue EPO 6500B	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0700005	On & Off	PPO	Gold	my Community Blue Flex PPO 1700GQ	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0700006	On & Off	PPO	Silver	my Community Blue Flex PPO 2800SQE	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0700007	On & Off	PPO	Silver	my Community Blue Flex PPO 2100S	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0700008	On & Off	PPO	Bronze	my Community Blue Flex PPO 6800B	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0380004	On & Off	PPO	Catastrophic	Major Events Blue PPO 7150	L	1, 4, 5	Armstrong, Clarion, Clearfield, Crawford, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Warren
33709PA0380003	Off	PPO	Catastrophic	Major Events Blue PPO 7150	M	1, 2, 4, 5, 6	Allegheny, Beaver, Bedford, Blair, Butler, Cambria, Erie, McKean, Somerset, Venango, Washington, Westmoreland + All counties from Rating Area 6 except select zip codes in Centre county

Company Name: Highmark Inc., d/b/a Highmark Blue Cross Blue Shield
Market: Individual
Product(s): EPO, PPO
Effective Date of Rates: January 1, 2017 - December 31, 2017

HIOS Plan ID (On Exchange) =>	33709PA0690003	33709PA0690005	33709PA0690001	33709PA0690002	33709PA0690004	33709PA0700005	33709PA0700006							
HIOS Plan ID (Off Exchange) =>	33709PA0690003	33709PA0690005	33709PA0690001	33709PA0690002	33709PA0690004	33709PA0700005	33709PA0700006							
Form # =>	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CB/FL/HDHP/WDP	CB/FL/HDHP/WDP							
Rating Area =>	Area 1, 4	Area 1, 5	Area 1, 5											
Counties Excluded in Rating Area =>	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren						
Network / Service Zone =>	J	J	J	J	J	J	I							
Metal =>	Gold	Gold	Silver	Silver	Bronze	Gold	Silver							
Plan Name =>	my Connect Blue EPO 250G	my Connect Blue EPO 1000G	my Connect Blue EPO 1750S	my Connect Blue EPO 2500S	my Connect Blue EPO 6500B	1700GQ	2800SQE							
Deductible =>	\$250	\$1,000	\$1,750	\$2,500	\$6,500	\$1,700	\$2,800							
Coinsurance =>	90%	90%	70%	90%	70%	90%	80%							
Copays =>	\$10 PCP	\$10 PCP	\$60 PCP	\$55 PCP	\$90 PCP	N/A	N/A							
OOP Max =>	\$6,500	\$6,500	\$6,900	\$7,150	\$7,150	\$3,250	\$5,900							
Pediatric Dental =>	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
0 - 20	\$190.68	\$190.68	\$186.10	\$186.10	\$155.64	\$155.64	\$157.47	\$157.47	\$125.86	\$125.86	\$212.10	\$212.10	\$176.65	\$176.65
21	\$300.28	\$307.79	\$293.07	\$300.40	\$245.10	\$251.23	\$247.98	\$254.18	\$198.21	\$203.17	\$334.02	\$342.37	\$278.19	\$285.14
22	\$300.28	\$307.79	\$293.07	\$300.40	\$245.10	\$251.23	\$247.98	\$254.18	\$198.21	\$203.17	\$334.02	\$342.37	\$278.19	\$285.14
23	\$300.28	\$307.79	\$293.07	\$300.40	\$245.10	\$251.23	\$247.98	\$254.18	\$198.21	\$203.17	\$334.02	\$342.37	\$278.19	\$285.14
24	\$300.28	\$307.79	\$293.07	\$300.40	\$245.10	\$251.23	\$247.98	\$254.18	\$198.21	\$203.17	\$334.02	\$342.37	\$278.19	\$285.14
25	\$301.48	\$309.02	\$294.24	\$301.60	\$246.08	\$252.23	\$248.97	\$255.19	\$199.00	\$203.98	\$335.36	\$343.74	\$279.30	\$286.28
26	\$307.49	\$315.18	\$300.10	\$307.60	\$250.98	\$257.25	\$253.93	\$260.28	\$202.97	\$208.04	\$342.04	\$350.59	\$284.87	\$291.99
27	\$314.69	\$322.56	\$307.14	\$314.82	\$256.86	\$263.28	\$259.88	\$266.38	\$207.72	\$212.91	\$350.05	\$358.80	\$291.54	\$298.83
28	\$326.40	\$334.56	\$318.57	\$326.53	\$266.42	\$273.08	\$269.55	\$276.29	\$215.45	\$220.84	\$363.08	\$372.16	\$302.39	\$309.95
29	\$336.01	\$344.41	\$327.95	\$336.15	\$274.27	\$281.13	\$277.49	\$284.43	\$221.80	\$227.35	\$373.77	\$383.11	\$311.29	\$319.07
30	\$340.82	\$349.34	\$332.63	\$340.95	\$278.19	\$285.14	\$281.46	\$288.50	\$224.97	\$230.59	\$379.11	\$388.59	\$315.75	\$323.64
31	\$348.02	\$356.72	\$339.67	\$348.16	\$284.07	\$291.17	\$287.41	\$294.60	\$229.73	\$235.47	\$387.13	\$396.81	\$322.42	\$330.48
32	\$355.23	\$364.11	\$346.70	\$355.37	\$289.95	\$297.20	\$293.36	\$300.69	\$234.48	\$240.34	\$395.15	\$405.03	\$329.10	\$337.33
33	\$359.74	\$368.73	\$351.10	\$359.88	\$293.63	\$300.97	\$297.08	\$304.51	\$237.46	\$243.40	\$400.16	\$410.16	\$333.27	\$341.60
34	\$364.54	\$373.65	\$355.79	\$364.68	\$297.55	\$304.99	\$301.05	\$308.58	\$240.63	\$246.65	\$405.50	\$415.64	\$337.72	\$346.16
35	\$366.94	\$376.11	\$358.13	\$367.08	\$299.51	\$307.00	\$303.03	\$310.61	\$242.21	\$248.27	\$408.17	\$418.37	\$339.95	\$348.45
36	\$369.34	\$378.57	\$360.48	\$369.49	\$301.47	\$309.01	\$305.02	\$312.65	\$243.80	\$249.90	\$410.84	\$421.11	\$342.17	\$350.72
37	\$371.75	\$381.04	\$362.82	\$371.89	\$303.43	\$311.02	\$307.00	\$314.68	\$245.38	\$251.51	\$413.52	\$423.86	\$344.40	\$353.01
38	\$374.15	\$383.50	\$365.17	\$374.30	\$305.39	\$313.02	\$308.98	\$316.70	\$246.97	\$253.14	\$416.19	\$426.59	\$346.62	\$355.29
39	\$378.95	\$388.42	\$369.85	\$379.10	\$309.32	\$317.05	\$312.95	\$320.77	\$250.14	\$256.39	\$421.53	\$432.07	\$351.08	\$359.86
40	\$383.76	\$422.14	\$374.54	\$411.99	\$313.24	\$344.56	\$316.92	\$348.61	\$253.31	\$278.64	\$426.88	\$469.57	\$355.53	\$391.08
41	\$390.96	\$432.01	\$381.58	\$421.65	\$319.12	\$352.63	\$322.87	\$356.77	\$258.07	\$285.17	\$434.89	\$480.55	\$362.20	\$400.23
42	\$397.87	\$442.43	\$388.32	\$431.81	\$324.76	\$361.13	\$328.57	\$365.37	\$262.63	\$292.04	\$442.58	\$492.15	\$368.60	\$409.88
43	\$407.48	\$456.79	\$397.70	\$445.82	\$332.60	\$372.84	\$336.51	\$377.23	\$268.97	\$301.52	\$453.27	\$508.12	\$377.50	\$423.18
44	\$419.49	\$474.86	\$409.42	\$463.46	\$342.40	\$387.60	\$346.43	\$392.16	\$276.90	\$313.45	\$466.63	\$528.23	\$388.63	\$439.93
45	\$433.60	\$496.47	\$423.19	\$484.55	\$353.92	\$405.24	\$358.08	\$410.00	\$286.22	\$327.72	\$482.32	\$552.26	\$401.71	\$459.96
46	\$450.42	\$522.49	\$439.61	\$509.95	\$367.65	\$426.47	\$371.97	\$431.49	\$297.32	\$344.89	\$501.03	\$581.19	\$417.29	\$484.06
47	\$469.34	\$552.41	\$458.07	\$539.15	\$383.09	\$450.90	\$387.59	\$456.19	\$309.80	\$364.63	\$522.07	\$614.48	\$434.81	\$511.77
48	\$490.96	\$587.19	\$479.17	\$573.09	\$400.74	\$479.29	\$405.45	\$484.92	\$324.07	\$387.59	\$546.12	\$653.16	\$454.84	\$543.99
49	\$512.28	\$623.44	\$499.98	\$608.48	\$418.14	\$508.88	\$423.05	\$514.85	\$338.15	\$411.53	\$569.84	\$693.50	\$474.59	\$577.58
50	\$536.30	\$656.97	\$523.42	\$641.19	\$437.75	\$536.24	\$442.89	\$542.54	\$354.00	\$433.65	\$596.56	\$730.79	\$496.85	\$608.64
51	\$560.02	\$686.02	\$546.58	\$669.56	\$457.11	\$559.96	\$462.48	\$566.54	\$369.66	\$452.83	\$622.95	\$763.11	\$518.82	\$635.55
52	\$586.15	\$718.03	\$572.07	\$700.79	\$478.44	\$586.09	\$484.06	\$592.97	\$386.91	\$473.96	\$652.01	\$798.71	\$543.03	\$665.21
53	\$612.57	\$750.40	\$597.86	\$732.38	\$500.00	\$612.50	\$505.88	\$619.70	\$404.35	\$495.33	\$681.40	\$834.72	\$567.51	\$695.20
54	\$641.10	\$785.35	\$625.70	\$766.48	\$523.29	\$641.03	\$529.44	\$648.56	\$423.18	\$518.40	\$713.13	\$873.58	\$593.94	\$727.58
55	\$669.62	\$820.28	\$653.55	\$800.60	\$546.57	\$669.55	\$553.00	\$677.43	\$442.01	\$541.46	\$744.86	\$912.45	\$620.36	\$759.94
56	\$700.55	\$858.17	\$683.73	\$837.57	\$571.82	\$700.48	\$578.54	\$708.71	\$462.42	\$566.46	\$779.27	\$954.61	\$649.02	\$795.05
57	\$731.78	\$896.43	\$714.21	\$874.91	\$597.31	\$731.70	\$604.33	\$740.30	\$483.04	\$591.72	\$814.01	\$997.16	\$677.95	\$830.49
58	\$765.11	\$937.26	\$746.74	\$914.76	\$624.51	\$765.02	\$631.85	\$774.02	\$505.04	\$618.67	\$851.08	\$1,042.57	\$708.83	\$868.32
59	\$781.63	\$957.50	\$762.86	\$934.50	\$638.00	\$781.55	\$645.49	\$790.73	\$515.94	\$632.03	\$869.45	\$1,065.08	\$724.13	\$887.06
60	\$814.96	\$998.33	\$795.39	\$974.35	\$665.20	\$814.87	\$673.02	\$824.45	\$537.94	\$658.98	\$906.53	\$1,110.50	\$755.01	\$924.89
61	\$843.79	\$1,033.64	\$823.53	\$1,008.82	\$688.73	\$843.69	\$696.82	\$853.60	\$556.97	\$682.29	\$938.60	\$1,149.79	\$781.71	\$957.59
62	\$862.70	\$1,056.81	\$841.99	\$1,031.44	\$704.17	\$862.61	\$712.45	\$872.75	\$569.46	\$697.59	\$959.64	\$1,175.56	\$799.24	\$979.07
63	\$886.43	\$1,085.88	\$865.14	\$1,059.80	\$723.54	\$886.34	\$732.04	\$896.75	\$585.12	\$716.77	\$986.03	\$1,207.89	\$821.22	\$1,005.99
64	\$900.84	\$1,103.53	\$879.21	\$1,077.03	\$735.30	\$900.74	\$743.94	\$911.33	\$594.63	\$728.42	\$1,002.06	\$1,227.52	\$834.57	\$1,022.35
65+	\$900.84	\$1,103.53	\$879.21	\$1,077.03	\$735.30	\$900.74	\$743.94	\$911.33	\$594.63	\$728.42	\$1,002.06	\$1,227.52	\$834.57	\$1,022.35

Company Name: Highmark Inc., d/b/a Highmark Blue Cross Blue Shield
Market: Individual
Product(s): EPO, PPO
Effective Date of Rates: January 1, 2017 - December 31, 2017

HIOS Plan ID (On Exchange) =>	33709PA0700007	33709PA0700008	33709PA0380004	N/A		N/A				
HIOS Plan ID (Off Exchange) =>	33709PA0700007	33709PA0700008	33709PA0380004	33709PA0380003		33709PA0380003				
Form # =>	CB/FL/PPO/WDP	CB/FL/PPO/WDP	CAT/WDP-4	CAT/WDP-4		CAT/WDP-4				
Rating Area =>	Area 1, 5	Area 1, 5	Area 1, 4, 5	Area 1, 2, 4, 5		Area 6				
Counties Excluded in Rating Area =>	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren	Armstrong, Clarion, Clearfield, Crawford, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Warren	Allegheny, Beaver, Bedford, Blair, Butler, Cambria, Erie, McKean, Somerset, Venango, Washington, Westmoreland + All counties from Rating Area 6 except select zip codes		All except select zip codes in Centre county				
Network / Service Zone =>	I	I	L	M		M				
Metal =>	Silver	Bronze	Catastrophic	Catastrophic		Catastrophic				
Plan Name =>	my Community Blue Flex PPO 2100S	my Community Blue Flex PPO 6800B	Major Events Blue PPO 7150	Major Events Blue PPO 7150		Major Events Blue PPO 7150				
Deductible =>	\$2,100	\$6,800	\$7,150	\$7,150		\$7,150				
Coinsurance =>	90%	70%	100%	100%		100%				
Copays =>	\$60 PCP	\$95 PCP	N/A	N/A		N/A				
OOP Max =>	\$6,900	\$7,150	\$7,150	\$7,150		\$7,150				
Pediatric Dental =>	Yes	Yes	Yes	Yes		Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$171.24	\$171.24	\$136.04	\$136.04	\$126.61	\$126.61	\$126.61	\$126.61	\$135.75	\$135.75
21	\$269.67	\$276.41	\$214.23	\$219.59	\$199.39	\$204.37	\$199.39	\$204.37	\$213.78	\$219.12
22	\$269.67	\$276.41	\$214.23	\$219.59	\$199.39	\$204.37	\$199.39	\$204.37	\$213.78	\$219.12
23	\$269.67	\$276.41	\$214.23	\$219.59	\$199.39	\$204.37	\$199.39	\$204.37	\$213.78	\$219.12
24	\$269.67	\$276.41	\$214.23	\$219.59	\$199.39	\$204.37	\$199.39	\$204.37	\$213.78	\$219.12
25	\$270.75	\$277.52	\$215.09	\$220.47	\$200.19	\$205.19	\$200.19	\$205.19	\$214.64	\$220.01
26	\$276.14	\$283.04	\$219.37	\$224.85	\$204.18	\$209.28	\$204.18	\$209.28	\$218.91	\$224.38
27	\$282.61	\$289.68	\$224.51	\$230.12	\$208.96	\$214.18	\$208.96	\$214.18	\$224.04	\$229.64
28	\$293.13	\$300.46	\$232.87	\$238.69	\$216.74	\$222.16	\$216.74	\$222.16	\$232.38	\$238.19
29	\$301.76	\$309.30	\$239.72	\$245.71	\$223.12	\$228.70	\$223.12	\$228.70	\$239.22	\$245.20
30	\$306.08	\$313.73	\$243.15	\$249.23	\$226.31	\$231.97	\$226.31	\$231.97	\$242.64	\$248.71
31	\$312.55	\$320.36	\$248.29	\$254.50	\$231.09	\$236.87	\$231.09	\$236.87	\$247.77	\$253.96
32	\$319.02	\$327.00	\$253.43	\$259.77	\$235.88	\$241.78	\$235.88	\$241.78	\$252.90	\$259.22
33	\$323.06	\$331.14	\$256.65	\$263.07	\$238.87	\$244.84	\$238.87	\$244.84	\$256.11	\$262.51
34	\$327.38	\$335.56	\$260.08	\$266.58	\$242.06	\$248.11	\$242.06	\$248.11	\$259.53	\$266.02
35	\$329.54	\$337.78	\$261.79	\$268.33	\$243.65	\$249.74	\$243.65	\$249.74	\$261.24	\$267.77
36	\$331.69	\$339.98	\$263.50	\$270.09	\$245.25	\$251.38	\$245.25	\$251.38	\$262.95	\$269.52
37	\$333.85	\$342.20	\$265.22	\$271.85	\$246.84	\$253.01	\$246.84	\$253.01	\$264.66	\$271.28
38	\$336.01	\$344.41	\$266.93	\$273.60	\$248.44	\$254.65	\$248.44	\$254.65	\$266.37	\$273.03
39	\$340.32	\$348.83	\$270.36	\$277.12	\$251.63	\$257.92	\$251.63	\$257.92	\$269.79	\$276.53
40	\$344.64	\$379.10	\$273.79	\$301.17	\$254.82	\$280.30	\$254.82	\$280.30	\$273.21	\$300.53
41	\$351.11	\$387.98	\$278.93	\$308.22	\$259.61	\$286.87	\$259.61	\$286.87	\$278.34	\$307.57
42	\$357.31	\$397.33	\$283.85	\$315.64	\$264.19	\$293.78	\$264.19	\$293.78	\$283.26	\$314.99
43	\$365.94	\$410.22	\$290.71	\$325.89	\$270.57	\$303.31	\$270.57	\$303.31	\$290.10	\$325.20
44	\$376.73	\$426.46	\$299.28	\$338.78	\$278.55	\$315.32	\$278.55	\$315.32	\$298.65	\$338.07
45	\$389.40	\$445.86	\$309.35	\$354.21	\$287.92	\$329.67	\$287.92	\$329.67	\$308.70	\$353.46
46	\$404.51	\$469.23	\$321.35	\$372.77	\$299.09	\$346.94	\$299.09	\$346.94	\$320.67	\$371.98
47	\$421.49	\$496.09	\$334.84	\$394.11	\$311.65	\$366.81	\$311.65	\$366.81	\$334.14	\$393.28
48	\$440.91	\$527.33	\$350.27	\$418.92	\$326.00	\$389.90	\$326.00	\$389.90	\$349.53	\$418.04
49	\$460.06	\$559.89	\$365.48	\$444.79	\$340.16	\$413.97	\$340.16	\$413.97	\$364.71	\$443.85
50	\$481.63	\$590.00	\$382.61	\$468.70	\$356.11	\$436.23	\$356.11	\$436.23	\$381.81	\$467.72
51	\$502.93	\$616.09	\$399.54	\$489.44	\$371.86	\$455.53	\$371.86	\$455.53	\$398.70	\$488.41
52	\$526.40	\$644.84	\$418.18	\$512.27	\$389.21	\$476.78	\$389.21	\$476.78	\$417.30	\$511.19
53	\$550.13	\$673.91	\$437.03	\$535.36	\$406.76	\$498.28	\$406.76	\$498.28	\$436.11	\$534.23
54	\$575.75	\$705.29	\$457.38	\$560.29	\$425.70	\$521.48	\$425.70	\$521.48	\$456.42	\$559.11
55	\$601.36	\$736.67	\$477.73	\$585.22	\$444.64	\$544.68	\$444.64	\$544.68	\$476.73	\$583.99
56	\$629.14	\$770.70	\$499.80	\$612.26	\$465.18	\$569.85	\$465.18	\$569.85	\$498.75	\$610.97
57	\$657.19	\$805.06	\$522.08	\$639.55	\$485.91	\$595.24	\$485.91	\$595.24	\$520.98	\$638.20
58	\$687.12	\$841.72	\$545.86	\$668.68	\$508.05	\$622.36	\$508.05	\$622.36	\$544.71	\$667.27
59	\$701.95	\$859.89	\$557.64	\$683.11	\$519.01	\$635.79	\$519.01	\$635.79	\$556.47	\$681.68
60	\$731.88	\$896.55	\$581.42	\$712.24	\$541.14	\$662.90	\$541.14	\$662.90	\$580.20	\$710.75
61	\$757.77	\$928.27	\$601.99	\$737.44	\$560.29	\$686.36	\$560.29	\$686.36	\$600.72	\$735.88
62	\$774.76	\$949.08	\$615.48	\$753.96	\$572.85	\$701.74	\$572.85	\$701.74	\$614.19	\$752.38
63	\$796.07	\$975.19	\$632.41	\$774.70	\$588.60	\$721.04	\$588.60	\$721.04	\$631.08	\$773.07
64	\$809.01	\$991.04	\$642.69	\$787.30	\$598.17	\$732.76	\$598.17	\$732.76	\$641.34	\$785.64
65+	\$809.01	\$991.04	\$642.69	\$787.30	\$598.17	\$732.76	\$598.17	\$732.76	\$641.34	\$785.64

Silver Plan Rates for Age 21 Non-Smoker, by Geographic Area and Exchange Status

2017 On-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
33709PA0690001	\$245.10	N/A	N/A	\$245.10	N/A	N/A	N/A	N/A	N/A
33709PA0690002	\$247.98	N/A	N/A	\$247.98	N/A	N/A	N/A	N/A	N/A
33709PA0700006	\$278.19	N/A	N/A	N/A	\$278.19	N/A	N/A	N/A	N/A
33709PA0700007	\$269.67	N/A	N/A	N/A	\$269.67	N/A	N/A	N/A	N/A

Silver Plan Rates for Age 21 Non-Smoker, by Geographic Area and Exchange Status

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
33709PA0690001	\$245.10	N/A	N/A	\$245.10	N/A	N/A	N/A	N/A	N/A
33709PA0690002	\$247.98	N/A	N/A	\$247.98	N/A	N/A	N/A	N/A	N/A
33709PA0700006	\$278.19	N/A	N/A	N/A	\$278.19	N/A	N/A	N/A	N/A
33709PA0700007	\$269.67	N/A	N/A	N/A	\$269.67	N/A	N/A	N/A	N/A

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*	33709				
Federal TIN*	23-1294723				
Rate Effective Date*	01/01/2017				
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
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	190.68	190.68
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	21	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	22	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	23	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	24	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	25	301.48	309.02
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	26	307.49	315.18
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	27	314.69	322.56
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	28	326.40	334.56
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	29	336.01	344.41
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	30	340.82	349.34
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	31	348.02	356.72
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	32	355.23	364.11
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	33	359.74	368.73
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	34	364.54	373.65
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	35	366.94	376.11
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	36	369.34	378.57
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	37	371.75	381.04
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	38	374.15	383.50
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	39	378.95	388.42
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	40	383.76	422.14
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	41	390.96	432.01
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	42	397.87	442.43
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	43	407.48	456.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	44	419.49	474.86
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	45	433.60	496.47
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	46	450.42	522.49
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	47	469.34	552.41
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	48	490.96	587.19
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	49	512.28	623.44
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	50	536.30	656.97
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	51	560.02	686.02
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	52	586.15	718.03
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	53	612.57	750.40
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	54	641.10	785.35
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	55	669.62	820.28
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	56	700.55	858.17
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	57	731.78	896.43
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	58	765.11	937.26
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	59	781.63	957.50
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	60	814.96	998.33
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	61	843.79	1033.64
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	62	862.70	1056.81
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	63	886.43	1085.88
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	64	900.84	1103.53
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	900.84	1103.53
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	190.68	190.68
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	21	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	22	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	23	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	24	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	25	301.48	309.02
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	26	307.49	315.18
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	27	314.69	322.56
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	28	326.40	334.56
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	29	336.01	344.41

33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	30	340.82	349.34
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	31	348.02	356.72
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	32	355.23	364.11
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	33	359.74	368.73
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	34	364.54	373.65
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	35	366.94	376.11
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	36	369.34	378.57
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	37	371.75	381.04
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	38	374.15	383.50
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	39	378.95	388.42
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	40	383.76	422.14
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	41	390.96	432.01
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	42	397.87	442.43
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	43	407.48	456.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	44	419.49	474.86
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	45	433.60	496.47
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	46	450.42	522.49
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	47	469.34	552.41
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	48	490.96	587.19
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	49	512.28	623.44
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	50	536.30	656.97
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	51	560.02	686.02
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	52	586.15	718.03
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	53	612.57	750.40
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	54	641.10	785.35
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	55	669.62	820.28
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	56	700.55	858.17
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	57	731.78	896.43
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	58	765.11	937.26
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	59	781.63	957.50
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	60	814.96	998.33
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	61	843.79	1033.64
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	62	862.70	1056.81
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	63	886.43	1085.88
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	64	900.84	1103.53
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	900.84	1103.53
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	186.10	186.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	21	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	22	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	23	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	24	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	25	294.24	301.60
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	26	300.10	307.60
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	27	307.14	314.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	28	318.57	326.53
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	29	327.95	336.15
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	30	332.63	340.95
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	31	339.67	348.16
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	32	346.70	355.37
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	33	351.10	359.88
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	34	355.79	364.68
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	35	358.13	367.08
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	36	360.48	369.49
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	37	362.82	371.89
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	38	365.17	374.30
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	39	369.85	379.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	40	374.54	411.99
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	41	381.58	421.65
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	42	388.32	431.81
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	43	397.70	445.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	44	409.42	463.46
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	45	423.19	484.55
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	46	439.61	509.95
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	47	458.07	539.15
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	48	479.17	573.09
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	49	499.98	608.48

33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	50	523.42	641.19
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	51	546.58	669.56
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	52	572.07	700.79
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	53	597.86	732.38
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	54	625.70	766.48
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	55	653.55	800.60
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	56	683.73	837.57
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	57	714.21	874.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	58	746.74	914.76
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	59	762.86	934.50
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	60	795.39	974.35
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	61	823.53	1008.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	62	841.99	1031.44
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	63	865.14	1059.80
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	64	879.21	1077.03
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	879.21	1077.03
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	186.10	186.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	21	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	22	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	23	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	24	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	25	294.24	301.60
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	26	300.10	307.60
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	27	307.14	314.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	28	318.57	326.53
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	29	327.95	336.15
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	30	332.63	340.95
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	31	339.67	348.16
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	32	346.70	355.37
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	33	351.10	359.88
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	34	355.79	364.68
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	35	358.13	367.08
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	36	360.48	369.49
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	37	362.82	371.89
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	38	365.17	374.30
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	39	369.85	379.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	40	374.54	411.99
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	41	381.58	421.65
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	42	388.32	431.81
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	43	397.70	445.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	44	409.42	463.46
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	45	423.19	484.55
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	46	439.61	509.95
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	47	458.07	539.15
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	48	479.17	573.09
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	49	499.98	608.48
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	50	523.42	641.19
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	51	546.58	669.56
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	52	572.07	700.79
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	53	597.86	732.38
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	54	625.70	766.48
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	55	653.55	800.60
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	56	683.73	837.57
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	57	714.21	874.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	58	746.74	914.76
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	59	762.86	934.50
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	60	795.39	974.35
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	61	823.53	1008.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	62	841.99	1031.44
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	63	865.14	1059.80
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	64	879.21	1077.03
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	879.21	1077.03
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	155.64	155.64
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	21	245.10	251.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	22	245.10	251.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	23	245.10	251.23

33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	24	245.10	251.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	25	246.08	252.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	26	250.98	257.25
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	27	256.86	263.28
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	28	266.42	273.08
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	29	274.27	281.13
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	30	278.19	285.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	31	284.07	291.17
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	32	289.95	297.20
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	33	293.63	300.97
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	34	297.55	304.99
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	35	299.51	307.00
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	36	301.47	309.01
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	37	303.43	311.02
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	38	305.39	313.02
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	39	309.32	317.05
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	40	313.24	344.56
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	41	319.12	352.63
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	42	324.76	361.13
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	43	332.60	372.84
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	44	342.40	387.60
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	45	353.92	405.24
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	46	367.65	426.47
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	47	383.09	450.90
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	48	400.74	479.29
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	49	418.14	508.88
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	50	437.75	536.24
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	51	457.11	559.96
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	52	478.44	586.09
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	53	500.00	612.50
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	54	523.29	641.03
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	55	546.57	669.55
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	56	571.82	700.48
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	57	597.31	731.70
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	58	624.51	765.02
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	59	638.00	781.55
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	60	665.20	814.87
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	61	688.73	843.69
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	62	704.17	862.61
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	63	723.54	886.34
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	64	735.30	900.74
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	735.30	900.74
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	155.64	155.64
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	21	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	22	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	23	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	24	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	25	246.08	252.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	26	250.98	257.25
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	27	256.86	263.28
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	28	266.42	273.08
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	29	274.27	281.13
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	30	278.19	285.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	31	284.07	291.17
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	32	289.95	297.20
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	33	293.63	300.97
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	34	297.55	304.99
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	35	299.51	307.00
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	36	301.47	309.01
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	37	303.43	311.02
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	38	305.39	313.02
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	39	309.32	317.05
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	40	313.24	344.56
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	41	319.12	352.63
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	42	324.76	361.13
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	43	332.60	372.84

33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	44	342.40	387.60
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	45	353.92	405.24
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	46	367.65	426.47
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	47	383.09	450.90
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	48	400.74	479.29
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	49	418.14	508.88
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	50	437.75	536.24
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	51	457.11	559.96
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	52	478.44	586.09
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	53	500.00	612.50
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	54	523.29	641.03
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	55	546.57	669.55
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	56	571.82	700.48
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	57	597.31	731.70
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	58	624.51	765.02
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	59	638.00	781.55
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	60	665.20	814.87
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	61	688.73	843.69
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	62	704.17	862.61
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	63	723.54	886.34
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	64	735.30	900.74
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	735.30	900.74
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	157.47	157.47
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	21	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	22	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	23	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	24	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	25	248.97	255.19
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	26	253.93	260.28
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	27	259.88	266.38
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	28	269.55	276.29
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	29	277.49	284.43
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	30	281.46	288.50
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	31	287.41	294.60
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	32	293.36	300.69
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	33	297.08	304.51
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	34	301.05	308.58
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	35	303.03	310.61
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	36	305.02	312.65
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	37	307.00	314.68
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	38	308.98	316.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	39	312.95	320.77
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	40	316.92	348.61
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	41	322.87	356.77
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	42	328.57	365.37
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	43	336.51	377.23
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	44	346.43	392.16
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	45	358.08	410.00
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	46	371.97	431.49
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	47	387.59	456.19
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	48	405.45	484.92
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	49	423.05	514.85
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	50	442.89	542.54
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	51	462.48	566.54
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	52	484.06	592.97
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	53	505.88	619.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	54	529.44	648.56
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	55	553.00	677.43
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	56	578.54	708.71
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	57	604.33	740.30
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	58	631.85	774.02
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	59	645.49	790.73
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	60	673.02	824.45
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	61	696.82	853.60
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	62	712.45	872.75
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	63	732.04	896.75

33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	64	743.94	911.33
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	743.94	911.33
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	157.47	157.47
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	21	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	22	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	23	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	24	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	25	248.97	255.19
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	26	253.93	260.28
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	27	259.88	266.38
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	28	269.55	276.29
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	29	277.49	284.43
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	30	281.46	288.50
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	31	287.41	294.60
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	32	293.36	300.69
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	33	297.08	304.51
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	34	301.05	308.58
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	35	303.03	310.61
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	36	305.02	312.65
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	37	307.00	314.68
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	38	308.98	316.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	39	312.95	320.77
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	40	316.92	348.61
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	41	322.87	356.77
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	42	328.57	365.37
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	43	336.51	377.23
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	44	346.43	392.16
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	45	358.08	410.00
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	46	371.97	431.49
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	47	387.59	456.19
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	48	405.45	484.92
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	49	423.05	514.85
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	50	442.89	542.54
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	51	462.48	566.54
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	52	484.06	592.97
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	53	505.88	619.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	54	529.44	648.56
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	55	553.00	677.43
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	56	578.54	708.71
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	57	604.33	740.30
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	58	631.85	774.02
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	59	645.49	790.73
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	60	673.02	824.45
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	61	696.82	853.60
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	62	712.45	872.75
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	63	732.04	896.75
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	64	743.94	911.33
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	743.94	911.33
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	125.86	125.86
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	21	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	22	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	23	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	24	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	25	199.00	203.98
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	26	202.97	208.04
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	27	207.72	212.91
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	28	215.45	220.84
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	29	221.80	227.35
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	30	224.97	230.59
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	31	229.73	235.47
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	32	234.48	240.34
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	33	237.46	243.40
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	34	240.63	246.65
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	35	242.21	248.27
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	36	243.80	249.90
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	37	245.38	251.51

33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	38	246.97	253.14
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	39	250.14	256.39
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	40	253.31	278.64
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	41	258.07	285.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	42	262.63	292.04
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	43	268.97	301.52
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	44	276.90	313.45
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	45	286.22	327.72
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	46	297.32	344.89
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	47	309.80	364.63
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	48	324.07	387.59
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	49	338.15	411.53
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	50	354.00	433.65
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	51	369.66	452.83
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	52	386.91	473.96
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	53	404.35	495.33
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	54	423.18	518.40
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	55	442.01	541.46
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	56	462.42	566.46
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	57	483.04	591.72
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	58	505.04	618.67
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	59	515.94	632.03
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	60	537.94	658.98
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	61	556.97	682.29
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	62	569.46	697.59
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	63	585.12	716.77
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	64	594.63	728.42
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	594.63	728.42
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	125.86	125.86
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	21	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	22	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	23	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	24	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	25	199.00	203.98
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	26	202.97	208.04
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	27	207.72	212.91
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	28	215.45	220.84
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	29	221.80	227.35
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	30	224.97	230.59
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	31	229.73	235.47
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	32	234.48	240.34
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	33	237.46	243.40
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	34	240.63	246.65
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	35	242.21	248.27
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	36	243.80	249.90
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	37	245.38	251.51
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	38	246.97	253.14
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	39	250.14	256.39
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	40	253.31	278.64
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	41	258.07	285.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	42	262.63	292.04
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	43	268.97	301.52
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	44	276.90	313.45
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	45	286.22	327.72
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	46	297.32	344.89
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	47	309.80	364.63
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	48	324.07	387.59
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	49	338.15	411.53
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	50	354.00	433.65
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	51	369.66	452.83
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	52	386.91	473.96
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	53	404.35	495.33
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	54	423.18	518.40
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	55	442.01	541.46
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	56	462.42	566.46
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	57	483.04	591.72

33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	58	505.04	618.67
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	59	515.94	632.03
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	60	537.94	658.98
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	61	556.97	682.29
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	62	569.46	697.59
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	63	585.12	716.77
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	64	594.63	728.42
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	594.63	728.42
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	212.10	212.10
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	21	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	22	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	23	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	24	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	25	335.36	343.74
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	26	342.04	350.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	27	350.05	358.80
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	28	363.08	372.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	29	373.77	383.11
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	30	379.11	388.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	31	387.13	396.81
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	32	395.15	405.03
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	33	400.16	410.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	34	405.50	415.64
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	35	408.17	418.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	36	410.84	421.11
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	37	413.52	423.86
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	38	416.19	426.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	39	421.53	432.07
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	40	426.88	469.57
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	41	434.89	480.55
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	42	442.58	492.15
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	43	453.27	508.12
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	44	466.63	528.23
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	45	482.32	552.26
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	46	501.03	581.19
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	47	522.07	614.48
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	48	546.12	653.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	49	569.84	693.50
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	50	596.56	730.79
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	51	622.95	763.11
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	52	652.01	798.71
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	53	681.40	834.72
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	54	713.13	873.58
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	55	744.86	912.45
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	56	779.27	954.61
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	57	814.01	997.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	58	851.08	1042.57
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	59	869.45	1065.08
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	60	906.53	1110.50
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	61	938.60	1149.79
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	62	959.64	1175.56
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	63	986.03	1207.89
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	64	1002.06	1227.52
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	1002.06	1227.52
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	212.10	212.10
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	21	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	22	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	23	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	24	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	25	335.36	343.74
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	26	342.04	350.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	27	350.05	358.80
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	28	363.08	372.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	29	373.77	383.11
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	30	379.11	388.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	31	387.13	396.81

33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	32	395.15	405.03
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	33	400.16	410.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	34	405.50	415.64
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	35	408.17	418.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	36	410.84	421.11
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	37	413.52	423.86
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	38	416.19	426.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	39	421.53	432.07
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	40	426.88	469.57
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	41	434.89	480.55
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	42	442.58	492.15
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	43	453.27	508.12
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	44	466.63	528.23
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	45	482.32	552.26
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	46	501.03	581.19
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	47	522.07	614.48
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	48	546.12	653.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	49	569.84	693.50
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	50	596.56	730.79
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	51	622.95	763.11
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	52	652.01	798.71
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	53	681.40	834.72
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	54	713.13	873.58
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	55	744.86	912.45
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	56	779.27	954.61
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	57	814.01	997.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	58	851.08	1042.57
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	59	869.45	1065.08
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	60	906.53	1110.50
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	61	938.60	1149.79
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	62	959.64	1175.56
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	63	986.03	1207.89
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	64	1002.06	1227.52
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	1002.06	1227.52
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	176.65	176.65
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	21	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	22	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	23	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	24	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	25	279.30	286.28
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	26	284.87	291.99
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	27	291.54	298.83
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	28	302.39	309.95
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	29	311.29	319.07
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	30	315.75	323.64
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	31	322.42	330.48
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	32	329.10	337.33
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	33	333.27	341.60
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	34	337.72	346.16
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	35	339.95	348.45
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	36	342.17	350.72
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	37	344.40	353.01
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	38	346.62	355.29
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	39	351.08	359.86
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	40	355.53	391.08
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	41	362.20	400.23
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	42	368.60	409.88
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	43	377.50	423.18
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	44	388.63	439.93
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	45	401.71	459.96
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	46	417.29	484.06
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	47	434.81	511.77
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	48	454.84	543.99
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	49	474.59	577.58
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	50	496.85	608.64
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	51	518.82	635.55

33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	52	543.03	665.21
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	53	567.51	695.20
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	54	593.94	727.58
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	55	620.36	759.94
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	56	649.02	795.05
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	57	677.95	830.49
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	58	708.83	868.32
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	59	724.13	887.06
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	60	755.01	924.89
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	61	781.71	957.59
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	62	799.24	979.07
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	63	821.22	1005.99
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	64	834.57	1022.35
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	834.57	1022.35
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	176.65	176.65
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	21	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	22	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	23	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	24	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	25	279.30	286.28
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	26	284.87	291.99
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	27	291.54	298.83
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	28	302.39	309.95
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	29	311.29	319.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	30	315.75	323.64
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	31	322.42	330.48
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	32	329.10	337.33
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	33	333.27	341.60
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	34	337.72	346.16
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	35	339.95	348.45
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	36	342.17	350.72
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	37	344.40	353.01
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	38	346.62	355.29
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	39	351.08	359.86
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	40	355.53	391.08
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	41	362.20	400.23
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	42	368.60	409.88
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	43	377.50	423.18
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	44	388.63	439.93
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	45	401.71	459.96
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	46	417.29	484.06
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	47	434.81	511.77
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	48	454.84	543.99
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	49	474.59	577.58
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	50	496.85	608.64
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	51	518.82	635.55
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	52	543.03	665.21
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	53	567.51	695.20
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	54	593.94	727.58
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	55	620.36	759.94
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	56	649.02	795.05
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	57	677.95	830.49
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	58	708.83	868.32
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	59	724.13	887.06
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	60	755.01	924.89
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	61	781.71	957.59
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	62	799.24	979.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	63	821.22	1005.99
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	64	834.57	1022.35
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	834.57	1022.35
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	171.24	171.24
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	21	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	22	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	23	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	24	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	25	270.75	277.52

33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	26	276.14	283.04
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	27	282.61	289.68
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	28	293.13	300.46
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	29	301.76	309.30
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	30	306.08	313.73
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	31	312.55	320.36
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	32	319.02	327.00
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	33	323.06	331.14
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	34	327.38	335.56
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	35	329.54	337.78
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	36	331.69	339.98
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	37	333.85	342.20
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	38	336.01	344.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	39	340.32	348.83
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	40	344.64	379.10
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	41	351.11	387.98
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	42	357.31	397.33
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	43	365.94	410.22
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	44	376.73	426.46
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	45	389.40	445.86
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	46	404.51	469.23
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	47	421.49	496.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	48	440.91	527.33
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	49	460.06	559.89
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	50	481.63	590.00
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	51	502.93	616.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	52	526.40	644.84
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	53	550.13	673.91
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	54	575.75	705.29
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	55	601.36	736.67
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	56	629.14	770.70
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	57	657.19	805.06
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	58	687.12	841.72
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	59	701.95	859.89
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	60	731.88	896.55
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	61	757.77	928.27
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	62	774.76	949.08
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	63	796.07	975.19
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	64	809.01	991.04
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	809.01	991.04
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	171.24	171.24
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	21	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	22	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	23	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	24	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	25	270.75	277.52
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	26	276.14	283.04
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	27	282.61	289.68
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	28	293.13	300.46
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	29	301.76	309.30
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	30	306.08	313.73
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	31	312.55	320.36
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	32	319.02	327.00
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	33	323.06	331.14
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	34	327.38	335.56
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	35	329.54	337.78
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	36	331.69	339.98
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	37	333.85	342.20
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	38	336.01	344.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	39	340.32	348.83
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	40	344.64	379.10
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	41	351.11	387.98
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	42	357.31	397.33
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	43	365.94	410.22
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	44	376.73	426.46
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	45	389.40	445.86

33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	46	404.51	469.23
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	47	421.49	496.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	48	440.91	527.33
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	49	460.06	559.89
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	50	481.63	590.00
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	51	502.93	616.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	52	526.40	644.84
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	53	550.13	673.91
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	54	575.75	705.29
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	55	601.36	736.67
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	56	629.14	770.70
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	57	657.19	805.06
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	58	687.12	841.72
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	59	701.95	859.89
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	60	731.88	896.55
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	61	757.77	928.27
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	62	774.76	949.08
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	63	796.07	975.19
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	64	809.01	991.04
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	809.01	991.04
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	136.04	136.04
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	21	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	22	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	23	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	24	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	25	215.09	220.47
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	26	219.37	224.85
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	27	224.51	230.12
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	28	232.87	238.69
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	29	239.72	245.71
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	30	243.15	249.23
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	31	248.29	254.50
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	32	253.43	259.77
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	33	256.65	263.07
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	34	260.08	266.58
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	35	261.79	268.33
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	36	263.50	270.09
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	37	265.22	271.85
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	38	266.93	273.60
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	39	270.36	277.12
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	40	273.79	301.17
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	41	278.93	308.22
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	42	283.85	315.64
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	43	290.71	325.89
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	44	299.28	338.78
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	45	309.35	354.21
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	46	321.35	372.77
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	47	334.84	394.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	48	350.27	418.92
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	49	365.48	444.79
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	50	382.61	468.70
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	51	399.54	489.44
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	52	418.18	512.27
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	53	437.03	535.36
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	54	457.38	560.29
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	55	477.73	585.22
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	56	499.80	612.26
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	57	522.08	639.55
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	58	545.86	668.68
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	59	557.64	683.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	60	581.42	712.24
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	61	601.99	737.44
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	62	615.48	753.96
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	63	632.41	774.70
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	64	642.69	787.30
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	642.69	787.30

33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	136.04	136.04
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	21	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	22	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	23	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	24	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	25	215.09	220.47
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	26	219.37	224.85
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	27	224.51	230.12
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	28	232.87	238.69
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	29	239.72	245.71
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	30	243.15	249.23
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	31	248.29	254.50
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	32	253.43	259.77
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	33	256.65	263.07
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	34	260.08	266.58
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	35	261.79	268.33
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	36	263.50	270.09
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	37	265.22	271.85
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	38	266.93	273.60
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	39	270.36	277.12
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	40	273.79	301.17
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	41	278.93	308.22
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	42	283.85	315.64
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	43	290.71	325.89
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	44	299.28	338.78
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	45	309.35	354.21
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	46	321.35	372.77
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	47	334.84	394.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	48	350.27	418.92
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	49	365.48	444.79
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	50	382.61	468.70
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	51	399.54	489.44
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	52	418.18	512.27
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	53	437.03	535.36
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	54	457.38	560.29
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	55	477.73	585.22
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	56	499.80	612.26
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	57	522.08	639.55
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	58	545.86	668.68
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	59	557.64	683.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	60	581.42	712.24
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	61	601.99	737.44
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	62	615.48	753.96
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	63	632.41	774.70
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	64	642.69	787.30
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	642.69	787.30
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	39	251.63	257.92

33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	59	519.01	635.79
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	39	251.63	257.92
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	59	519.01	635.79

33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	39	251.63	257.92
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	59	519.01	635.79
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	33	238.87	244.84

33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	39	251.63	257.92
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	59	519.01	635.79
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	39	251.63	257.92
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	53	406.76	498.28

33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	59	519.01	635.79
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	39	251.63	257.92
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	59	519.01	635.79
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	27	208.96	214.18

33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	39	251.63	257.92
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	59	519.01	635.79
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	135.75	135.75
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	21	213.78	219.12
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	22	213.78	219.12
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	23	213.78	219.12
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	24	213.78	219.12
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	25	214.64	220.01
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	26	218.91	224.38
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	27	224.04	229.64
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	28	232.38	238.19
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	29	239.22	245.20
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	30	242.64	248.71
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	31	247.77	253.96
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	32	252.90	259.22
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	33	256.11	262.51
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	34	259.53	266.02
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	35	261.24	267.77
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	36	262.95	269.52
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	37	264.66	271.28
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	38	266.37	273.03
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	39	269.79	276.53
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	40	273.21	300.53
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	41	278.34	307.57
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	42	283.26	314.99
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	43	290.10	325.20
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	44	298.65	338.07
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	45	308.70	353.46
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	46	320.67	371.98
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	47	334.14	393.28

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*	33709				
Federal TIN*	23-1294723				
Rate Effective Date*	01/01/2017				
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
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	190.68	190.68
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	21	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	22	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	23	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	24	300.28	307.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	25	301.48	309.02
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	26	307.49	315.18
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	27	314.69	322.56
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	28	326.40	334.56
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	29	336.01	344.41
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	30	340.82	349.34
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	31	348.02	356.72
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	32	355.23	364.11
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	33	359.74	368.73
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	34	364.54	373.65
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	35	366.94	376.11
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	36	369.34	378.57
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	37	371.75	381.04
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	38	374.15	383.50
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	39	378.95	388.42
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	40	383.76	422.14
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	41	390.96	432.01
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	42	397.87	442.43
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	43	407.48	456.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	44	419.49	474.86
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	45	433.60	496.47
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	46	450.42	522.49
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	47	469.34	552.41
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	48	490.96	587.19
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	49	512.28	623.44
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	50	536.30	656.97
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	51	560.02	686.02
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	52	586.15	718.03
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	53	612.57	750.40
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	54	641.10	785.35
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	55	669.62	820.28
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	56	700.55	858.17
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	57	731.78	896.43
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	58	765.11	937.26
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	59	781.63	957.50
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	60	814.96	998.33
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	61	843.79	1033.64
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	62	862.70	1056.81
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	63	886.43	1085.88
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	64	900.84	1103.53
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	900.84	1103.53
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	190.68	190.68
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	21	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	22	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	23	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	24	300.28	307.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	25	301.48	309.02
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	26	307.49	315.18
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	27	314.69	322.56
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	28	326.40	334.56
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	29	336.01	344.41

33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	30	340.82	349.34
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	31	348.02	356.72
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	32	355.23	364.11
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	33	359.74	368.73
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	34	364.54	373.65
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	35	366.94	376.11
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	36	369.34	378.57
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	37	371.75	381.04
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	38	374.15	383.50
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	39	378.95	388.42
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	40	383.76	422.14
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	41	390.96	432.01
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	42	397.87	442.43
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	43	407.48	456.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	44	419.49	474.86
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	45	433.60	496.47
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	46	450.42	522.49
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	47	469.34	552.41
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	48	490.96	587.19
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	49	512.28	623.44
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	50	536.30	656.97
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	51	560.02	686.02
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	52	586.15	718.03
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	53	612.57	750.40
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	54	641.10	785.35
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	55	669.62	820.28
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	56	700.55	858.17
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	57	731.78	896.43
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	58	765.11	937.26
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	59	781.63	957.50
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	60	814.96	998.33
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	61	843.79	1033.64
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	62	862.70	1056.81
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	63	886.43	1085.88
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	64	900.84	1103.53
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	900.84	1103.53
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	186.10	186.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	21	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	22	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	23	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	24	293.07	300.40
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	25	294.24	301.60
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	26	300.10	307.60
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	27	307.14	314.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	28	318.57	326.53
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	29	327.95	336.15
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	30	332.63	340.95
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	31	339.67	348.16
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	32	346.70	355.37
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	33	351.10	359.88
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	34	355.79	364.68
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	35	358.13	367.08
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	36	360.48	369.49
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	37	362.82	371.89
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	38	365.17	374.30
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	39	369.85	379.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	40	374.54	411.99
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	41	381.58	421.65
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	42	388.32	431.81
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	43	397.70	445.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	44	409.42	463.46
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	45	423.19	484.55
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	46	439.61	509.95
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	47	458.07	539.15
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	48	479.17	573.09
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	49	499.98	608.48

33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	50	523.42	641.19
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	51	546.58	669.56
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	52	572.07	700.79
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	53	597.86	732.38
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	54	625.70	766.48
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	55	653.55	800.60
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	56	683.73	837.57
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	57	714.21	874.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	58	746.74	914.76
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	59	762.86	934.50
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	60	795.39	974.35
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	61	823.53	1008.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	62	841.99	1031.44
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	63	865.14	1059.80
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	64	879.21	1077.03
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	879.21	1077.03
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	186.10	186.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	21	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	22	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	23	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	24	293.07	300.40
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	25	294.24	301.60
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	26	300.10	307.60
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	27	307.14	314.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	28	318.57	326.53
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	29	327.95	336.15
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	30	332.63	340.95
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	31	339.67	348.16
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	32	346.70	355.37
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	33	351.10	359.88
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	34	355.79	364.68
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	35	358.13	367.08
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	36	360.48	369.49
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	37	362.82	371.89
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	38	365.17	374.30
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	39	369.85	379.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	40	374.54	411.99
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	41	381.58	421.65
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	42	388.32	431.81
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	43	397.70	445.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	44	409.42	463.46
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	45	423.19	484.55
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	46	439.61	509.95
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	47	458.07	539.15
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	48	479.17	573.09
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	49	499.98	608.48
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	50	523.42	641.19
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	51	546.58	669.56
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	52	572.07	700.79
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	53	597.86	732.38
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	54	625.70	766.48
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	55	653.55	800.60
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	56	683.73	837.57
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	57	714.21	874.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	58	746.74	914.76
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	59	762.86	934.50
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	60	795.39	974.35
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	61	823.53	1008.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	62	841.99	1031.44
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	63	865.14	1059.80
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	64	879.21	1077.03
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	879.21	1077.03
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	155.64	155.64
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	21	245.10	251.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	22	245.10	251.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	23	245.10	251.23

33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	24	245.10	251.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	25	246.08	252.23
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	26	250.98	257.25
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	27	256.86	263.28
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	28	266.42	273.08
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	29	274.27	281.13
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	30	278.19	285.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	31	284.07	291.17
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	32	289.95	297.20
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	33	293.63	300.97
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	34	297.55	304.99
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	35	299.51	307.00
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	36	301.47	309.01
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	37	303.43	311.02
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	38	305.39	313.02
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	39	309.32	317.05
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	40	313.24	344.56
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	41	319.12	352.63
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	42	324.76	361.13
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	43	332.60	372.84
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	44	342.40	387.60
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	45	353.92	405.24
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	46	367.65	426.47
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	47	383.09	450.90
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	48	400.74	479.29
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	49	418.14	508.88
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	50	437.75	536.24
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	51	457.11	559.96
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	52	478.44	586.09
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	53	500.00	612.50
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	54	523.29	641.03
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	55	546.57	669.55
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	56	571.82	700.48
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	57	597.31	731.70
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	58	624.51	765.02
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	59	638.00	781.55
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	60	665.20	814.87
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	61	688.73	843.69
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	62	704.17	862.61
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	63	723.54	886.34
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	64	735.30	900.74
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	735.30	900.74
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	155.64	155.64
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	21	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	22	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	23	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	24	245.10	251.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	25	246.08	252.23
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	26	250.98	257.25
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	27	256.86	263.28
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	28	266.42	273.08
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	29	274.27	281.13
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	30	278.19	285.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	31	284.07	291.17
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	32	289.95	297.20
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	33	293.63	300.97
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	34	297.55	304.99
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	35	299.51	307.00
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	36	301.47	309.01
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	37	303.43	311.02
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	38	305.39	313.02
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	39	309.32	317.05
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	40	313.24	344.56
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	41	319.12	352.63
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	42	324.76	361.13
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	43	332.60	372.84

33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	44	342.40	387.60
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	45	353.92	405.24
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	46	367.65	426.47
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	47	383.09	450.90
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	48	400.74	479.29
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	49	418.14	508.88
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	50	437.75	536.24
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	51	457.11	559.96
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	52	478.44	586.09
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	53	500.00	612.50
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	54	523.29	641.03
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	55	546.57	669.55
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	56	571.82	700.48
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	57	597.31	731.70
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	58	624.51	765.02
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	59	638.00	781.55
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	60	665.20	814.87
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	61	688.73	843.69
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	62	704.17	862.61
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	63	723.54	886.34
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	64	735.30	900.74
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	735.30	900.74
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	157.47	157.47
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	21	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	22	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	23	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	24	247.98	254.18
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	25	248.97	255.19
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	26	253.93	260.28
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	27	259.88	266.38
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	28	269.55	276.29
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	29	277.49	284.43
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	30	281.46	288.50
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	31	287.41	294.60
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	32	293.36	300.69
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	33	297.08	304.51
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	34	301.05	308.58
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	35	303.03	310.61
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	36	305.02	312.65
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	37	307.00	314.68
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	38	308.98	316.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	39	312.95	320.77
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	40	316.92	348.61
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	41	322.87	356.77
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	42	328.57	365.37
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	43	336.51	377.23
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	44	346.43	392.16
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	45	358.08	410.00
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	46	371.97	431.49
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	47	387.59	456.19
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	48	405.45	484.92
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	49	423.05	514.85
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	50	442.89	542.54
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	51	462.48	566.54
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	52	484.06	592.97
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	53	505.88	619.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	54	529.44	648.56
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	55	553.00	677.43
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	56	578.54	708.71
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	57	604.33	740.30
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	58	631.85	774.02
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	59	645.49	790.73
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	60	673.02	824.45
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	61	696.82	853.60
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	62	712.45	872.75
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	63	732.04	896.75

33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	64	743.94	911.33
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	743.94	911.33
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	157.47	157.47
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	21	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	22	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	23	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	24	247.98	254.18
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	25	248.97	255.19
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	26	253.93	260.28
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	27	259.88	266.38
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	28	269.55	276.29
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	29	277.49	284.43
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	30	281.46	288.50
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	31	287.41	294.60
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	32	293.36	300.69
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	33	297.08	304.51
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	34	301.05	308.58
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	35	303.03	310.61
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	36	305.02	312.65
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	37	307.00	314.68
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	38	308.98	316.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	39	312.95	320.77
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	40	316.92	348.61
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	41	322.87	356.77
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	42	328.57	365.37
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	43	336.51	377.23
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	44	346.43	392.16
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	45	358.08	410.00
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	46	371.97	431.49
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	47	387.59	456.19
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	48	405.45	484.92
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	49	423.05	514.85
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	50	442.89	542.54
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	51	462.48	566.54
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	52	484.06	592.97
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	53	505.88	619.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	54	529.44	648.56
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	55	553.00	677.43
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	56	578.54	708.71
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	57	604.33	740.30
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	58	631.85	774.02
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	59	645.49	790.73
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	60	673.02	824.45
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	61	696.82	853.60
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	62	712.45	872.75
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	63	732.04	896.75
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	64	743.94	911.33
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	743.94	911.33
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	125.86	125.86
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	21	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	22	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	23	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	24	198.21	203.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	25	199.00	203.98
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	26	202.97	208.04
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	27	207.72	212.91
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	28	215.45	220.84
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	29	221.80	227.35
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	30	224.97	230.59
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	31	229.73	235.47
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	32	234.48	240.34
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	33	237.46	243.40
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	34	240.63	246.65
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	35	242.21	248.27
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	36	243.80	249.90
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	37	245.38	251.51

33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	38	246.97	253.14
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	39	250.14	256.39
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	40	253.31	278.64
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	41	258.07	285.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	42	262.63	292.04
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	43	268.97	301.52
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	44	276.90	313.45
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	45	286.22	327.72
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	46	297.32	344.89
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	47	309.80	364.63
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	48	324.07	387.59
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	49	338.15	411.53
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	50	354.00	433.65
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	51	369.66	452.83
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	52	386.91	473.96
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	53	404.35	495.33
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	54	423.18	518.40
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	55	442.01	541.46
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	56	462.42	566.46
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	57	483.04	591.72
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	58	505.04	618.67
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	59	515.94	632.03
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	60	537.94	658.98
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	61	556.97	682.29
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	62	569.46	697.59
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	63	585.12	716.77
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	64	594.63	728.42
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	594.63	728.42
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	125.86	125.86
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	21	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	22	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	23	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	24	198.21	203.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	25	199.00	203.98
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	26	202.97	208.04
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	27	207.72	212.91
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	28	215.45	220.84
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	29	221.80	227.35
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	30	224.97	230.59
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	31	229.73	235.47
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	32	234.48	240.34
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	33	237.46	243.40
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	34	240.63	246.65
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	35	242.21	248.27
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	36	243.80	249.90
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	37	245.38	251.51
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	38	246.97	253.14
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	39	250.14	256.39
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	40	253.31	278.64
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	41	258.07	285.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	42	262.63	292.04
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	43	268.97	301.52
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	44	276.90	313.45
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	45	286.22	327.72
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	46	297.32	344.89
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	47	309.80	364.63
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	48	324.07	387.59
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	49	338.15	411.53
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	50	354.00	433.65
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	51	369.66	452.83
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	52	386.91	473.96
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	53	404.35	495.33
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	54	423.18	518.40
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	55	442.01	541.46
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	56	462.42	566.46
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	57	483.04	591.72

33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	58	505.04	618.67
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	59	515.94	632.03
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	60	537.94	658.98
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	61	556.97	682.29
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	62	569.46	697.59
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	63	585.12	716.77
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	64	594.63	728.42
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	594.63	728.42
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	212.10	212.10
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	21	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	22	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	23	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	24	334.02	342.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	25	335.36	343.74
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	26	342.04	350.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	27	350.05	358.80
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	28	363.08	372.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	29	373.77	383.11
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	30	379.11	388.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	31	387.13	396.81
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	32	395.15	405.03
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	33	400.16	410.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	34	405.50	415.64
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	35	408.17	418.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	36	410.84	421.11
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	37	413.52	423.86
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	38	416.19	426.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	39	421.53	432.07
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	40	426.88	469.57
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	41	434.89	480.55
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	42	442.58	492.15
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	43	453.27	508.12
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	44	466.63	528.23
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	45	482.32	552.26
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	46	501.03	581.19
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	47	522.07	614.48
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	48	546.12	653.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	49	569.84	693.50
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	50	596.56	730.79
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	51	622.95	763.11
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	52	652.01	798.71
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	53	681.40	834.72
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	54	713.13	873.58
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	55	744.86	912.45
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	56	779.27	954.61
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	57	814.01	997.16
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	58	851.08	1042.57
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	59	869.45	1065.08
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	60	906.53	1110.50
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	61	938.60	1149.79
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	62	959.64	1175.56
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	63	986.03	1207.89
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	64	1002.06	1227.52
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	1002.06	1227.52
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	212.10	212.10
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	21	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	22	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	23	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	24	334.02	342.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	25	335.36	343.74
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	26	342.04	350.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	27	350.05	358.80
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	28	363.08	372.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	29	373.77	383.11
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	30	379.11	388.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	31	387.13	396.81

33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	32	395.15	405.03
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	33	400.16	410.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	34	405.50	415.64
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	35	408.17	418.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	36	410.84	421.11
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	37	413.52	423.86
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	38	416.19	426.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	39	421.53	432.07
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	40	426.88	469.57
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	41	434.89	480.55
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	42	442.58	492.15
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	43	453.27	508.12
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	44	466.63	528.23
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	45	482.32	552.26
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	46	501.03	581.19
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	47	522.07	614.48
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	48	546.12	653.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	49	569.84	693.50
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	50	596.56	730.79
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	51	622.95	763.11
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	52	652.01	798.71
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	53	681.40	834.72
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	54	713.13	873.58
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	55	744.86	912.45
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	56	779.27	954.61
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	57	814.01	997.16
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	58	851.08	1042.57
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	59	869.45	1065.08
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	60	906.53	1110.50
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	61	938.60	1149.79
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	62	959.64	1175.56
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	63	986.03	1207.89
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	64	1002.06	1227.52
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	1002.06	1227.52
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	176.65	176.65
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	21	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	22	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	23	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	24	278.19	285.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	25	279.30	286.28
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	26	284.87	291.99
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	27	291.54	298.83
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	28	302.39	309.95
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	29	311.29	319.07
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	30	315.75	323.64
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	31	322.42	330.48
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	32	329.10	337.33
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	33	333.27	341.60
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	34	337.72	346.16
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	35	339.95	348.45
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	36	342.17	350.72
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	37	344.40	353.01
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	38	346.62	355.29
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	39	351.08	359.86
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	40	355.53	391.08
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	41	362.20	400.23
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	42	368.60	409.88
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	43	377.50	423.18
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	44	388.63	439.93
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	45	401.71	459.96
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	46	417.29	484.06
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	47	434.81	511.77
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	48	454.84	543.99
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	49	474.59	577.58
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	50	496.85	608.64
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	51	518.82	635.55

33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	52	543.03	665.21
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	53	567.51	695.20
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	54	593.94	727.58
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	55	620.36	759.94
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	56	649.02	795.05
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	57	677.95	830.49
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	58	708.83	868.32
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	59	724.13	887.06
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	60	755.01	924.89
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	61	781.71	957.59
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	62	799.24	979.07
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	63	821.22	1005.99
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	64	834.57	1022.35
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	834.57	1022.35
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	176.65	176.65
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	21	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	22	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	23	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	24	278.19	285.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	25	279.30	286.28
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	26	284.87	291.99
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	27	291.54	298.83
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	28	302.39	309.95
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	29	311.29	319.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	30	315.75	323.64
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	31	322.42	330.48
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	32	329.10	337.33
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	33	333.27	341.60
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	34	337.72	346.16
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	35	339.95	348.45
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	36	342.17	350.72
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	37	344.40	353.01
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	38	346.62	355.29
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	39	351.08	359.86
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	40	355.53	391.08
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	41	362.20	400.23
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	42	368.60	409.88
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	43	377.50	423.18
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	44	388.63	439.93
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	45	401.71	459.96
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	46	417.29	484.06
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	47	434.81	511.77
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	48	454.84	543.99
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	49	474.59	577.58
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	50	496.85	608.64
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	51	518.82	635.55
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	52	543.03	665.21
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	53	567.51	695.20
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	54	593.94	727.58
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	55	620.36	759.94
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	56	649.02	795.05
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	57	677.95	830.49
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	58	708.83	868.32
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	59	724.13	887.06
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	60	755.01	924.89
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	61	781.71	957.59
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	62	799.24	979.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	63	821.22	1005.99
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	64	834.57	1022.35
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	834.57	1022.35
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	171.24	171.24
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	21	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	22	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	23	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	24	269.67	276.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	25	270.75	277.52

33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	26	276.14	283.04
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	27	282.61	289.68
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	28	293.13	300.46
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	29	301.76	309.30
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	30	306.08	313.73
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	31	312.55	320.36
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	32	319.02	327.00
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	33	323.06	331.14
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	34	327.38	335.56
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	35	329.54	337.78
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	36	331.69	339.98
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	37	333.85	342.20
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	38	336.01	344.41
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	39	340.32	348.83
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	40	344.64	379.10
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	41	351.11	387.98
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	42	357.31	397.33
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	43	365.94	410.22
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	44	376.73	426.46
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	45	389.40	445.86
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	46	404.51	469.23
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	47	421.49	496.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	48	440.91	527.33
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	49	460.06	559.89
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	50	481.63	590.00
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	51	502.93	616.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	52	526.40	644.84
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	53	550.13	673.91
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	54	575.75	705.29
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	55	601.36	736.67
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	56	629.14	770.70
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	57	657.19	805.06
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	58	687.12	841.72
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	59	701.95	859.89
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	60	731.88	896.55
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	61	757.77	928.27
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	62	774.76	949.08
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	63	796.07	975.19
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	64	809.01	991.04
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	809.01	991.04
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	171.24	171.24
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	21	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	22	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	23	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	24	269.67	276.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	25	270.75	277.52
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	26	276.14	283.04
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	27	282.61	289.68
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	28	293.13	300.46
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	29	301.76	309.30
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	30	306.08	313.73
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	31	312.55	320.36
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	32	319.02	327.00
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	33	323.06	331.14
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	34	327.38	335.56
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	35	329.54	337.78
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	36	331.69	339.98
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	37	333.85	342.20
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	38	336.01	344.41
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	39	340.32	348.83
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	40	344.64	379.10
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	41	351.11	387.98
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	42	357.31	397.33
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	43	365.94	410.22
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	44	376.73	426.46
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	45	389.40	445.86

33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	46	404.51	469.23
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	47	421.49	496.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	48	440.91	527.33
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	49	460.06	559.89
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	50	481.63	590.00
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	51	502.93	616.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	52	526.40	644.84
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	53	550.13	673.91
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	54	575.75	705.29
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	55	601.36	736.67
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	56	629.14	770.70
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	57	657.19	805.06
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	58	687.12	841.72
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	59	701.95	859.89
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	60	731.88	896.55
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	61	757.77	928.27
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	62	774.76	949.08
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	63	796.07	975.19
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	64	809.01	991.04
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	809.01	991.04
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	136.04	136.04
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	21	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	22	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	23	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	24	214.23	219.59
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	25	215.09	220.47
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	26	219.37	224.85
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	27	224.51	230.12
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	28	232.87	238.69
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	29	239.72	245.71
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	30	243.15	249.23
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	31	248.29	254.50
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	32	253.43	259.77
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	33	256.65	263.07
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	34	260.08	266.58
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	35	261.79	268.33
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	36	263.50	270.09
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	37	265.22	271.85
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	38	266.93	273.60
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	39	270.36	277.12
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	40	273.79	301.17
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	41	278.93	308.22
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	42	283.85	315.64
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	43	290.71	325.89
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	44	299.28	338.78
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	45	309.35	354.21
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	46	321.35	372.77
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	47	334.84	394.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	48	350.27	418.92
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	49	365.48	444.79
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	50	382.61	468.70
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	51	399.54	489.44
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	52	418.18	512.27
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	53	437.03	535.36
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	54	457.38	560.29
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	55	477.73	585.22
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	56	499.80	612.26
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	57	522.08	639.55
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	58	545.86	668.68
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	59	557.64	683.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	60	581.42	712.24
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	61	601.99	737.44
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	62	615.48	753.96
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	63	632.41	774.70
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	64	642.69	787.30
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	642.69	787.30

33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	136.04	136.04
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	21	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	22	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	23	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	24	214.23	219.59
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	25	215.09	220.47
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	26	219.37	224.85
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	27	224.51	230.12
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	28	232.87	238.69
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	29	239.72	245.71
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	30	243.15	249.23
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	31	248.29	254.50
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	32	253.43	259.77
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	33	256.65	263.07
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	34	260.08	266.58
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	35	261.79	268.33
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	36	263.50	270.09
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	37	265.22	271.85
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	38	266.93	273.60
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	39	270.36	277.12
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	40	273.79	301.17
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	41	278.93	308.22
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	42	283.85	315.64
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	43	290.71	325.89
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	44	299.28	338.78
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	45	309.35	354.21
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	46	321.35	372.77
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	47	334.84	394.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	48	350.27	418.92
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	49	365.48	444.79
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	50	382.61	468.70
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	51	399.54	489.44
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	52	418.18	512.27
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	53	437.03	535.36
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	54	457.38	560.29
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	55	477.73	585.22
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	56	499.80	612.26
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	57	522.08	639.55
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	58	545.86	668.68
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	59	557.64	683.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	60	581.42	712.24
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	61	601.99	737.44
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	62	615.48	753.96
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	63	632.41	774.70
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	64	642.69	787.30
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	642.69	787.30
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	39	251.63	257.92

33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	59	519.01	635.79
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	60	541.14	662.90
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	61	560.29	686.36
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	62	572.85	701.74
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	63	588.60	721.04
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	64	598.17	732.76
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	598.17	732.76
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	126.61	126.61
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	21	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	22	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	23	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	24	199.39	204.37
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	25	200.19	205.19
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	26	204.18	209.28
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	27	208.96	214.18
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	28	216.74	222.16
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	29	223.12	228.70
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	30	226.31	231.97
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	31	231.09	236.87
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	32	235.88	241.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	33	238.87	244.84
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	34	242.06	248.11
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	35	243.65	249.74
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	36	245.25	251.38
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	37	246.84	253.01
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	38	248.44	254.65
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	39	251.63	257.92
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	40	254.82	280.30
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	41	259.61	286.87
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	42	264.19	293.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	43	270.57	303.31
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	44	278.55	315.32
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	45	287.92	329.67
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	46	299.09	346.94
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	47	311.65	366.81
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	48	326.00	389.90
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	49	340.16	413.97
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	50	356.11	436.23
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	51	371.86	455.53
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	52	389.21	476.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	53	406.76	498.28
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	54	425.70	521.48
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	55	444.64	544.68
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	56	465.18	569.85
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	57	485.91	595.24
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	58	508.05	622.36
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	59	519.01	635.79

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

State: Pennsylvania **Filing Company:** Highmark
TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: 1A-DP-16-HI
Project Name/Number: 1A-DP-16-HI/1A-DP-16-HI

Supporting Document Schedules

Satisfied - Item:	Unified Rate Review Template
Comments:	The Part I Template is attached.
Attachment(s):	2017 HMARK Individual Market URRT v04.xlsm 2017 HMARK Individual Market URRT v04.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Part II Justification
Comments:	The Part II Justification is attached.
Attachment(s):	RFJ Part II - HM Individual v3.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Part III Unified Rate Review Memorandum - Redacted
Comments:	A redacted version of the Part III Memo is attached for public disclosure.
Attachment(s):	HighmarkURRTPartIII_REDACTED_v4.pdf
Item Status:	
Status Date:	
Satisfied - Item:	PA Actuarial Memorandum - Redacted
Comments:	A revised redacted version of the PA Actuarial Memo is attached for public disclosure.
Attachment(s):	1A-DP-16-HI Cover Letter & PA Actuarial Memorandum v4 - Redacted.pdf 1A-DP-16-HI Actuarial Memorandum Rate Exhibits v4.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

State:

Pennsylvania

Filing Company:

Highmark

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

1A-DP-16-HI

Project Name/Number:

1A-DP-16-HI/1A-DP-16-HI

Attachment 2017 HMARK Individual Market URRT v04.xlsm is not a PDF document and cannot be reproduced here.

Attachment 1A-DP-16-HI Actuarial Memorandum Rate Exhibits v4.xlsx is not a PDF document and cannot be reproduced here.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y	
1	Unified Rate Review v3.3																							
2																								
3	Company Legal Name:	Highmark	State:	PA																				
4	HIOS Issuer ID:	33709	Market:	Individual																				
5	Effective Date of Rate Change(s):	01/01/2017																						
6																								
7																								
8	Market Level Calculations (Same for all Plans)																							
9																								
10																								
11	Section I: Experience period data																							
12	Experience Period:	01/01/2015	to	12/31/2015																				
13		Experience Period																						
14	Premiums (net of MLR Rebate) in Experience Period:	Aggregate Amount	PMPM	% of Prem																				
15		\$710,246,877	\$276.29	100.00%																				
16	Incurred Claims in Experience Period	\$974,768,790	379.19	137.24%																				
17	Allowed Claims:	\$1,228,842,043	478.02	173.02%																				
18	Index Rate of Experience Period		\$478.00																					
19	Experience Period Member Months	2,570,689																						
20	Section II: Allowed Claims, PMPM basis																							
21		Experience Period	Projection Period:	01/01/2017	to	12/31/2017	Mid-point to Mid-point, Experience to Projection:																24	months
22		on Actual Experience Allowed	Adj't. from Experience to	Annualized Trend				Projections, before credibility Adjustment				Credibility Manual												
23	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									
24	Inpatient Hospital	Admits	80.00	\$16,178.71	\$107.86	0.939	0.879	1.050	1.062	84.78	\$15,684.45	\$110.81	0.00	\$0.00	\$0.00									
25	Outpatient Hospital	Visits	2,877.94	654.98	157.08	0.939	0.879	1.050	1.062	3,049.71	634.97	161.37	0.00	0.00	0.00									
26	Professional	Visits	15,085.32	90.18	113.36	0.939	0.879	1.050	1.062	15,985.71	87.42	116.46	0.00	0.00	0.00									
27	Other Medical	Visits	614.76	224.05	11.48	0.939	0.879	1.050	1.062	651.45	217.21	11.79	0.00	0.00	0.00									
28	Capitation	Benefit Period	12,000.00	1.76	1.76	1.000	1.000	0.440	1.000	12,000.00	0.34	0.34	0.00	0.00	0.00									
29	Prescription Drug	Prescriptions	13,657.37	75.98	86.47	0.939	0.879	1.050	1.062	14,472.53	73.66	88.84	0.00	0.00	0.00									
30	Total				\$478.02							\$489.61			\$0.00									
31																								
32	Section III: Projected Experience:		Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)										100.00%	0.00%	\$489.61	\$152,757,870								
33			Paid to Allowed Average Factor in Projection Period												0.682									
34			Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM												\$333.95	\$104,191,096								
35			Projected Risk Adjustments PMPM												-31.13	(9,712,560)								
36			Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM												\$365.08	\$113,903,656								
37			Projected ACA reinsurance recoveries, net of rein prem, PMPM												0.00	0								
38			Projected Incurred Claims												\$365.08	\$113,903,656								
39			Administrative Expense Load												9.49%	38.92	12,143,040							
40			Profit & Risk Load												0.00%	0.00	0							
41			Taxes & Fees												1.45%	5.94	1,851,941							
42			Single Risk Pool Gross Premium Avg. Rate, PMPM												\$409.93	\$127,898,637								
43			Index Rate for Projection Period												\$489.61									
44			% increase over Experience Period												48.37%									
45			% Increase, annualized:												21.81%									
46			Projected Member Months													312,000								
47																								
48																								
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																							
50																								

Product-Plan Data Collection

Company Legal Name: **Highmark**
 HIOS Issuer ID: **33709**
 Effective Date of Rate Change(s): **01/01/2017**

State: **PA**
 Market: **Individual**

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	Shared Cost Blue PPO							Health Savings Blue P	Major Events PPO			
	33709PA039							33709PA040	33709PA038			
Product ID:	Gold	Silver	Bronze	Gold	Silver	Bronze	Silver	Catastrophic	Catastrophic	Catastrophic	Catastrophic	
Metal:	0.786	0.692	0.614	0.781	0.691	0.614	0.684	0.556	0.556	0.575	0.575	
AV Metal Value	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.637	0.637	
AV Pricing Value	Terminated	Terminated	Terminated	New	New							
Plan Category	PPO	PPO	PPO	PPO	PPO							
Plan Type:												
Plan Name	Shared Cost Blue PPO 1200	Shared Cost Blue PPO 2650	Shared Cost Blue PPO 5500	Shared Cost Blue PPO 1000	Shared Cost Blue PPO 2100	Shared Cost Blue PPO 5500	Health Savings Blue PPO 2750	Major Events Blue PPO 6350	Major Events Blue PPO 6350	Major Events Blue PPO 7150	Major Events Blue PPO 7150	
Plan ID (Standard Component ID):	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004	
Exchange Plan?	No	No	No	No	Yes							
Historical Rate Increase - Calendar Year - 2	0.00%							0.00%	0.00%			
Historical Rate Increase - Calendar Year - 1	10.73%							9.89%	10.43%			
Historical Rate Increase - Calendar Year 0	0.00%							0.00%	0.00%			
Effective Date of Proposed Rates	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2017	
Rate Change % (over prior filing)	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	#DIV/0!	
Product Rate Increase %	0.00%							0.00%	0.00%			

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

Plan ID (Standard Component ID):	Total	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004
Inpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Outpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prescription Drug	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk & Profit Charge	\$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 Rate Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost Share Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Average Current Rate PMPM	\$257.89	\$310.47	\$256.06	\$219.12	\$336.85	\$282.10	\$243.87	\$246.03	\$190.62	\$212.17		
Projected Member Months	312,000	0	0	0	0	0	0	0	0	0	461	1,643

Section III: Experience Period Information

Plan ID (Standard Component ID):	Total	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004
Plan Adjusted Index Rate	\$275.88	\$295.20	\$243.47	\$208.35	\$320.29	\$268.23	\$231.88	\$233.93	\$181.24	\$201.74	\$0.00	\$0.00
Member Months	2,570,690	63,940	267,943	29,676	20,919	92,650	8,677	73,920	3,104	522	0	0
Total Premium (TP)	\$709,212,947	\$18,875,088	\$65,236,082	\$6,182,995	\$6,700,147	\$24,851,510	\$2,012,023	\$17,292,106	\$562,569	\$105,308	\$0	\$0
EHB Percent of TP, [see instructions]	99.89%	99.92%	99.90%	99.76%	99.88%	99.89%	99.79%	99.89%	99.73%	99.55%	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%
Other benefits portion of TP	0.11%	0.08%	0.10%	0.24%	0.12%	0.11%	0.21%	0.11%	0.27%	0.45%	0.00%	0.00%
Total Allowed Claims (TAC)	\$1,228,803,799	\$39,483,889	\$139,049,046	\$6,280,507	\$9,054,784	\$42,274,125	\$2,042,487	\$33,333,108	\$581,600	\$58,289	\$0	\$0
EHB Percent of TAC, [see instructions]	99.90%	99.92%	99.90%	99.76%	99.88%	99.89%	99.79%	99.89%	99.73%	99.55%	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%
Other benefits portion of TAC	0.10%	0.08%	0.10%	0.24%	0.12%	0.11%	0.21%	0.11%	0.27%	0.45%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	\$298,978,489	\$10,873,143	\$53,940,322	-\$114,108	\$26,761	\$12,622,554	-\$162,628	\$12,475,264	\$545,639	\$9,468	\$0	\$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0											
Portion of above payable by HHS on behalf of insured person, as %	0.00%											#DIV/0!
Total Incurred claims, payable with issuer funds	\$929,825,310	\$28,610,746	\$85,108,724	\$6,394,615	\$9,028,023	\$29,651,571	\$2,205,114	\$20,857,845	\$35,961	\$48,820	\$0	\$0
Net Amt of Rein	\$87,834,789.52	\$2,967,578.95	\$8,765,001.19	\$398,908.75	\$366,192.64	\$2,610,972.76	\$233,419.61	\$2,375,718.27	\$79,281.61	-\$1,915.74	\$0.00	\$0.00
Net Amt of Risk Adj	-\$52,510,600.86	\$1,024,546.37	\$13,370,395.89	-\$2,829,888.84	-\$2,258,010.64	-\$1,234,306.93	-\$998,227.27	\$1,107,114.27	\$253,802.63	-\$28,702.76	\$0.00	\$0.00
Incurred Claims PMPM	\$361.70	\$447.46	\$317.64	\$215.48	\$431.57	\$320.04	\$254.13	\$282.17	\$11.59	\$93.53	#DIV/0!	#DIV/0!
Allowed Claims PMPM	\$478.01	\$617.51	\$518.95	\$211.64	\$432.85	\$456.28	\$235.39	\$450.93	\$187.37	\$111.66	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	\$477.51	\$617.02	\$518.43	\$211.13	\$432.33	\$455.78	\$234.90	\$450.44	\$186.87	\$111.16	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004
Plan Adjusted Index Rate	\$412.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$346.08	\$346.08
Member Months	312,000	-	-	-	-	-	-	-	-	-	461	1,643
Total Premium (TP)	\$128,547,078	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$159,541	\$568,602
EHB Percent of TP, [see instructions]	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%
Other benefits portion of TP	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$152,734,974	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$227,615	\$811,219
EHB Percent of TAC, [see instructions]	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%
Other benefits portion of TAC	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$37,609,684	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$84,733	\$301,986
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$9,708,667											\$0
Portion of above payable by HHS on behalf of insured person, as %	25.81%											0.00%
Total Incurred claims, payable with issuer funds	\$115,125,290	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$142,883	\$509,233
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Amt of Risk Adj	-\$9,712,560	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$12,064	-\$42,996
Incurred Claims PMPM	\$368.99	#DIV/0!	\$309.94	\$309.94								
Allowed Claims PMPM	\$489.54	#DIV/0!	\$493.74	\$493.74								
EHB portion of Allowed Claims, PMPM	\$489.54	#DIV/0!	\$493.74	\$493.74								

h Blue PPO PA059	Balance Blue PPO 33709PA060				my Community Blue Flex PPO 33709PA070				Flex Blue PPO 33709PA042					
	Gold	Silver	Silver	Gold	Gold	Silver	Silver	Bronze	Gold	Gold	Silver	Silver	Bronze	Bronze
0.817 0.010 Terminated PPO	0.710 0.010 Terminated PPO	0.715 0.010 Terminated PPO	0.810 0.010 Terminated PPO	0.812 0.010 Terminated PPO	0.788 1.066 New PPO	0.681 0.888 New PPO	0.682 0.861 New PPO	0.609 0.684 New PPO	0.789 0.010 Terminated PPO	0.783 0.010 Terminated PPO	0.689 0.010 Terminated PPO	0.689 0.010 Terminated PPO	0.618 0.010 Terminated PPO	0.620 0.010 Terminated PPO
Total Health Blue PPO 1200	Balance Blue PPO 1000	Balance Blue PPO 1000	Balance Blue PPO 500	Balance Blue PPO 500	my Community Blue Flex PPO 1700GQ	my Community Blue Flex PPO 2800SQE	my Community Blue Flex PPO 2100S	my Community Blue Flex PPO 6800B	Flex Blue PPO 1200	Flex Blue PPO 1000	Flex Blue PPO 2650	Flex Blue PPO 2100	Flex Blue PPO 4000	Flex Blue PPO 4000
33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
No	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No
0%	0.00%				0.00%				0.00%					
0%	0.00%				0.00%				15.76%					
0%	0.00%				0.00%				19.12%					
01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2017	01/01/2017	01/01/2017	01/01/2017	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
0%	0.00%				0.00%				0.00%					

33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
\$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	\$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	\$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	\$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	\$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
\$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	\$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	\$0.00	\$0.00	\$0.00

\$347.20	\$270.76	\$301.89	\$329.85	\$367.74					\$336.05	\$347.19	\$277.09	\$287.46	\$237.97	\$250.71
0	0	0	0	0	2,063	244	120	16,596	0	0	0	0	0	0

33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
\$330.13	\$257.45	\$287.04	\$313.63	\$349.66	\$0.00	\$0.00	\$0.00	\$0.00	\$319.53	\$330.12	\$263.46	\$273.32	\$226.27	\$238.38
1,340	96,385	29,642	155,240	26,673	0	0	0	0	14,636	160,017	69,618	548,286	7,952	67,995
\$442,374	\$24,814,318	\$8,508,440	\$48,687,921	\$9,326,481	\$0	\$0	\$0	\$0	\$4,676,641	\$52,824,812	\$18,341,558	\$149,857,530	\$1,799,299	\$16,208,648
99.89%	99.86%	99.88%	99.89%	99.91%	100.00%	100.00%	100.00%	100.00%	99.92%	99.92%	99.91%	99.92%	99.84%	99.82%
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%
0.11%	0.14%	0.12%	0.11%	0.09%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%	0.09%	0.08%	0.16%	0.18%
\$590,251	\$33,510,879	\$12,245,657	\$70,612,584	\$14,183,831	\$0	\$0	\$0	\$0	\$9,411,177	\$99,797,665	\$40,030,400	\$327,484,351	\$2,545,336	\$19,027,550
99.89%	99.86%	99.88%	99.89%	99.91%	100.00%	100.00%	100.00%	100.00%	99.92%	99.92%	99.91%	99.92%	99.84%	99.82%
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%
0.11%	0.14%	0.12%	0.11%	0.09%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%	0.09%	0.08%	0.16%	0.18%
\$138,914	\$5,194,309	\$1,633,425	\$8,684,381	\$1,998,857	\$0	\$0	\$0	\$0	\$1,903,377	\$22,250,179	\$12,913,727	\$106,482,292	\$237,376	-\$91,209
					#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!						
\$451,337	\$28,316,570	\$10,612,232	\$61,928,203	\$12,184,974	\$0	\$0	\$0	\$0	\$7,507,800	\$77,547,486	\$27,116,674	\$221,002,059	\$2,307,960	\$19,118,759
\$12,640.17	\$1,255,394.76	\$731,727.75	\$3,968,292.80	\$1,217,959.52	\$0.00	\$0.00	\$0.00	\$0.00	\$784,253.39	\$8,459,410.28	\$3,185,425.60	\$27,662,071.01	\$332,261.73	\$1,804,773.35
-\$10,510.07	-\$4,759,426.40	-\$1,807,007.18	-\$6,132,417.09	-\$1,038,606.36	\$0.00	\$0.00	\$0.00	\$0.00	-\$381,760.51	-\$1,595,373.61	\$1,203,233.61	\$11,927,874.12	-\$785,466.46	-\$7,527,338.90
\$336.82	\$293.79	\$358.01	\$398.92	\$456.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$512.97	\$484.62	\$389.51	\$403.08	\$290.24	\$281.18
\$440.49	\$347.68	\$413.12	\$454.86	\$531.77	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$643.02	\$623.67	\$575.00	\$597.29	\$320.09	\$279.84
\$440.00	\$347.19	\$412.62	\$454.36	\$531.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$642.50	\$623.17	\$574.48	\$596.81	\$319.58	\$279.33

33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$579.75	\$482.84	\$468.05	\$371.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	-	-	-	-	2,063	244	120	16,596	-	-	-	-	-	-
\$0	\$0	\$0	\$0	\$0	\$1,196,021	\$117,813	\$56,166	\$6,170,785	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$0	\$0	\$0	\$0	\$0	\$1,183,167	\$133,460	\$63,892	\$8,578,963	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$0	\$0	\$0	\$0	\$0	\$112,024	\$27,948	\$13,591	\$3,052,479	\$0	\$0	\$0	\$0	\$0	\$0
					\$0	\$16,623	\$7,925	\$6,171						
					0.00%	59.48%	58.31%	0.20%						
\$0	\$0	\$0	\$0	\$0	\$1,071,143	\$105,512	\$50,301	\$5,526,484	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	-\$90,258	-\$8,896	-\$4,242	-\$466,453	\$0	\$0	\$0	\$0	\$0	\$0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$519.22	\$432.43	\$419.18	\$333.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$573.52	\$546.97	\$532.44	\$516.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$573.52	\$546.97	\$532.44	\$516.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

ts Blue PPO PA053	Terminated Products 33709PA037
Catastrophic 0.556 0.010 Terminated PPO	Not Applicable 0.000 0.000 Terminated PPO
Major Events Blue PPO 6350	2015 Experience for Transitional Plans
33709PA0530002	33709PA0370001
No	No
0%	0.00%
33%	0.00%
0%	0.00%
01/01/2015	01/01/2017
0.00%	0.00%
0.00%	0.00%
-100.00%	#DIV/0!
0%	0.00%

33709PA0530002	33709PA0370001
\$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	\$0.00
\$0.00	\$0.00

\$217.73	\$0.00
0	0

33709PA0530002	33709PA0370001
\$207.02	\$0.00
2,583	20,366
\$534,733	\$0
99.36%	100.00%
0.00%	0.00%
0.64%	0.00%
\$200,316	\$5,050,469
99.36%	100.00%
0.00%	0.00%
0.64%	0.00%
-\$115,483	\$1,030,498
\$315,799	\$4,019,971
-\$9,479.61	-\$74,743.22
-\$200,234.74	-\$1,629.28

\$122.26	\$197.39
\$77.55	\$247.99
\$77.06	\$247.99

33709PA0530002	33709PA0370001
\$0.00	\$0.00
-	-
\$0	\$0
0.00%	0.00%
0.00%	0.00%
100.00%	100.00%
\$0	\$0
0.00%	0.00%
0.00%	0.00%
100.00%	100.00%
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Part II of the Preliminary Justification

Highmark, Inc.

d/b/a Highmark Blue Cross Blue Shield – Individual Market

Scope and Range:

Highmark Blue Cross Blue Shield is requesting an average rate increase of 50.1% ranging from 48.8% to 51.9% for the 2017 ACA-qualifying individual products with effective dates from January 1, 2017 to December 31, 2017. This is projected to affect 24,454 members.

Relative to 2016 pricing, the rate increase is mostly due to the higher actual 2015 experience and expected morbidity of the projected enrolled population. The base period claims reflects the experience from the ACA enrolled population as well as the enrollment of consumers who were previously uninsured or covered under employer group health plans. In addition, the other contributing factors include the result of trend on this claims basis and the change in the federal transitional reinsurance program parameters.

Historical Financial Experience:

Highmark Blue Cross Blue Shield incurred a substantial underwriting loss in its Individual ACA programs in 2015. This loss is net of the expected risk adjustment and federal reinsurance programs.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase due to higher morbidity and age relative to the assumptions used in the 2016 rate filing. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits and Cost Sharing:

The non-Essential Health Benefit adult vision was removed from the 2017 plans. A few minor benefits were added to better align with the 2017 Benchmark Plan. These additional benefits have minimal impact on the rates. Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs and Anticipated Operating Results:

Overall, administrative costs as a percentage of premium is less in 2017 than 2016. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

REDACTED

Part III Actuarial Memorandum

Highmark, Inc.

d/b/a Highmark Blue Cross Blue Shield

Individual Rate Filing

Effective January 1, 2017

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Blue Cross Blue Shield's (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2017. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark, Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2017

I.2 Company Contact Information:

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

II. Proposed Rate Increase(s)

For all rate increases by plan see the 'Cumulative Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 26 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate increase are the experience of the ACA single risk pool membership is emerging higher than assumed in the prior rate filing, trend, and the removal of the Federal Reinsurance Program.

Please note that the premium rate development in this filing is contingent upon the continued availability of CSR payments under the ACA in 2017. If CSR payments are unavailable to issuers, substantial changes to this filing may be required.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2015, paid through January 2016. This includes 2015 experience in Affordable Care Act compliant plans as well as insured non-grandfathered members in Highmark's 2015 individual book-of-business.

III.2 Premiums (net of MLR Rebate) in Experience Period:

The premiums shown for the experience period were based on calendar year 2015 actual revenues.

Based on preliminary information for calendar year 2015, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2015 premium amounts.

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

- **Historical Experience:** We chose Highmark's current experience for the individual block of business for the period January 1, 2015 through December 31, 2015, with claims paid through January, 2016 as the basis for the 2017 projected individual market pricing.
- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for Highmark's individual book-of-business. This section includes:
 - The amount of claims which were processed through Company's claims system,

- Claims processed outside of the Company's claims system, and
 - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from Highmark's detailed claim-level historical data. This experience includes 2015 claims for Affordable Care Act compliant business as well as claims for insured non-grandfathered members in Highmark's 2015 individual book-of-business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
 - **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2015 plan designs chosen by each member.
 - **Incurred but Not Paid (IBNR) Claims Estimate:** Highmark is using a completion factor of 0.972 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for Highmark's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate total claims into its components on the URRT.

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

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

We applied an adjustment of approximately -6.1% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes, including blending of the ACA and pre-ACA pools, new members from multiple sources including uninsured and the employer markets, the effect of Highmark no longer offering plans in the Central Pennsylvania region, and additional risk due to recent market dynamics.

V.2 Changes in Benefits

The following benefits were added to comply with the new state benchmark:

- Hospice – respite care of 7 days per six consecutive months
- Artificial Insemination and related medication
- Addition of visit limits on Habilitative Services

No explicit adjustments were made to the experience to account for these benefits.

Additionally, Highmark is removing its Non-EHB Adult Vision benefit.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will decrease by about 1.6% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly younger than the population in the underlying experience. This decreases the projected allowed claims (utilization) by the same amount.

V.4 Trend Factors (cost/utilization)

This development of the CY2017 rates reflects an annual trend rate of 12.5% (5% cost, 7.1% utilization). These trends reflect Highmark's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of trends in both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -1.7%.

VI. Credibility Manual Rate Development

VI.1 Source and Appropriateness of Experience Data Used

Highmark's individual experience is fully credible. No manual rate is developed or used in this projection. The Credibility Manual section of the URRT has been populated with zeroes to allow for finalization of the URRT Workbook.

VII. Credibility of Experience

The experience is from Highmark's individual book of business in 2015. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Paid to Allowed Ratio

The paid to allowed ratio of 0.682 is a weighted average of the 2017 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model based on claims experience that resembles Highmark's small group and individual populations.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

The estimated average risk score for Highmark's projected 2017 population was developed by using Highmark's 2015 claim diagnoses and the updated risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters for 2017. Similarly, allowable rating factors, actuarial value factors, and induced demand factors were estimated for Highmark based upon its projected 2017 population.

We estimated the statewide average risk transfer factors based on current market assumptions with adjustments for known changes such as the new model coefficients for 2017. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2017.

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

The analysis resulted in Highmark paying into the risk adjuster pool. This value is reflected in worksheet 1 net of the risk adjuster fee (\$0.13 PMPM) consistent with the single risk pool regulations

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Federal reinsurance Program will be terminated prior to the rating period.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

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

X.2 Profit (or Contribution to Surplus) & Risk Margin:

The proposed premium rates reflect a 0% risk/contribution to surplus margin for all products and plans.

X.3 Taxes and Fees:

The following fees were added:

- \$0.20 Per Member Per Month for the Patient Centered Outcomes Research Fee.
- 0% for the Health Insurance Provider Fee
- 3.5% Exchange Fee x 40% assumed on exchange percentage (= 1.4% included in the single risk pool base rate)

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 90.4% relative to total premium less taxes and fees. This loss ratio is calculated consistently with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above the base experience used includes all Highmark individual members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2017.

XIII. Index Rate

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

XIV. Market Adjusted Index Rate

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment, reinsurance, and the exchange fee. The Risk Adjustment factor is developed by taking one minus the expected risk transfer (net of the fee) and dividing by the projected incurred claims before reinsurance and risk adjustment. The Federal Reinsurance Program factor is developed by taking one minus the expected reinsurance recovery (net of the

reinsurance premium) and dividing by the projected incurred claims, before reinsurance recoveries, net of reinsurance premium. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM and the projected incurred claims after risk adjuster and reinsurance, then dividing by the projected incurred claims after risk adjuster and reinsurance. These adjustments were developed as factors in accordance with the Part III instructions.

XV. Plan Adjusted Index Rates

A Plan Adjusted Index Rate is developed by taking the Market Adjusted Index Rate and adding a plan's actuarial value, relative benefit richness, relative network, any non EHB benefits, and retention. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

XVI. Calibration

XVI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.736. This factor is calculated by dividing the all members age factor of 1.742 by the ratio of all members to billable members (1,004). Each Plan Adjusted Index Rate represents the rate for an average member with an age factor of 1.736. Please note that no member will pay these rates because the age factor of 1.736 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The nearest age to that factor is for age 49, which has a factor of 1.706. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.970. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.970. Please see Exhibit I for the development of the calibration factor.

XVII. Consumer Adjusted Premium Rate Development

The plan adjusted index rate represents the rate for a non-smoker average age and average geographic member. Multiplying by the Combined Calibration Factor found in Exhibit I results in the value for a 49 year old non-smoker in a 1.0 geographical area. The standard HHS Age Curve along with the filed tobacco factors and geography factors can be used to calculate any rate found in the QHP rate template.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of Highmark's QHP application.

XIX. AV Pricing Values

Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers. The utilization due to differences in cost sharing is based on the factors adopted by the risk adjustment methodology. No differences due to health status are in these adjustments.

XX. Membership Projections

Membership projections are from the Highmark's forecast for 2017. These projections reflect expected changes in market share due to an expected increase in market competition.

Highmark expects membership in 2017 to follow a similar metal level distribution as the Individual ACA experience period.

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

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%		
150%-200%	87%		
200%-250%	73%		
>250%	70%		
Total			

XXI. Terminated Products

A listing of pre-ACA plans that will be terminated as of the effective date of this filing can be found in Exhibit III.

Plans in the 2015 experience period that will no longer be available in 2017 can be found in Exhibit IV. Highmark's mappings have a one to many relationship where a single HIOS ID from 2015 will map to multiple HIOS IDs in 2017 depending on the county in which a member lives. The template does not seem equipped to handle such a mapping and the instructions did not give any guidance on how to proceed. Therefore, Highmark has chosen to show each terminating plan in its own column with its experience and each new plan in its own column with a projection.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe Highmark's plans adequately. No differences are needed.

XXIII. Warning Alerts

There were no validation warnings that occurred when finalizing the URRT workbook.

XXIV. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany Highmark's rate filing for the individual combined market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.
- With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in Highmark's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the Commonwealth of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

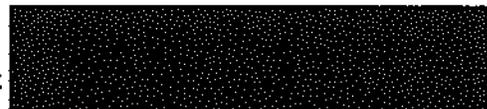
- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

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

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

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

Signed:



Title: Actuarial Manager, Individual Markets

Date: September 12, 2016

Exhibit I
Highmark Inc.
d/b/a Highmark Blue Cross Blue Shield

Highmark Individual Market Adjusted Index Rate (effective January 1, 2017)

CY2017 Projected Period Average Members	26,000
CY2017 Projected Allowed Claims	\$489.61
Non-EHB - Adult Vision	\$0.00
CY2017 Index Rate (Allowed Claims for EHB Only)	\$489.61
Market-Wide Adjustment	
Risk Adjustment (Net of Risk Adjuster Fee)	1.093
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.016
CY2017 Market Adjusted Index Rate	\$543.66
Calibration	
Calibration from Plan Adjusted Index Rate to Age 49, 1.0 Area, Non-Smoker	
(a) Average Age Factor	1.736
(b) Age 49 (Nearest Age on HHS Age Curve) Age Factor	1.706
(c) Average Geographic Factor	0.970
Combined Calibration Factor $1/[(a/b)*c]$	1.013

Exhibit II
Highmark Inc.
d/b/a Highmark Blue Cross Blue Shield
Western PA Region

Unified Rate Review Template (URRT) AV Pricing Value Development
Market Adjusted Index Rate PMPM = \$543.66

HIC's Plan ID	Exchange Status	Metal Level	Plan Design/Marketing Name	Plan Premium PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ⁽¹⁾	(i)	(ii)	(iii)	(iv)	(v)
33709PA0690003	On & Off	Gold	my Connect Blue EPO 250G	\$521.18	0.959	0.871	0.996	1.000	1.105	1.000	1.000
33709PA0690005	On & Off	Gold	my Connect Blue EPO 1000G	\$508.66	0.936	0.850	0.996	1.000	1.105	1.000	1.000
33709PA0690001	On & Off	Silver	my Connect Blue EPO 1750S	\$425.42	0.783	0.711	0.996	1.000	1.105	1.000	1.000
33709PA0690002	On & Off	Silver	my Connect Blue EPO 2500S	\$430.41	0.792	0.719	0.996	1.000	1.105	1.000	1.000
33709PA0690004	On & Off	Bronze	my Connect Blue EPO 6500B	\$344.03	0.633	0.575	0.996	1.000	1.105	1.000	1.000
33709PA0700005	On & Off	Gold	my Community Blue Flex PPO 1700GQ	\$579.75	1.066	0.866	1.114	1.000	1.105	1.000	1.000
33709PA0700006	On & Off	Silver	my Community Blue Flex PPO 2800SQE	\$482.84	0.888	0.721	1.114	1.000	1.105	1.000	1.000
33709PA0700007	On & Off	Silver	my Community Blue Flex PPO 2100S	\$488.05	0.861	0.718	1.085	1.000	1.105	1.000	1.000
33709PA0700008	On & Off	Bronze	my Community Blue Flex PPO 6800B	\$371.82	0.684	0.570	1.085	1.000	1.105	1.000	1.000
33709PA0380004	On & Off	Catastrophic	Major Events Blue PPO 7150	\$346.08	0.637	0.556	1.126	1.000	1.105	0.920	0.920
33709PA0380003	Off	Catastrophic	Major Events Blue PPO 7150	\$346.08	0.637	0.556	1.126	1.000	1.105	0.920	0.920

⁽¹⁾ Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III
Highmark Terminated Products

Medically Underwritten Direct Pay Community Blue PPO \$1,200
Medically Underwritten Direct Pay Community Blue PPO \$2,600
Medically Underwritten Direct Pay Community Blue PPO \$3,500

Exhibit IV
Highmark, Inc.
d/b/a Highmark Blue Cross Blue Shield

Terminated ACA Plans

HIOS Plan ID	Plan Name
33709PA0390009	Shared Cost Blue PPO 1200
33709PA0390005	Shared Cost Blue PPO 2650
33709PA0390001	Shared Cost Blue PPO 5500
33709PA0390011	Shared Cost Blue PPO 1000
33709PA0390007	Shared Cost Blue PPO 2100
33709PA0390003	Shared Cost Blue PPO 5500
33709PA0400001	Health Savings Blue PPO 2750
33709PA0380001	Major Events Blue PPO 6350
33709PA0380002	Major Events Blue PPO 6350
33709PA0510005	Shared Cost Blue PPO 1200
33709PA0510003	Shared Cost Blue PPO 2650
33709PA0510001	Shared Cost Blue PPO 6000
33709PA0510006	Shared Cost Blue PPO 1000
33709PA0510004	Shared Cost Blue PPO 2100
33709PA0510002	Shared Cost Blue PPO 6000
33709PA0520001	Health Savings Blue PPO 2700
33709PA0500001	Major Events Blue PPO 6850
33709PA0500002	Major Events Blue PPO 6850
33709PA0590001	Total Health Blue PPO 1200
33709PA0590002	Total Health Blue PPO 1200
33709PA0600001	Balance Blue PPO 1000
33709PA0600002	Balance Blue PPO 1000
33709PA0600003	Balance Blue PPO 500
33709PA0600004	Balance Blue PPO 500
33709PA0420009	Flex Blue PPO 1200
33709PA0420011	Flex Blue PPO 1000
33709PA0420005	Flex Blue PPO 2650
33709PA0420007	Flex Blue PPO 2100
33709PA0420001	Flex Blue PPO 4000
33709PA0420003	Flex Blue PPO 4000
33709PA0420013	Flex Blue PPO 1200 PMHA
33709PA0420014	Flex Blue PPO 1200 Penn Highlands
33709PA0430001	Health Savings Blue PPO 1700
33709PA0430003	Health Savings Blue PPO 1700
33709PA0410001	Major Events Blue PPO 6350
33709PA0410002	Major Events Blue PPO 6350
33709PA0540005	Flex Blue PPO 1200
33709PA0540006	Flex Blue PPO 1000
33709PA0540003	Flex Blue PPO 2650
33709PA0540004	Flex Blue PPO 2100
33709PA0540001	Flex Blue PPO 4000
33709PA0540002	Flex Blue PPO 4000
33709PA0550001	Health Savings Blue PPO 1700
33709PA0550002	Health Savings Blue PPO 1700
33709PA0530001	Major Events Blue PPO 6350
33709PA0530002	Major Events Blue PPO 6350

ACTUARIAL MEMORANDUM**Highmark Inc.****Revised Individual Rate Filing - January 1, 2017**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2017. The rates are guaranteed until December 31, 2017.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory, and are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80(d)(1)).
3. The rating factors and rating methodology are reasonable and consistent with Highmark's business plan at the time of the filing.

[REDACTED]

[REDACTED]

Fellow, Society of Actuaries
Member, American Academy of Actuaries
September 12, 2016



September 12, 2016

Ms. Johanna Fabian-Marks, Director
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation and Market Enforcement
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark, Inc. Filing # 1A-DP-16-HI (SERFF # HGHM-130540834)
2017 Individual Market Rates

Dear Ms. Fabian-Marks:

Pursuant to the conversation held with the Department on September 8, 2016, Highmark is submitting a modified rate request.

The Actuarial Memorandum has been updated to reflect the changes.

Should you have any questions regarding the attached filing, please feel free to contact me at (717) 302-2143 or via e-mail at jeffrey.scheib@highmark.com.

Sincerely,

A handwritten signature in black ink that reads "Jeffrey Scheib". The signature is fluid and cursive.

Jeffrey Scheib, ASA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Greg Devine, Esq.
Frank Haver
Tija Hilton-Phillips, Esq.
William Sarniak

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Name & NAIC #: Highmark Inc., NAIC #54771 (“Highmark”)

Market (Individual or Small Group): Individual

On or Off Exchange: Highmark will sell plans on and off of the exchange.

Effective date of coverage: January 1, 2017

Average rate change requested: 45.4%

Range of rate change requested: 32.3% - 63.5%

Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): PPO and EPO

Rating Areas: Highmark will offer products in rating areas 1,2,4,5, and 6

Metal Levels and Catastrophic Plans: Highmark will sell Gold, Silver, Bronze, and Catastrophic plans in the Individual Market.

Current number of covered lives and of policyholders: 38,559 lives, 27,497 policy holders

Number of plans offered in 2017: 11

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

Corresponding contract form #, SERFF and Binder ID#s:

The corresponding SERFF binder number is HGHM-PA17-125059899 affecting the following Highmark products and forms:

Product Name / Type	Contract Form & SERFF#
CB Flex PPO	CB/FL/PPO/WDP; HGHM-130517959
CB Flex HDHP	CB/FL/HDHP/WDP; HGHM-130518027
Major Events Blue PPO	CAT/WDP-4; HGHM-130518049
Connect Blue EPO	CONB/EPO/WDP-1; HGHM-130518097

HIOS Issuer ID # and submission tracking #: HIOS Issuer ID #33709, Highmark Filing #1A-DP-16-HI (SERFF Filing # HGHM-130540834)

Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2016	18.6%	HGHM-130061378
2015	13.4%	HGHM-129603957
2014	n/a – initial ACA rate filing	HGHM-128985817

In 2015 the rate change varied by plan due to a variance in network factors by service area. In 2016, increases varied by plan due to cost sharing alterations required to maintain federal AV levels as well as for updates to other pricing factors. In 2017, rate changes will vary by product due to updated cost sharing levels to meet federal AV requirements as well as updates in the pricing AV factors. Please see Table 10, column AC for plan level increases.

Average Rate Change

The SERFF Rate Review Detail Screen presents the “percent rate change requested” as 45.4%. This value is consistent with Table 10, cell AC13. Table 11, Cell AZ13 calculates an increase in the 21-year-old non-smoker rate of 45.1%. Table 10 calculates the member weighted average rate for 2016 and the member requested weighted average rate for 2017 and calculates the difference in those values. Table 11 calculates the increase for each plan and then member weights the increases. Highmark feels the methodology on Table 10 is more accurate and is using this value in its communications.

B. Membership Count

Please see Table 1 for the age breakdown and total number of members for the periods shown. The enrollment will differ from table 10. Please see the Plan Rate Development section for further details.

C. Benefit/Cost Sharing Changes

Many plans required cost sharing changes because of the new Actuarial Value (AV) calculator released for 2017 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by slightly changing member cost sharing and the maximum out of pocket levels.

The following were changes to the Essential Health Benefits due to the 2017 Benchmark Plan:

- Hospice Benefit – addition of respite care for 7 days per six months
- Coverage for Artificial Insemination, including specific related medications
- Added visits for Habilitative Therapy Services

In addition, the non-EHB benefit of the Adult Vision Eye exam was removed from plan coverage.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial value, are in Attachment B. Also the PA Plan Design Summary and Rate Tables with the HIOS Plan IDs are submitted in SERFF Rate/Rule Schedule Tab.

D. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2015 calendar year results for all policies in the single risk pool, with run out through January 2016. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period. Unlike the Premiums shown in the URRT, the Earned Premiums in Table 2 have not been adjusted for anticipated risk adjustment transfer payments. The sum of the Earned Premium and Estimated Risk Adjustment from Table 2 total the Premiums in the URRT.
- Incurred Claims represent claims paid by Highmark net of expected CSR recoveries. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - One month of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

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

- There are no non-EHB benefits represented in the allowed charges in Table 2.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit.
- Total Non-EHB capitation includes amounts for our adult vision benefit.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that Highmark will incur based on the results in the experience period. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

- Estimated Reinsurance Recoveries reflect what Highmark expects to receive for the experience period and is calculated using claims experience and applying the 2015 Reinsurance parameters (\$45,000 attachment point and 50% coinsurance up to \$250,000.)

E. Credibility of Data

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

F. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 12.5%. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect Highmark's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend components represent a blended average for all types of service and are applied to the aggregate experience for pricing, and as such Table 2 shows the same trend components for each service category. Due to the significant change in the make-up of the ACA population in the first two years, the data included in table 4 was not used in the development of the trend. A separate regression study was developed by the Highmark valuation team that analyzed the ACA trend levels of cohorts of ACA members that were continuously enrolled in a significant portion of 2014 and thru 2015 in the same metal level. The analysis took into consideration seasonality and removed outlier months. The resulting trend was compared to the group business and any industry available ACA data.

The URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. Table 3 is populated consistent with this requirement.

G. Historical Experience

Table 4 presents the most recent 24 months (2 calendar years) of Highmark data with run-out through January 2016. Data for 2013 is not included as it is not representative of the single risk pool.

2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized the development presented in Worksheet 1 of the URRT , a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to network contracting changes between the experience period and the projection period.
- There is no explicit Change in Benefits adjustment.
- The Change in Other adjustment reflects improved contracting with our pharmacy benefits provider.

Note that the URRT develops the Index Rate and the Plan Adjusted Index Rate using the projected distribution of members by plan, whereas Table 5 uses a recent distribution of members by plan. Any comparison between the URRT values and the Table 5 values will show variances to the extent that there are variances in the assumed underlying membership distributions.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development. Administrative costs reflect internal costs that the Highmark is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The Health Insurer Provider Fee does not apply to the Individual Market for 2017.
- The administrative expenses do not vary by plan
- 0% Pennsylvania Premium Tax was included
- The \$0.20 PMPM PCORI fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are 0.59%.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2016 values are pulled from the prior year's filing, while the 2017 values represent our projection for 2017 assumed in the 2017 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2017 Calibrated Plan Adjusted Index Rate (PMPM). The 2016 base period allowed claims as developed from the 2016 rate filing are in cell C62. Given the magnitude of the increase, the difference between Row H and Row A is insignificant and may be caused by rounding error.

Table 9 presents the data elements supporting the calculations in Table 8. Note the following differences between the Table 9 values presented for 2016 and the values from the 2016 URRT:

- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as the Table 9 separates out the Exchange User Fee into a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

The 2016 values are populated using the 2016 filed factors adjusted for the membership mix as of February 1, 2016.

3. Plan Rate Development

Table 10 shows the plan rate development for 2017. This table shows the plans that Highmark intends to offer in 2017, as well as plans from the 2016 portfolio that will be discontinued. The calibrated plan adjusted index rates for 2016 are calculated according to the instructions. The 2017 rating factors are consistent with the factors found in Exhibit I of the Part III URRT memorandum with the pricing effect further broken out into pricing AV, benefit richness, and tobacco surcharge adjustment. Admin effect is also broken into admin costs, taxes and fees, and profit or contingency.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of Highmark's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included in Attachment B.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2016 rate of the discontinuing plan to the 2017 rate of the plan the members are being mapped to. Some discontinuing plans are being listed multiple times since these plans have different mappings based on the county in which the members live. For these plans, we have included the service zone that the members reside in as part of the plan name to avoid ambiguity.

Please note that the membership in this tab will not tie to Table 1 because there are members who are not being mapped into any other plan. Including these members in Table 10 would make the aggregate increase calculation incorrect.

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

Table 11 presents Highmark's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.A above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 45.1% which is not consistent with the SERFF Rate Review Detail Screen "percent rate change requested" for the reasons cited above.

Please note that Highmark is offering new plans that have no enrollment on February 1, 2016. Due to the nature of the template, rates are not populated for these plans. A full listing of rates by age, area, and tobacco status can be found in the Rate Pages exhibit submitted as a separate document.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

Please see Table 13 for Highmark's geographic factors. Highmark's factors for the rating period are unchanged from the currently approved factors. Note that rating areas 3 and 8 are left blank as Highmark does not offer plans in these regions.

C. Network Factors

Please see Table 14 for Highmark's network rating factors.

D. Service Area Composition

Highmark's offerings are split into multiple service areas. The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing.

6. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2017) for the Individual Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2017 PA Actuarial Memorandum Rate Exhibits.

I certify that the benefits included in Highmark's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Part II Rate Filing Justification.

[REDACTED]

[REDACTED]

Title: Manager, Actuarial Services

Date: 09/12/2016

Highmark Inc.
d/b/a Highmark Blue Cross Blue Shield
Individual Market Product Portfolio
Western PA Region

Supplemental Exhibits

- | | |
|--------------|---|
| Attachment A | Milliman Certification |
| Attachment B | Screenshots of HHS AV calculator and Actuarial Certification for Approach 1 |

ACTUARIAL MEMORANDUM

Highmark Inc.

Revised Individual Rate Filing - January 1, 2017

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. (“Highmark”) to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2017. The rates are guaranteed until December 31, 2017.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory, and are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80(d)(1)).
3. The rating factors and rating methodology are reasonable and consistent with Highmark’s business plan at the time of the filing.

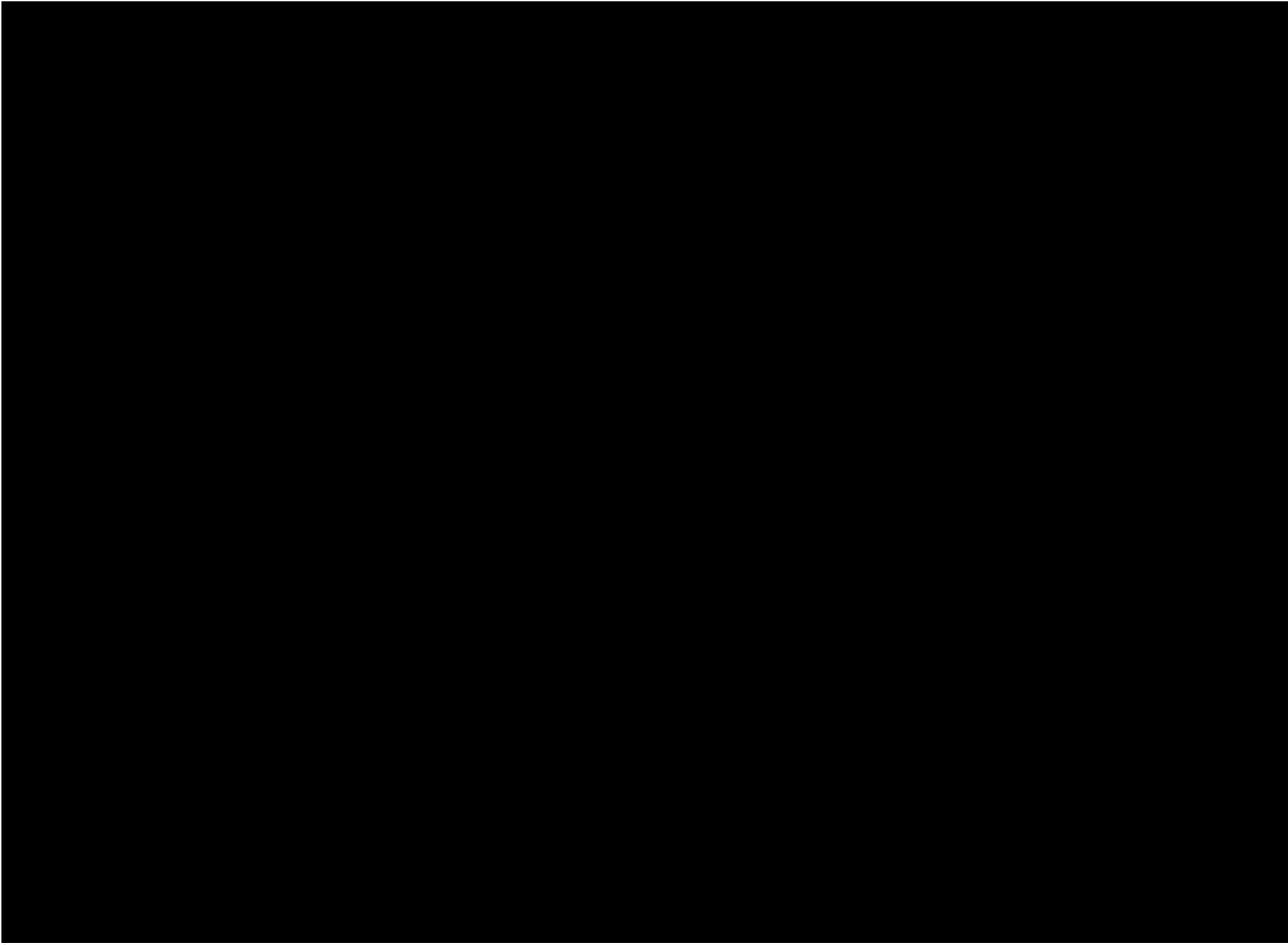
[REDACTED]

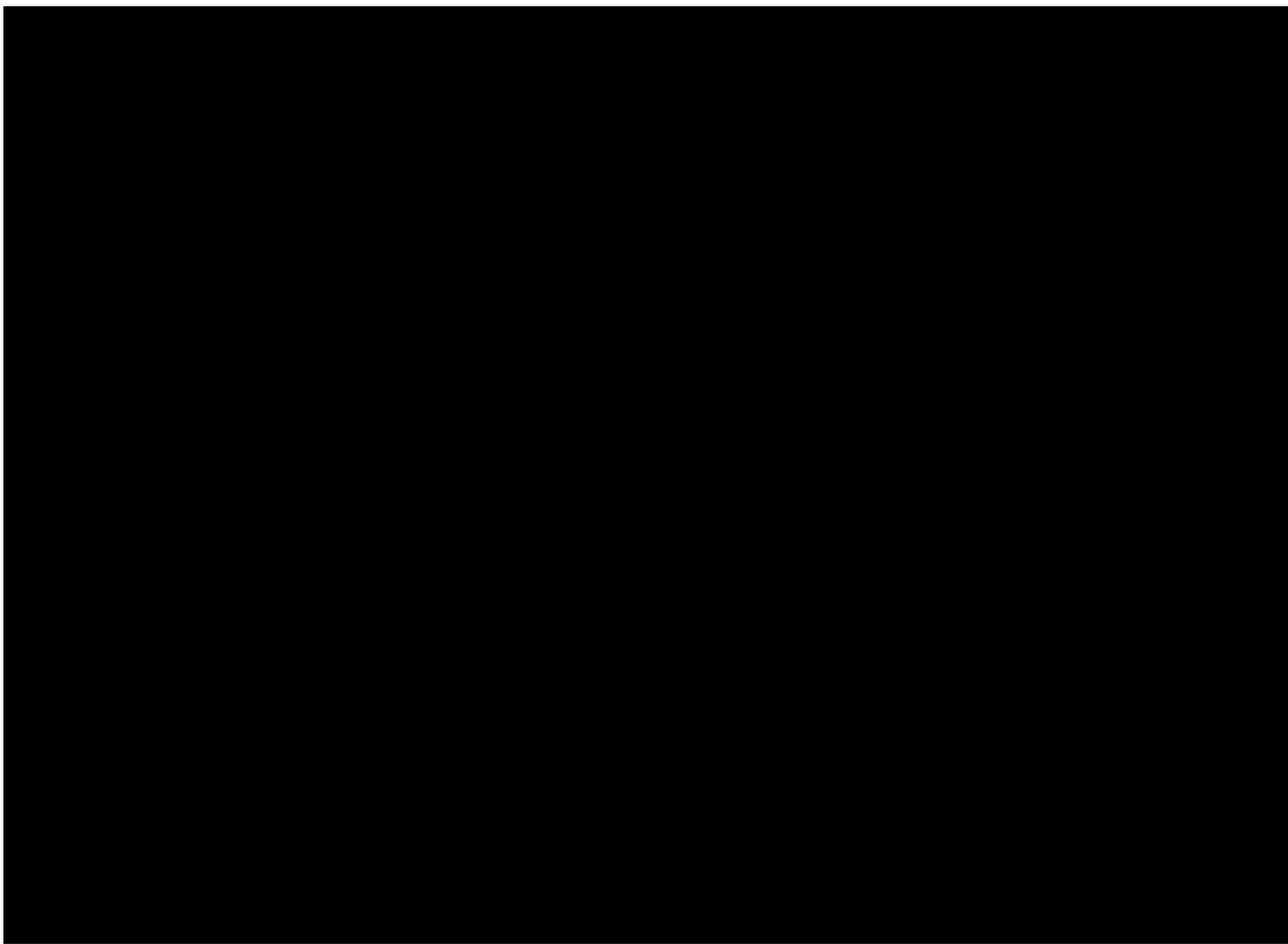
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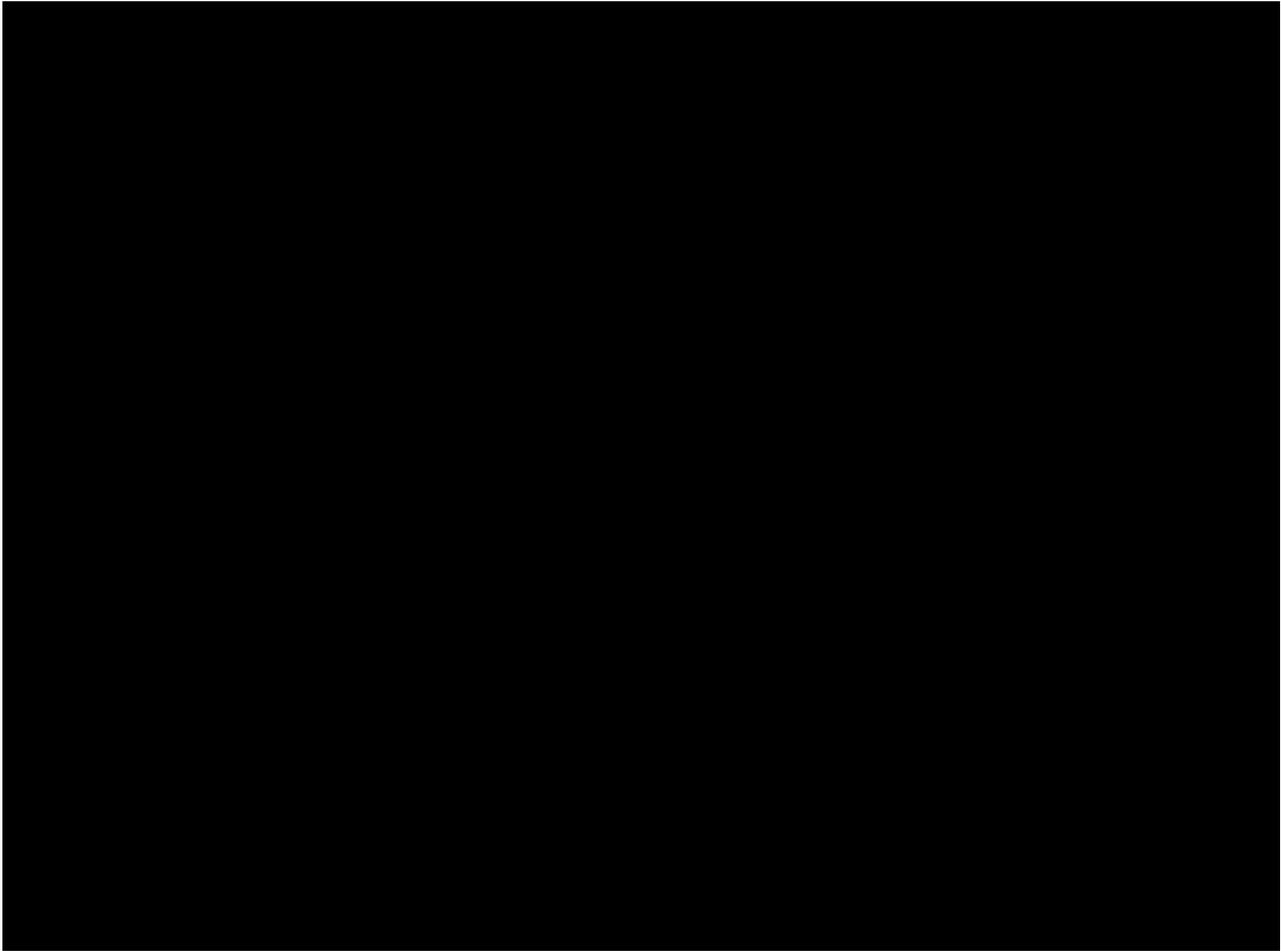
Fellow, Society of Actuaries
Member, American Academy of Actuaries
September 12, 2016

Attachment B - Highmark

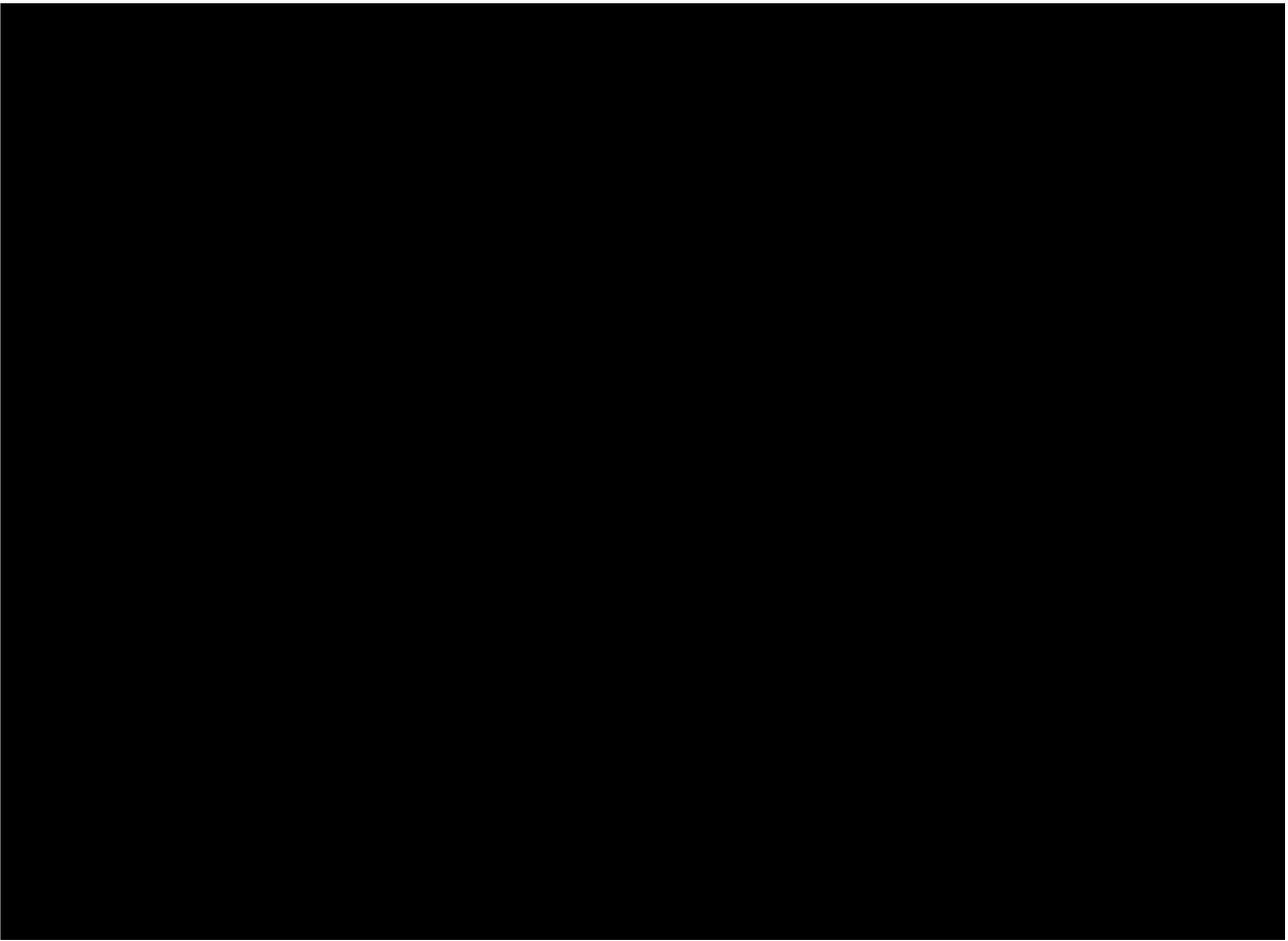
Screenshots of HHS AV calculator and Actuarial Certification for Approach 1

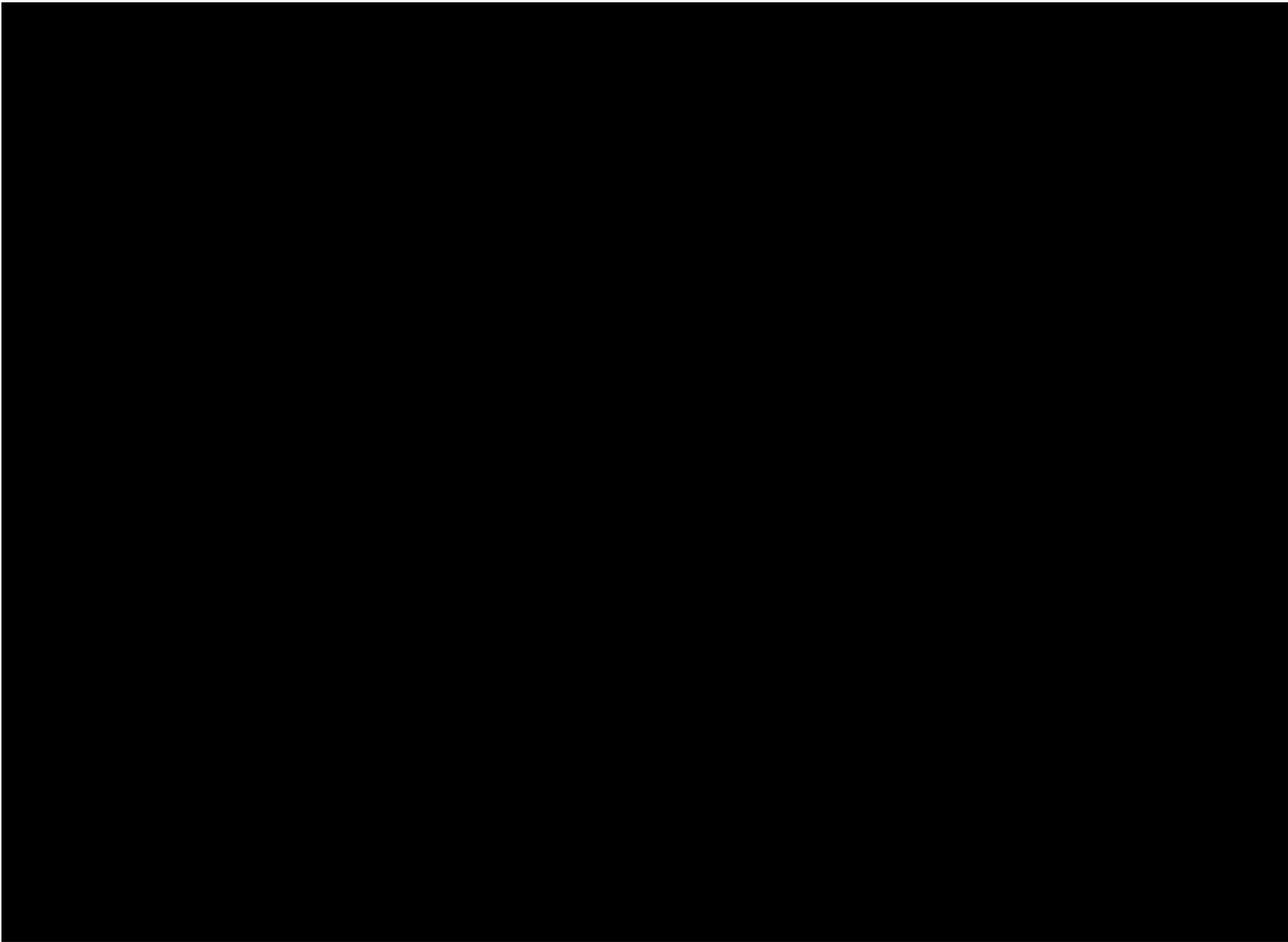


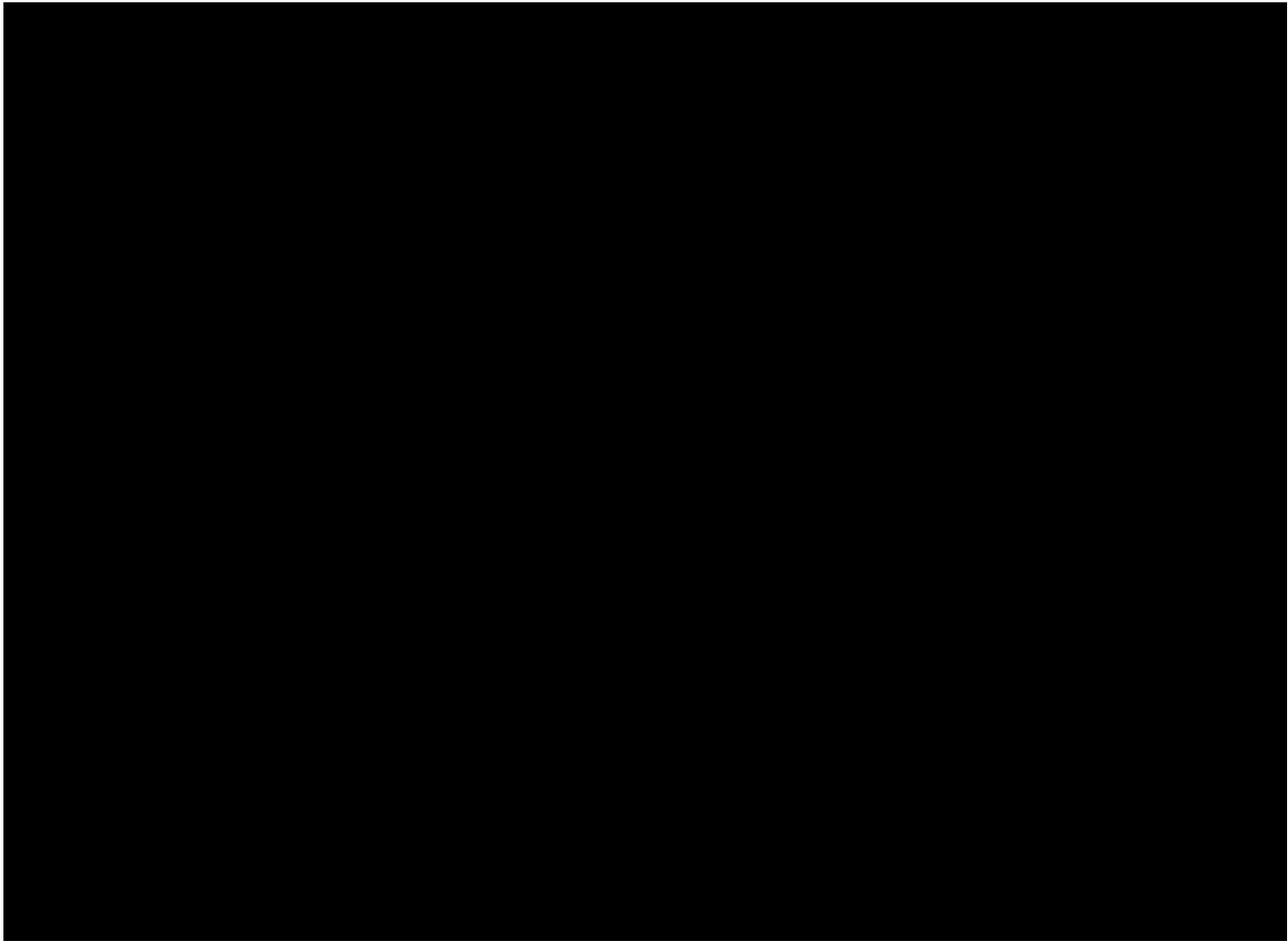


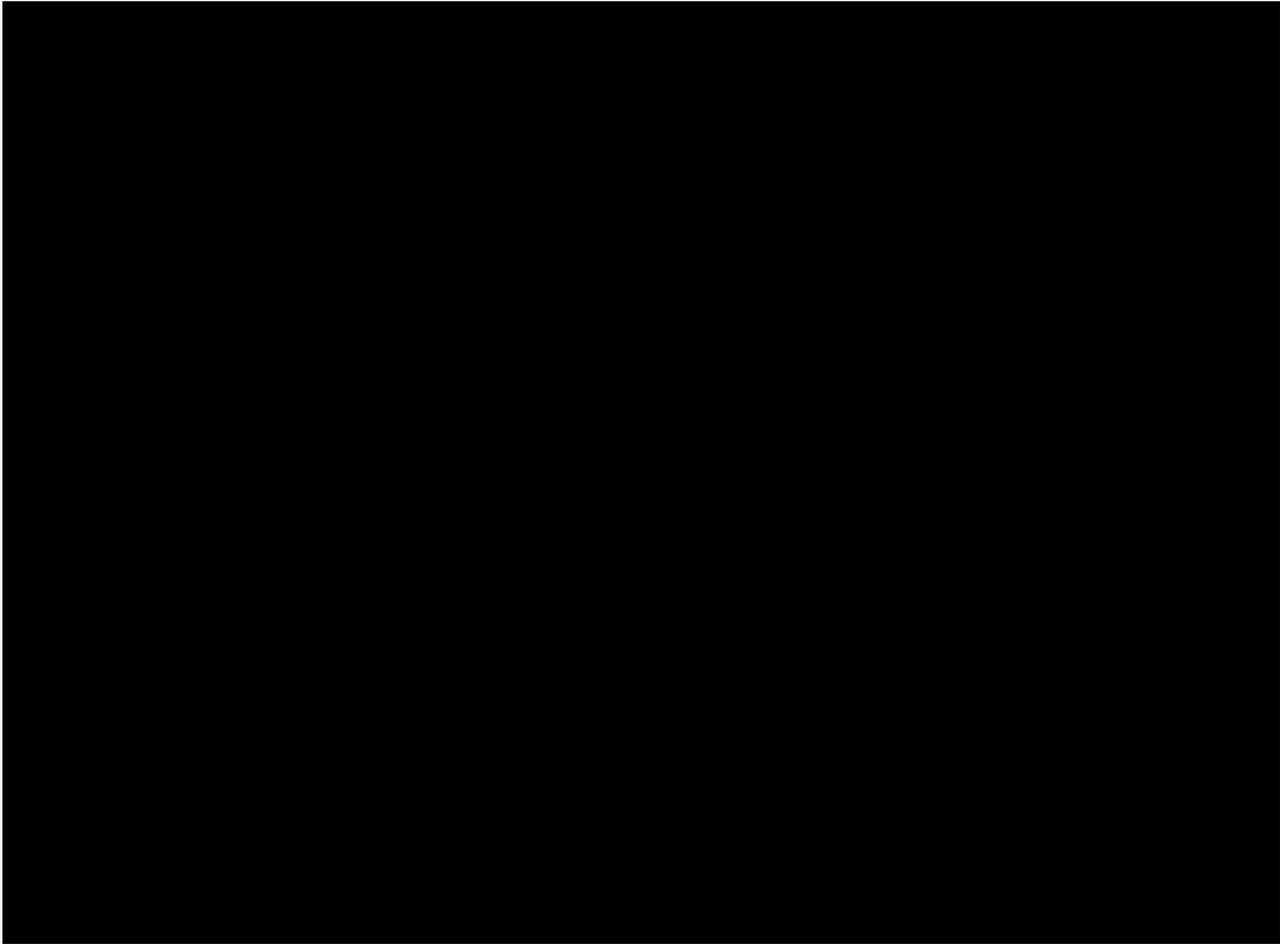


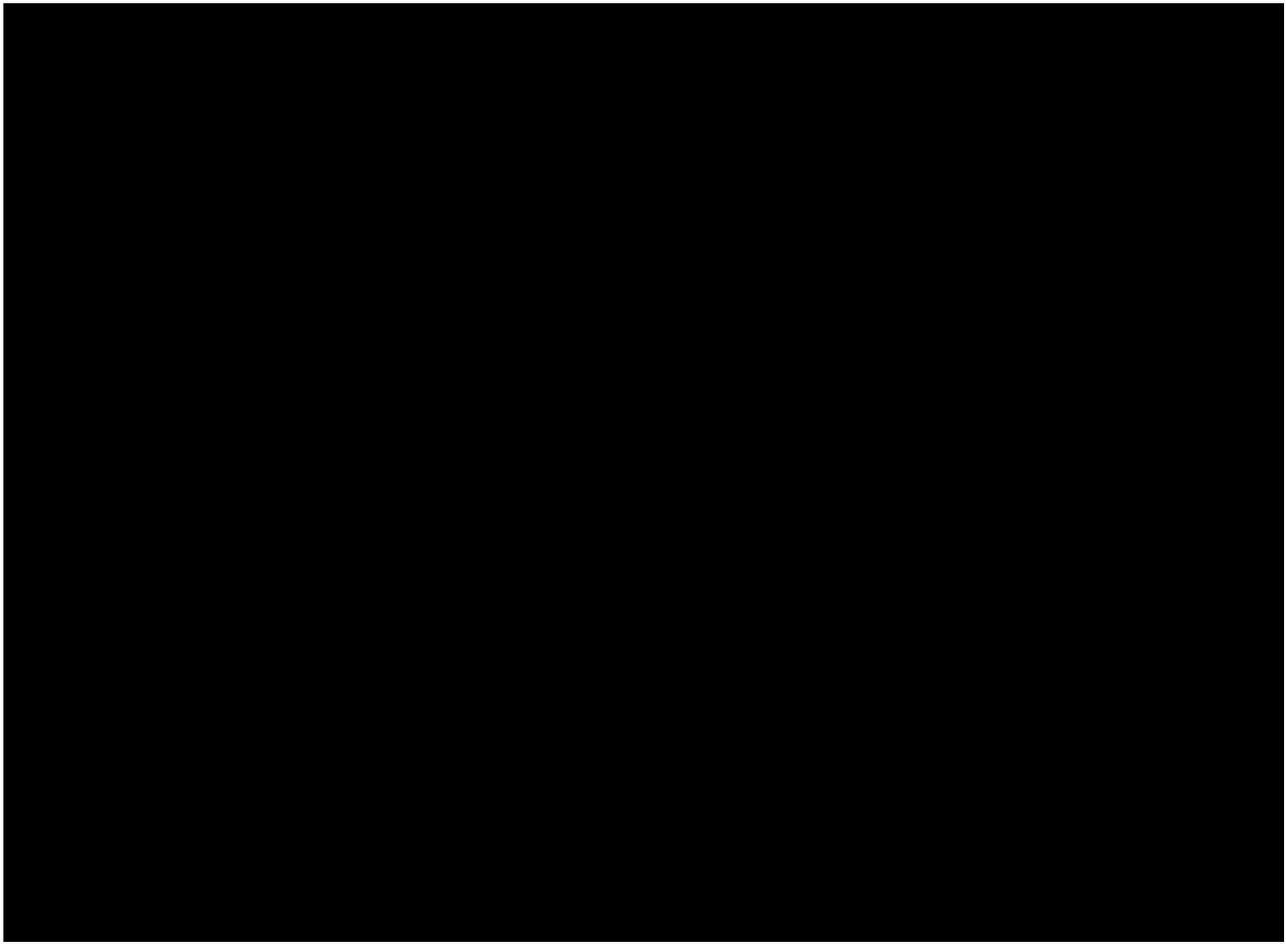












[Redacted]

**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	2,570,689	44,802	312,000
<18	273,044	4,477	31,248
18-24	195,119	3,290	22,872
25-29	213,070	3,991	27,663
30-34	184,970	3,301	22,946
35-39	171,860	2,882	20,021
40-44	186,953	2,884	20,043
45-49	230,123	3,755	26,143
50-54	296,681	4,721	32,859
55-59	360,710	6,392	44,582
60-63	393,659	6,817	47,591
64+	64,500	2,293	16,032

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
\$ 762,551,822.19	\$ 955,915,965.85	\$ 985,677,473.41	2,570,689	\$ 254,073,253.51	\$ 1,239,750,726.92	\$ -	\$ (15,433,096.31)	\$ 3,239,068.14	\$ 1,285,344.50	\$ (52,304,945.66)	\$ 97,269,221.82
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 477.52
Loss Ratio											123.55%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	5.00%	6.22%	11.53%	22.59%
Outpatient Hospital	5.00%	6.22%	11.53%	32.90%
Professional	5.00%	6.22%	11.53%	23.74%
Other Medical	5.00%	6.22%	11.53%	2.40%
Capitation			-29.61%	0.26%
Prescription Drugs	5.00%	6.22%	11.53%	18.11%
Total Annual Trend			11.42%	100.00%
2 Year Trend Projection Factor			1.241	

<- 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!

Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14		\$ 12,959,607.33	0.9993	\$ 12,969,064.85	39,320	\$ 329.83		\$ (173,958.06)	\$ 17,224,401.13	\$ 438.06
Feb-14		\$ 18,719,521.21	0.9992	\$ 18,733,836.19	51,982	\$ 360.39		\$ (236,892.09)	\$ 23,454,966.89	\$ 451.21
Mar-14		\$ 28,080,286.59	0.9991	\$ 28,104,493.17	68,774	\$ 408.65		\$ (345,298.13)	\$ 34,185,019.52	\$ 497.06
Apr-14		\$ 38,674,866.81	0.9990	\$ 38,712,279.95	95,024	\$ 407.39		\$ (468,551.53)	\$ 46,382,355.46	\$ 488.11
May-14		\$ 48,775,322.02	0.9989	\$ 48,829,949.63	133,642	\$ 365.38		\$ (588,932.66)	\$ 58,290,020.04	\$ 436.17
Jun-14		\$ 54,751,762.35	0.9986	\$ 54,828,968.81	136,562	\$ 401.50		\$ (644,357.58)	\$ 63,757,075.64	\$ 466.87
Jul-14		\$ 61,171,334.65	0.9982	\$ 61,283,025.56	142,316	\$ 430.61		\$ (714,246.23)	\$ 70,642,703.55	\$ 496.38
Aug-14		\$ 59,861,977.33	0.9980	\$ 59,979,604.57	144,924	\$ 413.87		\$ (695,727.66)	\$ 68,801,470.84	\$ 474.74
Sep-14		\$ 63,989,537.93	0.9972	\$ 64,171,874.97	148,835	\$ 431.16		\$ (753,079.55)	\$ 74,406,729.08	\$ 499.93
Oct-14		\$ 69,105,038.97	0.9965	\$ 69,351,009.83	149,615	\$ 463.53		\$ (792,834.12)	\$ 78,278,638.14	\$ 523.20
Nov-14		\$ 62,930,890.19	0.9966	\$ 63,146,164.02	150,791	\$ 418.77		\$ (716,406.53)	\$ 70,742,605.29	\$ 469.14
Dec-14	\$ 387,876,714.95	\$ 71,671,795.80	0.9960	\$ 71,956,390.46	154,159	\$ 466.77	\$ 150,964,998.14	\$ (815,057.53)	\$ 80,439,502.77	\$ 521.80
Jan-15		\$ 74,025,873.32	0.9959	\$ 74,327,669.50	206,636	\$ 359.70		\$ (1,201,845.88)	\$ 95,106,525.15	\$ 460.26
Feb-15		\$ 72,497,927.17	0.9951	\$ 72,853,292.15	210,479	\$ 346.13		\$ (1,146,385.43)	\$ 90,717,734.28	\$ 431.01
Mar-15		\$ 85,129,179.92	0.9947	\$ 85,581,199.57	222,384	\$ 384.84		\$ (1,351,786.83)	\$ 106,971,908.76	\$ 481.02
Apr-15		\$ 89,102,486.47	0.9942	\$ 89,624,257.67	220,254	\$ 406.91		\$ (1,366,263.82)	\$ 108,117,527.32	\$ 490.88
May-15		\$ 85,915,483.58	0.9927	\$ 86,542,920.55	218,944	\$ 395.27		\$ (1,313,690.92)	\$ 103,957,238.01	\$ 474.81
Jun-15		\$ 87,593,254.10	0.9894	\$ 88,534,445.66	216,850	\$ 408.28		\$ (1,330,515.80)	\$ 105,288,653.20	\$ 485.54
Jul-15		\$ 88,879,854.46	0.9867	\$ 90,074,603.20	215,012	\$ 418.93		\$ (1,333,195.64)	\$ 105,500,719.15	\$ 490.67
Aug-15		\$ 85,923,104.23	0.9807	\$ 87,616,885.47	212,686	\$ 411.95		\$ (1,287,222.44)	\$ 101,862,689.23	\$ 478.93
Sep-15		\$ 84,067,970.54	0.9725	\$ 86,445,151.18	210,363	\$ 410.93		\$ (1,249,355.92)	\$ 98,866,171.30	\$ 469.98
Oct-15		\$ 89,578,524.01	0.9607	\$ 93,241,692.26	208,006	\$ 448.26		\$ (1,322,385.51)	\$ 104,645,273.68	\$ 503.09
Nov-15		\$ 83,862,621.60	0.9361	\$ 89,584,654.26	205,399	\$ 436.15		\$ (1,228,808.57)	\$ 97,240,182.69	\$ 473.42
Dec-15	\$ 759,501,734.66	\$ 84,831,330.36	0.8776	\$ 96,659,154.72	203,309	\$ 475.43	\$ 253,042,755.82	\$ (1,237,868.11)	\$ 97,957,098.04	\$ 481.81

* 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	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
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											#DIV/0!
Loss Ratio											#DIV/0!

*Express Prescription Drug Rebates as a negative number

Table 2c. 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
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											#DIV/0!
Loss Ratio											#DIV/0!

*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	

<- Annualized Trend Factors on URRT

* Express Cost, Utilization, and Weight as percentages

Table 4b. 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

**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)	\$ 477.52	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.241	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 592.83	
Single Risk Pool Adjustment Factors		
Change in Morbidity	0.939	<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Other	0.879	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Demographics	0.984	
Change in Network	0.903	
Change in Benefits	1.000	
Change in Other	0.990	
Adjusted Projected Allowed EHB Claims PMPM	\$ 489.61	<- Index Rate for Projection Period on URRT - Individual (Small Group 1st 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	0.682066963	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	333.9458213	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	\$ 31.13	
Projected Paid Exchange User Fees PMPM	\$ 5.74	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 370.81	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 543.66	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 370.81	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 543.66	

Table 6. Retention

Retention Items - Express in percentages		
Administrative Expenses	9%	
General and Claims	8.02%	
Agent/Broker Fees and Commissions	0.88%	
Quality Improvement Initiatives	0.59%	
Taxes and Fees	0.05%	
PCORI Fees (Enter \$ amount here: \$ _____)	0.05%	
Pa Premium Tax (if applicable)	0.00%	
Federal Income Tax	0.00%	
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%	
Profit/Contingency	0%	
Total Retention	10%	
Projected Required Revenue PMPM	\$ 409.93	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	168.3114785	244.7527816	\$76.44	45.4%
B. Base period allowed claims before normalization	\$ 395.20	\$ 477.52	\$82.32	49%
C. Normalization factor component of change	\$ (151.83)	\$ -153.0514237	-\$1.22	-\$0.01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 243.37	\$ 324.47	\$ 81.10	48%
D2. URRT Trend	\$ 33.07	\$ 78.35	\$ 45.28	27%
D3. URRT Morbidity	\$ (17.94)	\$ (24.46)	\$ (6.52)	-4%
D4. URRT Other	\$ (5.17)	\$ (45.68)	\$ (40.51)	-24%
D5. Normalized URRT RA/RI on an allowed basis	\$ (1.93)	\$ 31.01	\$ 32.95	20%
D6. Normalized Exchange User Fee on an allowed basis	\$ 6.56	\$ 5.72	\$ (0.85)	-1%
D7. Subtotal - Sum(D1:D6)	\$ 257.96	\$ 369.41	\$ 111.45	66%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (37.13)	\$ -56.69643493	\$ (19.56)	-12%
E2. Pricing AV	\$ (79.25)	\$ (97.19)	\$ (17.94)	-11%
E3. Benefit Richness	\$ 3.63	\$ 5.53	\$ 1.90	1%
E4. Catastrophic Eligibility	\$ (0.08)	\$ (0.12)	\$ (0.04)	0%
E5. Subtotal - Sum(E1:E4)	\$ (112.83)	\$ (148.47)	\$ (35.64)	-21%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 21.03	\$ 23.24	\$ 2.21	1%
F2. Taxes and Fees	\$ 5.37	\$ 0.12	\$ (5.25)	-3%
F3. Profit and/or Contingency	\$ (3.37)	\$ -	\$ 3.37	2%
F4. Subtotal - Sum(F1:F3)	\$ 23.03	\$ 23.35	\$ 0.33	0%

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	\$ 489.61	\$ 489.61	\$ 489.61	\$ 489.61	\$ 489.61
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	11.42%	11.42%	11.42%	11.42%	11.42%
Single Risk Pool Projected Allowed Claims	\$ 489.61	\$ 503.03	\$ 516.81	\$ 530.98	\$ -

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.736	1.736
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.015	1.010
Average Benefit Richness (induced demand)	1.043	1.025
Average Network Factor	0.911	0.845
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 418.90	\$ 543.66
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 257.96	\$ 369.41

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

	2016	2017	
Paid-to-Allowed	0.70957681	0.68206696	
URRT Trend (2-Year Trend Factor)	1.13590104	1.24	<- URRT W1, S2
URRT Morbidity	0.93511443	0.939	<- URRT W1, S2
URRT "Other"	0.97998844	0.879	<- URRT W1, S2
Risk Adjustment	\$ 11.09	\$ 31.13	<- URRT W1, S3
Reinsurance	\$ (12.32)	\$ -	<- URRT W1, S3
Exchange User Fee	\$ 7.56	\$ 5.74	<- URRT W1, S3
Capitation	\$ 0.48	\$ -	<- URRT W1, S2
Network	0.856	0.84652263	
Pricing AV	0.641	0.68920577	
Benefit Richness	1.026	1.02567235	
Catastrophic Eligibility	0.999	0.99946057	
Administrative Expenses	12.49%	9.49%	
Taxes and Fees	3.19%	0.05%	
Profit and/or Contingency	-2.00%	0.00%	

G. Change in Miscellaneous Items			\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 168.16	\$ 244.29	\$ 76.14	45%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: **Highmark**
 Plan Type(s): **EPO, PPO**
 Market Segment: **Individual ACA**
 Rate Effective Date: **1/1/2017**
 Market Adjusted Index Rate: **\$ 543.66**

Calibration	
Age Calibration Factor	1.735661874
Geographic Calibration Factor	0.970
Aggregate Calibration Factor	1.684

45 CFR Part 156.8 (d) (2) Allowable Factors

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	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	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals							0.672			0.689	1.000	1.000	1.002	0.999	0.990	\$ 372.74	9.5%	0.0%	0.0%
Plan 1	33709PA0690003	EPO	Connect Blue EPO 250	M	my Connect Blue EPO 250G	Gold	0.7852	Approach (1)	On/Off	0.835	1.053	1.000	0.996	1.000	0.990	\$471.44	9.5%	0.0%	0.0%
Plan 2	33709PA0690005	EPO	Connect Blue EPO 250	N	my Connect Blue EPO 1000G	Gold	0.7858	Approach (1)	On/Off	0.815	1.053	1.000	0.996	1.000	0.990	\$460.12	9.5%	0.0%	0.0%
Plan 3	33709PA0690001	EPO	Connect Blue EPO 750	M	my Connect Blue EPO 1750	Silver	0.6833	Approach (1)	On/Off	0.714	1.005	1.000	0.996	1.000	0.990	\$384.82	9.5%	0.0%	0.0%
Plan 4	33709PA0690002	EPO	Connect Blue EPO 2500	M	my Connect Blue EPO 2500	Silver	0.6826	Approach (1)	On/Off	0.723	1.005	1.000	0.996	1.000	0.990	\$389.34	9.5%	0.0%	0.0%
Plan 5	33709PA0690004	EPO	Connect Blue EPO 5500	M	my Connect Blue EPO 6500	Bronze	0.6194	Approach (1)	On/Off	0.595	0.975	1.000	0.996	1.000	0.990	\$311.20	9.5%	0.0%	0.0%
Plan 6	33709PA0700005	PPO		N	my Community Blue Flex P	Gold	0.7878	Standard AV	On/Off	0.830	1.053	1.000	1.114	1.000	0.990	\$524.43	9.5%	0.0%	0.0%
Plan 7	33709PA0700006	PPO		N	my Community Blue Flex P	Silver	0.681	Standard AV	On/Off	0.724	1.005	1.000	1.114	1.000	0.990	\$436.77	9.5%	0.0%	0.0%
Plan 8	33709PA0700007	PPO		N	my Community Blue Flex P	Silver	0.682	Approach (1)	On/Off	0.721	1.005	1.000	1.085	1.000	0.990	\$423.39	9.5%	0.0%	0.0%
Plan 9	33709PA0700008	PPO		N	my Community Blue Flex P	Bronze	0.6091	Approach (1)	On/Off	0.590	0.975	1.000	1.085	1.000	0.990	\$336.34	9.5%	0.0%	0.0%
Plan 10	33709PA0380004	PPO		N	Major Events Blue PPO 715	Catastrophic	0.575	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$313.05	9.5%	0.0%	0.0%
Plan 11	33709PA0380003	PPO		N	Major Events Blue PPO 715	Catastrophic	0.575	Standard AV	Off	0.575	0.975	1.000	1.126	0.920	0.990	\$313.05	9.5%	0.0%	0.0%
Plan 12	33709PA0520001	PPO	Health Savings Blue PPO 270	D	my Connect Blue EPO 2500	Silver	0.6826	Approach (1)	On/Off	0.723	1.005	1.000	0.996	1.000	0.990	\$389.34	9.5%	0.0%	0.0%
Plan 13	33709PA0520001	PPO	Health Savings Blue PPO 270	D	my Community Blue Flex P	Silver	0.681	Standard AV	On/Off	0.724	1.005	1.000	1.114	1.000	0.990	\$436.77	9.5%	0.0%	0.0%
Plan 14	33709PA0510001	PPO	Shared Cost Blue PPO 6000	D	my Connect Blue EPO 6500	Bronze	0.6194	Approach (1)	On/Off	0.595	0.975	1.000	0.996	1.000	0.990	\$311.20	9.5%	0.0%	0.0%
Plan 15	33709PA0510001	PPO	Shared Cost Blue PPO 6000	D	my Community Blue Flex P	Bronze	0.6091	Approach (1)	On/Off	0.590	0.975	1.000	1.085	1.000	0.990	\$336.34	9.5%	0.0%	0.0%
Plan 16	33709PA0500001	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 715	Catastrophic	0.575	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$313.05	9.5%	0.0%	0.0%
Plan 17	33709PA0500001	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 715	Catastrophic	0.575	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$313.05	9.5%	0.0%	0.0%
Plan 18	33709PA0500001	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 715	Catastrophic	0.575	Standard AV	Off	0.575	0.975	1.000	1.126	0.920	0.990	\$313.05	9.5%	0.0%	0.0%
Plan 19	33709PA0510002	PPO	Shared Cost Blue PPO 6000	D	my Community Blue Flex P	Bronze	0.6091	Approach (1)	On/Off	0.590	0.975	1.000	1.085	1.000	0.990	\$336.34	9.5%	0.0%	0.0%
Plan 20	33709PA0500002	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 715	Catastrophic	0.575	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$313.05	9.5%	0.0%	0.0%
Plan 21	33709PA0500002	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 715	Catastrophic	0.575	Standard AV	Off	0.575	0.975	1.000	1.126	0.920	0.990	\$313.05	9.5%	0.0%	0.0%
Plan 22	33709PA0420013	PPO	Flex Blue PPO 1200 PMHA	D	my Community Blue Flex P	Gold	0.7878	Standard AV	On/Off	0.830	1.053	1.000	1.114	1.000	0.990	\$524.43	9.5%	0.0%	0.0%
Plan 23	33709PA0420014	PPO	Flex Blue PPO 1200 Penn High	D						\$0.00									
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