



September 9, 2017

Ms. Johanna Fabian-Marks
Special Deputy & Acting Director
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna Life Insurance Company

| | |
|----------------------------------|---|
| NAIC #: | 60054 |
| Market: | Small Group |
| Exchange: | Off-Exchange |
| Effective Date: | 01/01/2018 |
| Avg rate change requested: | -2.1% |
| Range of rate change requested: | -21.0% to +26.2% |
| Products: | PPO |
| Rating Areas & Change over 2017: | Rating Areas 1-3 and 5-9, certain counties excluded |
| Metal Levels: | Silver |
| Current # covered lives: | 1193 |
| Current # policyholders: | 681 |
| Number of plans offered vs 2017: | 1; 13 in 2017 |
| HIOS Issuer ID / Binder #: | 33906 Binder # AETN-PA18-125071612 |
| Rate Filing Tracking Number: | AETN-131033620 |
| Policy Form(s): | AL SG HCOC-2018-PPO 02 |
| Form Filing Tracking Number: | AETN-130908223 |

Dear Ms. Fabian-Marks:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2018 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2018.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is



not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

, FSA, MAAA
Aetna

2018 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

| | |
|---------------------------------|---|
| Company Legal Name: | Aetna Life Insurance Company |
| NAIC #: | 60054 |
| Market: | Small Group Off-Exchange |
| Effective Date: | 01/01/2018 |
| Avg rate change requested: | -2.1% |
| Range of rate change requested: | -21.0% to +26.2% |
| Products: | PPO |
| Rating Areas: | Rating Areas 1-3 and 5-9, certain counties excluded |
| Metal Levels: | Silver |
| Current # covered lives: | 1,193 |
| Current # policyholders: | 681 |
| Number of plans offered: | 1 |
| HIOS Issuer ID / Binder #: | 33906 |
| Rate Filing Tracking Number: | AETN-131033620 |
| Policy Form(s): | AL SG HCOC-2018-PPO 02 |
| Form Filing Tracking Number: | AETN-130908223 |

B. Rate History and Proposed Variations in Rate Changes

- January 1, 2014
 - Introduction of ACA
 - AETN-129037905
- July 1, 2014
 - Lowered previously filed 3Q14-4Q14 rates by 17%
 - AETN-129418260
- January 1, 2015
 - Filed a 4% increase
 - AETN-129621162
- July 1, 2015
 - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load
 - AETN-129920145
- January 1, 2016
 - Filed a 5% rate increase
 - AETN-130046894
- April 1, 2016
 - Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
 - AETN-130242358
- October 1, 2016
 - Increased previously filed 4Q16 rates by 7.4%
 - AETN-130565105

- January 1, 2017
 - Filed a 26.6% rate increase
 - AETN-130533503

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -2.1%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 0.0%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2017 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017, for Aetna Life Insurance Company. Incurred claims for both community-rated ACA and transitional plans have been included.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2017 (for 2016 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

G. Credibility of Data

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2017. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical

pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

2. Rate Development & Change

Please refer to the file titled *2018 PA SG ALIC Exhibits.xlsx* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URR. These values have been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2016 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2018.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 84.5%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer .5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2018.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership for 2018 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under

non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing of our 2017 plans.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2017 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2018 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -2.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -6%
- The change in allowable plan adjusted level components is worth 1%
- The change in retention components is worth 3%
- The remainder is primarily driven by the 2017 covered lives not being mapped into 2018 plans

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA_SG_33906_AVCert_Off_2018_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2017 and 2018 are shown in Columns Z and AA. The 2018 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2018 rates while the rates in Column AA are average 2018 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are the same as the current approved 2017 factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2017 rate filing.

E. Composite Rating

While PA allows composite rating, we are not offering this option at this time. However, the member level rates in this filing would not be impacted if we allow the composite rating option at a later time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED] am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. 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.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

September 5, 2017

██████████, FSA, MAAA
Aetna

Date

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Company
State: Pennsylvania
HIOS Issuer ID: 33906
Market: Small Group
Effective Date: 01/01/2018
Rate Filing Tracking Number: AETN-131033620
Policy Form(s): AL SG HCOC-2018-PPO 02
Form Filing Tracking Number: AETN-130908223

Company Contact Information:

Name:
Telephone Number:
Email Address:



1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2018. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

This filing includes new benefit plans that will be marketed to Small Groups in Pennsylvania for coverage effective beginning January 1, 2018.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017. Experience for both community-rated ACA and transitional plans have been included.

B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2017 (for 2016 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2017. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2016
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2018.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2017 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts.

E. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and

claims adjudication, in addition to unit cost and utilization trend, as discussed in the previously referenced exhibits.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternative experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 84.5%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Reinsurance and Risk Adjustment

A. Reinsurance – Experience Period

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data reflects the Reinsurance Contribution of \$2.25 PMPM assessed during 2016.

B. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

C. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer .5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership

for 2018 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing of our 2017 plans.

11. Projected Loss Ratio

The expected 2018 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Life Insurance Company. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2018 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2018 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including any sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee, and Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

16. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2017 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2018 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

C. Small Group Premium Rates:

The development of the average projected trend factor is discussed above.

17. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

18. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach as permitted by Pennsylvania.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the AV 2018 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2017, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2016 to 2018. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2017 and 2018. Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

22. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

23. Warning Alerts

The Experience Period Plan Adjusted Index Rate on Worksheet 2 differs from the Experience Period Premium PMPM on Worksheet 1 since 1) the Experience Period Premium reflects the actual enrollment mix for all non -grandfathered business in the market in 2016 while the average Plan Adjusted Index Rate reflects the projected (vs. actual) ACA mix for single risk pool experience and a zero rate for non-single risk pool experience , and 2) premiums reported on Worksheet 1 are net of estimated risk adjustment transfers and MLR rebates while the Plan Adjusted Index Rates on Worksheet 2 do not consider the impact of risk adjustment transfers or MLR rebates.

For the same reasons, the experience period Total Premium (TP) differs between Worksheets 1 and 2.

The Experience Period Incurred claims and Incurred Claims PMPM on Worksheet 2 adjust for the impacts of Reinsurance and Risk Adjustment. The Incurred Claims on Worksheet 1 are not adjusted for the impact of Reinsurance and Risk Adjustment. The warning alerts on rows 68 and 73 of Worksheet 2 result from the different treatment of Reinsurance and Risk Adjustment on the two worksheets.

The Projected Plan Adjusted Index Rate on Worksheet 2 differs from the Gross Premium Average Rate on Worksheet 1. This difference results from the value on Worksheet 1 being the rate that corresponds to claims incurred in the 12 months starting January 1, 2017, while the average on Worksheet 2 is the average rate for the market for coverage that begins between January 1, 2017 and December 31, 2017.

For the same reason, Total Premium (TP) differs between Worksheets 1 and 2.

24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in the supporting exhibits. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. In addition, members of our 2017 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

27. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition

As of December 31, 2016, the capital and surplus held by Aetna Life Insurance Company was approximately \$3.4 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2016. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED] am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. 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.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

August 8, 2017

, FSA, MAAA
Aetna

Date

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131033620 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

| | |
|--|---|
| Initial requested average rate change: | 1.5% |
| Revised requested average rate change: | -2.1% |
| Range of requested rate change: | -21.0% to +26.2% |
| Effective date: | January 1, 2018 |
| People impacted: | 1,193 |
| Available in: | Rating Areas 1-3 and 5-9, certain counties excluded |

Key information

Jan. 2016-Dec. 2016 financial experience¹

| | |
|----------------------------|-------|
| Premiums | \$54M |
| Claims | \$45M |
| Administrative expenses | \$6M |
| Taxes & fees | \$4M |
| Company made (after taxes) | -\$1M |

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2018:

| | |
|-----------------|-------|
| Claims: | 82.6% |
| Administrative: | 10.5% |
| Taxes & fees: | 4.9% |
| Profit: | 2.0% |

The company expects its annual medical costs to increase **4%**.

Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

¹ Note that due to data limitations, the experience for ALIC and AHASPA was combined for the reporting of this document.

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| 1 | Unified Rate Review v4.2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 3 | Company Legal Name: | | Aetna Life Insurance Company State: | | | | | | | | | | PA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | HIOS Issuer ID: | | 33906 | | | | | | | | | | Market: Small Group | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Effective Date of Rate Change(s): | | 01/01/2018 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 8 | Market Level Calculations (Same for all Plans) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 11 | Section I: Experience period data | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Experience Period: | | 01/01/2016 | | to | | 12/31/2016 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 20 | Section II: Allowed Claims, PMPM basis | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 49 | Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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Product-Plan Data Collection

Company Legal Name:
HICS Issuer ID:
Effective Date of Rate Change(s):

Aetna Life Insurance Company
33906
01/01/2018

State: PA
Market: Small Group

Small Group

Product/Plan Level Calculations

[illegible]

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

| The following table contains the data for the following table: | | Total | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved | Approved | Disapproved 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Also See Experience Period Information

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| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 |
| Annualized percentage of the population aged 15 years and over | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Also FY-Projected (12 months following effective date)

| Line | Account | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 | 2101 | 2102 | 2103 | 2104 | 2105 | 2106 | 2107 | 2108 | 2109 | 2110 | 2111 | 2112 | 2113 | 2114 | 2115 | 2116 | 2117 | 2118 | 2119 | 2120 | 2121 | 2122 | 2123 | 2124 | 2125 | 2126 | 2127 | 2128 | 2129 | 2130 | 2131 | 2132 | 2133 | 2134 | 2135 | 2136 | 2137 | 2138 | 2139 | 2140 | 2141 | 2142 | 2143 | 2144 | 2145 | 2146 | 2147 | 2148 | 2149 | 2150 | 2151 | 2152 | 2153 | 2154 | 2155 | 2156 | 2157 | 2158 | 2159 | 2160 | 2161 | 2162 | 2163 | 2164 | 2165 | 2166 | 2167 | 2168 | 2169 | 2170 | 2171 | 2172 | 2173 | 2174 | 2175 | 2176 | 2177 | 2178 | 2179 | 2180 | 2181 | 2182 | 2183 | 2184 | 2185 | 2186 | 2187 | 2188 | 2189 | 2190 | 2191 | 2192 | 2193 | 2194 | 2195 | 2196 | 2197 | 2198 | 2199 | 2200 | 2201 | 2202 | 2203 | 2204 | 2205 | 2206 | 2207 | 2208 | 2209 | 2210 | 2211 | 2212 | 2213 | 2214 | 2215 | 2216 | 2217 | 2218 | 2219 | 2220 | 2221 | 2222 | 2223 | 2224 | 2225 | 2226 | 2227 | 2228 | 2229 | 2230 | 2231 | 2232 | 2233 | 2234 | 2235 | 2236 | 2237 | 2238 | 2239 | 2240 | 2241 | 2242 | 2243 | 2244 | 2245 | 2246 | 2247 | 2248 | 2249 | 2250 | 2251 | 2252 | 2253 | 2254 | 2255 | 2256 | 2257 | 2258 | 2259 | 2260 | 2261 | 2262 | 2263 | 2264 | 2265 | 2266 | 2267 | 2268 | 2269 | 2270 | 2271 | 2272 | 2273 | 2274 | 2275 | 2276 | 2277 | 2278 | 2279 | 2280 | 2281 | 2282 | 2283 | 2284 | 2285 | 2286 | 2287 | 2288 | 2289 | 2290 | 2291 | 2292 | 2293 | 2294 | 2295 | 2296 | 2297 | 2298 | 2299 | 2300 | 2301 | 2302 | 2303 | 2304 | 2305 | 2306 | 2307 | 2308 | 2309 | 2310 | 2311 | 2312 | 2313 | 2314 | 2315 | 2316 | 2317 | 2318 | 2319 | 2320 | 2321 | 2322 | 2323 | 2324 | 2325 | 2326 | 2327 | 2328 | 2329 | 2330 | 2331 | 2332 | 2333 | 2334 | 2335 | 2336 | 2337 | 2338 | 2339 | 2340 | 2341 | 2342 | 2343 | 2344 | 2345 | 2346 | 2347 | 2348 | 2349 | 2350 | 2351 | 2352 | 2353 | 2354 | 2355 | 2356 | 2357 | 2358 | 2359 | 2360 | 2361 | 2362 | 2363 | 2364 | 2365 | 2366 | 2367 | 2368 | 2369 | 2370 | 2371 | 2372 | 2373 | 2374 | 2375 | 2376 | 2377 | 2378 | 2379 | 2380 | 2381 | 2382 | 2383 | 2384 | 2385 | 2386 | 2387 | 2388 | 2389 | 2390 | 2391 | 2392 | 2393 | 2394 | 2395 | 2396 | 2397 | 2398 | 2399 | 2400 | 2401 | 2402 | 2403 | 2404 | 2405 | 2406 | 2407 | 2408 | 2409 | 2410 | 2411 | 2412 | 2413 | 2414 | 2415 | 2416 | 2417 | 2418 | 2419 | 2420 | 2421 | 2422 | 2423 | 2424 | 2425 | 2426 | 2427 | 2428 | 2429 | 2430 | 2431 | 2432 | 2433 | 2434 | 2435 | 2436 | 2437 | 2438 | 2439 | 2440 | 2441 | 2442 | 2443 | 2444 | 2445 | 2446 | 2447 | 2448 | 2449 | 2450 | 2451 | 2452 | 2453 | 2454 | 2455 | 2456 | 2457 | 2458 | 2459 | 2460 | 2461 | 2462 | 2463 | 2464 | 2465 | 2466 | 2467 | 2468 | 2469 | 2470 | 2471 | 2472 | 2473 | 2474 | 2475 | 2476 | 2477 | 2478 | 2479 | 2480 | 2481 | 2482 | 2483 | 2484 | 2485 | 2486 | 2487 | 2488 | 2489 | 2490 | 2491 | 2492 | 2493 | 2494 | 2495 | 2496 | 2497 | 2498 | 2499 | 2500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1 | General Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

| | | | |
|--------------------------------|------------------------------|----|------------|
| Carrier Name: | Aetna Life Insurance Company | | |
| Product(s): | PPD | | |
| Market Segment: | Small Group | | |
| Rate Effective Date: | 01/01/2018 | to | 12/31/2018 |
| Base Period Start Date | 01/01/2016 | to | 12/31/2016 |
| Date of Most Recent Membership | 02/01/2017 | | |

Table 1. Number of Members

| | Member-months | Members | Member-months |
|-------------|-------------------|--------------------------------------|-------------------------|
| | Experience Period | Current Period (as of 02-01-2017) | Projected Rating Period |
| Average Age | 35.20 | 34.55 | 34.65 |
| Total | 76,840 | 1,193 | 39,956 |
| <18 | 16,357 | 267 | 8,935 |
| 18-24 | 7,751 | 116.25 | 3,895 |
| 25-29 | 6,323 | 99.38 | 3,330 |
| 30-34 | 6,319 | 99.15 | 3,322 |
| 35-39 | 6,166 | 95.09 | 3,186 |
| 40-44 | 5,456 | 74.55 | 2,498 |
| 45-49 | 8,224 | 122.71 | 4,112 |
| 50-54 | 7,093 | 106.73 | 3,576 |
| 55-59 | 7,268 | 104.57 | 3,504 |
| 60-63 | 4,302 | 69.45 | 2,327 |
| 64+ | 1,583 | 38 | 1,273 |

* Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

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 |
|---|------------------|--------------------------|---------------|--|--------------------------------|--------------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 32,922,690.03 | \$ 28,361,407.53 | \$ 20,900,260.34 | 76,840 | \$ 11,221,088.53 | \$ 21,411,639.84 | \$ - | \$ (511,379.50) | \$ 8,908.94 | \$ - | \$ (1,217,032.75) | \$ - |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) | | | | | | | | | | | \$ 272.11 |
| Loss Ratio | | | | | | | | | | | 68.67% |

* Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite URRT Trend ** | Weight* |
|---------------------------------------|-------|--------------|-----------------|-------------------------|---------|
| Inpatient Hospital | 7.78% | 3.00% | -8.76% | 1.29% | 19.36% |
| Outpatient Hospital | 5.68% | 5.43% | -8.76% | 1.65% | 17.79% |
| Professional | 2.05% | 5.93% | -8.76% | -1.38% | 18.66% |
| Other Medical | 5.68% | 5.43% | -8.76% | 1.65% | 20.23% |
| Capitation | | | -8.76% | 0.03% | |
| Prescription Drugs | 8.31% | 2.46% | -8.76% | 1.25% | 23.98% |
| Total Annual Trend | | | | 0.92% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.018 | |

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

** Should = URRT Trend

Table 4. Historical Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|-----------------|---------------------|--------------------------|---------|------------------------|---|-----------------------------|--|--------------|
| Jan-14 | \$ 34,882,107.11 | \$ 2,283,010.13 | 0.9987 | \$ 2,286,038.27 | 6,739 | \$ 339.23 | \$ 6,962,526.55 | \$ (51,814.94) | \$ 2,786,264.10 | \$ 413.45 |
| Feb-14 | | \$ 1,642,818.22 | 0.9984 | \$ 1,645,432.17 | 6,549 | \$ 251.25 | | \$ (51,410.06) | \$ 2,075,151.11 | \$ 316.87 |
| Mar-14 | | \$ 1,668,357.30 | 0.9972 | \$ 1,673,006.45 | 6,388 | \$ 262.72 | | \$ (39,166.76) | \$ 2,124,309.32 | \$ 333.59 |
| Apr-14 | | \$ 1,808,398.46 | 0.9944 | \$ 1,818,503.65 | 6,681 | \$ 272.19 | | \$ (38,766.92) | \$ 2,304,375.59 | \$ 344.91 |
| May-14 | | \$ 2,449,430.43 | 0.9967 | \$ 2,457,621.29 | 6,836 | \$ 359.51 | | \$ (43,173.36) | \$ 2,977,357.08 | \$ 435.54 |
| Jun-14 | | \$ 2,226,647.83 | 0.8764 | \$ 2,540,667.79 | 6,978 | \$ 364.10 | | \$ (51,404.83) | \$ 3,154,369.00 | \$ 452.04 |
| Jul-14 | | \$ 2,413,774.70 | 0.9932 | \$ 2,430,205.12 | 7,262 | \$ 334.65 | | \$ (82,986.05) | \$ 3,162,098.58 | \$ 435.55 |
| Aug-14 | | \$ 2,564,677.34 | 0.9875 | \$ 2,597,172.56 | 7,210 | \$ 360.22 | | \$ (66,784.13) | \$ 3,119,982.62 | \$ 432.73 |
| Sep-14 | | \$ 2,254,892.91 | 0.9835 | \$ 2,292,685.93 | 7,643 | \$ 299.87 | | \$ (16,922.14) | \$ 2,922,134.89 | \$ 382.98 |
| Oct-14 | | \$ 2,732,543.68 | 0.9685 | \$ 2,821,491.99 | 8,015 | \$ 352.03 | | \$ (97,261.11) | \$ 3,479,706.45 | \$ 434.15 |
| Nov-14 | | \$ 2,272,964.84 | 0.9547 | \$ 2,380,878.88 | 7,939 | \$ 299.90 | | \$ (81,629.45) | \$ 2,974,783.75 | \$ 374.71 |
| Dec-14 | | \$ 2,510,595.08 | 0.9284 | \$ 2,704,215.49 | 9,336 | \$ 289.65 | | \$ (32,031.68) | \$ 3,524,013.65 | \$ 377.47 |
| Jan-15 | \$ 31,934,097.97 | \$ 1,897,234.86 | 0.9908 | \$ 1,914,908.27 | 6,047 | \$ 316.67 | \$ 6,509,833.08 | \$ (50,460.11) | \$ 2,516,338.33 | \$ 416.13 |
| Feb-15 | | \$ 2,368,200.98 | 0.9911 | \$ 2,389,497.84 | 6,317 | \$ 378.26 | | \$ (74,823.64) | \$ 2,945,778.29 | \$ 466.33 |
| Mar-15 | | \$ 2,060,021.67 | 0.9876 | \$ 2,085,788.59 | 6,560 | \$ 317.96 | | \$ (78,180.62) | \$ 2,606,194.98 | \$ 397.29 |
| Apr-15 | | \$ 2,235,763.82 | 0.9883 | \$ 2,262,240.65 | 6,370 | \$ 355.14 | | \$ (61,511.48) | \$ 2,786,939.95 | \$ 437.51 |
| May-15 | | \$ 2,107,238.41 | 0.9889 | \$ 2,131,040.30 | 6,566 | \$ 324.56 | | \$ (122,435.65) | \$ 2,687,044.88 | \$ 409.24 |
| Jun-15 | | \$ 2,291,553.27 | 0.9884 | \$ 2,338,346.85 | 6,701 | \$ 345.97 | | \$ (8,417.27) | \$ 2,869,611.20 | \$ 428.21 |
| Jul-15 | | \$ 2,072,521.09 | 0.9831 | \$ 2,108,062.19 | 6,595 | \$ 319.65 | | \$ (82,714.92) | \$ 2,675,412.40 | \$ 405.67 |
| Aug-15 | | \$ 2,252,573.52 | 0.9844 | \$ 2,288,268.52 | 6,691 | \$ 341.99 | | \$ (109,389.29) | \$ 2,782,671.71 | \$ 415.88 |
| Sep-15 | | \$ 1,946,663.63 | 0.9782 | \$ 1,990,144.98 | 6,678 | \$ 298.02 | | \$ 12,869.89 | \$ 2,487,439.43 | \$ 372.48 |
| Oct-15 | | \$ 2,275,283.94 | 0.9662 | \$ 2,353,273.55 | 6,835 | \$ 344.34 | | \$ (72,823.84) | \$ 2,950,562.14 | \$ 431.08 |
| Nov-15 | | \$ 2,333,081.78 | 0.8663 | \$ 2,693,200.04 | 6,851 | \$ 393.11 | | \$ (96,447.34) | \$ 3,195,200.47 | \$ 466.38 |
| Dec-15 | | \$ 2,087,156.46 | 0.9272 | \$ 2,250,933.11 | 7,027 | \$ 320.33 | | \$ (61,491.73) | \$ 2,792,844.38 | \$ 397.44 |
| Jan-16 | \$ 32,922,690.03 | \$ 2,721,627.05 | 0.9899 | \$ 2,749,503.70 | 7,556 | \$ 363.88 | \$ 1,013,850.06 | \$ (48,245.43) | \$ 2,797,749.13 | \$ 370.27 |
| Feb-16 | | \$ 2,389,608.48 | 0.9966 | \$ 2,397,750.20 | 7,473 | \$ 323.02 | | \$ (84,854.55) | \$ 2,482,604.75 | \$ 334.45 |
| Mar-16 | | \$ 3,138,011.42 | 0.9943 | \$ 3,156,747.81 | 7,679 | \$ 411.09 | | \$ (23,182.36) | \$ 3,179,930.17 | \$ 414.11 |
| Apr-16 | | \$ 2,532,486.09 | 0.9963 | \$ 2,541,898.67 | 7,367 | \$ 345.04 | | \$ (51,481.70) | \$ 2,593,380.37 | \$ 352.02 |
| May-16 | | \$ 2,521,075.94 | 0.9933 | \$ 2,537,956.00 | 6,753 | \$ 375.82 | | \$ (90,707.42) | \$ 2,628,663.42 | \$ 389.25 |
| Jun-16 | | \$ 2,141,530.00 | 1.0024 | \$ 2,136,352.54 | 6,633 | \$ 322.09 | | \$ (47,633.76) | \$ 2,183,986.30 | \$ 329.28 |
| Jul-16 | | \$ 2,042,479.77 | 0.9883 | \$ 2,066,923.63 | 6,497 | \$ 324.11 | | \$ (57,334.49) | \$ 2,124,238.12 | \$ 332.07 |
| Aug-16 | | \$ 2,077,195.28 | 0.9803 | \$ 2,083,973.86 | 6,222 | \$ 340.56 | | \$ (64,090.30) | \$ 2,163,004.19 | \$ 347.64 |
| Sep-16 | | \$ 2,320,636.75 | 0.9728 | \$ 2,385,530.17 | 5,817 | \$ 410.07 | | \$ (73,773.60) | \$ 2,459,303.77 | \$ 422.76 |
| Oct-16 | | \$ 1,681,152.29 | 0.9639 | \$ 1,744,197.57 | 5,463 | \$ 319.29 | | \$ (72,609.19) | \$ 1,816,806.76 | \$ 332.58 |
| Nov-16 | | \$ 2,096,733.96 | 0.9697 | \$ 2,162,235.94 | 5,385 | \$ 403.04 | | \$ (69,779.22) | \$ 2,231,995.16 | \$ 416.05 |
| Dec-16 | | \$ 2,698,970.49 | 0.8418 | \$ 3,206,211.93 | 4,252 | \$ 754.09 | | \$ (4,049.82) | \$ 3,210,261.75 | \$ 755.04 |

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Aetna Life Insurance Company
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2018

Table 2b. Manual Experience Period Claims and Premiums

| Earned Premium | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|---|-------------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 211,393,426.03 | \$ 178,799,354.59 | \$ 182,773,808.60 | 493,126 | \$ 31,980,622.07 | \$ 214,754,430.67 | \$ - | \$ (6,773,791.94) | \$ 2,385,291.00 | \$ - | \$ (4,299,601.77) | \$ 426.60 |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) | | | | | | | | | | | \$ 86.14% |
| Loss Ratio | | | | | | | | | | | |

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

| Service Category | Cost* | Utilization* | Induced Utilization* | Composite URRT Trend** | Weight* |
|---------------------------------------|-------|--------------|----------------------|------------------------|---------|
| Inpatient Hospital | 7.78% | 3.00% | -5.95% | 4.41% | 21.04% |
| Outpatient Hospital | 5.68% | 5.43% | -5.95% | 4.78% | 28.68% |
| Professional | 2.05% | 5.93% | -5.95% | 1.66% | 19.51% |
| Other Medical | 5.68% | 5.43% | -5.95% | 4.78% | 8.99% |
| Capitation | | | | -5.95% | 1.13% |
| Prescription Drugs | 8.31% | 2.46% | -5.95% | 4.37% | 20.66% |
| Total Annual Trend | | | | 3.89% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.079 | |

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

** Should = URRT Trend

Table 4b. Historical Manual Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|------------------|---------------------|--------------------------|---------|------------------------|--|-----------------------------|---|--------------|
| Jan-14 | | \$ 4,553,586.99 | 0.9996 | \$ 4,560,140.05 | 13,975 | \$ 326.31 | | \$ (69,476.91) | \$ 5,765,991.26 | \$ 412.60 |
| Feb-14 | | \$ 4,123,916.09 | 0.9979 | \$ 4,132,662.45 | 15,109 | \$ 273.52 | | \$ (62,369.30) | \$ 5,250,017.51 | \$ 348.07 |
| Mar-14 | | \$ 4,904,104.72 | 0.9949 | \$ 4,929,267.66 | 16,130 | \$ 305.60 | | \$ (55,600.59) | \$ 6,245,806.52 | \$ 387.23 |
| Apr-14 | | \$ 6,078,594.54 | 0.9969 | \$ 6,097,563.53 | 18,131 | \$ 336.30 | | \$ (47,750.20) | \$ 7,468,582.90 | \$ 411.92 |
| May-14 | | \$ 6,037,490.10 | 0.9961 | \$ 6,060,957.40 | 20,001 | \$ 301.03 | | \$ (45,191.85) | \$ 7,526,735.23 | \$ 376.31 |
| Jun-14 | | \$ 7,297,280.33 | 0.9865 | \$ 7,397,141.41 | 21,801 | \$ 337.90 | | \$ (79,588.65) | \$ 8,913,029.83 | \$ 407.15 |
| Jul-14 | | \$ 7,818,044.84 | 0.9784 | \$ 7,990,979.43 | 24,160 | \$ 330.75 | | \$ (60,414.83) | \$ 9,876,207.97 | \$ 408.78 |
| Aug-14 | | \$ 8,462,287.31 | 0.9785 | \$ 8,647,926.58 | 25,313 | \$ 341.64 | | \$ (55,598.49) | \$ 10,389,324.36 | \$ 410.43 |
| Sep-14 | | \$ 8,735,759.68 | 0.9868 | \$ 8,851,879.09 | 26,507 | \$ 333.94 | | \$ (57,375.97) | \$ 10,883,062.56 | \$ 410.57 |
| Oct-14 | | \$ 9,564,795.96 | 0.9552 | \$ 10,013,404.68 | 27,834 | \$ 359.75 | | \$ (63,963.09) | \$ 12,152,213.42 | \$ 436.59 |
| Nov-14 | | \$ 7,987,553.93 | 0.9643 | \$ 8,283,126.76 | 28,753 | \$ 288.08 | | \$ (62,109.45) | \$ 10,054,602.00 | \$ 349.70 |
| Dec-14 | \$ 115,666,123.20 | \$ 12,982,177.45 | 0.9424 | \$ 13,775,500.08 | 39,250 | \$ 350.97 | \$ 20,280,140.09 | \$ (51,640.53) | \$ 16,486,036.92 | \$ 420.03 |
| Jan-15 | | \$ 16,468,928.76 | 0.9949 | \$ 16,553,784.87 | 51,549 | \$ 321.13 | | \$ (357,168.81) | \$ 20,756,112.90 | \$ 402.65 |
| Feb-15 | | \$ 16,395,108.82 | 0.9976 | \$ 16,434,018.29 | 51,727 | \$ 317.71 | | \$ (415,832.62) | \$ 20,391,620.89 | \$ 394.22 |
| Mar-15 | | \$ 18,934,467.05 | 0.9974 | \$ 18,983,177.15 | 51,762 | \$ 366.74 | | \$ (533,894.70) | \$ 23,013,076.29 | \$ 444.59 |
| Apr-15 | | \$ 19,010,679.81 | 0.9971 | \$ 19,066,843.24 | 51,547 | \$ 369.89 | | \$ (428,050.55) | \$ 23,091,750.88 | \$ 447.98 |
| May-15 | | \$ 17,055,761.40 | 0.9961 | \$ 17,121,733.08 | 51,123 | \$ 334.92 | | \$ (466,678.10) | \$ 20,837,898.60 | \$ 407.61 |
| Jun-15 | | \$ 17,536,008.76 | 0.9960 | \$ 17,606,526.04 | 50,837 | \$ 346.34 | | \$ (513,713.37) | \$ 21,278,623.33 | \$ 418.57 |
| Jul-15 | | \$ 18,819,998.44 | 0.9939 | \$ 18,934,914.06 | 50,595 | \$ 374.24 | | \$ (501,640.75) | \$ 22,689,304.87 | \$ 448.45 |
| Aug-15 | | \$ 18,086,295.60 | 0.9918 | \$ 18,235,516.76 | 50,329 | \$ 362.33 | | \$ (531,266.58) | \$ 21,745,368.06 | \$ 432.07 |
| Sep-15 | | \$ 16,933,522.85 | 0.9703 | \$ 17,451,329.15 | 50,327 | \$ 346.76 | | \$ (390,354.27) | \$ 20,995,854.55 | \$ 417.19 |
| Oct-15 | | \$ 17,031,619.00 | 0.9633 | \$ 18,614,751.63 | 49,850 | \$ 373.42 | | \$ (429,784.79) | \$ 22,313,553.97 | \$ 447.61 |
| Nov-15 | | \$ 16,824,788.92 | 0.9379 | \$ 17,938,551.15 | 49,349 | \$ 363.51 | | \$ (442,959.10) | \$ 21,378,378.28 | \$ 433.21 |
| Dec-15 | \$ 251,775,467.96 | \$ 14,769,039.51 | 0.8894 | \$ 16,605,957.20 | 46,814 | \$ 354.72 | \$ 45,630,534.42 | \$ (434,421.03) | \$ 20,686,294.62 | \$ 441.88 |
| Jan-16 | | \$ 17,699,022.64 | 0.9953 | \$ 17,782,256.91 | 48,255 | \$ 368.51 | | \$ (574,457.29) | \$ 20,498,310.16 | \$ 424.78 |
| Feb-16 | | \$ 16,718,132.69 | 0.9946 | \$ 16,809,115.11 | 47,409 | \$ 354.56 | | \$ (647,495.51) | \$ 19,416,426.96 | \$ 409.55 |
| Mar-16 | | \$ 18,000,510.71 | 0.9967 | \$ 18,059,646.93 | 47,012 | \$ 384.15 | | \$ (677,554.09) | \$ 20,841,195.70 | \$ 443.32 |
| Apr-16 | | \$ 16,639,220.51 | 0.9950 | \$ 16,723,087.40 | 45,544 | \$ 369.22 | | \$ (598,082.91) | \$ 19,159,274.63 | \$ 420.68 |
| May-16 | | \$ 16,065,546.43 | 0.9929 | \$ 16,180,458.74 | 43,823 | \$ 369.22 | | \$ (603,901.01) | \$ 18,441,410.48 | \$ 420.82 |
| Jun-16 | | \$ 15,468,157.14 | 0.9918 | \$ 15,595,622.00 | 42,648 | \$ 365.68 | | \$ (647,172.93) | \$ 17,918,652.03 | \$ 420.15 |
| Jul-16 | | \$ 14,628,226.56 | 0.9756 | \$ 14,993,588.61 | 41,017 | \$ 365.55 | | \$ (544,405.46) | \$ 17,152,577.98 | \$ 418.18 |
| Aug-16 | | \$ 14,387,450.38 | 0.9846 | \$ 14,612,387.43 | 40,064 | \$ 364.73 | | \$ (598,865.69) | \$ 16,844,724.03 | \$ 420.45 |
| Sep-16 | | \$ 13,986,099.17 | 0.9720 | \$ 14,389,019.61 | 38,636 | \$ 372.43 | | \$ (470,014.15) | \$ 16,564,079.91 | \$ 428.73 |
| Oct-16 | | \$ 12,852,993.80 | 0.9481 | \$ 13,553,515.04 | 37,062 | \$ 365.70 | | \$ (553,002.85) | \$ 15,577,173.40 | \$ 420.30 |
| Nov-16 | | \$ 13,540,553.54 | 0.9417 | \$ 14,379,046.50 | 35,613 | \$ 403.76 | | \$ (498,322.91) | \$ 16,409,566.86 | \$ 460.77 |
| Dec-16 | \$ 211,393,426.03 | \$ 8,813,441.03 | 0.9090 | \$ 9,696,064.54 | 26,043 | \$ 372.31 | \$ 31,854,433.08 | \$ (362,496.13) | \$ 11,415,948.91 | \$ 438.35 |

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II

Rate Development and Change

| | |
|----------------------|------------------------------|
| Carrier Name: | Aetna Life Insurance Company |
| Product(s): | PPG |
| Market Segment: | Small Group |
| Rate Effective Date: | 01/01/2018 |

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

| Development of the Projected Index Rate | Actual Experience Data | Manual Data | |
|---|------------------------|-------------|--|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | \$ 272.11 | \$ 426.60 | <- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT |
| Two year trend projection Factor | 1.018 | 1.079 | |
| Unadjusted Projected Allowed EHB Claims PMPM | \$ 277.13 | \$ 460.43 | |
| Single Risk Pool Adjustment Factors | | | |
| Change in Morbidity | 1.194 | 1.093 | <- See URRT Instructions |
| Change in Other | 0.987 | 0.974 | |
| Change in Demographics | 0.981 | 0.958 | <- See URRT Instructions |
| Change in Network | 1.009 | 1.020 | |
| Change in Benefits | 1.000 | 1.000 | <- See URRT Instructions |
| Change in Other | 0.997 | 0.997 | |
| Total Adjusted Projected Allowed EHB Claims PMPM | \$ 326.70 | \$ 490.32 | |
| Credibility Factors | 0% | 100% | <- See Instructions |
| Blended Projected EHB Claims PMPM | | \$ 490.32 | |
| Development of the Market-Adjusted Index Rate and Total Allowed Claims | | | |
| Adjusted Projected Allowed EHB Claims PMPM | \$ 490.32 | | <- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group |
| Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings] | \$ 512.34 | | |
| Projected Paid to Allowed Ratio | 0.845 | | <- Paid to Allowed Average Factor in Projection Period on URRT |
| Projected Paid EHB Claims PMPM | \$ 433.11 | | |
| Market-wide Adjustments | | | |
| Projected Risk Adjustment PMPM | (530.12) | | |
| Projected Paid Exchange User Fees PMPM | \$0.00 | | |
| Market-Adjusted Projected Paid EHB Claims PMPM | \$ 463.23 | | |
| Market-Adjusted Projected Allowed EHB Claims PMPM | \$ 547.96 | | <- Market-Adjusted Index Rate |
| Projected Allowed Non-EHB Claims PMPM | \$ - | | |
| Market-Adjusted Projected Paid Total Claims PMPM | \$ 463.23 | | |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 547.96 | | |

Table 6. Retention

| Retention Items - Express in percentages | |
|--|-----------|
| Administrative Expenses | 10.54% |
| General and Claims | 8.12% |
| Agent/Broker Fees and Commissions | 2.42% |
| Quality Improvement Initiatives | 0.00% |
| Taxes and Fees | 4.88% |
| RCOM Fees (Enter \$ amount here: \$ 0.20) | 0.04% |
| Pa Premium Tax (if applicable) | 0.62% |
| Federal Income Tax | 1.08% |
| Health Insurance Providers Fee | 3.15% |
| Profit/Contingency (after tax) | 2.00% |
| Total Retention | 17.42% |
| Projected Required Revenue PMPM | \$ 560.92 |

Table 8. Components of Rate Change

| Rate Components | 2017 | 2018 | Difference | Percent Change |
|---|-------------|-------------|------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM) | 434.9206118 | 425.7827063 | -\$9.14 | -2.1% |
| B. Base period allowed claims before normalization | \$427.82 | \$ 426.60 | -\$1.22 | 0% |
| C. Normalization factor component of change | \$ 143.84 | 135.3909895 | -\$8.45 | -\$0.02 |
| D. Change in Normalized Allowed Claims Adjustment Components | | | | |
| D1. Base period allowed claims after normalization | \$ 571.67 | \$ 561.99 | \$ (9.68) | -2% |
| D2. URRT Trend | \$ 53.29 | \$ 44.57 | \$ (8.73) | -2% |
| D3. URRT Morbidity | \$ 18.67 | \$ 56.40 | \$ 37.73 | 9% |
| D4. URRT Other | \$ 44.16 | \$ (17.01) | \$ (61.18) | -14% |
| D5. Normalized URRT RA/Ri on an allowed basis | 31.37654754 | 46.93066355 | 15.55 | 4% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ - | \$ - | \$ - | 0% |
| D7. Subtotal - Sum(D1-D6) | \$ 719.17 | \$ 692.87 | \$ (26.30) | -6% |
| E. Change in Allowable Plan Adjusted Level Components | | | | |
| E1. Network | \$ 0.00 | \$ 0 | \$ (0.00) | 0% |
| E2. Pricing AV | \$ (110.72) | \$ (107.14) | \$ 3.58 | 1% |
| E3. Benefit Richness | \$ (2.12) | \$ - | \$ 2.12 | 0% |
| E4. Catastrophic Eligibility | \$ - | \$ - | \$ - | 0% |
| E5. Subtotal - Sum(E1-E4) | \$ (112.84) | \$ (107.14) | \$ 5.70 | 1% |
| F. Change in Retention Components | | | | |
| F1. Administrative Expenses | \$ 42.80 | \$ 44.86 | \$ 2.07 | 0% |
| F2. Taxes and Fees | \$ 11.26 | \$ 20.78 | \$ 9.51 | 2% |
| F3. Profit and/or Contingency | \$ 8.70 | \$ 8.52 | \$ (0.18) | 0% |
| F4. Subtotal - Sum(F1-F3) | \$ 62.76 | \$ 74.16 | \$ 11.40 | 3% |
| G. Change in Miscellaneous Items | | | \$ - | 0% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 669.09 | \$ 659.88 | \$ (9.21) | -2% |

For informational Purposes only - No input required.

| | | |
|--|-------------------|--|
| Blended Base Period Unadjusted Claims before Normalization | \$ 426.60 | <- Index Rate of Experience Period on URRT |
| Blended Earned Premium | \$ 211,393,426.03 | |
| Blended Loss Ratio | 86.14% | |

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

| Effective Date | 01/01/2018 | 04/01/2018 | 07/01/2018 | 10/01/2018 | Total Single Risk Pool |
|---|-------------|-------------|-------------|-------------|------------------------|
| # of Member Months Renewing in Quarter | 104,802 | 143,796 | 127,367 | 117,161 | 493,126 |
| Adjusted Projected Allowed EHB Claims PMPM Q1 | \$ 490.32 | \$ 490.32 | \$ 490.32 | \$ 490.32 | \$ 490.32 |
| Months of Trend | - | 3 | 6 | 9 | |
| Annual Trend | 12.11% | 12.11% | 12.11% | 12.11% | |
| Single Risk Pool Projected Allowed Claims | \$ 490.32 | \$ 504.53 | \$ 519.15 | \$ 534.20 | \$ 512.34 |
| Quarterly Trend Factor | 100.0% | 102.9% | 105.9% | 108.9% | 104.5% |
| 2018 Trend Factors by Quarter | 0.957028051 | 0.984764806 | 1.013305431 | 1.042673226 | |

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors | 2017 | 2018 |
|--|-----------|-----------|
| Average Age Factor | 0.693 | 0.699 |
| Average Geographic Factor | 1.083 | 1.086 |
| Average Tobacco Factor | 1.000 | 1.000 |
| Average Benefit Richness (induced demand) | 0.997 | 1.000 |
| Average Network Factor | 1.000 | 1.000 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$609.77 | \$ 547.96 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 814.79 | \$ 721.87 |

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

| | 2017 | 2018 |
|---|----------|---------|
| Paid-to-Allowed | 0.846 | 0.845 |
| URRT Trend (Total Applied Trend Factor) | 1.093 | 1.079 |
| URRT Morbidity | 1.030 | 1.093 |
| URRT "Other" | 1.069 | 0.974 |
| Risk Adjustment | \$ 19.87 | \$30.12 |
| Exchange User Fee | \$0.00 | - |
| Capitation | \$ 12.84 | \$ 4.55 |
| Network | 1.000 | 1.000 |
| Pricing AV | 0.846 | 0.845 |
| Benefit Richness | 0.997 | 1.000 |
| Catastrophic Eligibility | 1.000 | 1.000 |
| Administrative Expenses | 9.84% | 10.54% |
| Taxes and Fees | 2.59% | 4.88% |
| Profit and/or Contingency | 2.00% | 2.00% |

PA Rate Template Part III
Table 10. Plan Rates

| | |
|--------------------------------|------------------------------|
| Carrier Name: | Aetna Life Insurance Company |
| Product(s): | PPO |
| Market Segment: | Small Group |
| Rate Effective Date: | 01/01/2018 |
| Base Period Start Date | 01/01/2016 |
| Date of Most Recent Membership | 02/01/2017 |
| Market Adjusted Index Rate | \$ 547.96 |

| Calibration | |
|-------------------------------|-------|
| Age Calibration Factor | 1.490 |
| Geographic Calibration Factor | 0.921 |
| Aggregate Calibration Factor | 1.317 |

| | |
|----------------------------------|-------|
| Total Covered Lives @ 02-01-2017 | 1,193 |
|----------------------------------|-------|

[illegible]

| | |
|---|----------------------------------|
| Total Covered Lives Mapped into 2018 Plans @ 02-01-2018 | Total Policyholders @ 02-01-2018 |
|---|----------------------------------|

| 2017 Calibrated Plan Adjusted Index - 100.00 = 0.00% | 2018 Calibrated Plan Adjusted Index - 100.00 = 0.00% | Proposed Rate Change Compared to Prior 12 months | % of Total Gross dollar |
|---|---|--|----------------------------|
|---|---|--|----------------------------|

| 02-01-2017 Number of Covered Lives by Rating Area | | | | | | | | | | 2016 Covered Discounted Plan Indicator |
|---|---|-----|-----|---|----|-----|-----|----|-------|--|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Total | |
| 17 | - | 2 | 216 | 7 | 42 | 202 | 372 | 19 | 1,493 | |
| | | | | | | 12 | 9 | 4 | 24 | 1 |
| | | | 4 | | | | | | 14 | 2 |
| | | | 2 | | | 5 | 9 | | 16 | 3 |
| | | | 2 | | | | | | 102 | 4 |
| | | | | | | 10 | 84 | | 94 | 5 |
| | | | | | 5 | 52 | 45 | 2 | 104 | 6 |
| 1 | | 172 | | | | | | | 73 | 7 |
| | | | | | | 1 | 2 | | 3 | 8 |
| | | | | | | 20 | 20 | | 40 | 9 |
| 8 | | | | | | | | | 10 | 10 |
| | | | | | 11 | | 17 | | 28 | 11 |
| 7 | | 23 | | | | | | | 26 | 12 |
| | | | | | 10 | 5 | 14 | | 31 | 13 |
| | | | | | | | | | 8 | 14 |
| | | | | | 2 | 10 | 87 | | 117 | 15 |
| | | | | | | | | | 20 | 16 |
| | | 2 | 202 | 4 | 5 | 102 | 65 | | 520 | 17 |
| | | | 38 | | | | | | 38 | 18 |
| | | | | | 10 | 42 | 21 | 5 | 88 | 19 |
| | | | | | | 10 | 120 | 5 | 140 | 20 |
| 15 | | 22 | | | | | | | 27 | 21 |
| | | | | 3 | | 10 | 74 | | 87 | 22 |

PA Rate Quarterly Template Part V Consumer Factors

| | |
|-----------------------------|------------------------------|
| Carrier Name: | Aetna Life Insurance Company |
| Product(s): | PPO |
| Market Segment: | Small Group |
| Rate Effective Date: | 01/01/2018 |

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

| Geographic Area Factors | | | |
|-------------------------|--|----------------|-----------------|
| Area | Counties | Current Factor | Proposed Factor |
| Rating Area 1 | Clarion, Forest, McKean, Venango | 0.785 | 0.785 |
| Rating Area 2 | Elk, Cameron, Potter | 0.792 | 0.792 |
| Rating Area 3 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming | 0.998 | 0.998 |
| Rating Area 4 | | 0.810 | 0.810 |
| Rating Area 5 | Blair, Clearfield, Cambria, Huntingdon, Jefferson | 0.780 | 0.780 |
| Rating Area 6 | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union | 0.983 | 0.983 |
| Rating Area 7 | Adams, Berks, Lancaster, York | 0.984 | 0.984 |
| Rating Area 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia | 1.000 | 1.000 |
| Rating Area 9 | Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry | 0.933 | 0.933 |

Table 14. Network Factors

[illegible]

Aetna Life Insurance Company
Small Group
Plan Design Summary

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|--------------------------|---------|--------|-----------------|---------|---|---|
| 33906PA0090128 | PA Silver PPO 5000 80/50 | PPO | Silver | Off | Full | PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

| | |
|-----------------------|----------------|
| Ending date of Rates: | March 31, 2018 |
|-----------------------|----------------|

12/24/2014

| | |
|--------------|------------------------------|
| Company Name | Aetna Life Insurance Company |
|--------------|------------------------------|

[illegible]

Aetna Life Insurance Company
Small Group
Plan Design Summary

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|--------------------------|---------|--------|-----------------|---------|---|---|
| 33906PA0090128 | PA Silver PPO 5000 80/50 | PPO | Silver | Off | Full | PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

Company Name: Aetna Life Insurance Company
Market: Small Group

Product: PPO

Effective Date of Rates:

April 1, 2018

Ending date of Rates:

June 30, 2018

| HIOS Plan ID (On Exchange) >> | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 |
|--------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| HIOS Plan ID (Off Exchange) >> | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 |
| Plan Marketing Name >> | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 |
| Form # >> | | | | | | | | | | |
| Rating Area >> | 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 | Rating Area 9 |
| Network >> | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full |
| Metal >> | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver |
| Deductible >> | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 |
| Coinurance >> | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 |
| Copay >> | | | | | | | | | | |
| OOP Maximum >> | | | | | | | | | | |
| Pediatric Dental (Yes/No) >> | | | | | | | | | | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$241.93 | \$241.93 | \$244.02 | \$244.02 | \$307.62 | \$307.62 | \$249.69 | \$249.69 | \$240.38 | \$240.38 |
| 15 | \$241.93 | \$241.93 | \$244.02 | \$244.02 | \$307.62 | \$307.62 | \$249.69 | \$249.69 | \$240.38 | \$240.38 |
| 16 | \$282.75 | \$282.75 | \$285.19 | \$285.19 | \$359.52 | \$359.52 | \$291.81 | \$291.81 | \$280.93 | \$280.93 |
| 17 | \$291.30 | \$291.30 | \$293.82 | \$293.82 | \$370.40 | \$370.40 | \$300.65 | \$300.65 | \$289.43 | \$289.43 |
| 18 | \$300.52 | \$300.52 | \$303.12 | \$303.12 | \$382.12 | \$382.12 | \$310.16 | \$310.16 | \$298.59 | \$298.59 |
| 19 | \$309.74 | \$309.74 | \$312.42 | \$312.42 | \$393.84 | \$393.84 | \$319.67 | \$319.67 | \$307.75 | \$307.75 |
| 20 | \$319.28 | \$319.28 | \$322.05 | \$322.05 | \$405.98 | \$405.98 | \$329.52 | \$329.52 | \$317.23 | \$317.23 |
| 21 | \$329.16 | \$329.16 | \$332.01 | \$332.01 | \$418.54 | \$418.54 | \$339.71 | \$339.71 | \$327.04 | \$327.04 |
| 22 | \$329.16 | \$329.16 | \$332.01 | \$332.01 | \$418.54 | \$418.54 | \$339.71 | \$339.71 | \$327.04 | \$327.04 |
| 23 | \$329.16 | \$329.16 | \$332.01 | \$332.01 | \$418.54 | \$418.54 | \$339.71 | \$339.71 | \$327.04 | \$327.04 |
| 24 | \$329.16 | \$329.16 | \$332.01 | \$332.01 | \$418.54 | \$418.54 | \$339.71 | \$339.71 | \$327.04 | \$327.04 |
| 25 | \$330.47 | \$330.47 | \$333.33 | \$333.33 | \$420.21 | \$420.21 | \$341.07 | \$341.07 | \$328.35 | \$328.35 |
| 26 | \$337.06 | \$337.06 | \$339.97 | \$339.97 | \$428.58 | \$428.58 | \$347.87 | \$347.87 | \$334.89 | \$334.89 |
| 27 | \$344.96 | \$344.96 | \$347.94 | \$347.94 | \$438.62 | \$438.62 | \$356.02 | \$356.02 | \$342.74 | \$342.74 |
| 28 | \$357.79 | \$357.79 | \$360.89 | \$360.89 | \$449.95 | \$449.95 | \$369.27 | \$369.27 | \$355.50 | \$355.50 |
| 29 | \$368.33 | \$368.33 | \$371.51 | \$371.51 | \$468.34 | \$468.34 | \$380.14 | \$380.14 | \$365.96 | \$365.96 |
| 30 | \$373.59 | \$373.59 | \$376.83 | \$376.83 | \$475.04 | \$475.04 | \$385.57 | \$385.57 | \$371.20 | \$371.20 |
| 31 | \$381.49 | \$381.49 | \$384.79 | \$384.79 | \$485.08 | \$485.08 | \$393.73 | \$393.73 | \$379.04 | \$379.04 |
| 32 | \$389.39 | \$389.39 | \$392.76 | \$392.76 | \$495.13 | \$495.13 | \$401.88 | \$401.88 | \$386.89 | \$386.89 |
| 33 | \$394.33 | \$394.33 | \$397.74 | \$397.74 | \$501.41 | \$501.41 | \$406.98 | \$406.98 | \$391.80 | \$391.80 |
| 34 | \$399.60 | \$399.60 | \$403.05 | \$403.05 | \$508.10 | \$508.10 | \$412.41 | \$412.41 | \$397.03 | \$397.03 |
| 35 | \$402.23 | \$402.23 | \$405.71 | \$405.71 | \$511.45 | \$511.45 | \$415.13 | \$415.13 | \$399.65 | \$399.65 |
| 36 | \$404.86 | \$404.86 | \$408.37 | \$408.37 | \$514.80 | \$514.80 | \$417.85 | \$417.85 | \$402.27 | \$402.27 |
| 37 | \$407.50 | \$407.50 | \$411.02 | \$411.02 | \$518.15 | \$518.15 | \$420.56 | \$420.56 | \$404.88 | \$404.88 |
| 38 | \$410.13 | \$410.13 | \$413.68 | \$413.68 | \$521.49 | \$521.49 | \$423.28 | \$423.28 | \$407.50 | \$407.50 |
| 39 | \$415.40 | \$415.40 | \$418.99 | \$418.99 | \$528.19 | \$528.19 | \$428.72 | \$428.72 | \$412.73 | \$412.73 |
| 40 | \$420.66 | \$420.66 | \$424.30 | \$424.30 | \$534.89 | \$534.89 | \$434.15 | \$434.15 | \$417.96 | \$417.96 |
| 41 | \$428.56 | \$428.56 | \$432.27 | \$432.27 | \$544.93 | \$544.93 | \$442.31 | \$442.31 | \$425.81 | \$425.81 |
| 42 | \$436.13 | \$436.13 | \$439.91 | \$439.91 | \$554.56 | \$554.56 | \$450.12 | \$450.12 | \$433.33 | \$433.33 |
| 43 | \$446.67 | \$446.67 | \$450.53 | \$450.53 | \$567.95 | \$567.95 | \$460.99 | \$460.99 | \$443.80 | \$443.80 |
| 44 | \$459.83 | \$459.83 | \$463.81 | \$463.81 | \$584.69 | \$584.69 | \$474.58 | \$474.58 | \$456.88 | \$456.88 |
| 45 | \$475.30 | \$475.30 | \$479.42 | \$479.42 | \$604.36 | \$604.36 | \$490.54 | \$490.54 | \$472.25 | \$472.25 |
| 46 | \$493.74 | \$493.74 | \$498.01 | \$498.01 | \$627.80 | \$627.80 | \$509.57 | \$509.57 | \$490.57 | \$490.57 |
| 47 | \$514.47 | \$514.47 | \$518.92 | \$518.92 | \$654.17 | \$654.17 | \$530.97 | \$530.97 | \$511.17 | \$511.17 |
| 48 | \$538.17 | \$538.17 | \$542.83 | \$542.83 | \$684.30 | \$684.30 | \$555.43 | \$555.43 | \$534.72 | \$534.72 |
| 49 | \$561.54 | \$561.54 | \$566.40 | \$566.40 | \$714.02 | \$714.02 | \$579.55 | \$579.55 | \$557.94 | \$557.94 |
| 50 | \$587.87 | \$587.87 | \$592.96 | \$592.96 | \$747.50 | \$747.50 | \$606.73 | \$606.73 | \$584.10 | \$584.10 |
| 51 | \$613.88 | \$613.88 | \$619.19 | \$619.19 | \$780.57 | \$780.57 | \$633.56 | \$633.56 | \$609.94 | \$609.94 |
| 52 | \$642.51 | \$642.51 | \$648.07 | \$648.07 | \$816.98 | \$816.98 | \$663.12 | \$663.12 | \$638.39 | \$638.39 |
| 53 | \$671.48 | \$671.48 | \$677.29 | \$677.29 | \$853.81 | \$853.81 | \$693.01 | \$693.01 | \$667.17 | \$667.17 |
| 54 | \$702.75 | \$702.75 | \$708.83 | \$708.83 | \$893.57 | \$893.57 | \$725.29 | \$725.29 | \$698.24 | \$698.24 |
| 55 | \$734.02 | \$734.02 | \$740.37 | \$740.37 | \$933.33 | \$933.33 | \$757.56 | \$757.56 | \$729.31 | \$729.31 |
| 56 | \$767.92 | \$767.92 | \$774.57 | \$774.57 | \$976.44 | \$976.44 | \$792.55 | \$792.55 | \$763.00 | \$763.00 |
| 57 | \$802.16 | \$802.16 | \$809.10 | \$809.10 | \$1,019.97 | \$1,019.97 | \$827.88 | \$827.88 | \$797.01 | \$797.01 |
| 58 | \$838.69 | \$838.69 | \$845.95 | \$845.95 | \$1,066.43 | \$1,066.43 | \$865.59 | \$865.59 | \$833.31 | \$833.31 |
| 59 | \$856.80 | \$856.80 | \$864.21 | \$864.21 | \$1,089.45 | \$1,089.45 | \$884.27 | \$884.27 | \$851.30 | \$851.30 |
| 60 | \$893.33 | \$893.33 | \$901.06 | \$901.06 | \$1,135.90 | \$1,135.90 | \$921.98 | \$921.98 | \$887.60 | \$887.60 |
| 61 | \$924.93 | \$924.93 | \$932.94 | \$932.94 | \$1,176.08 | \$1,176.08 | \$954.59 | \$954.59 | \$919.00 | \$919.00 |
| 62 | \$945.67 | \$945.67 | \$953.85 | \$953.85 | \$1,202.45 | \$1,202.45 | \$975.99 | \$975.99 | \$939.60 | \$939.60 |
| 63 | \$971.67 | \$971.67 | \$980.08 | \$980.08 | \$1,235.52 | \$1,235.52 | \$1,002.83 | \$1,002.83 | \$965.44 | \$965.44 |
| 64+ | \$987.14 | \$987.14 | \$995.68 | \$995.68 | \$1,255.19 | \$1,255.19 | \$1,018.80 | \$1,018.80 | \$980.81 | \$980.81 |

| | |
|--------------|------------------------------|
| Company Name | Aetna Life Insurance Company |
|--------------|------------------------------|

[illegible]

Aetna Life Insurance Company
Small Group
Plan Design Summary

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|--------------------------|---------|--------|-----------------|---------|---|---|
| 33906PA0090128 | PA Silver PPO 5000 80/50 | PPO | Silver | Off | Full | PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

Company Name: Aetna Life Insurance Company
Market: Small Group

Product: PPO

Effective Date of Rates:

July 1, 2018

Ending date of Rates:

September 30, 2018

| HIOS Plan ID (On Exchange) >> | | | | | | | | | | | | | | | | | | | |
|--------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| HIOS Plan ID (Off Exchange) >> | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 | 33906PA0090128 |
| Plan Marketing Name >> | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 | PA Silver PPO 5000 80/50 |
| Form # >> | | | | | | | | | | | | | | | | | | | |
| Rating Area >> | 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 | | | | | | | | | | |
| Network >> | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full | Full |
| Metal >> | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver |
| Deductible >> | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 |
| Coinsurance >> | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 |
| Copays >> | | | | | | | | | | | | | | | | | | | |
| OOP Maximum >> | | | | | | | | | | | | | | | | | | | |
| Pediatric Dental (Yes/No) >> | | | | | | | | | | | | | | | | | | | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Tobacco |
| 0-14 | \$248.94 | \$248.94 | \$251.10 | \$251.10 | \$316.54 | \$316.54 | \$256.92 | \$256.92 | \$247.34 | \$247.34 | \$311.72 | \$311.72 | \$311.98 | \$311.98 | \$317.11 | \$317.11 | \$295.94 | \$295.94 | \$295.94 |
| 15 | \$248.94 | \$248.94 | \$251.10 | \$251.10 | \$316.54 | \$316.54 | \$256.92 | \$256.92 | \$247.34 | \$247.34 | \$311.72 | \$311.72 | \$311.98 | \$311.98 | \$317.11 | \$317.11 | \$295.94 | \$295.94 | \$295.94 |
| 16 | \$290.94 | \$290.94 | \$293.46 | \$293.46 | \$369.94 | \$369.94 | \$300.27 | \$300.27 | \$289.07 | \$289.07 | \$364.31 | \$364.31 | \$364.61 | \$364.61 | \$370.61 | \$370.61 | \$345.87 | \$345.87 | \$345.87 |
| 17 | \$299.75 | \$299.75 | \$302.34 | \$302.34 | \$381.14 | \$381.14 | \$309.36 | \$309.36 | \$297.82 | \$297.82 | \$375.34 | \$375.34 | \$375.65 | \$375.65 | \$381.83 | \$381.83 | \$356.34 | \$356.34 | \$356.34 |
| 18 | \$309.23 | \$309.23 | \$311.91 | \$311.91 | \$393.20 | \$393.20 | \$319.15 | \$319.15 | \$307.25 | \$307.25 | \$387.21 | \$387.21 | \$387.53 | \$387.53 | \$393.91 | \$393.91 | \$367.62 | \$367.62 | \$367.62 |
| 19 | \$318.71 | \$318.71 | \$321.47 | \$321.47 | \$405.26 | \$405.26 | \$328.93 | \$328.93 | \$316.67 | \$316.67 | \$399.09 | \$399.09 | \$399.42 | \$399.42 | \$405.99 | \$405.99 | \$378.89 | \$378.89 | \$378.89 |
| 20 | \$328.54 | \$328.54 | \$331.38 | \$331.38 | \$417.75 | \$417.75 | \$339.07 | \$339.07 | \$326.43 | \$326.43 | \$411.39 | \$411.39 | \$411.73 | \$411.73 | \$418.50 | \$418.50 | \$390.57 | \$390.57 | \$390.57 |
| 21 | \$338.70 | \$338.70 | \$341.63 | \$341.63 | \$430.67 | \$430.67 | \$349.56 | \$349.56 | \$336.52 | \$336.52 | \$424.11 | \$424.11 | \$424.46 | \$424.46 | \$431.45 | \$431.45 | \$402.65 | \$402.65 | \$402.65 |
| 22 | \$338.70 | \$338.70 | \$341.63 | \$341.63 | \$430.67 | \$430.67 | \$349.56 | \$349.56 | \$336.52 | \$336.52 | \$424.11 | \$424.11 | \$424.46 | \$424.46 | \$431.45 | \$431.45 | \$402.65 | \$402.65 | \$402.65 |
| 23 | \$338.70 | \$338.70 | \$341.63 | \$341.63 | \$430.67 | \$430.67 | \$349.56 | \$349.56 | \$336.52 | \$336.52 | \$424.11 | \$424.11 | \$424.46 | \$424.46 | \$431.45 | \$431.45 | \$402.65 | \$402.65 | \$402.65 |
| 24 | \$338.70 | \$338.70 | \$341.63 | \$341.63 | \$430.67 | \$430.67 | \$349.56 | \$349.56 | \$336.52 | \$336.52 | \$424.11 | \$424.11 | \$424.46 | \$424.46 | \$431.45 | \$431.45 | \$402.65 | \$402.65 | \$402.65 |
| 25 | \$340.05 | \$340.05 | \$342.99 | \$342.99 | \$432.39 | \$432.39 | \$350.96 | \$350.96 | \$337.87 | \$337.87 | \$425.81 | \$425.81 | \$426.16 | \$426.16 | \$433.17 | \$433.17 | \$404.26 | \$404.26 | \$404.26 |
| 26 | \$346.83 | \$346.83 | \$349.83 | \$349.83 | \$441.00 | \$441.00 | \$357.95 | \$357.95 | \$344.60 | \$344.60 | \$434.29 | \$434.29 | \$434.65 | \$434.65 | \$441.80 | \$441.80 | \$412.31 | \$412.31 | \$412.31 |
| 27 | \$354.95 | \$354.95 | \$358.03 | \$358.03 | \$451.34 | \$451.34 | \$366.34 | \$366.34 | \$352.68 | \$352.68 | \$444.47 | \$444.47 | \$444.83 | \$444.83 | \$452.16 | \$452.16 | \$421.97 | \$421.97 | \$421.97 |
| 28 | \$368.16 | \$368.16 | \$371.35 | \$371.35 | \$468.13 | \$468.13 | \$379.97 | \$379.97 | \$365.80 | \$365.80 | \$461.01 | \$461.01 | \$461.39 | \$461.39 | \$468.98 | \$468.98 | \$437.68 | \$437.68 | \$437.68 |
| 29 | \$379.00 | \$379.00 | \$382.28 | \$382.28 | \$481.91 | \$481.91 | \$391.16 | \$391.16 | \$376.57 | \$376.57 | \$474.58 | \$474.58 | \$474.97 | \$474.97 | \$482.79 | \$482.79 | \$450.56 | \$450.56 | \$450.56 |
| 30 | \$384.42 | \$384.42 | \$387.75 | \$387.75 | \$488.80 | \$488.80 | \$396.75 | \$396.75 | \$381.95 | \$381.95 | \$481.37 | \$481.37 | \$481.76 | \$481.76 | \$489.69 | \$489.69 | \$457.00 | \$457.00 | \$457.00 |
| 31 | \$392.55 | \$392.55 | \$395.95 | \$395.95 | \$499.14 | \$499.14 | \$405.14 | \$405.14 | \$390.03 | \$390.03 | \$491.55 | \$491.55 | \$491.95 | \$491.95 | \$500.05 | \$500.05 | \$466.67 | \$466.67 | \$466.67 |
| 32 | \$400.68 | \$400.68 | \$404.15 | \$404.15 | \$509.48 | \$509.48 | \$413.53 | \$413.53 | \$398.11 | \$398.11 | \$501.72 | \$501.72 | \$502.13 | \$502.13 | \$510.40 | \$510.40 | \$476.33 | \$476.33 | \$476.33 |
| 33 | \$405.76 | \$405.76 | \$409.27 | \$409.27 | \$515.94 | \$515.94 | \$418.77 | \$418.77 | \$403.15 | \$403.15 | \$508.09 | \$508.09 | \$508.50 | \$508.50 | \$516.87 | \$516.87 | \$482.37 | \$482.37 | \$482.37 |
| 34 | \$411.18 | \$411.18 | \$414.74 | \$414.74 | \$522.83 | \$522.83 | \$424.36 | \$424.36 | \$408.54 | \$408.54 | \$514.87 | \$514.87 | \$515.29 | \$515.29 | \$523.78 | \$523.78 | \$488.81 | \$488.81 | \$488.81 |
| 35 | \$413.89 | \$413.89 | \$417.47 | \$417.47 | \$526.27 | \$526.27 | \$427.16 | \$427.16 | \$411.23 | \$411.23 | \$518.26 | \$518.26 | \$518.69 | \$518.69 | \$527.23 | \$527.23 | \$492.03 | \$492.03 | \$492.03 |
| 36 | \$416.60 | \$416.60 | \$420.20 | \$420.20 | \$529.72 | \$529.72 | \$429.96 | \$429.96 | \$413.92 | \$413.92 | \$521.66 | \$521.66 | \$522.08 | \$522.08 | \$530.68 | \$530.68 | \$495.25 | \$495.25 | \$495.25 |
| 37 | \$419.31 | \$419.31 | \$422.94 | \$422.94 | \$533.16 | \$533.16 | \$432.75 | \$432.75 | \$416.62 | \$416.62 | \$525.05 | \$525.05 | \$525.48 | \$525.48 | \$534.13 | \$534.13 | \$498.47 | \$498.47 | \$498.47 |
| 38 | \$422.02 | \$422.02 | \$425.67 | \$425.67 | \$536.61 | \$536.61 | \$435.55 | \$435.55 | \$419.31 | \$419.31 | \$528.44 | \$528.44 | \$528.88 | \$528.88 | \$537.58 | \$537.58 | \$501.70 | \$501.70 | \$501.70 |
| 39 | \$427.44 | \$427.44 | \$431.13 | \$431.13 | \$543.50 | \$543.50 | \$441.34 | \$441.34 | \$424.69 | \$424.69 | \$535.23 | \$535.23 | \$535.67 | \$535.67 | \$544.49 | \$544.49 | \$508.14 | \$508.14 | \$508.14 |
| 40 | \$432.85 | \$432.85 | \$436.60 | \$436.60 | \$550.39 | \$550.39 | \$446.73 | \$446.73 | \$430.08 | \$430.08 | \$542.01 | \$542.01 | \$542.46 | \$542.46 | \$551.39 | \$551.39 | \$514.58 | \$514.58 | \$514.58 |
| 41 | \$440.98 | \$440.98 | \$444.80 | \$444.80 | \$556.73 | \$556.73 | \$455.12 | \$455.12 | \$438.15 | \$438.15 | \$552.19 | \$552.19 | \$552.65 | \$552.65 | \$561.75 | \$561.75 | \$524.24 | \$524.24 | \$524.24 |
| 42 | \$448.77 | \$448.77 | \$452.66 | \$452.66 | \$570.63 | \$570.63 | \$463.16 | \$463.16 | \$445.89 | \$445.89 | \$561.95 | \$561.95 | \$562.41 | \$562.41 | \$571.67 | \$571.67 | \$533.50 | \$533.50 | \$533.50 |
| 43 | \$459.61 | \$459.61 | \$463.59 | \$463.59 | \$584.41 | \$584.41 | \$474.35 | \$474.35 | \$456.66 | \$456.66 | \$575.52 | \$575.52 | \$575.99 | \$575.99 | \$585.47 | \$585.47 | \$546.39 | \$546.39 | \$546.39 |
| 44 | \$473.16 | \$473.16 | \$477.25 | \$477.25 | \$601.64 | \$601.64 | \$488.33 | \$488.33 | \$470.12 | \$470.12 | \$592.48 | \$592.48 | \$592.97 | \$592.97 | \$602.73 | \$602.73 | \$562.50 | \$562.50 | \$562.50 |
| 45 | \$489.08 | \$489.08 | \$493.31 | \$493.31 | \$621.88 | \$621.88 | \$504.76 | \$504.76 | \$485.94 | \$485.94 | \$612.42 | \$612.42 | \$612.92 | \$612.92 | \$623.01 | \$623.01 | \$581.42 | \$581.42 | \$581.42 |
| 46 | \$508.05 | \$508.05 | \$512.44 | \$512.44 | \$646.00 | \$646.00 | \$524.34 | \$524.34 | \$504.78 | \$504.78 | \$636.17 | \$636.17 | \$636.69 | \$636.69 | \$647.17 | \$647.17 | \$603.97 | \$603.97 | \$603.97 |
| 47 | \$529.38 | \$529.38 | \$533.96 | \$533.96 | \$673.13 | \$673.13 | \$546.36 | \$546.36 | \$525.99 | \$525.99 | \$662.89 | \$662.89 | \$663.43 | \$663.43 | \$674.35 | \$674.35 | \$629.33 | \$629.33 | \$629.33 |
| 48 | \$553.77 | \$553.77 | \$558.56 | \$558.56 | \$704.14 | \$704.14 | \$571.53 | \$571.53 | \$550.22 | \$550.22 | \$693.42 | \$693.42 | \$693.99 | \$693.99 | \$705.42 | \$705.42 | \$658.32 | \$658.32 | \$658.32 |
| 49 | \$577.82 | \$577.82 | \$582.82 | \$582.82 | \$734.71 | \$734.71 | \$596.35 | \$596.35 | \$574.11 | \$574.11 | \$723.53 | \$723.53 | \$724.13 | \$724.13 | \$736.05 | \$736.05 | \$686.91 | \$686.91 | \$686.91 |
| 50 | \$604.91 | \$604.91 | \$610.15 | \$610.15 | \$769.17 | \$769.17 | \$624.31 | \$624.31 | \$601.03 | \$601.03 | \$757.46 | \$757.46 | \$758.08 | \$758.08 | \$770.57 | \$770.57 | \$719.12 | \$719.12 | \$719.12 |
| 51 | \$631.67 | \$631.67 | \$637.14 | \$637.14 | \$803.19 | \$803.19 | \$651.93 | \$651.93 | \$627.62 | \$627.62 | \$790.97 | \$790.97 | \$791.62 | \$791.62 | \$804.65 | \$804.65 | \$750.93 | \$750.93 | \$750.93 |
| 52 | \$661.14 | \$661.14 | \$666.86 | \$666.86 | \$840.66 | \$840.66 | \$682.34 | \$682.34 | \$656.89 | \$656.89 | \$827.87 | \$827.87 | \$828.54 | \$828.54 | \$842.19 | \$842.19 | \$785.96 | \$785.96 | \$785.96 |
| 53 | \$690.94 | \$690.94 | \$696.92 | \$696.92 | \$878.56 | \$878.56 | \$713.10 | \$713.10 | \$686.51 | \$686.51 | \$865.19 | \$865.19 | \$865.90 | \$865.90 | \$880.15 | \$880.15 | \$821.40 | \$821.40 | \$821.40 |
| 54 | \$723.12 | \$723.12 | \$729.38 | \$729.38 | \$919.47 | \$919.47 | \$746.31 | \$746.31 | \$718.48 | \$718.48 | \$905.48 | \$905.48 | \$906.22 | \$906.22 | \$921.14 | \$921.14 | \$859.65 | \$859.65 | \$859.65 |
| 55 | \$755.29 | \$755.29 | \$761.83 | \$761.83 | \$960.38 | \$960.38 | \$779.51 | \$779.51 | \$750.45 | \$750.45 | \$945.77 | \$945.77 | \$946.54 | \$946.54 | \$962.13 | \$962.13 | \$897.90 | \$897.90 | \$897.90 |
| 56 | \$790.18 | \$790.18 | \$797.02 | \$797.02 | \$1,004.74 | \$1,004.74 | \$815.52 | \$815.52 | \$785.11 | \$785.11 | \$989.45 | \$989.45 | \$990.26 | \$990.26 | \$1,006.57 | \$1,006.57 | \$939.37 | \$939.37 | \$939.37 |
| 57 | \$825.40 | \$825.40 | \$832.55 | \$832.55 | \$1,049.53 | \$1,049.53 | \$851.87 | \$851.87 | \$820.11 | \$820.11 | \$1,033.56 | \$1,033.56 | \$1,034.41 | \$1,034.41 | \$1,051.44 | \$1,051.44 | \$981.25 | \$981.25 | \$981.25 |
| 58 | \$863.00 | \$863.00 | \$870.47 | \$870.47 | \$1,097.33 | \$1,097.33 | \$890.67 | \$890.67 | \$857.46 | | | | | | | | | | |

| | |
|--------------|------------------------------|
| Company Name | Aetna Life Insurance Company |
|--------------|------------------------------|

| Pre-Processing Step | | | | Input | Output | Post-Processing |
|------------------------------|-----------------------------|-----------------------------|---------------------------------|-----------------------------------|--------------------------------------|---------------------------------|
| Step 1: Data Collection | Step 2: Data Cleaning | Step 3: Data Transformation | Step 4: Data Partitioning | Step 5: Model Training | Step 6: Model Evaluation | Step 7: Model Deployment |
| Step 8: Model Monitoring | Step 9: Model Maintenance | Step 10: Model Retraining | Step 11: Model Versioning | Step 12: Model Archiving | Step 13: Model Backup | Step 14: Model Restore |
| Step 15: Model Update | Step 16: Model Rollback | Step 17: Model Scaling | Step 18: Model Load Balancing | Step 19: Model Security | Step 20: Model Compliance | Step 21: Model Audit |
| Step 22: Model Documentation | Step 23: Model Reporting | Step 24: Model Analysis | Step 25: Model Optimization | Step 26: Model Performance | Step 27: Model Reliability | Step 28: Model Availability |
| Step 29: Model Scalability | Step 30: Model Flexibility | Step 31: Model Adaptability | Step 32: Model Resilience | Step 33: Model Robustness | Step 34: Model Accuracy | Step 35: Model Precision |
| Step 36: Model Recall | Step 37: Model F1 Score | Step 38: Model ROC Curve | Step 39: Model Confusion Matrix | Step 40: Model Feature Importance | Step 41: Model Hyperparameter Tuning | Step 42: Model Cross-Validation |
| Step 43: Model Ensemble | Step 44: Model Stacking | Step 45: Model Boosting | Step 46: Model Bagging | Step 47: Model Voting | Step 48: Model Softmax | Step 49: Model Sigmoid |
| Step 50: Model Tanh | Step 51: Model ReLU | Step 52: Model Leaky ReLU | Step 53: Model PReLU | Step 54: Model ELU | Step 55: Model SELU | Step 56: Model Swish |
| Step 57: Model Mish | Step 58: Model GELU | Step 59: Model SiLU | Step 60: Model Softplus | Step 61: Model Softsign | Step 62: Model Hardsoftplus | Step 63: Model Hardsoftsign |
| Step 64: Model Hardtanh | Step 65: Model Hardswish | Step 66: Model Hardsigmoid | Step 67: Model Hardrelu | Step 68: Model Hardtanh | Step 69: Model Hardswish | Step 70: Model Hardsigmoid |
| Step 71: Model Hardrelu | Step 72: Model Hardtanh | Step 73: Model Hardswish | Step 74: Model Hardsigmoid | Step 75: Model Hardrelu | Step 76: Model Hardtanh | Step 77: Model Hardswish |
| Step 78: Model Hardsigmoid | Step 79: Model Hardrelu | Step 80: Model Hardtanh | Step 81: Model Hardswish | Step 82: Model Hardsigmoid | Step 83: Model Hardrelu | Step 84: Model Hardtanh |
| Step 85: Model Hardswish | Step 86: Model Hardsigmoid | Step 87: Model Hardrelu | Step 88: Model Hardtanh | Step 89: Model Hardswish | Step 90: Model Hardsigmoid | Step 91: Model Hardrelu |
| Step 92: Model Hardtanh | Step 93: Model Hardswish | Step 94: Model Hardsigmoid | Step 95: Model Hardrelu | Step 96: Model Hardtanh | Step 97: Model Hardswish | Step 98: Model Hardsigmoid |
| Step 99: Model Hardrelu | Step 100: Model Hardtanh | Step 101: Model Hardswish | Step 102: Model Hardsigmoid | Step 103: Model Hardrelu | Step 104: Model Hardtanh | Step 105: Model Hardswish |
| Step 106: Model Hardsigmoid | Step 107: Model Hardrelu | Step 108: Model Hardtanh | Step 109: Model Hardswish | Step 110: Model Hardsigmoid | Step 111: Model Hardrelu | Step 112: Model Hardtanh |
| Step 113: Model Hardswish | Step 114: Model Hardsigmoid | Step 115: Model Hardrelu | Step 116: Model Hardtanh | Step 117: Model Hardswish | Step 118: Model Hardsigmoid | Step 119: Model Hardrelu |
| Step 120: Model Hardtanh | Step 121: Model Hardswish | Step 122: Model Hardsigmoid | Step 123: Model Hardrelu | Step 124: Model Hardtanh | Step 125: Model Hardswish | Step 126: Model Hardsigmoid |
| Step 127: Model Hardrelu | Step 128: Model Hardtanh | Step 129: Model Hardswish | Step 130: Model Hardsigmoid | Step 131: Model Hardrelu | Step 132: Model Hardtanh | Step 133: Model Hardswish |
| Step 134: Model Hardsigmoid | Step 135: Model Hardrelu | Step 136: Model Hardtanh | Step 137: Model Hardswish | Step 138: Model Hardsigmoid | Step 139: Model Hardrelu | Step 140: Model Hardtanh |
| Step 141: Model Hardswish | Step 142: Model Hardsigmoid | Step 143: Model Hardrelu | Step 144: Model Hardtanh | Step 145: Model Hardswish | Step 146: Model Hardsigmoid | Step 147: Model Hardrelu |
| Step 148: Model Hardtanh | Step 149: Model Hardswish | Step 150: Model Hardsigmoid | Step 151: Model Hardrelu | Step 152: Model Hardtanh | Step 153: Model Hardswish | Step 154: Model Hardsigmoid |
| Step 155: Model Hardrelu | Step 156: Model Hardtanh | Step 157: Model Hardswish | Step 158: Model Hardsigmoid | Step 159: Model Hardrelu | Step 160: Model Hardtanh | Step 161: Model Hardswish |
| Step 162: Model Hardsigmoid | Step 163: Model Hardrelu | Step 164: Model Hardtanh | Step 165: Model Hardswish | Step 166: Model Hardsigmoid | Step 167: Model Hardrelu | Step 168: Model Hardtanh |
| Step 169: Model Hardswish | Step 170: Model Hardsigmoid | Step 171: Model Hardrelu | Step 172: Model Hardtanh | Step 173: Model Hardswish | Step 174: Model Hardsigmoid | Step 175: Model Hardrelu |
| Step 176: Model Hardtanh | Step 177: Model Hardswish | Step 178: Model Hardsigmoid | Step 179: Model Hardrelu | Step 180: Model Hardtanh | Step 181: Model Hardswish | Step 182: Model Hardsigmoid |
| Step 183: Model Hardrelu | Step 184: Model Hardtanh | Step 185: Model Hardswish | Step 186: Model Hardsigmoid | Step 187: Model Hardrelu | Step 188: Model Hardtanh | Step 189: Model Hardswish |
| Step 190: Model Hardsigmoid | Step 191: Model Hardrelu | Step 192: Model Hardtanh | Step 193: Model Hardswish | Step 194: Model Hardsigmoid | Step 195: Model Hardrelu | Step 196: Model Hardtanh |
| Step 197: Model Hardswish | Step 198: Model Hardsigmoid | Step 199: Model Hardrelu | Step 200: Model Hardtanh | Step 201: Model Hardswish | Step 202: Model Hardsigmoid | Step 203: Model Hardrelu |
| Step 204: Model Hardtanh | Step 205: Model Hardswish | Step 206: Model Hardsigmoid | Step 207: Model Hardrelu | Step 208: Model Hardtanh | Step 209: Model Hardswish | Step 210: Model Hardsigmoid |
| Step 211: Model Hardrelu | Step 212: Model Hardtanh | Step 213: Model Hardswish | Step 214: Model Hardsigmoid | Step 215: Model Hardrelu | Step 216: Model Hardtanh | Step 217: Model Hardswish |
| Step 218: Model Hardsigmoid | Step 219: Model Hardrelu | Step 220: Model Hardtanh | Step 221: Model Hardswish | Step 222: Model Hardsigmoid | Step 223: Model Hardrelu | Step 224: Model Hardtanh |
| Step 225: Model Hardswish | Step 226: Model Hardsigmoid | Step 227: Model Hardrelu | Step 228: Model Hardtanh | Step 229: Model Hardswish | Step 230: Model Hardsigmoid | Step 231: Model Hardrelu |
| Step 232: Model Hardtanh | Step 233: Model Hardswish | Step 234: Model Hardsigmoid | Step 235: Model Hardrelu | Step 236: Model Hardtanh | Step 237: Model Hardswish | Step 238: Model Hardsigmoid |
| Step 239: Model Hardrelu | Step 240: Model Hardtanh | Step 241: Model Hardswish | Step 242: Model Hardsigmoid | Step 243: Model Hardrelu | Step 244: Model Hardtanh | Step 245: Model Hardswish |
| Step 246: Model Hardsigmoid | Step 247: Model Hardrelu | Step 248: Model Hardtanh | Step 249: Model Hardswish | Step 250: Model Hardsigmoid | Step 251: Model Hardrelu | Step 252: Model Hardtanh |
| Step 253: Model Hardswish | Step 254: Model Hardsigmoid | Step 255: Model Hardrelu | Step 256: Model Hardtanh | Step 257: Model Hardswish | Step 258: Model Hardsigmoid | Step 259: Model Hardrelu |
| Step 260: Model Hardtanh | Step 261: Model Hardswish | Step 262: Model Hardsigmoid | Step 263: Model Hardrelu | Step 264: Model Hardtanh | Step 265: Model Hardswish | Step 266: Model Hardsigmoid |
| Step 267: Model Hardrelu | Step 268: Model Hardtanh | Step 269: Model Hardswish | Step 270: Model Hardsigmoid | Step 271: Model Hardrelu | Step 272: Model Hardtanh | Step 273: Model Hardswish |
| Step 274: Model Hardsigmoid | Step 275: Model Hardrelu | Step 276: Model Hardtanh | Step 277: Model Hardswish | Step 278: Model Hardsigmoid | Step 279: Model Hardrelu | Step 280: |

Aetna Life Insurance Company
Small Group
Plan Design Summary

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|--------------------------|---------|--------|-----------------|---------|---|---|
| 33906PA0090128 | PA Silver PPO 5000 80/50 | PPO | Silver | Off | Full | PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

Company Name: Aetna Life Insurance Company
Market: Small Group

Product: PPO

Effective Date of Rates:

October 1, 2018

Ending date of Rates:

December 31, 2018

| HIOS Plan ID (On Exchange) >> | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | |
|--------------------------------|--------------------------|----------|--------------------------|----------|--------------------------|------------|--------------------------|----------|--------------------------|----------|--------------------------|------------|--------------------------|------------|--------------------------|------------|--------------------------|------------|
| HIOS Plan ID (Off Exchange) >> | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | | 33906PA0090128 | |
| Plan Marketing Name >> | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | | PA Silver PPO 5000 80/50 | |
| Form # >> | | | | | | | | | | | | | | | | | | |
| Rating Area >> | 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 | |
| Network >> | Full | Silver | Full | Silver | Full | Silver | Full | Silver | Full | Silver | Full | Silver | Full | Silver | Full | Silver | Full | Silver |
| Metal >> | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver | Silver |
| Deductible >> | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 | 5000 |
| Coinsurance >> | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 | 80/50 |
| Copay >> | | | | | | | | | | | | | | | | | | |
| OOP Maximum >> | | | | | | | | | | | | | | | | | | |
| Pediatric Dental (Yes/No) >> | | | | | | | | | | | | | | | | | | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$256.16 | \$256.16 | \$258.37 | \$258.37 | \$325.71 | \$325.71 | \$264.37 | \$264.37 | \$254.51 | \$254.51 | \$320.76 | \$320.76 | \$321.02 | \$321.02 | \$326.30 | \$326.30 | \$304.52 | \$304.52 |
| 15 | \$256.16 | \$256.16 | \$258.37 | \$258.37 | \$325.71 | \$325.71 | \$264.37 | \$264.37 | \$254.51 | \$254.51 | \$320.76 | \$320.76 | \$321.02 | \$321.02 | \$326.30 | \$326.30 | \$304.52 | \$304.52 |
| 16 | \$299.37 | \$299.37 | \$301.96 | \$301.96 | \$380.66 | \$380.66 | \$308.97 | \$308.97 | \$297.45 | \$297.45 | \$374.87 | \$374.87 | \$375.18 | \$375.18 | \$381.36 | \$381.36 | \$355.90 | \$355.90 |
| 17 | \$308.43 | \$308.43 | \$311.10 | \$311.10 | \$392.19 | \$392.19 | \$318.32 | \$318.32 | \$306.45 | \$306.45 | \$386.22 | \$386.22 | \$386.53 | \$386.53 | \$392.90 | \$392.90 | \$366.67 | \$366.67 |
| 18 | \$318.19 | \$318.19 | \$320.95 | \$320.95 | \$404.59 | \$404.59 | \$328.40 | \$328.40 | \$316.15 | \$316.15 | \$398.44 | \$398.44 | \$398.76 | \$398.76 | \$405.33 | \$405.33 | \$378.27 | \$378.27 |
| 19 | \$327.95 | \$327.95 | \$330.79 | \$330.79 | \$417.00 | \$417.00 | \$338.47 | \$338.47 | \$325.85 | \$325.85 | \$410.66 | \$410.66 | \$410.99 | \$410.99 | \$417.76 | \$417.76 | \$389.87 | \$389.87 |
| 20 | \$338.06 | \$338.06 | \$340.98 | \$340.98 | \$429.85 | \$429.85 | \$348.90 | \$348.90 | \$335.89 | \$335.89 | \$423.31 | \$423.31 | \$423.66 | \$423.66 | \$430.63 | \$430.63 | \$401.89 | \$401.89 |
| 21 | \$348.51 | \$348.51 | \$351.53 | \$351.53 | \$443.15 | \$443.15 | \$359.69 | \$359.69 | \$346.28 | \$346.28 | \$436.40 | \$436.40 | \$436.76 | \$436.76 | \$443.95 | \$443.95 | \$414.31 | \$414.31 |
| 22 | \$348.51 | \$348.51 | \$351.53 | \$351.53 | \$443.15 | \$443.15 | \$359.69 | \$359.69 | \$346.28 | \$346.28 | \$436.40 | \$436.40 | \$436.76 | \$436.76 | \$443.95 | \$443.95 | \$414.31 | \$414.31 |
| 23 | \$348.51 | \$348.51 | \$351.53 | \$351.53 | \$443.15 | \$443.15 | \$359.69 | \$359.69 | \$346.28 | \$346.28 | \$436.40 | \$436.40 | \$436.76 | \$436.76 | \$443.95 | \$443.95 | \$414.31 | \$414.31 |
| 24 | \$348.51 | \$348.51 | \$351.53 | \$351.53 | \$443.15 | \$443.15 | \$359.69 | \$359.69 | \$346.28 | \$346.28 | \$436.40 | \$436.40 | \$436.76 | \$436.76 | \$443.95 | \$443.95 | \$414.31 | \$414.31 |
| 25 | \$349.91 | \$349.91 | \$352.94 | \$352.94 | \$444.92 | \$444.92 | \$361.13 | \$361.13 | \$347.66 | \$347.66 | \$438.15 | \$438.15 | \$438.51 | \$438.51 | \$445.73 | \$445.73 | \$415.97 | \$415.97 |
| 26 | \$356.88 | \$356.88 | \$359.97 | \$359.97 | \$453.78 | \$453.78 | \$368.32 | \$368.32 | \$354.59 | \$354.59 | \$446.88 | \$446.88 | \$447.24 | \$447.24 | \$454.61 | \$454.61 | \$424.26 | \$424.26 |
| 27 | \$365.24 | \$365.24 | \$368.40 | \$368.40 | \$464.42 | \$464.42 | \$376.95 | \$376.95 | \$362.90 | \$362.90 | \$457.35 | \$457.35 | \$457.73 | \$457.73 | \$465.26 | \$465.26 | \$434.20 | \$434.20 |
| 28 | \$378.83 | \$378.83 | \$382.11 | \$382.11 | \$481.70 | \$481.70 | \$390.98 | \$390.98 | \$376.40 | \$376.40 | \$474.37 | \$474.37 | \$474.76 | \$474.76 | \$482.58 | \$482.58 | \$450.36 | \$450.36 |
| 29 | \$389.99 | \$389.99 | \$393.36 | \$393.36 | \$495.88 | \$495.88 | \$402.49 | \$402.49 | \$387.48 | \$387.48 | \$488.34 | \$488.34 | \$488.74 | \$488.74 | \$496.78 | \$496.78 | \$463.62 | \$463.62 |
| 30 | \$395.56 | \$395.56 | \$398.99 | \$398.99 | \$502.97 | \$502.97 | \$408.25 | \$408.25 | \$393.02 | \$393.02 | \$495.32 | \$495.32 | \$495.72 | \$495.72 | \$503.89 | \$503.89 | \$470.25 | \$470.25 |
| 31 | \$403.93 | \$403.93 | \$407.42 | \$407.42 | \$513.61 | \$513.61 | \$416.88 | \$416.88 | \$401.33 | \$401.33 | \$505.79 | \$505.79 | \$506.21 | \$506.21 | \$514.54 | \$514.54 | \$480.19 | \$480.19 |
| 32 | \$412.29 | \$412.29 | \$415.86 | \$415.86 | \$524.24 | \$524.24 | \$425.51 | \$425.51 | \$409.65 | \$409.65 | \$516.27 | \$516.27 | \$516.69 | \$516.69 | \$525.20 | \$525.20 | \$490.13 | \$490.13 |
| 33 | \$417.52 | \$417.52 | \$421.13 | \$421.13 | \$530.89 | \$530.89 | \$430.91 | \$430.91 | \$414.84 | \$414.84 | \$522.81 | \$522.81 | \$523.24 | \$523.24 | \$531.85 | \$531.85 | \$496.35 | \$496.35 |
| 34 | \$423.10 | \$423.10 | \$426.76 | \$426.76 | \$537.98 | \$537.98 | \$436.66 | \$436.66 | \$420.38 | \$420.38 | \$529.79 | \$529.79 | \$530.23 | \$530.23 | \$538.96 | \$538.96 | \$502.98 | \$502.98 |
| 35 | \$425.88 | \$425.88 | \$429.57 | \$429.57 | \$541.53 | \$541.53 | \$439.54 | \$439.54 | \$423.15 | \$423.15 | \$533.28 | \$533.28 | \$533.72 | \$533.72 | \$542.51 | \$542.51 | \$506.29 | \$506.29 |
| 36 | \$428.67 | \$428.67 | \$432.38 | \$432.38 | \$545.07 | \$545.07 | \$442.42 | \$442.42 | \$425.92 | \$425.92 | \$536.78 | \$536.78 | \$537.22 | \$537.22 | \$546.06 | \$546.06 | \$509.61 | \$509.61 |
| 37 | \$431.46 | \$431.46 | \$435.19 | \$435.19 | \$548.62 | \$548.62 | \$445.29 | \$445.29 | \$428.69 | \$428.69 | \$540.27 | \$540.27 | \$540.71 | \$540.71 | \$549.61 | \$549.61 | \$512.92 | \$512.92 |
| 38 | \$434.25 | \$434.25 | \$438.01 | \$438.01 | \$552.16 | \$552.16 | \$448.17 | \$448.17 | \$431.46 | \$431.46 | \$543.76 | \$543.76 | \$544.20 | \$544.20 | \$553.16 | \$553.16 | \$516.24 | \$516.24 |
| 39 | \$439.82 | \$439.82 | \$443.63 | \$443.63 | \$559.25 | \$559.25 | \$453.93 | \$453.93 | \$437.00 | \$437.00 | \$550.74 | \$550.74 | \$551.19 | \$551.19 | \$560.27 | \$560.27 | \$522.87 | \$522.87 |
| 40 | \$445.40 | \$445.40 | \$449.25 | \$449.25 | \$566.34 | \$566.34 | \$459.68 | \$459.68 | \$442.54 | \$442.54 | \$557.72 | \$557.72 | \$558.18 | \$558.18 | \$567.37 | \$567.37 | \$529.49 | \$529.49 |
| 41 | \$453.76 | \$453.76 | \$457.69 | \$457.69 | \$576.98 | \$576.98 | \$468.31 | \$468.31 | \$450.85 | \$450.85 | \$568.20 | \$568.20 | \$568.66 | \$568.66 | \$578.03 | \$578.03 | \$539.44 | \$539.44 |
| 42 | \$461.78 | \$461.78 | \$465.78 | \$465.78 | \$587.17 | \$587.17 | \$476.59 | \$476.59 | \$458.82 | \$458.82 | \$578.23 | \$578.23 | \$578.71 | \$578.71 | \$588.24 | \$588.24 | \$548.97 | \$548.97 |
| 43 | \$472.93 | \$472.93 | \$477.02 | \$477.02 | \$601.35 | \$601.35 | \$488.10 | \$488.10 | \$469.90 | \$469.90 | \$592.20 | \$592.20 | \$592.68 | \$592.68 | \$602.44 | \$602.44 | \$562.23 | \$562.23 |
| 44 | \$486.87 | \$486.87 | \$491.09 | \$491.09 | \$619.08 | \$619.08 | \$502.49 | \$502.49 | \$483.75 | \$483.75 | \$609.66 | \$609.66 | \$610.15 | \$610.15 | \$620.20 | \$620.20 | \$578.80 | \$578.80 |
| 45 | \$503.25 | \$503.25 | \$507.61 | \$507.61 | \$639.90 | \$639.90 | \$519.39 | \$519.39 | \$500.02 | \$500.02 | \$630.17 | \$630.17 | \$630.68 | \$630.68 | \$641.07 | \$641.07 | \$598.27 | \$598.27 |
| 46 | \$522.77 | \$522.77 | \$527.29 | \$527.29 | \$664.72 | \$664.72 | \$539.53 | \$539.53 | \$519.41 | \$519.41 | \$654.61 | \$654.61 | \$655.14 | \$655.14 | \$665.93 | \$665.93 | \$621.47 | \$621.47 |
| 47 | \$544.73 | \$544.73 | \$549.44 | \$549.44 | \$692.64 | \$692.64 | \$562.19 | \$562.19 | \$541.23 | \$541.23 | \$682.10 | \$682.10 | \$682.66 | \$682.66 | \$693.90 | \$693.90 | \$647.57 | \$647.57 |
| 48 | \$569.82 | \$569.82 | \$574.75 | \$574.75 | \$724.55 | \$724.55 | \$588.09 | \$588.09 | \$566.16 | \$566.16 | \$713.52 | \$713.52 | \$714.10 | \$714.10 | \$725.86 | \$725.86 | \$677.40 | \$677.40 |
| 49 | \$594.56 | \$594.56 | \$599.71 | \$599.71 | \$756.01 | \$756.01 | \$613.63 | \$613.63 | \$590.75 | \$590.75 | \$744.50 | \$744.50 | \$745.11 | \$745.11 | \$757.38 | \$757.38 | \$706.82 | \$706.82 |
| 50 | \$622.44 | \$622.44 | \$627.83 | \$627.83 | \$791.46 | \$791.46 | \$642.40 | \$642.40 | \$618.45 | \$618.45 | \$779.42 | \$779.42 | \$780.05 | \$780.05 | \$792.90 | \$792.90 | \$739.97 | \$739.97 |
| 51 | \$649.98 | \$649.98 | \$655.60 | \$655.60 | \$826.47 | \$826.47 | \$670.82 | \$670.82 | \$645.81 | \$645.81 | \$813.89 | \$813.89 | \$814.56 | \$814.56 | \$827.97 | \$827.97 | \$772.70 | \$772.70 |
| 52 | \$680.30 | \$680.30 | \$686.18 | \$686.18 | \$865.02 | \$865.02 | \$702.11 | \$702.11 | \$675.93 | \$675.93 | \$851.86 | \$851.86 | \$852.56 | \$852.56 | \$866.59 | \$866.59 | \$808.74 | \$808.74 |
| 53 | \$710.97 | \$710.97 | \$717.12 | \$717.12 | \$904.02 | \$904.02 | \$733.77 | \$733.77 | \$706.40 | \$706.40 | \$890.26 | \$890.26 | \$890.99 | \$890.99 | \$905.66 | \$905.66 | \$845.20 | \$845.20 |
| 54 | \$744.08 | \$744.08 | \$750.51 | \$750.51 | \$946.12 | \$946.12 | \$767.94 | \$767.94 | \$739.30 | \$739.30 | \$931.72 | \$931.72 | \$932.48 | \$932.48 | \$947.84 | \$947.84 | \$884.56 | \$884.56 |
| 55 | \$777.18 | \$777.18 | \$783.91 | \$783.91 | \$988.22 | \$988.22 | \$802.11 | \$802.11 | \$772.20 | \$772.20 | \$973.18 | \$973.18 | \$973.98 | \$973.98 | \$990.01 | \$990.01 | \$923.92 | \$923.92 |
| 56 | \$813.08 | \$813.08 | \$820.12 | \$820.12 | \$1,033.86 | \$1,033.86 | \$839.15 | \$839.15 | \$807.86 | \$807.86 | \$1,018.13 | \$1,018.13 | \$1,018.96 | \$1,018.96 | \$1,035.74 | \$1,035.74 | \$966.60 | \$966.60 |
| 57 | \$840.33 | \$840.33 | \$849.33 | \$849.33 | \$1,079.95 | \$1,079.95 | \$876.56 | \$876.56 | \$843.88 | \$843.88 | \$1,063.51 | \$1,063.51 | \$1,064.39 | \$1,064.39 | \$1,081.91 | \$1,081.91 | \$1,009.69 | \$1,009.69 |
| 58 | \$888.01 | \$888.01 | \$895.70 | \$895.70 | \$1,129.14 | \$1,129.14 | \$916.49 | \$916.49 | \$882.31 | \$882.31 | \$1,111.96 | \$1,111.96 | \$1,112.87 | \$1,112.87 | \$1,131.19 | \$1,131.19 | \$1,055.67 | \$1,055.67 |
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|--------------|------------------------------|
| Company Name | Aetna Life Insurance Company |
|--------------|------------------------------|

[illegible]

| 2018 Rates Table Template v7.1 | | 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 in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. | | | |
| | | If you are not in a community rating state, select Age-Based Rates under Rating Method 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* | 33906 | | | | |
| Federal TIN* | 06-6033492 | | | | |
| Rate Effective Date* | 01/01/2018 | | | | |
| Rate Expiration Date* | 03/31/2018 | | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an individual tobacco enrollee on a plan |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 235.12 | 235.12 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 235.12 | 235.12 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 274.78 | 274.78 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 283.10 | 283.10 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 292.06 | 292.06 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 301.01 | 301.01 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 310.29 | 310.29 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 319.89 | 319.89 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 319.89 | 319.89 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 319.89 | 319.89 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 319.89 | 319.89 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 321.17 | 321.17 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 327.56 | 327.56 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 335.24 | 335.24 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 347.72 | 347.72 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 357.95 | 357.95 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 363.07 | 363.07 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 370.75 | 370.75 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 378.43 | 378.43 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 383.22 | 383.22 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 388.34 | 388.34 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 390.90 | 390.90 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 393.46 | 393.46 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 396.02 | 396.02 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 398.58 | 398.58 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 403.70 | 403.70 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 408.81 | 408.81 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 416.49 | 416.49 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 423.85 | 423.85 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 434.09 | 434.09 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 446.88 | 446.88 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 461.92 | 461.92 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 479.83 | 479.83 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 499.98 | 499.98 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 523.01 | 523.01 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 545.73 | 545.73 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 571.32 | 571.32 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 596.59 | 596.59 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 624.42 | 624.42 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 652.57 | 652.57 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 682.96 | 682.96 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 713.35 | 713.35 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 746.29 | 746.29 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 779.56 | 779.56 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 815.07 | 815.07 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 832.66 | 832.66 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 868.17 | 868.17 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 898.88 | 898.88 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 919.03 | 919.03 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 944.30 | 944.30 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 959.34 | 959.34 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 237.15 | 237.15 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 237.15 | 237.15 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 277.16 | 277.16 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 285.55 | 285.55 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 294.58 | 294.58 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 303.62 | 303.62 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 312.97 | 312.97 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 322.65 | 322.65 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 322.65 | 322.65 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 322.65 | 322.65 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 322.65 | 322.65 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 948.94 | 948.94 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 991.24 | 991.24 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1036.39 | 1036.39 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1058.76 | 1058.76 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1103.91 | 1103.91 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1142.96 | 1142.96 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1168.58 | 1168.58 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1200.72 | 1200.72 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1219.83 | 1219.83 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14 | 242.66 | 242.66 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15 | 242.66 | 242.66 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 16 | 283.59 | 283.59 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 17 | 292.18 | 292.18 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 18 | 301.42 | 301.42 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 19 | 310.67 | 310.67 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 20 | 320.24 | 320.24 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 21 | 330.14 | 330.14 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 22 | 330.14 | 330.14 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 23 | 330.14 | 330.14 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 24 | 330.14 | 330.14 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 25 | 331.46 | 331.46 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 26 | 338.07 | 338.07 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 27 | 345.99 | 345.99 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 28 | 358.87 | 358.87 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 29 | 369.43 | 369.43 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 30 | 374.71 | 374.71 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 31 | 382.64 | 382.64 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 32 | 390.56 | 390.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 33 | 395.51 | 395.51 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 34 | 400.79 | 400.79 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 35 | 403.44 | 403.44 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 36 | 406.08 | 406.08 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 37 | 408.72 | 408.72 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 38 | 411.36 | 411.36 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 39 | 416.64 | 416.64 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 40 | 421.92 | 421.92 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 41 | 429.85 | 429.85 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 42 | 437.44 | 437.44 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 43 | 448.01 | 448.01 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 44 | 461.21 | 461.21 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 45 | 476.73 | 476.73 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 46 | 495.22 | 495.22 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 47 | 516.01 | 516.01 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 48 | 539.79 | 539.79 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 49 | 563.23 | 563.23 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 50 | 589.64 | 589.64 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 51 | 615.72 | 615.72 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 52 | 644.44 | 644.44 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 53 | 673.49 | 673.49 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 54 | 704.86 | 704.86 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 55 | 736.22 | 736.22 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 56 | 770.23 | 770.23 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 57 | 804.56 | 804.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 58 | 841.21 | 841.21 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 59 | 859.36 | 859.36 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 60 | 896.01 | 896.01 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 61 | 927.70 | 927.70 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 62 | 948.50 | 948.50 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 63 | 974.58 | 974.58 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 990.10 | 990.10 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 233.61 | 233.61 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 233.61 | 233.61 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 273.02 | 273.02 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 281.28 | 281.28 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 290.18 | 290.18 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 299.08 | 299.08 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 308.30 | 308.30 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 317.83 | 317.83 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 317.83 | 317.83 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 317.83 | 317.83 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 317.83 | 317.83 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 319.10 | 319.10 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 325.46 | 325.46 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 333.09 | 333.09 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 345.48 | 345.48 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 355.66 | 355.66 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 360.74 | 360.74 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 368.37 | 368.37 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 376.00 | 376.00 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 380.76 | 380.76 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 385.85 | 385.85 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 388.39 | 388.39 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 390.94 | 390.94 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 393.48 | 393.48 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 396.02 | 396.02 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 401.11 | 401.11 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 406.19 | 406.19 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 413.82 | 413.82 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 421.13 | 421.13 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 431.30 | 431.30 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 444.01 | 444.01 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 458.95 | 458.95 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 476.75 | 476.75 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 496.77 | 496.77 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 519.66 | 519.66 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 542.22 | 542.22 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 567.65 | 567.65 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 592.76 | 592.76 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 620.41 | 620.41 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 648.38 | 648.38 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 678.57 | 678.57 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 708.77 | 708.77 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 741.51 | 741.51 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 774.56 | 774.56 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 809.84 | 809.84 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 827.32 | 827.32 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 862.60 | 862.60 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 893.11 | 893.11 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 913.14 | 913.14 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 938.24 | 938.24 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 953.18 | 953.18 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 294.41 | 294.41 |

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|------------------------------|-------------------------------|----|--------|--------|
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 294.41 | 294.41 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 344.08 | 344.08 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 354.49 | 354.49 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 365.71 | 365.71 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 376.92 | 376.92 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 388.54 | 388.54 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 400.56 | 400.56 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 400.56 | 400.56 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 400.56 | 400.56 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 400.56 | 400.56 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 402.16 | 402.16 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 410.17 | 410.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 419.78 | 419.78 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 435.41 | 435.41 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 448.22 | 448.22 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 454.63 | 454.63 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 464.25 | 464.25 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 473.86 | 473.86 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 479.87 | 479.87 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 486.28 | 486.28 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 489.48 | 489.48 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 492.69 | 492.69 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 495.89 | 495.89 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 499.09 | 499.09 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 505.50 | 505.50 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 511.91 | 511.91 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 521.53 | 521.53 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 530.74 | 530.74 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 543.56 | 543.56 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 559.58 | 559.58 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 578.40 | 578.40 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 600.84 | 600.84 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 626.07 | 626.07 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 654.91 | 654.91 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 683.35 | 683.35 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 715.39 | 715.39 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 747.04 | 747.04 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 781.89 | 781.89 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 817.14 | 817.14 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 855.19 | 855.19 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 893.24 | 893.24 |

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|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 56 | 934.50 | 934.50 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 57 | 976.16 | 976.16 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 58 | 1020.62 | 1020.62 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 59 | 1042.65 | 1042.65 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 60 | 1087.11 | 1087.11 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 61 | 1125.57 | 1125.57 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 62 | 1150.80 | 1150.80 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 63 | 1182.44 | 1182.44 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 64 and over | 1201.27 | 1201.27 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 0-14 | 294.65 | 294.65 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 15 | 294.65 | 294.65 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 16 | 344.36 | 344.36 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 17 | 354.78 | 354.78 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 18 | 366.01 | 366.01 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 19 | 377.23 | 377.23 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 20 | 388.86 | 388.86 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 21 | 400.89 | 400.89 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 22 | 400.89 | 400.89 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 23 | 400.89 | 400.89 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 24 | 400.89 | 400.89 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 25 | 402.49 | 402.49 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 26 | 410.51 | 410.51 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 27 | 420.13 | 420.13 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 28 | 435.76 | 435.76 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 29 | 448.59 | 448.59 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 30 | 455.00 | 455.00 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 31 | 464.63 | 464.63 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 32 | 474.25 | 474.25 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 33 | 480.26 | 480.26 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 34 | 486.67 | 486.67 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 35 | 489.88 | 489.88 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 36 | 493.09 | 493.09 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 37 | 496.30 | 496.30 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 38 | 499.50 | 499.50 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 39 | 505.92 | 505.92 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 40 | 512.33 | 512.33 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 41 | 521.95 | 521.95 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 42 | 531.17 | 531.17 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 43 | 544.00 | 544.00 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 44 | 560.04 | 560.04 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 45 | 578.88 | 578.88 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 601.33 | 601.33 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 626.58 | 626.58 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 655.45 | 655.45 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 683.91 | 683.91 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 715.98 | 715.98 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 747.65 | 747.65 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 782.53 | 782.53 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 817.81 | 817.81 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 855.89 | 855.89 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 893.97 | 893.97 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 935.26 | 935.26 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 976.96 | 976.96 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1021.46 | 1021.46 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1043.50 | 1043.50 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1088.00 | 1088.00 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1126.49 | 1126.49 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1151.74 | 1151.74 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1183.41 | 1183.41 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1202.25 | 1202.25 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 299.50 | 299.50 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 299.50 | 299.50 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 350.03 | 350.03 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 360.63 | 360.63 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 372.03 | 372.03 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 383.44 | 383.44 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 395.26 | 395.26 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 407.49 | 407.49 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 407.49 | 407.49 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 407.49 | 407.49 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 407.49 | 407.49 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 409.12 | 409.12 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 417.27 | 417.27 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 427.05 | 427.05 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 442.94 | 442.94 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 455.98 | 455.98 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 462.50 | 462.50 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 472.28 | 472.28 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 482.06 | 482.06 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 488.17 | 488.17 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 494.69 | 494.69 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 497.95 | 497.95 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 501.21 | 501.21 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 504.47 | 504.47 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 507.73 | 507.73 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 514.25 | 514.25 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 520.77 | 520.77 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 530.55 | 530.55 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 539.92 | 539.92 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 552.96 | 552.96 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 569.26 | 569.26 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 588.41 | 588.41 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 611.23 | 611.23 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 636.90 | 636.90 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 666.24 | 666.24 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 695.17 | 695.17 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 727.77 | 727.77 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 759.96 | 759.96 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 795.41 | 795.41 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 831.27 | 831.27 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 869.98 | 869.98 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 908.69 | 908.69 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 950.66 | 950.66 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 993.04 | 993.04 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1038.27 | 1038.27 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1060.69 | 1060.69 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1105.92 | 1105.92 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1145.04 | 1145.04 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1170.71 | 1170.71 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1202.90 | 1202.90 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1222.05 | 1222.05 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 279.51 | 279.51 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 279.51 | 279.51 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 326.66 | 326.66 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 336.55 | 336.55 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 347.20 | 347.20 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 357.85 | 357.85 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 368.87 | 368.87 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 380.28 | 380.28 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 380.28 | 380.28 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 380.28 | 380.28 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 380.28 | 380.28 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 381.80 | 381.80 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 389.41 | 389.41 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 398.54 | 398.54 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 413.37 | 413.37 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 425.54 | 425.54 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 431.62 | 431.62 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 440.75 | 440.75 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 449.87 | 449.87 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 455.58 | 455.58 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 461.66 | 461.66 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 464.71 | 464.71 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 467.75 | 467.75 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 470.79 | 470.79 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 473.83 | 473.83 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 479.92 | 479.92 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 486.00 | 486.00 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 495.13 | 495.13 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 503.88 | 503.88 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 516.04 | 516.04 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 531.26 | 531.26 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 549.13 | 549.13 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 570.42 | 570.42 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 594.38 | 594.38 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 621.76 | 621.76 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 648.76 | 648.76 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 679.19 | 679.19 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 709.23 | 709.23 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 742.31 | 742.31 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 775.78 | 775.78 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 811.90 | 811.90 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 848.03 | 848.03 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 887.20 | 887.20 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 926.75 | 926.75 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 968.96 | 968.96 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 989.88 | 989.88 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1032.09 | 1032.09 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1068.60 | 1068.60 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1092.55 | 1092.55 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1122.60 | 1122.60 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1140.47 | 1140.47 |

| 2018 Rates Table Template v7.1 | | 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 in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. | | | |
| | | If you are not in a community rating state, select Age-Based Rates under Rating Method 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* | 33906 | | | | |
| Federal TIN* | 06-6033492 | | | | |
| Rate Effective Date* | 04/01/2018 | | | | |
| Rate Expiration Date* | 06/30/2018 | | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an individual tobacco enrollee on a plan |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 241.93 | 241.93 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 241.93 | 241.93 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 282.75 | 282.75 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 291.30 | 291.30 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 300.52 | 300.52 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 309.74 | 309.74 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 319.28 | 319.28 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 329.16 | 329.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 329.16 | 329.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 329.16 | 329.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 329.16 | 329.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 330.47 | 330.47 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 337.06 | 337.06 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 344.96 | 344.96 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 357.79 | 357.79 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 368.33 | 368.33 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 373.59 | 373.59 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 381.49 | 381.49 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 389.39 | 389.39 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 394.33 | 394.33 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 399.60 | 399.60 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 402.23 | 402.23 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 404.86 | 404.86 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 407.50 | 407.50 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 410.13 | 410.13 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 415.40 | 415.40 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 420.66 | 420.66 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 428.56 | 428.56 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 436.13 | 436.13 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 446.67 | 446.67 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 459.83 | 459.83 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 475.30 | 475.30 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 493.74 | 493.74 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 514.47 | 514.47 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 538.17 | 538.17 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 561.54 | 561.54 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 587.87 | 587.87 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 613.88 | 613.88 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 642.51 | 642.51 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 671.48 | 671.48 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 702.75 | 702.75 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 734.02 | 734.02 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 767.92 | 767.92 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 802.16 | 802.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 838.69 | 838.69 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 856.80 | 856.80 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 893.33 | 893.33 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 924.93 | 924.93 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 945.67 | 945.67 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 971.67 | 971.67 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 987.14 | 987.14 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 244.02 | 244.02 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 244.02 | 244.02 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 285.19 | 285.19 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 293.82 | 293.82 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 303.12 | 303.12 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 312.42 | 312.42 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 322.05 | 322.05 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 332.01 | 332.01 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 332.01 | 332.01 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 332.01 | 332.01 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 332.01 | 332.01 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 976.44 | 976.44 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1019.97 | 1019.97 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1066.43 | 1066.43 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1089.45 | 1089.45 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1135.90 | 1135.90 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1176.08 | 1176.08 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1202.45 | 1202.45 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1235.52 | 1235.52 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1255.19 | 1255.19 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14 | 249.69 | 249.69 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15 | 249.69 | 249.69 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 16 | 291.81 | 291.81 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 17 | 300.65 | 300.65 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 18 | 310.16 | 310.16 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 19 | 319.67 | 319.67 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 20 | 329.52 | 329.52 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 21 | 339.71 | 339.71 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 22 | 339.71 | 339.71 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 23 | 339.71 | 339.71 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 24 | 339.71 | 339.71 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 25 | 341.07 | 341.07 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 26 | 347.87 | 347.87 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 27 | 356.02 | 356.02 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 28 | 369.27 | 369.27 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 29 | 380.14 | 380.14 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 30 | 385.57 | 385.57 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 31 | 393.73 | 393.73 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 32 | 401.88 | 401.88 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 33 | 406.98 | 406.98 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 34 | 412.41 | 412.41 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 35 | 415.13 | 415.13 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 36 | 417.85 | 417.85 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 37 | 420.56 | 420.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 38 | 423.28 | 423.28 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 39 | 428.72 | 428.72 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 40 | 434.15 | 434.15 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 41 | 442.31 | 442.31 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 42 | 450.12 | 450.12 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 43 | 460.99 | 460.99 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 44 | 474.58 | 474.58 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 45 | 490.54 | 490.54 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 46 | 509.57 | 509.57 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 47 | 530.97 | 530.97 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 48 | 555.43 | 555.43 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 49 | 579.55 | 579.55 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 50 | 606.73 | 606.73 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 51 | 633.56 | 633.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 52 | 663.12 | 663.12 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 53 | 693.01 | 693.01 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 54 | 725.29 | 725.29 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 55 | 757.56 | 757.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 56 | 792.55 | 792.55 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 57 | 827.88 | 827.88 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 58 | 865.59 | 865.59 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 59 | 884.27 | 884.27 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 60 | 921.98 | 921.98 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 61 | 954.59 | 954.59 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 62 | 975.99 | 975.99 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 63 | 1002.83 | 1002.83 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1018.80 | 1018.80 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 240.38 | 240.38 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 240.38 | 240.38 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 280.93 | 280.93 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 289.43 | 289.43 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 298.59 | 298.59 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 307.75 | 307.75 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 317.23 | 317.23 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 327.04 | 327.04 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 327.04 | 327.04 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 327.04 | 327.04 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 327.04 | 327.04 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 328.35 | 328.35 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 334.89 | 334.89 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 342.74 | 342.74 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 355.50 | 355.50 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 365.96 | 365.96 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 371.20 | 371.20 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 379.04 | 379.04 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 386.89 | 386.89 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 391.80 | 391.80 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 397.03 | 397.03 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 399.65 | 399.65 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 402.27 | 402.27 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 404.88 | 404.88 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 407.50 | 407.50 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 412.73 | 412.73 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 417.96 | 417.96 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 425.81 | 425.81 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 433.33 | 433.33 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 443.80 | 443.80 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 456.88 | 456.88 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 472.25 | 472.25 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 490.57 | 490.57 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 511.17 | 511.17 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 534.72 | 534.72 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 557.94 | 557.94 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 584.10 | 584.10 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 609.94 | 609.94 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 638.39 | 638.39 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 667.17 | 667.17 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 698.24 | 698.24 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 729.31 | 729.31 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 763.00 | 763.00 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 797.01 | 797.01 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 833.31 | 833.31 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 851.30 | 851.30 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 887.60 | 887.60 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 919.00 | 919.00 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 939.60 | 939.60 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 965.44 | 965.44 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 980.81 | 980.81 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 302.94 | 302.94 |

| | | | | |
|------------------------------|-------------------------------|----|--------|--------|
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 302.94 | 302.94 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 354.05 | 354.05 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 364.77 | 364.77 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 376.31 | 376.31 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 387.85 | 387.85 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 399.80 | 399.80 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 412.17 | 412.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 412.17 | 412.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 412.17 | 412.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 412.17 | 412.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 413.81 | 413.81 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 422.06 | 422.06 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 431.95 | 431.95 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 448.02 | 448.02 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 461.21 | 461.21 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 467.81 | 467.81 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 477.70 | 477.70 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 487.59 | 487.59 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 493.77 | 493.77 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 500.37 | 500.37 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 503.67 | 503.67 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 506.96 | 506.96 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 510.26 | 510.26 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 513.56 | 513.56 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 520.15 | 520.15 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 526.75 | 526.75 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 536.64 | 536.64 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 546.12 | 546.12 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 559.31 | 559.31 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 575.80 | 575.80 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 595.17 | 595.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 618.25 | 618.25 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 644.22 | 644.22 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 673.89 | 673.89 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 703.16 | 703.16 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 736.13 | 736.13 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 768.69 | 768.69 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 804.55 | 804.55 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 840.82 | 840.82 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 879.97 | 879.97 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 919.13 | 919.13 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 961.58 | 961.58 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1004.45 | 1004.45 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1050.20 | 1050.20 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1072.87 | 1072.87 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1118.62 | 1118.62 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1158.19 | 1158.19 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1184.15 | 1184.15 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1216.71 | 1216.71 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1236.09 | 1236.09 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 303.19 | 303.19 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 303.19 | 303.19 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 354.34 | 354.34 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 365.07 | 365.07 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 376.62 | 376.62 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 388.17 | 388.17 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 400.13 | 400.13 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 412.50 | 412.50 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 412.50 | 412.50 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 412.50 | 412.50 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 412.50 | 412.50 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 414.15 | 414.15 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 422.40 | 422.40 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 432.30 | 432.30 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 448.39 | 448.39 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 461.59 | 461.59 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 468.19 | 468.19 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 478.09 | 478.09 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 487.99 | 487.99 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 494.18 | 494.18 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 500.78 | 500.78 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 504.08 | 504.08 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 507.38 | 507.38 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 510.68 | 510.68 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 513.98 | 513.98 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 520.58 | 520.58 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 527.18 | 527.18 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 537.08 | 537.08 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 546.57 | 546.57 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 559.77 | 559.77 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 576.27 | 576.27 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 595.66 | 595.66 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 618.76 | 618.76 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 644.74 | 644.74 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 674.44 | 674.44 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 703.73 | 703.73 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 736.73 | 736.73 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 769.32 | 769.32 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 805.21 | 805.21 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 841.51 | 841.51 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 880.70 | 880.70 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 919.88 | 919.88 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 962.37 | 962.37 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1005.27 | 1005.27 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1051.06 | 1051.06 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1073.75 | 1073.75 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1119.53 | 1119.53 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1159.14 | 1159.14 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1185.12 | 1185.12 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1217.71 | 1217.71 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1237.10 | 1237.10 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 308.18 | 308.18 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 308.18 | 308.18 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 360.18 | 360.18 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 371.08 | 371.08 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 382.82 | 382.82 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 394.56 | 394.56 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 406.72 | 406.72 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 419.30 | 419.30 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 419.30 | 419.30 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 419.30 | 419.30 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 419.30 | 419.30 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 420.97 | 420.97 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 429.36 | 429.36 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 439.42 | 439.42 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 455.77 | 455.77 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 469.19 | 469.19 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 475.90 | 475.90 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 485.96 | 485.96 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 496.03 | 496.03 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 502.32 | 502.32 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 509.03 | 509.03 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 512.38 | 512.38 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 515.73 | 515.73 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 519.09 | 519.09 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 522.44 | 522.44 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 529.15 | 529.15 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 535.86 | 535.86 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 545.92 | 545.92 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 555.57 | 555.57 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 568.98 | 568.98 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 585.76 | 585.76 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 605.46 | 605.46 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 628.94 | 628.94 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 655.36 | 655.36 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 685.55 | 685.55 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 715.32 | 715.32 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 748.86 | 748.86 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 781.99 | 781.99 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 818.47 | 818.47 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 855.36 | 855.36 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 895.20 | 895.20 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 935.03 | 935.03 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 978.22 | 978.22 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1021.82 | 1021.82 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1068.37 | 1068.37 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1091.43 | 1091.43 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1137.97 | 1137.97 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1178.22 | 1178.22 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1204.64 | 1204.64 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1237.76 | 1237.76 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1257.47 | 1257.47 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 287.61 | 287.61 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 287.61 | 287.61 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 336.13 | 336.13 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 346.30 | 346.30 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 357.26 | 357.26 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 368.22 | 368.22 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 379.57 | 379.57 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 391.30 | 391.30 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 391.30 | 391.30 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 391.30 | 391.30 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 391.30 | 391.30 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 392.87 | 392.87 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 400.70 | 400.70 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 410.09 | 410.09 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 425.35 | 425.35 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 437.87 | 437.87 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 444.13 | 444.13 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 453.52 | 453.52 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 462.91 | 462.91 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 468.78 | 468.78 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 475.04 | 475.04 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 478.17 | 478.17 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 481.30 | 481.30 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 484.43 | 484.43 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 487.57 | 487.57 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 493.83 | 493.83 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 500.09 | 500.09 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 509.48 | 509.48 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 518.48 | 518.48 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 531.00 | 531.00 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 546.65 | 546.65 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 565.04 | 565.04 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 586.96 | 586.96 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 611.61 | 611.61 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 639.78 | 639.78 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 667.57 | 667.57 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 698.87 | 698.87 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 729.78 | 729.78 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 763.83 | 763.83 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 798.26 | 798.26 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 835.43 | 835.43 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 872.61 | 872.61 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 912.91 | 912.91 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 953.61 | 953.61 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 997.04 | 997.04 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1018.57 | 1018.57 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1062.00 | 1062.00 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1099.57 | 1099.57 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1124.22 | 1124.22 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1155.13 | 1155.13 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1173.52 | 1173.52 |

| 2018 Rates Table Template v7.1 | | 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 in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. | | | |
| | | If you are not in a community rating state, select Age-Based Rates under Rating Method 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* | 33906 | | | | |
| Federal TIN* | 06-6033492 | | | | |
| Rate Effective Date* | 07/01/2018 | | | | |
| Rate Expiration Date* | 09/30/2018 | | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an individual tobacco enrollee on a plan |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 248.94 | 248.94 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 248.94 | 248.94 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 290.94 | 290.94 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 299.75 | 299.75 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 309.23 | 309.23 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 318.71 | 318.71 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 328.54 | 328.54 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 338.70 | 338.70 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 338.70 | 338.70 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 338.70 | 338.70 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 338.70 | 338.70 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 340.05 | 340.05 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 346.83 | 346.83 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 354.95 | 354.95 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 368.16 | 368.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 379.00 | 379.00 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 384.42 | 384.42 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 392.55 | 392.55 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 400.68 | 400.68 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 405.76 | 405.76 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 411.18 | 411.18 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 413.89 | 413.89 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 416.60 | 416.60 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 419.31 | 419.31 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 422.02 | 422.02 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 427.44 | 427.44 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 432.85 | 432.85 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 440.98 | 440.98 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 448.77 | 448.77 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 459.61 | 459.61 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 473.16 | 473.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 489.08 | 489.08 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 508.05 | 508.05 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 529.38 | 529.38 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 553.77 | 553.77 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 577.82 | 577.82 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 604.91 | 604.91 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 631.67 | 631.67 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 661.14 | 661.14 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 690.94 | 690.94 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 723.12 | 723.12 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 755.29 | 755.29 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 790.18 | 790.18 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 825.40 | 825.40 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 863.00 | 863.00 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 881.63 | 881.63 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 919.22 | 919.22 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 951.74 | 951.74 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 973.08 | 973.08 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 999.83 | 999.83 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1015.75 | 1015.75 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 251.10 | 251.10 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 251.10 | 251.10 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 293.46 | 293.46 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 302.34 | 302.34 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 311.91 | 311.91 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 321.47 | 321.47 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 331.38 | 331.38 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 341.63 | 341.63 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 341.63 | 341.63 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 341.63 | 341.63 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 341.63 | 341.63 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1004.74 | 1004.74 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1049.53 | 1049.53 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1097.33 | 1097.33 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1121.02 | 1121.02 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1168.83 | 1168.83 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1210.17 | 1210.17 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1237.30 | 1237.30 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1271.32 | 1271.32 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1291.56 | 1291.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14 | 256.92 | 256.92 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15 | 256.92 | 256.92 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 16 | 300.27 | 300.27 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 17 | 309.36 | 309.36 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 18 | 319.15 | 319.15 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 19 | 328.93 | 328.93 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 20 | 339.07 | 339.07 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 21 | 349.56 | 349.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 22 | 349.56 | 349.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 23 | 349.56 | 349.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 24 | 349.56 | 349.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 25 | 350.96 | 350.96 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 26 | 357.95 | 357.95 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 27 | 366.34 | 366.34 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 28 | 379.97 | 379.97 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 29 | 391.16 | 391.16 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 30 | 396.75 | 396.75 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 31 | 405.14 | 405.14 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 32 | 413.53 | 413.53 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 33 | 418.77 | 418.77 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 34 | 424.36 | 424.36 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 35 | 427.16 | 427.16 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 36 | 429.96 | 429.96 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 37 | 432.75 | 432.75 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 38 | 435.55 | 435.55 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 39 | 441.14 | 441.14 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 40 | 446.73 | 446.73 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 41 | 455.12 | 455.12 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 42 | 463.16 | 463.16 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 43 | 474.35 | 474.35 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 44 | 488.33 | 488.33 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 45 | 504.76 | 504.76 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 46 | 524.34 | 524.34 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 47 | 546.36 | 546.36 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 48 | 571.53 | 571.53 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 49 | 596.35 | 596.35 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 50 | 624.31 | 624.31 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 51 | 651.93 | 651.93 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 52 | 682.34 | 682.34 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 53 | 713.10 | 713.10 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 54 | 746.31 | 746.31 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 55 | 779.51 | 779.51 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 56 | 815.52 | 815.52 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 57 | 851.87 | 851.87 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 58 | 890.67 | 890.67 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 59 | 909.90 | 909.90 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 60 | 948.70 | 948.70 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 61 | 982.26 | 982.26 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 62 | 1004.28 | 1004.28 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 63 | 1031.89 | 1031.89 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1048.32 | 1048.32 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 247.34 | 247.34 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 247.34 | 247.34 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 289.07 | 289.07 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 297.82 | 297.82 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 307.25 | 307.25 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 316.67 | 316.67 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 326.43 | 326.43 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 336.52 | 336.52 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 336.52 | 336.52 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 336.52 | 336.52 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 336.52 | 336.52 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 337.87 | 337.87 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 344.60 | 344.60 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 352.68 | 352.68 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 365.80 | 365.80 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 376.57 | 376.57 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 381.95 | 381.95 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 390.03 | 390.03 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 398.11 | 398.11 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 403.15 | 403.15 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 408.54 | 408.54 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 411.23 | 411.23 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 413.92 | 413.92 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 416.62 | 416.62 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 419.31 | 419.31 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 424.69 | 424.69 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 430.08 | 430.08 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 438.15 | 438.15 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 445.89 | 445.89 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 456.66 | 456.66 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 470.12 | 470.12 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 485.94 | 485.94 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 504.78 | 504.78 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 525.99 | 525.99 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 550.22 | 550.22 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 574.11 | 574.11 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 601.03 | 601.03 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 627.62 | 627.62 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 656.89 | 656.89 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 686.51 | 686.51 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 718.48 | 718.48 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 750.45 | 750.45 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 785.11 | 785.11 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 820.11 | 820.11 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 857.46 | 857.46 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 875.97 | 875.97 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 913.32 | 913.32 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 945.63 | 945.63 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 966.83 | 966.83 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 993.42 | 993.42 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1009.23 | 1009.23 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 311.72 | 311.72 |

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|------------------------------|-------------------------------|----|--------|--------|
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 311.72 | 311.72 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 364.31 | 364.31 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 375.34 | 375.34 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 387.21 | 387.21 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 399.09 | 399.09 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 411.39 | 411.39 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 424.11 | 424.11 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 424.11 | 424.11 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 424.11 | 424.11 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 424.11 | 424.11 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 425.81 | 425.81 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 434.29 | 434.29 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 444.47 | 444.47 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 461.01 | 461.01 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 474.58 | 474.58 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 481.37 | 481.37 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 491.55 | 491.55 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 501.72 | 501.72 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 508.09 | 508.09 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 514.87 | 514.87 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 518.26 | 518.26 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 521.66 | 521.66 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 525.05 | 525.05 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 528.44 | 528.44 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 535.23 | 535.23 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 542.01 | 542.01 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 552.19 | 552.19 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 561.95 | 561.95 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 575.52 | 575.52 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 592.48 | 592.48 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 612.42 | 612.42 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 636.17 | 636.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 662.89 | 662.89 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 693.42 | 693.42 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 723.53 | 723.53 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 757.46 | 757.46 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 790.97 | 790.97 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 827.87 | 827.87 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 865.19 | 865.19 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 905.48 | 905.48 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 945.77 | 945.77 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 989.45 | 989.45 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1033.56 | 1033.56 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1080.64 | 1080.64 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1103.96 | 1103.96 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1151.04 | 1151.04 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1191.75 | 1191.75 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1218.47 | 1218.47 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1251.98 | 1251.98 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1271.91 | 1271.91 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 311.98 | 311.98 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 311.98 | 311.98 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 364.61 | 364.61 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 375.65 | 375.65 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 387.53 | 387.53 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 399.42 | 399.42 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 411.73 | 411.73 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 424.46 | 424.46 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 424.46 | 424.46 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 424.46 | 424.46 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 424.46 | 424.46 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 426.16 | 426.16 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 434.65 | 434.65 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 444.83 | 444.83 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 461.39 | 461.39 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 474.97 | 474.97 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 481.76 | 481.76 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 491.95 | 491.95 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 502.13 | 502.13 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 508.50 | 508.50 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 515.29 | 515.29 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 518.69 | 518.69 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 522.08 | 522.08 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 525.48 | 525.48 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 528.88 | 528.88 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 535.67 | 535.67 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 542.46 | 542.46 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 552.65 | 552.65 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 562.41 | 562.41 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 575.99 | 575.99 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 592.97 | 592.97 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 612.92 | 612.92 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 636.69 | 636.69 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 663.43 | 663.43 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 693.99 | 693.99 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 724.13 | 724.13 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 758.08 | 758.08 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 791.62 | 791.62 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 828.54 | 828.54 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 865.90 | 865.90 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 906.22 | 906.22 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 946.54 | 946.54 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 990.26 | 990.26 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1034.41 | 1034.41 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1081.52 | 1081.52 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1104.87 | 1104.87 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1151.98 | 1151.98 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1192.73 | 1192.73 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1219.47 | 1219.47 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1253.00 | 1253.00 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1272.95 | 1272.95 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 317.11 | 317.11 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 317.11 | 317.11 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 370.61 | 370.61 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 381.83 | 381.83 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 393.91 | 393.91 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 405.99 | 405.99 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 418.50 | 418.50 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 431.45 | 431.45 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 431.45 | 431.45 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 431.45 | 431.45 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 431.45 | 431.45 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 433.17 | 433.17 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 441.80 | 441.80 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 452.16 | 452.16 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 468.98 | 468.98 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 482.79 | 482.79 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 489.69 | 489.69 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 500.05 | 500.05 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 510.40 | 510.40 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 516.87 | 516.87 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 523.78 | 523.78 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 527.23 | 527.23 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 530.68 | 530.68 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 534.13 | 534.13 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 537.58 | 537.58 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 544.49 | 544.49 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 551.39 | 551.39 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 561.75 | 561.75 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 571.67 | 571.67 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 585.47 | 585.47 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 602.73 | 602.73 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 623.01 | 623.01 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 647.17 | 647.17 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 674.35 | 674.35 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 705.42 | 705.42 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 736.05 | 736.05 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 770.57 | 770.57 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 804.65 | 804.65 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 842.19 | 842.19 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 880.15 | 880.15 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 921.14 | 921.14 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 962.13 | 962.13 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1006.57 | 1006.57 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1051.44 | 1051.44 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1099.33 | 1099.33 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1123.06 | 1123.06 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1170.95 | 1170.95 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1212.37 | 1212.37 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1239.55 | 1239.55 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1273.63 | 1273.63 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1293.91 | 1293.91 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 295.94 | 295.94 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 295.94 | 295.94 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 345.87 | 345.87 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 356.34 | 356.34 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 367.62 | 367.62 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 378.89 | 378.89 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 390.57 | 390.57 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 402.65 | 402.65 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 402.65 | 402.65 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 402.65 | 402.65 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 402.65 | 402.65 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 404.26 | 404.26 |

| | | | | |
|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 412.31 | 412.31 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 421.97 | 421.97 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 437.68 | 437.68 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 450.56 | 450.56 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 457.00 | 457.00 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 466.67 | 466.67 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 476.33 | 476.33 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 482.37 | 482.37 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 488.81 | 488.81 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 492.03 | 492.03 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 495.25 | 495.25 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 498.47 | 498.47 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 501.70 | 501.70 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 508.14 | 508.14 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 514.58 | 514.58 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 524.24 | 524.24 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 533.50 | 533.50 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 546.39 | 546.39 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 562.50 | 562.50 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 581.42 | 581.42 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 603.97 | 603.97 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 629.33 | 629.33 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 658.32 | 658.32 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 686.91 | 686.91 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 719.12 | 719.12 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 750.93 | 750.93 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 785.96 | 785.96 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 821.40 | 821.40 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 859.65 | 859.65 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 897.90 | 897.90 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 939.37 | 939.37 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 981.25 | 981.25 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1025.94 | 1025.94 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1048.09 | 1048.09 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1092.78 | 1092.78 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1131.43 | 1131.43 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1156.80 | 1156.80 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1188.61 | 1188.61 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1207.53 | 1207.53 |

| 2018 Rates Table Template v7.1 | | 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 in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. | | | |
| | | If you are not in a community rating state, select Age-Based Rates under Rating Method 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* | 33906 | | | | |
| Federal TIN* | 06-6033492 | | | | |
| Rate Effective Date* | 10/01/2018 | | | | |
| Rate Expiration Date* | 12/31/2018 | | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an individual tobacco enrollee on a plan |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 256.16 | 256.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 256.16 | 256.16 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 299.37 | 299.37 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 308.43 | 308.43 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 318.19 | 318.19 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 327.95 | 327.95 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 338.06 | 338.06 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 348.51 | 348.51 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 348.51 | 348.51 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 348.51 | 348.51 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 348.51 | 348.51 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 349.91 | 349.91 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 356.88 | 356.88 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 365.24 | 365.24 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 378.83 | 378.83 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 389.99 | 389.99 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 395.56 | 395.56 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 403.93 | 403.93 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 412.29 | 412.29 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 417.52 | 417.52 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 423.10 | 423.10 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 425.88 | 425.88 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 428.67 | 428.67 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 431.46 | 431.46 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 434.25 | 434.25 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 439.82 | 439.82 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 445.40 | 445.40 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 453.76 | 453.76 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 461.78 | 461.78 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 472.93 | 472.93 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 486.87 | 486.87 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 503.25 | 503.25 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 522.77 | 522.77 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 544.73 | 544.73 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 569.82 | 569.82 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 594.56 | 594.56 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 622.44 | 622.44 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 649.98 | 649.98 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 680.30 | 680.30 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 710.97 | 710.97 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 744.08 | 744.08 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 777.18 | 777.18 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 813.08 | 813.08 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 849.33 | 849.33 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 888.01 | 888.01 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 907.18 | 907.18 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 945.86 | 945.86 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 979.32 | 979.32 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1001.28 | 1001.28 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1028.81 | 1028.81 |
| 33906PA0090128 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1045.19 | 1045.19 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 258.37 | 258.37 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 258.37 | 258.37 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 301.96 | 301.96 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 311.10 | 311.10 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 320.95 | 320.95 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 330.79 | 330.79 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 340.98 | 340.98 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 351.53 | 351.53 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 351.53 | 351.53 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 351.53 | 351.53 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 351.53 | 351.53 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 352.94 | 352.94 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 359.97 | 359.97 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 368.40 | 368.40 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 382.11 | 382.11 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 393.36 | 393.36 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 398.99 | 398.99 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 407.42 | 407.42 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 415.86 | 415.86 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 421.13 | 421.13 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 426.76 | 426.76 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 429.57 | 429.57 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 432.38 | 432.38 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 435.19 | 435.19 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 438.01 | 438.01 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 443.63 | 443.63 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 449.25 | 449.25 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 457.69 | 457.69 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 465.78 | 465.78 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 477.02 | 477.02 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 491.09 | 491.09 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 507.61 | 507.61 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 527.29 | 527.29 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 549.44 | 549.44 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 574.75 | 574.75 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 599.71 | 599.71 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 627.83 | 627.83 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 655.60 | 655.60 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 686.18 | 686.18 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 717.12 | 717.12 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 750.51 | 750.51 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 783.91 | 783.91 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 820.12 | 820.12 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 856.68 | 856.68 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 895.70 | 895.70 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 915.03 | 915.03 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 954.05 | 954.05 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 987.80 | 987.80 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1009.94 | 1009.94 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1037.71 | 1037.71 |
| 33906PA0090128 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1054.24 | 1054.24 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 325.71 | 325.71 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 325.71 | 325.71 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 380.66 | 380.66 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 392.19 | 392.19 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 404.59 | 404.59 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 417.00 | 417.00 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 429.85 | 429.85 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 443.15 | 443.15 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 443.15 | 443.15 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 443.15 | 443.15 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 443.15 | 443.15 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 444.92 | 444.92 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 453.78 | 453.78 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 464.42 | 464.42 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 481.70 | 481.70 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 495.88 | 495.88 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 502.97 | 502.97 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 513.61 | 513.61 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 524.24 | 524.24 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 530.89 | 530.89 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 537.98 | 537.98 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 541.53 | 541.53 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 545.07 | 545.07 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 548.62 | 548.62 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 552.16 | 552.16 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 559.25 | 559.25 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 566.34 | 566.34 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 576.98 | 576.98 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 587.17 | 587.17 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 601.35 | 601.35 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 619.08 | 619.08 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 639.90 | 639.90 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 664.72 | 664.72 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 692.64 | 692.64 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 724.55 | 724.55 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 756.01 | 756.01 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 791.46 | 791.46 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 826.47 | 826.47 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 865.02 | 865.02 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 904.02 | 904.02 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 946.12 | 946.12 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 988.22 | 988.22 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1033.86 | 1033.86 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1079.95 | 1079.95 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1129.14 | 1129.14 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1153.51 | 1153.51 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1202.70 | 1202.70 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1245.24 | 1245.24 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1273.16 | 1273.16 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1308.17 | 1308.17 |
| 33906PA0090128 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1329.00 | 1329.00 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14 | 264.37 | 264.37 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15 | 264.37 | 264.37 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 16 | 308.97 | 308.97 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 17 | 318.32 | 318.32 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 18 | 328.40 | 328.40 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 19 | 338.47 | 338.47 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 20 | 348.90 | 348.90 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 21 | 359.69 | 359.69 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 22 | 359.69 | 359.69 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 23 | 359.69 | 359.69 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 24 | 359.69 | 359.69 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 25 | 361.13 | 361.13 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 26 | 368.32 | 368.32 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 27 | 376.95 | 376.95 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 28 | 390.98 | 390.98 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 29 | 402.49 | 402.49 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 30 | 408.25 | 408.25 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 31 | 416.88 | 416.88 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 32 | 425.51 | 425.51 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 33 | 430.91 | 430.91 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 34 | 436.66 | 436.66 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 35 | 439.54 | 439.54 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 36 | 442.42 | 442.42 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 37 | 445.29 | 445.29 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 38 | 448.17 | 448.17 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 39 | 453.93 | 453.93 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 40 | 459.68 | 459.68 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 41 | 468.31 | 468.31 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 42 | 476.59 | 476.59 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 43 | 488.10 | 488.10 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 44 | 502.49 | 502.49 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 45 | 519.39 | 519.39 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 46 | 539.53 | 539.53 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 47 | 562.19 | 562.19 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 48 | 588.09 | 588.09 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 49 | 613.63 | 613.63 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 50 | 642.40 | 642.40 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 51 | 670.82 | 670.82 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 52 | 702.11 | 702.11 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 53 | 733.77 | 733.77 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 54 | 767.94 | 767.94 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 55 | 802.11 | 802.11 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 56 | 839.15 | 839.15 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 57 | 876.56 | 876.56 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 58 | 916.49 | 916.49 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 59 | 936.27 | 936.27 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 60 | 976.20 | 976.20 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 61 | 1010.73 | 1010.73 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 62 | 1033.39 | 1033.39 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 63 | 1061.80 | 1061.80 |
| 33906PA0090128 | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1078.71 | 1078.71 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 254.51 | 254.51 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 254.51 | 254.51 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 297.45 | 297.45 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 306.45 | 306.45 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 316.15 | 316.15 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 325.85 | 325.85 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 335.89 | 335.89 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 346.28 | 346.28 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 346.28 | 346.28 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 346.28 | 346.28 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 346.28 | 346.28 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 347.66 | 347.66 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 354.59 | 354.59 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 362.90 | 362.90 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 376.40 | 376.40 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 387.48 | 387.48 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 393.02 | 393.02 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 401.33 | 401.33 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 409.65 | 409.65 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 414.84 | 414.84 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 420.38 | 420.38 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 423.15 | 423.15 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 425.92 | 425.92 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 428.69 | 428.69 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 431.46 | 431.46 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 437.00 | 437.00 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 442.54 | 442.54 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 450.85 | 450.85 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 458.82 | 458.82 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 469.90 | 469.90 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 483.75 | 483.75 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 500.02 | 500.02 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 519.41 | 519.41 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 541.23 | 541.23 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 566.16 | 566.16 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 590.75 | 590.75 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 618.45 | 618.45 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 645.81 | 645.81 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 675.93 | 675.93 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 706.40 | 706.40 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 739.30 | 739.30 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 772.20 | 772.20 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 807.86 | 807.86 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 843.88 | 843.88 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 882.31 | 882.31 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 901.36 | 901.36 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 939.79 | 939.79 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 973.04 | 973.04 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 994.85 | 994.85 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1022.21 | 1022.21 |
| 33906PA0090128 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1038.48 | 1038.48 |
| 33906PA0090128 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 320.76 | 320.76 |

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|------------------------------|-------------------------------|----|--------|--------|
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 320.76 | 320.76 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 374.87 | 374.87 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 386.22 | 386.22 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 398.44 | 398.44 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 410.66 | 410.66 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 423.31 | 423.31 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 436.40 | 436.40 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 436.40 | 436.40 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 436.40 | 436.40 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 436.40 | 436.40 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 438.15 | 438.15 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 446.88 | 446.88 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 457.35 | 457.35 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 474.37 | 474.37 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 488.34 | 488.34 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 495.32 | 495.32 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 505.79 | 505.79 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 516.27 | 516.27 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 522.81 | 522.81 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 529.79 | 529.79 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 533.28 | 533.28 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 536.78 | 536.78 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 540.27 | 540.27 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 543.76 | 543.76 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 550.74 | 550.74 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 557.72 | 557.72 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 568.20 | 568.20 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 578.23 | 578.23 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 592.20 | 592.20 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 609.66 | 609.66 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 630.17 | 630.17 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 654.61 | 654.61 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 682.10 | 682.10 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 713.52 | 713.52 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 744.50 | 744.50 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 779.42 | 779.42 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 813.89 | 813.89 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 851.86 | 851.86 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 890.26 | 890.26 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 931.72 | 931.72 |
| 33906PA0090128 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 973.18 | 973.18 |

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|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 56 | 1018.13 | 1018.13 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 57 | 1063.51 | 1063.51 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 58 | 1111.96 | 1111.96 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 59 | 1135.96 | 1135.96 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 60 | 1184.40 | 1184.40 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 61 | 1226.29 | 1226.29 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 62 | 1253.79 | 1253.79 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 63 | 1288.26 | 1288.26 |
| 33906PA0090128 Rating Area 6 | | | Tobacco User/Non-Tobacco User | 64 and over | 1308.77 | 1308.77 |
| 33906PA0090128 | Rating Area 7 | | Tobacco User/Non-Tobacco User | 0-14 | 321.02 | 321.02 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 15 | 321.02 | 321.02 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 16 | 375.18 | 375.18 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 17 | 386.53 | 386.53 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 18 | 398.76 | 398.76 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 19 | 410.99 | 410.99 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 20 | 423.66 | 423.66 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 21 | 436.76 | 436.76 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 22 | 436.76 | 436.76 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 23 | 436.76 | 436.76 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 24 | 436.76 | 436.76 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 25 | 438.51 | 438.51 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 26 | 447.24 | 447.24 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 27 | 457.73 | 457.73 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 28 | 474.76 | 474.76 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 29 | 488.74 | 488.74 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 30 | 495.72 | 495.72 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 31 | 506.21 | 506.21 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 32 | 516.69 | 516.69 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 33 | 523.24 | 523.24 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 34 | 530.23 | 530.23 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 35 | 533.72 | 533.72 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 36 | 537.22 | 537.22 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 37 | 540.71 | 540.71 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 38 | 544.20 | 544.20 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 39 | 551.19 | 551.19 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 40 | 558.18 | 558.18 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 41 | 568.66 | 568.66 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 42 | 578.71 | 578.71 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 43 | 592.68 | 592.68 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 44 | 610.15 | 610.15 |
| 33906PA0090128 Rating Area 7 | | | Tobacco User/Non-Tobacco User | 45 | 630.68 | 630.68 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 655.14 | 655.14 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 682.66 | 682.66 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 714.10 | 714.10 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 745.11 | 745.11 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 780.05 | 780.05 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 814.56 | 814.56 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 852.56 | 852.56 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 890.99 | 890.99 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 932.48 | 932.48 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 973.98 | 973.98 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1018.96 | 1018.96 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1064.39 | 1064.39 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1112.87 | 1112.87 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1136.89 | 1136.89 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1185.37 | 1185.37 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1227.30 | 1227.30 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1254.81 | 1254.81 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1289.32 | 1289.32 |
| 33906PA0090128 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1309.85 | 1309.85 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 326.30 | 326.30 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 326.30 | 326.30 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 381.36 | 381.36 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 392.90 | 392.90 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 405.33 | 405.33 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 417.76 | 417.76 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 430.63 | 430.63 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 443.95 | 443.95 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 443.95 | 443.95 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 443.95 | 443.95 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 443.95 | 443.95 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 445.73 | 445.73 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 454.61 | 454.61 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 465.26 | 465.26 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 482.58 | 482.58 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 496.78 | 496.78 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 503.89 | 503.89 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 514.54 | 514.54 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 525.20 | 525.20 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 531.85 | 531.85 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 538.96 | 538.96 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 542.51 | 542.51 |

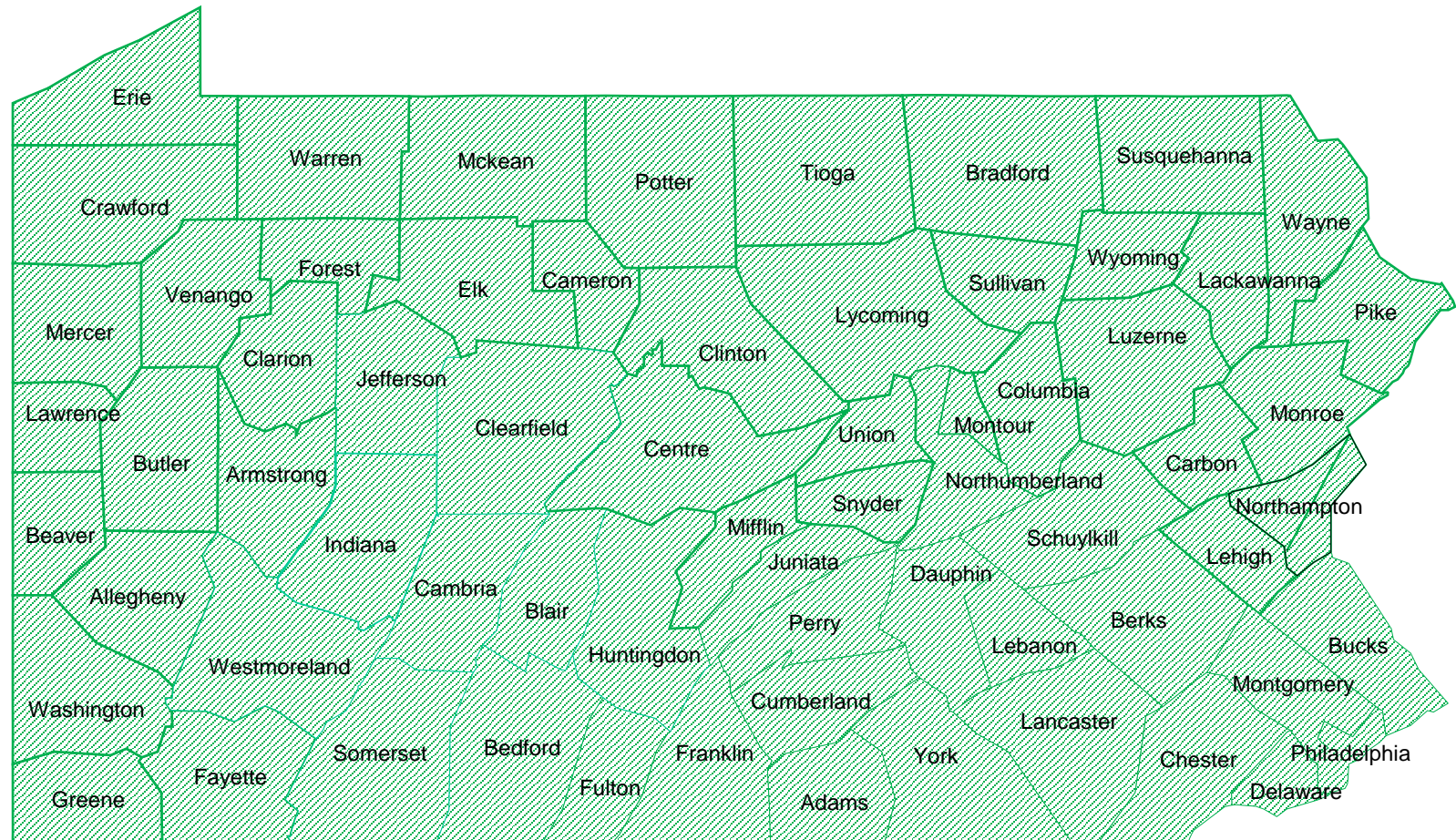
| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 546.06 | 546.06 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 549.61 | 549.61 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 553.16 | 553.16 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 560.27 | 560.27 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 567.37 | 567.37 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 578.03 | 578.03 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 588.24 | 588.24 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 602.44 | 602.44 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 620.20 | 620.20 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 641.07 | 641.07 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 665.93 | 665.93 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 693.90 | 693.90 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 725.86 | 725.86 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 757.38 | 757.38 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 792.90 | 792.90 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 827.97 | 827.97 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 866.59 | 866.59 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 905.66 | 905.66 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 947.84 | 947.84 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 990.01 | 990.01 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1035.74 | 1035.74 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1081.91 | 1081.91 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1131.19 | 1131.19 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1155.61 | 1155.61 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1204.89 | 1204.89 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1247.51 | 1247.51 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1275.48 | 1275.48 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1310.55 | 1310.55 |
| 33906PA0090128 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1331.41 | 1331.41 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 304.52 | 304.52 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 304.52 | 304.52 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 355.90 | 355.90 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 366.67 | 366.67 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 378.27 | 378.27 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 389.87 | 389.87 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 401.89 | 401.89 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 414.31 | 414.31 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 414.31 | 414.31 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 414.31 | 414.31 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 414.31 | 414.31 |
| 33906PA0090128 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 415.97 | 415.97 |

| | | | | |
|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 424.26 | 424.26 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 434.20 | 434.20 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 450.36 | 450.36 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 463.62 | 463.62 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 470.25 | 470.25 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 480.19 | 480.19 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 490.13 | 490.13 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 496.35 | 496.35 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 502.98 | 502.98 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 506.29 | 506.29 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 509.61 | 509.61 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 512.92 | 512.92 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 516.24 | 516.24 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 522.87 | 522.87 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 529.49 | 529.49 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 539.44 | 539.44 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 548.97 | 548.97 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 562.23 | 562.23 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 578.80 | 578.80 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 598.27 | 598.27 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 621.47 | 621.47 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 647.57 | 647.57 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 677.40 | 677.40 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 706.82 | 706.82 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 739.97 | 739.97 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 772.70 | 772.70 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 808.74 | 808.74 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 845.20 | 845.20 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 884.56 | 884.56 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 923.92 | 923.92 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 966.60 | 966.60 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1009.69 | 1009.69 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1055.67 | 1055.67 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1078.46 | 1078.46 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1124.45 | 1124.45 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1164.23 | 1164.23 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1190.33 | 1190.33 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1223.06 | 1223.06 |
| 33906PA0090128 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1242.53 | 1242.53 |


01/01/2017 Service Area


Issuer:

Market:



Key (*modify as needed*)

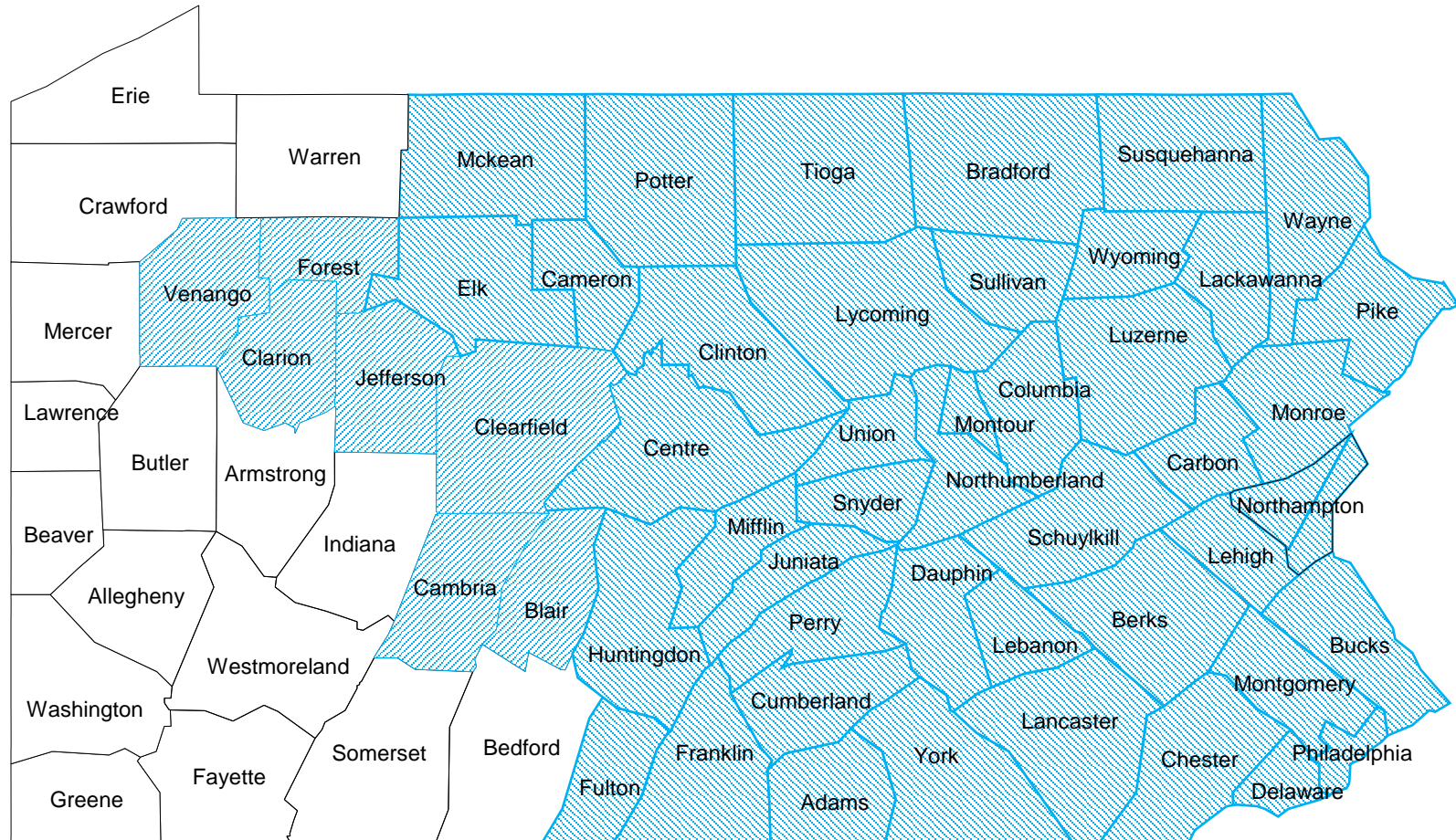
 : 2017 on-exchange service area

 : 2017 off-exchange only service area


01/01/2018 Service Area


Issuer:

Market:



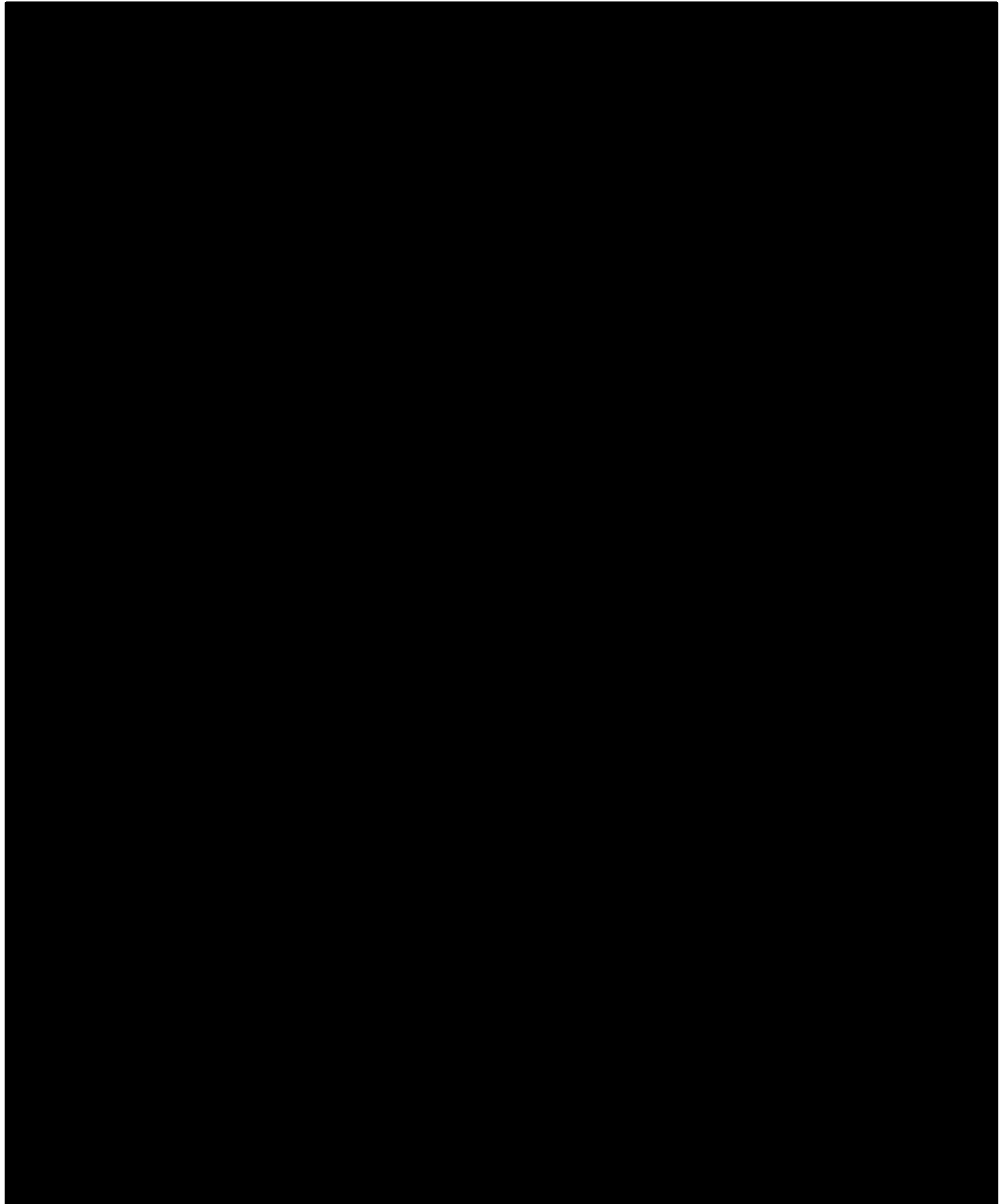
Key *(modify as needed)*

 : 2018 on-exchange service area

 : 2018 off-exchange only service area

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.



Justification for Confidentiality Requests

| | |
|---------------------------------|---|
| Company Legal Name: | Aetna Life Insurance Company |
| NAIC #: | 60054 |
| Market: | Small Group Off-Exchange |
| Effective Date: | 01/01/2018 |
| Avg rate change requested: | -2.1% |
| Range of rate change requested: | -21.0% to +26.2% |
| Products: | PPO |
| Rating Areas: | Rating Areas 1-3 and 5-9, certain counties excluded |
| Metal Levels: | Silver |
| Current # covered lives: | 1,193 |
| Current # policyholders: | 681 |
| Number of plans offered: | 1 |
| HIOS Issuer ID / Binder #: | 33906 |
| Rate Filing Tracking Number: | AETN-131033620 |
| Policy Form(s): | AL SG HCOC-2018-PPO 02 |
| Form Filing Tracking Number: | AETN-130908223 |

A.2. RFJ Part III – Actuarial Memorandum

Name and contact information are kept confidential to protect actuary identity.

D.6. Actuarial Certifications

Name and contact information are kept confidential to protect actuary identity.

AV Screenshots

AV Screenshots redacted as per Department expectations of a necessary redaction.

| | | | |
|--------------------------|---|------------------------|---------------------------|
| SERFF Tracking Number: | AETN-131033620 | State: | Pennsylvania |
| Filing Company: | Aetna Life Insurance Company | State Tracking Number: | AETN-131033620 |
| Company Tracking Number: | | | |
| TOI: | H15G Group Health - Hospital/Surgical/Medical Expense | Sub-TOI: | H15G.003 Small Group Only |
| Product Name: | 2018 PA SG ALIC Filing | | |
| Project Name: | | | |

Objection Letter Status: Pending Industry Response

Objection Letter Date: 06/16/2017

Respond By Date: 06/23/2017

Submitted Date: 06/16/2017 02:19 PM

Introduction: The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter.

1. Please provide the 2018 Pennsylvania Actuarial Memorandum.
2. URRT Worksheet 2 does not show any plans as "Renewing" while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.
3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 63,822 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a 'WARNING' on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.
4. The rate change of 1.5% in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to 10.2%.

Please quantify all drivers of the 10.2% increase when only Silver-to-Silver plan mapping is considered.

5. Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

6. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

7. Please provide an explanation and illustration for the calculation of the 0.845 paid-to- allowed ratio for the Silver plans.

8. Please illustrate the development of the network factors.

9. Please illustrate the development of the trend factor used in Exhibit 12 (~12.1% trend) as it relates to Exhibit 8 (~10.6% trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

10. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memo, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8.

11. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.

12. Please show the breakout of the components that make up the 'other' adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the 'Change in Network' is not being double counted, as the HealthAssurance (AETN-131033573) filing's PA Act Memo states the 'Change in Network' is included in 'Change in Other.,' but Table 5 shows it applied on its own.

[REDACTED]

14. Please reconcile the discrepancy between Table 5's projected risk adjustment which is shown as a payment of \$28.88, compared to Exhibit E-1 which equates to \$30.17 $((551.03 - 515.33) * 0.845)$.

15. Please provide numerical support for the development of the Health Insurer Fee.
16. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of \$560.57 compared to URRT WS1 which shows \$557.87?
17. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of \$442.86 compared to URRT WS1 which shows \$443.38?
18. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$39.29 compared to URRT WS1 which shows \$36.17? We should expect this to differ by only the Risk Adjustment User Fee amount.
19. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.
20. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.
21. Please confirm that you have tested to ensure that the PID rate exhibits the Federal rates template included in this filing and the binder are the same.
22. The Rate/Rule Schedule tab shows 681 policy holders while cell V15 of Table 10 shows 900 and the Rate Change Request Summary Attachment shows 1,193 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.
23. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.
24. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the --\$28.88 Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those

assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

25. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.

26. Table 6, cell B54, indicates the PCORI fee is \$0.19. The 2018 PCORI pmpm amount should be \$0.20 or \$0.21. Please revise.

27. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing AVs and Induced Demand in Table 10. Please provide this data in Excel.

28. Please show quantitatively, including an Excel spreadsheet with formulas, the development of the age (1.430) and geographic (.921) calibration factors in cells T4 and T5 of Table 10. Also, state the associated age.

[REDACTED]

[REDACTED]

31. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity (1.093), Change in Demographics (0.958), Change in Network (1.020) and the Change in Other (0.997) in Table 5.

32. Table 6 cell C63 indicates the Single Risk Pool pmpm is \$581.27, while the Single risk pool in the URRT in cell V43 indicates \$557.87. Please reconcile.

33. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included

and used to develop the percent shown in Table 6 as well as the associated pmpm dollar amount.

Please be advised that there may be additional questions subsequent to your responses to the above. To the extent that concerns have been raised by the Department in this filing and not in this entity's other market or affiliate companies, where the issue exists in the other market or affiliate, please make the appropriate adjustment and advise in the response to the data call. Data and exhibits in response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas. Should you have any questions regarding this correspondence, please contact me at (717) 783-2115.



June 23, 2017

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131033620

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 06/16/2017 for the above referenced rate filing.

1. Please provide the 2018 Pennsylvania Actuarial Memorandum.

The 2018 PA Actuarial Memorandum is now uploaded. We apologize for the oversight.

2. URRT Worksheet 2 does not show any plans as "Renewing" while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.

All members from 2017 are being offered a 2018 plan which is shown in the exhibits. However, the 2018 plan does not meet the UBM mapping requirements of the URRT, therefore it is considered a new plan.

3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 63,822 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a 'WARNING' on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.

Worksheet 1 includes the historical experience for the Small Group transitional policies or Keep What You Have. This is consistent with the 2018 URRT instructions (page 13).

4. The rate change of 1.5% in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to 10.2%. Please quantify all drivers of the 10.2%



increase when only Silver-to-Silver plan mapping is considered.

The drivers of the rate change are:

| | |
|-------------------------|--------|
| Trend | 11.5% |
| Population Morbidity | 6.1% |
| HIF | 3.2% |
| Profit | 1.9% |
| Benefit & Other Changes | -11.4% |
| Total | 10.2% |

5. Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

Aetna's plan complies with the "substantially all" and "predominant" tests of the Mental Health Parity and Addiction Equity Act ("MHPAEA"). MHPAEA provides that the financial requirement applicable to behavioral health and substance use disorder benefits must arise from a comparison of all medical and surgical benefits within a given classification. In the case of the "Outpatient- In Network" classification, MHPAEA permits plans to subclassify benefits as "Office Visits," including specialist, primary care and behavioral health office visits, and "All Other."

In accordance with MHPAEA, for the plan in Aetna's filing, the cost share for outpatient behavioral health benefits is the "type" applicable to "substantially all" (or at least 2/3 of) medical and surgical benefits within the applicable sub-classification. Further, the "level" (or amount) of any such cost share is no greater than the "predominant" level (or applicable to more than 1/2 of) for medical and surgical benefits.

In the case of the plan at issue here, the "substantially all" actuarial analysis set forth in MHPAEA results in a cost share for the behavioral health "outpatient office" sub-classification that aligns in "type" (e.g., copay or coinsurance) with both primary care and specialist office visits. On the other hand, the "predominant" actuarial analysis results in a cost share "level," or amount, which aligns with specialist office visits, not primary care.

When tested on the basis of actuarially-credible data, the Plan passes the substantially all and predominant tests. The BH/SUD cost share type (copay) applies to 83.7% (or substantially all) of the in-network M/S benefits in the office subclassification. Further, the level of that cost share (\$75) applies to 78.6% (predominant) of the M/S benefits. In other words, the plan passes the substantially all and predominant tests.



6. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

We entered the preferred tier cost sharing, as weighting between the preferred and non-preferred tiers is immaterial to the Actuarial Value

7. Please provide an explanation and illustration for the calculation of the 0.845 paid-to-allowed ratio for the Silver plans.

Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

8. Please illustrate the development of the network factors.

All network factors are 1.0 for this filing.

9. Please illustrate the development of the trend factor used in Exhibit 12 (~12.1% trend) as it relates to Exhibit 8 (~10.6% trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

Exhibit 8 uses our projected Allowed trend, while Exhibit 12 uses our projected Paid trend. The only difference between the two is the adjustment for leveraging. We apply an adjustment separately to Inpatient, Outpatient and Facility to appropriately reflect the leveraging impact by cost category.

10. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memo, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8.

Please see Exhibit 8 for the trend components by category. For utilization trends, our trends are determined by studying our national Small Group data. We use a rolling-12 utilization per thousand statistic for a continuous, normalized population, and exclude catastrophic claims.

For Unit Costs, we track projected unit cost increases at each facility/provider and develop a weighted average increase based on our volume at each facility location.

Pharmacy Unit Cost trend considers the impact of formulary changes, patent expirations, new drugs, and other general market share shifts. It is important to note for both medical and pharmacy unit cost trend, historical unit costs are not indicative of the known changes we include in our forward projections.

11. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.



Please see the table below for changes in the average morbidity of the population.

| | Experience | Manual |
|-------------------|------------|--------|
| Experience Period | 0.981 | 1.071 |
| Projection Period | 1.171 | 1.171 |
| Morbidity Factor | 1.194 | 1.093 |

**Morbidity factor is developed by taking the Projection Period Factor/Experience Period Factor (1.171/.981 = 1.194)*

12. Please show the breakout of the components that make up the ‘other’ adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the ‘Change in Network’ is not being double counted, as the HealthAssurance (AETN-131033573) filing’s PA Act Memo states the ‘Change in Network’ is included in ‘Change in Other.,’ but Table 5 shows it applied on its own.

Please see tab ‘Objection 11’ and ‘Objection 11 cont.’ of “Objections 6-16-17.xlsx”. The Network change is only utilized in one place in the formula.



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14. Please reconcile the discrepancy between Table 5’s projected risk adjustment which is shown as a payment of \$28.88, compared to Exhibit E-1 which equates to \$30.17 ((551.03 – 515.33) * 0.845).

Exhibit E-1 provides the risk adjustment value on an allowed bases (before the paid to allowed adjustment) and trended to the midpoint of the projection period for all policies offered in 2018 (not just the first quarter policies as on Worksheet I of the URRT).

15. Please provide numerical support for the development of the Health Insurer Fee.

We are estimating the Health Insurer Fee to be 3.15% of premium for 2018. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.



16. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of \$560.57 compared to URRT WS1 which shows \$557.87?

Exhibit 11 has been updated to reflect the correct value of \$557.87. The URRT and Exhibit now reconcile. Please see "Updated PA SG ALIC FACT Exhibits.xlsx".

17. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of \$442.86 compared to URRT WS1 which shows \$443.38?

The corrected value on Exhibit 11 is \$440.45. 0.5% of costs are moved from medicate costs to Taxes and fees to account for the cost of the high risk pool.

18. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$39.29 compared to URRT WS1 which shows \$36.17? We should expect this to differ by only the Risk Adjustment User Fee amount.

The difference is we are increasing the Taxes and fees by the .5% of premium that was reduced from the Medical Cost for the high risk pool.

19. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.

A revised binder will be submitted. We apologize for the oversight.

20. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.

HIOS was submitted and the Binder tracking number is AETN-PA18-125071612. The cover letter has been updated to reflect this.

21. Please confirm that you have tested to ensure that the PID rate exhibits the Federal rates template included in this filing and the binder are the same.

We have confirmed the rates now match. See uploaded "Rates Tables" files.

22. The Rate/Rule Schedule tab shows 681 policy holders while cell V15 of Table 10 shows 900 and the Rate Change Request Summary Attachment shows 1,193 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.

681 is the number of current policy holders, 900 is the number of current covered lives mapped to 2018 plans, and 1,193 is the total covered lives as of February 1, 2017. The Rate/Rule Schedule



tab will be updated to match Table 1's cell D18 and Table 10's cell AP15 value of 1,193 covered lives.

The Rate/Rule Schedule has been updated. We apologize for the oversight.

23. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.

Please see tab 'Objection 11' of "Objections 6-16-17.xlsx".

24. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the --\$28.88 Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

Please see the response to Question 12. As noted above, our projected Risk Adjustment PMPM relied upon the information provided by the Pennsylvania DOI.

25. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.

Please see the response to Question 9 for the derivation of the trend assumption. The data in Table 4b is not appropriate to develop trend assumptions as it has not been normalized for benefit changes, demographic changes, or catastrophic claims. We also develop a prospective forward looking trend estimate, rather than a historical view so that we are able to appropriately price for the projected claims for the 2018 policies.

26. Table 6, cell B54, indicates the PCORI fee is \$0.19. The 2018 PCORI pmpm amount should be \$0.20 or \$0.21. Please revise.

Table 6 had been updated to reflect a \$0.20 PCORI pmpm amount.

27. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing AVs and Induced Demand in Table 10. Please provide this data in Excel.



Please see Question 6 for the development of the Pricing AV. Induced Demand is 1.0 for the plan in this filing.

28. Please show quantitatively, including an Excel spreadsheet with formulas, the development of the age (1.430) and geographic (.921) calibration factors in cells T4 and T5 of Table 10. Also, state the associated age.

Please see “Objection 27- Geographic Calibration” tab of “Objections 6-16-17.xlsx”.



| | | | |
|------------|------------|--|------------|
| [REDACTED] | | | |
| | [REDACTED] | | [REDACTED] |
| | [REDACTED] | | [REDACTED] |
| | [REDACTED] | | [REDACTED] |



31. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity (1.093), Change in Demographics (0.958), Change in Network (1.020) and the Change in Other (0.997) in Table 5.

Please see tab ‘Objection 11 cont. & Obj 27’ in “Objections 6-16-17.xlsx”.

32. Table 6 cell C63 indicates the Single Risk Pool pmpm is \$581.27, while the Single risk pool in the URRT in cell V43 indicates \$557.87. Please reconcile.

Table 6 uses the average of all policies offered through the year, while the URRT Worksheet 1 cell V43 only represents the first quarter policies.

33. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in



Table 6 as well as the associated pmpm dollar amount.

As noted in our actuarial memorandum, the commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, FSA
Senior Director, Aetna

**Pennsylvania
Aetna Health Inc.
1Q18 Small Group Rates**

| Projection Period: 01/01/2018 to 12/31/2018 Mid-point to Mid-point, Exper to Proj: 24 months | | | | | | |
|--|-------------------------|-----------------|-----------------|----------------|----------------|-----------------|
| Benefit Category | IP | OP | Prof | Other | Cap | Rx |
| Util/1,000 | 303.39 | 1,733.66 | 10,530.75 | 2,109.49 | 12,000.00 | 11,721.22 |
| Avg. Cost/Service | 3,549.41 | 846.73 | 94.82 | 218.20 | 4.84 | 90.22 |
| PMPM | 89.74 | 122.33 | 83.21 | 38.36 | 4.84 | 88.13 |
| Population Risk | 1.093 | 1.093 | 1.093 | 1.093 | 1.093 | 1.093 |
| Total Other | Area Factor | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | Area Mix | 0.958 | 0.958 | 0.958 | 0.958 | 0.958 |
| | Demo Factor | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | Demo Mix | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | Network Factor | 1.020 | 1.020 | 1.020 | 1.020 | 1.020 |
| | Network Mix | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | Benefit Mandate Change | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | New Cap | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | Pooling Impact | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| | Deductible Suppression | 0.997 | 0.997 | 0.997 | 0.997 | 0.997 |
| | Rx Other Trend | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 |
| | Total Other | 0.974 | 0.974 | 0.974 | 0.974 | 0.975 |
| | Unit Cost | 1.078 | 1.057 | 1.020 | 1.057 | 1.083 |
| | Total Utilization Trend | 0.969 | 0.992 | 0.996 | 0.992 | 0.964 |
| | | | | | | |
| | Util/1,000 | 311.16 | 1,862.91 | 11,423.37 | 2,266.76 | 11,600.89 |
| | Avg. Cost/Service | 4015.38 | 920.87 | 96.16 | 237.31 | 103.21 |
| | Projected PMPM | \$104.12 | \$142.96 | \$91.54 | \$44.83 | \$102.32 |
| | | | | | | \$490.32 |

| Development of the Projected Index Rate | Manual Data |
|--|-------------|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | \$ 426.60 |
| Two year trend projection Factor | 1.079 |
| Unadjusted Projected Allowed EHB Claims PMPM | \$ 460.43 |
| <u>Single Risk Pool Adjustment Factors</u> | |
| Change in Morbidity | 1.093 |
| Change in Other | 0.974 |
| Change in Demographics | 0.958 |
| Change in Network | 1.020 |
| Change in Benefits | 1.000 |
| Change in Other | 0.997 |
| Total Adjusted Projected Allowed EHB Claims PMPM | \$ 490.21 |
| Credibility Factors | 100% |
| Blended Projected EHB Claims PMPM | \$ 490.21 |



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Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates
Objection 29: Geographic Calibration

| Rating Area | Experience Period Membership | Experience Period Area Factor | Projected Membership | Projected Area Factor |
|-------------|------------------------------|-------------------------------|----------------------|-----------------------|
| 1 | 3% | 0.7850 | 5% | 0.7850 |
| 2 | 0% | 0.7918 | 0% | 0.7918 |
| 3 | 2% | 0.9982 | 1% | 0.9982 |
| 4 | 20% | 0.8102 | 23% | 0.8102 |
| 5 | 3% | 0.7800 | 2% | 0.7800 |
| 6 | 2% | 0.9830 | 1% | 0.9830 |
| 7 | 29% | 0.9838 | 31% | 0.9838 |
| 8 | 25% | 1.0000 | 16% | 1.0000 |
| 9 | 16% | 0.9332 | 19% | 0.9332 |

| | |
|---------------------------------------|-------|
| Average Experience Period Area Factor | 0.933 |
|---------------------------------------|-------|

Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

| | |
|-------------------------------|-------|
| Average Projected Area Factor | 0.921 |
|-------------------------------|-------|

Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

| | |
|--------------------|-------|
| Calibration Factor | 0.921 |
|--------------------|-------|

| | |
|-------------------|-------|
| Area Shift Factor | 0.988 |
|-------------------|-------|

Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents:
The impact due to the shift of the population distribution across areas.

| | |
|--------------------|--------|
| Area Factor Change | 1.0000 |
|--------------------|--------|

Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using projected membership Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Introduction: The Department has the following additional questions regarding the subject filing. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter:

1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.

2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,' which states "all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2."

3) In reference to the response of the rate change breakdown for silver-to-silver plans, please provide further information for what is contained in the "Benefit and Other Changes" grouping which is a -11.4% change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

4) In reference to response #8, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

5) In reference to response #10, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

6) In reference to response #11, please illustrate the development of the 'Area Mix' and 'Deductible Suppression' factors. In addition, please provide an explanation for what the 'Deductible Suppression' factor represents.

7) In reference to response #12, please illustrate the development of the '2018 Net High Risk Pool Prem less Recoveries' amount. How was it determined that the premium paid would be more than the recoveries received?

8) In reference to response #14, please provide numerical support for the development of the 3.15% Health

Insurer Fee assumption.

9) In regards to response #16 and #17, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.

10) Regarding response #27, I note that the workbook tab names have been reversed for objections 27 and 29, and the heading for the worksheet addressing this objection refers to objection 29 rather than 27. I also note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age.

11) Regarding response #30, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.

12) Regarding response #32, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.

If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

In your June 14th response you indicated that corrections would be when the final files are uploaded in SERFF. Be advised, all revisions must be reflected in this resubmission.

Please provide a PDF file for public review (Public Rate Filing PDF) in SERFF to show the updated rate request. The following updated supporting items must be included:

- Cover Letter
- Rate Change Request Summary (Attachment 1)
- Part 1 - Unified Rate Review Template (URRT)
- Part II – Consumer Friendly Justification

- Part III – Federal Actuarial Memorandum (redacted)
- PA Actuarial Memorandum (redacted)
- PA Actuarial Memorandum Rate Exhibits
- PA Plan Design Summary and Rate Tables
- Federal Rates Templates
- Service Area Maps
- Correspondence – Q&A's and supporting exhibits

Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and spreadsheets are internally consistent and that the Excel exhibit with formula corrections emailed to you on June 6, 2017 is used. The deadline for the revised PDF is COB July 18, 2017.

Conclusion:

Sincerely,

Michael Gurgiolo



July 14, 2017

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131033620

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 07/07/2017 for the above referenced rate filing.

- 1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.
Prior CMS guidance deemed carriers discontinuing all current plans to withdraw from a market even if those carriers already filed new plans for the following year. However, because this guidance evidenced a disconnect between traditional market withdrawal concepts and a carrier's evidence of continued commitment to a market, CMS recently revised its position through a Q&A document. Now, discontinuing all current plans and replacing with all new plans will not be deemed to be a market withdrawal. CMS does specify that carriers cannot use this approach to avoid the rate review process and must apply the reasonable rate review process to the newly filed plans.

The applicable excerpt from the Q&A says:

To reflect these exceptions to market withdrawal requirements, we proposed to add new paragraph (d)(3) to § 147.106 to provide that an issuer has not discontinued offering all health insurance coverage in a market if the issuer continues to offer and make available a product in the applicable market in a State and subjects the new product to the rate review requirements under part 154 of this title (to the extent otherwise applicable to coverage of the same type and in the same market) as if that part applied to that product, and reasonably identifies a discontinued product that corresponds to the new product for purposes of such rate review. We are finalizing the proposal as proposed by adding § 147.106(d)(3) with minor non-substantive modifications to the structure and text of the regulation, and also making conforming amendments to §§ 146.152(d)(3) and 148.122(e)(4).

- 2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,'



which states “all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2.”

We will revise and provide an updated copy of the URRT to reflect the requested revision by COB July 18, 2017.

- 3) In reference to the response of the rate change breakdown for silver-to-silver plans, please provide further information for what is contained in the “Benefit and Other Changes” grouping which is a -11.4% change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

In 2017 we offered a variety of silver plans across the range of allowable actuarial value. However, in 2018 we are only offering a single silver plan. Overall, the benefits for the silver plan filed in 2018 were much leaner the benefits filed than the average silver plan for 2017 causing there to be a -11.4% change. Such leaning out of benefits include moving to a \$5000 deductible, \$7000 MOOP, 20% coinsurance, \$30 PCP copay and \$50 Specialty copay for an individual.

- 4) In reference to response #8, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

Please see tab ‘Objection 4’ of ‘ALIC Objection Response 7-7-17 for PA_DOI.xlsx’.
The leveraging impact was calculated by assessing the impact of fixed member cost share on the overall ratio of paid to allowed claims, after unit cost and utilization trend. Historical levels of paid to allowed changes at the cost category level are used to determine the factor to apply.

- 5) In reference to response #10, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represent the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.

- 6) In reference to response #11, please illustrate the development of the ‘Area Mix’ and ‘Deductible Suppression’ factors. In addition, please provide an explanation for what the ‘Deductible Suppression’ factor represents.

Please see tab ‘Objection 6’ of AHASPA Objection Response 7-7-17 for PA_DOI.xlsx.
The deductible suppression factor represents the durational impact of members in the base period not being active for the full 12 months of the year. The result of this is that a higher level of allowed claims is applied to deductible in the base period than would be expected in the projection period. The deductible suppression factor adjusts the base period claims to the expected level for 12 month contract.

- 7) In reference to response #12, please illustrate the development of the ‘2018 Net High Risk Pool Prem less Recoveries’ amount. How was it determined that the premium paid would be more than the recoveries received?

We anticipate, based on historical ACA national averaging, that our high risk pool recoveries will be .22% of overall claims. With the expected risk pool premium charge of .5%, we anticipate premium less recoveries to equal .28% of total premium.



- 8) In reference to response #14, please provide numerical support for the development of the 3.15% Health Insurer Fee assumption.
The 3.15% is calculated based on the national Aetna HIF liability and relies on market share projections in each State. Unfortunately we are not able to publically disclose these detailed market share projection calculations. In prior year,s this methodology has produced accurate results.
- 9) In regards to response #16 and #17, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.
We reached out to HHS for clarification on this point, and received the following response: "The pooling charge should be considered a fee, while the recoveries should be reflected in the 'Allowed Claims which are not the Issuer's Obligation."
- 10) Regarding response #27, I note that the workbook tab names have been reversed for objections 27 and 29, and the heading for the worksheet addressing this objection refers to objection 29 rather than 27. I also note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age.
*The heading has been corrected please see tab Objection 10 (GEO) of the ALIC Objection Response 7-7-17 for PA_DOI.xlsx spreadsheet.
We have also included development of the age calibration factor, please see 'Objection 10(AGE)' tab of the ALIC Objection Response 7-7-17 for PA_DOI.xlsx spreadsheet.
The state associated age is 35*
- 11) Regarding response #30, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.
*The factors are consistent with the ones shown in Table 5. The development of these factors can be seen in the excel workbook previously provided. These factors were developed by:
Change in morbidity- The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represents the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.
Change in Demographic- The change in demographic factor represents comparing the average demographic profile for the manual membership to the demographic of the projected enrollment in 2018.
Change in Network-This factor was developed by comparing the average network factor in the experience period, to the average network factor available in 2018
Change in Other-The components of this factor includes the deductible suppression factor of .997 which is discussed in response to objection 6.*
- 12) Regarding response #32, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.
We believe we have appropriately bucketed this expense.



If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

In your June 14th response you indicated that corrections would be when the final files are uploaded in SERFF. Be advised, all revisions must be reflected in this resubmission.

Please provide a PDF file for public review (Public Rate Filing PDF) in SERFF to show the updated rate request. The following updated supporting items must be included:

- Cover Letter
- Rate Change Request Summary (Attachment 1)
- Part 1 - Unified Rate Review Template (URRT)
- Part II – Consumer Friendly Justification
- Part III – Federal Actuarial Memorandum (redacted)
- PA Actuarial Memorandum (redacted)
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- Service Area Maps
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Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and spreadsheets are internally consistent and that the Excel exhibit with formula corrections emailed to you on June 6, 2017 is used. The deadline for the revised PDF is COB July 18, 2017.

Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates
Objection 4: Trend

Exhibit 8 Buildup

| Service Type | Claim | Utilization | Unit Cost | Projection | |
|---------------------|--------------|-------------|-----------|------------|-------|
| | Distribution | | | Allowed | Trend |
| Facility Inpatient | 23.2% | 3.0% | 7.8% | 11.0% | |
| Facility Outpatient | 36.8% | 5.4% | 5.7% | 11.4% | |
| Physician | 18.6% | 5.9% | 2.0% | 8.1% | |
| Capitation | 1.4% | | 0.0% | 0.0% | |
| Medical (IP+OP+Phy) | 79.9% | 4.8% | 5.4% | 10.3% | |
| Pharmacy | 20.1% | 2.5% | 8.3% | 11.0% | |
| Medical + Rx | 100.0% | 4.3% | 5.9% | 10.5% | |

TRUE Matches Exhibit 8

TRUE Matches Exhibit 8

Exhibit 12 Build up

| | Trend expense | Projected | | Projected Paid |
|---------|---------------|-----------|------------------|----------------|
| | Guidance | Allowed | Trend Leveraging | Trend |
| Medical | 79.9% | 10.3% | 1.2% | 11.6% |
| RX | 20.1% | 11.0% | 2.5% | 13.8% |
| Total | 100.0% | 10.5% | 1.4% | 12.1% |

Exhibit 12 Build up

| Effective Quarter | Trend | |
|-------------------|-------|---|
| 1 | 1 | 1 |
| 2 | 1.029 | |
| 3 | 1.059 | |
| 4 | 1.089 | |

TRUE Matches Exhibit 12

Aetna Life Insurance Company
HIOS ISSUER ID: 33906
1Q18 Small Group Rates
Objection 6: Area Mix Factor

| Rating Area | Counties | Manual Period Membership | Manual Area Factor | Projected Membership | Projected Area Factor |
|-------------|----------------|--------------------------|--------------------|----------------------|-----------------------|
| 01 | Clarion | 0% | 0.785 | 1% | 0.785 |
| 01 | Crawford | 0% | 0.785 | 0% | 0.785 |
| 01 | Erie | 1% | 0.785 | 2% | 0.785 |
| 01 | Forest | 0% | 0.785 | 0% | 0.785 |
| 01 | Mckean | 0% | 0.785 | 0% | 0.785 |
| 01 | Mercer | 1% | 0.785 | 2% | 0.785 |
| 01 | Venango | 0% | 0.785 | 0% | 0.785 |
| 01 | Warren | 0% | 0.785 | 0% | 0.785 |
| 02 | Cameron | 0% | 0.792 | 0% | 0.792 |
| 02 | Elk | 0% | 0.792 | 0% | 0.792 |
| 02 | Potter | 0% | 0.792 | 0% | 0.792 |
| 03 | Bradford | 0% | 0.998 | 0% | 0.998 |
| 03 | Carbon | 1% | 0.998 | 0% | 0.998 |
| 03 | Clinton | 0% | 0.998 | 0% | 0.998 |
| 03 | Lackawanna | 0% | 0.998 | 0% | 0.998 |
| 03 | Luzerne | 0% | 0.998 | 0% | 0.998 |
| 03 | Lycoming | 0% | 0.998 | 0% | 0.998 |
| 03 | Monroe | 1% | 0.998 | 0% | 0.998 |
| 03 | Pike | 0% | 0.998 | 0% | 0.998 |
| 03 | Sullivan | 0% | 0.998 | 0% | 0.998 |
| 03 | Susquehanna | 0% | 0.998 | 0% | 0.998 |
| 03 | Tioga | 0% | 0.998 | 0% | 0.998 |
| 03 | Wayne | 0% | 0.998 | 0% | 0.998 |
| 03 | Wyoming | 0% | 0.998 | 0% | 0.998 |
| 04 | Allegheny | 19% | 0.810 | 16% | 0.810 |
| 04 | Armstrong | 1% | 0.810 | 0% | 0.810 |
| 04 | Beaver | 1% | 0.810 | 1% | 0.810 |
| 04 | Butler | 1% | 0.810 | 1% | 0.810 |
| 04 | Fayette | 0% | 0.810 | 0% | 0.810 |
| 04 | Greene | 0% | 0.810 | 0% | 0.810 |
| 04 | Indiana | 0% | 0.810 | 0% | 0.810 |
| 04 | Lawrence | 1% | 0.810 | 0% | 0.810 |
| 04 | Washington | 2% | 0.810 | 2% | 0.810 |
| 04 | Westmoreland | 1% | 0.810 | 1% | 0.810 |
| 05 | Bedford | 0% | 0.780 | 0% | 0.780 |
| 05 | Blair | 1% | 0.780 | 0% | 0.780 |
| 05 | Cambria | 0% | 0.780 | 0% | 0.780 |
| 05 | Clearfield | 1% | 0.780 | 1% | 0.780 |
| 05 | Huntingdon | 1% | 0.780 | 1% | 0.780 |
| 05 | Jefferson | 0% | 0.780 | 0% | 0.780 |
| 05 | Somerset | 0% | 0.780 | 0% | 0.780 |
| 06 | Centre | 1% | 0.983 | 0% | 0.983 |
| 06 | Columbia | 0% | 0.983 | 0% | 0.983 |
| 06 | Lehigh | 3% | 0.983 | 0% | 0.983 |
| 06 | Mifflin | 0% | 0.983 | 0% | 0.983 |
| 06 | Montour | 0% | 0.983 | 0% | 0.983 |
| 06 | Northampton | 5% | 0.983 | 1% | 0.983 |
| 06 | Northumberland | 0% | 0.983 | 0% | 0.983 |
| 06 | Schuylkill | 0% | 0.983 | 0% | 0.983 |
| 06 | Snyder | 0% | 0.983 | 0% | 0.983 |
| 06 | Union | 0% | 0.983 | 0% | 0.983 |
| 07 | Adams | 2% | 0.984 | 2% | 0.984 |
| 07 | Berks | 19% | 0.984 | 7% | 0.984 |
| 07 | Lancaster | 25% | 0.984 | 16% | 0.984 |
| 07 | York | 12% | 0.984 | 7% | 0.984 |
| 08 | Bucks | 21% | 1.000 | 2% | 1.000 |
| 08 | Chester | 16% | 1.000 | 4% | 1.000 |
| 08 | Delaware | 17% | 1.000 | 3% | 1.000 |
| 08 | Montgomery | 24% | 1.000 | 4% | 1.000 |
| 08 | Philadelphia | 22% | 1.000 | 3% | 1.000 |

| | |
|--------------------------------|-------|
| Area Shift (Mix) Factor | 0.958 |
|--------------------------------|-------|

Note:

Area Shift (Mix) Factor computed as the ratio of the Projected Membership by Area over the Manual Membership by Area Factor represents: The impact due to the shift of the population distribution across areas.

| | | | | | |
|----|------------|----|-------|----|-------|
| 09 | Cumberland | 9% | 0.933 | 9% | 0.933 |
| 09 | Dauphin | 6% | 0.933 | 5% | 0.933 |
| 09 | Franklin | 1% | 0.933 | 1% | 0.933 |
| 09 | Fulton | 0% | 0.933 | 0% | 0.933 |
| 09 | Juniata | 0% | 0.933 | 0% | 0.933 |
| 09 | Lebanon | 3% | 0.933 | 3% | 0.933 |
| 09 | Perry | 0% | 0.933 | 1% | 0.933 |

Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates
Objection 10: Geographic Calibration

| Rating Area | Experience Period Membership | Experience Period Area Factor | Projected Membership | Projected Area Factor |
|-------------|------------------------------|-------------------------------|----------------------|-----------------------|
| 1 | 3% | 0.7850 | 5% | 0.7850 |
| 2 | 0% | 0.7918 | 0% | 0.7918 |
| 3 | 2% | 0.9982 | 1% | 0.9982 |
| 4 | 20% | 0.8102 | 23% | 0.8102 |
| 5 | 3% | 0.7800 | 2% | 0.7800 |
| 6 | 2% | 0.9830 | 1% | 0.9830 |
| 7 | 29% | 0.9838 | 31% | 0.9838 |
| 8 | 25% | 1.0000 | 16% | 1.0000 |
| 9 | 16% | 0.9332 | 19% | 0.9332 |

| | |
|--|-------|
| Average Experience Period Area Factor | 0.933 |
|--|-------|

Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

| | |
|--------------------------------------|-------|
| Average Projected Area Factor | 0.921 |
|--------------------------------------|-------|

| | |
|---------------------------|-------|
| Calibration Factor | 0.921 |
|---------------------------|-------|

Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

| | |
|--------------------------|-------|
| Area Shift Factor | 0.988 |
|--------------------------|-------|

Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area
Factor represents:
The impact due to the shift of the population distribution across areas.

| | |
|---------------------------|--------|
| Area Factor Change | 1.0000 |
|---------------------------|--------|

Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using projected membership
Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates
Objection 10: Age Calibration

| | All Members | Age 0-20 \$0 Prem Members | Rated Members |
|--------------------------|-------------|---------------------------|---------------|
| Member Months | 2,385 | 21 | 2,364 |
| Age Calibration Factor | 1.437 | 1.437 | 1.430 |
| Age Gender of Rated Mems | 1.437 | 0.782 | |

Objection Letter Status: Pending Industry Response

Objection Letter Date: 07/19/2017

Respond By Date: 07/20/2017

Submitted Date: 07/19/2017 09:05 AM

Dear Allegra Sciandra,

Introduction: The following items are in reference to the responses dated July 14, 2017. Please submit your responses for the Department's consideration by 10:00 on July 20, 2017:

1. In reference to response #3, please provide the development of the -11.4% for 'Benefit and Other Changes', as we would not expect such a large change due to benefits within a metal level due to limits of the de minimis range.
2. In reference to response #4, please provide greater detail on the development of the projection period morbidity factors. Please demonstrate how you projected forward the populations that would be in the single risk pool in 2018.
3. In reference to response #5, the trend appears to be higher than expected. Please clearly address the following to ensure the trend assumption is fully supported:
 - a. Please provide an exhibit showing the original PMPMs, all distinct normalization factors broken out (i.e., age, gender, plan benefits, risk, etc.), and the resulting normalized PMPM used in the trend development.
 - b. Please confirm there is no margin being applied to the trend.
 - c. Please provide a demonstration of how the leveraging is developed for both medical and RX.

Conclusion:

Sincerely,

Michael Gurgiolo



July 20, 2017



Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131033620

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 07/19/2017 for the above referenced rate filing.

1. In reference to response #3, please provide the development of the -11.4% for 'Benefit and Other Changes', as we would not expect such a large change due to benefits within a metal level due to limits of the de minimis range.
Please see tab '1' of the 'ALIC Objection Responses 7-19-17.xlsx'
2. In reference to response #4, please provide greater detail on the development of the projection period morbidity factors. Please demonstrate how you projected forward the populations that would be in the single risk pool in 2018.
Please see tab 2 of the 'ALIC Objection Responses 7-19-17.xlsx'
3. In reference to response #5, the trend appears to be higher than expected. Please clearly address the following to ensure the trend assumption is fully supported:
 - a. Please provide an exhibit showing the original PMPMs, all distinct normalization factors broken out (i.e., age, gender, plan benefits, risk, etc.), and the resulting normalized PMPM used in the trend development.
Please see tab '3' of the 'ALIC Objection Responses 7-19-17.xlsx'
 - b. Please confirm there is no margin being applied to the trend.
We confirm there is no margin being applied to the trend.
 - c. Please provide a demonstration of how the leveraging is developed for both medical and RX.
Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.

Allowed Trend = 10.0%

Average Deductible = \$2,000

Lookup From Deductible Leveraging Table for \$2,000 = 1.15

*Leveraging Trend = (1 + Allowed Trend * Deductible Lookup)/(1+Allowed Trend) - 1*


*Leveraging Trend = (1 + 0.1*1.15)/(1+ 0.1) - 1 = 1.3%*



$$\begin{aligned} \text{Paid Trend} &= (1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1 \\ \text{Paid Trend} &= (1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\% \end{aligned}$$

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuarial Manager, Aetna

Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates

| HIOS Plan ID (2017 Silver Plans) | 2017 Paid/Allowed | 2017 Membership Weight (from PA Memorandum) |
|----------------------------------|-------------------|---|
| 33906PA0090128 | 0.780 | 6% |
| 33906PA0090130 | 0.792 | 3% |
| 33906PA0090134 | 0.773 | 25% |
| 33906PA0090165 | 0.765 | 42% |
| 33906PA0090166 | 0.810 | 23% |

| HIOS Plan ID (2018 Silver Plan) | 2018 Paid/Allowed | 2018 Membership Weight |
|---------------------------------|-------------------|------------------------|
| 33906PA0090128 | 0.719 | 100% |

2017 Average Paid/Allowed 0.780

2018 Paid Allowed 0.719

Benefit Change -7.8%

Area Mix Change -4.2%

Other 0.3%

Total Benefit and Other -11.4%

**Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates**

| | CY 2016 Data | |
|-----------------|--------------|--------------|
| | MMOS | Average Risk |
| SG KWYH | 466,363 | 0.883 |
| SG ACA | 500,125 | 1.071 |
| | | |
| Combined Manual | 966,488 | 0.981 |

| | 201612 Active | |
|--------|---------------|--------------|
| | Members | Average Risk |
| SG ACA | 27,111 | 1.075 |

| Renewal Action | 2017 Renewals/Sales | | 2018 Full Year Renewals/Sales | |
|----------------------|---------------------|-------|-------------------------------|-------|
| | Members | Risk | Members | Risk |
| Up for Renewal | 27,111 | 1.075 | 22,418 | 1.134 |
| - Terminate Coverage | 7,678 | 0.901 | 4,812 | 0.980 |
| + Add'l New Sales | 2,985 | 1.075 | 2,985 | 1.134 |
| Ending Membership | 22,418 | 1.134 | 20,592 | 1.171 |

| | Morbidity Change Development |
|------------------------------|------------------------------|
| Starting Risk Score (Manual) | 0.981 |
| Ending Risk Score (ACA 2018) | 1.171 |
| | |
| Change in Morbidity Factor | 1.194 |

Matches Table Provided in Objections

Matches Table Provided in Objections

Matches Table Provided in Objections

**Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates**

Projection Period: 01/01/2018 to 12/31/2018 Mid-point to Mid-point, Exper to Proj: 24 months

| Benefit Category | | IP | OP | Prof | Other | Cap | Rx | |
|-------------------------|------------------------|-----------------|-----------------|----------------|----------------|---------------|-----------------|----------|
| Util/1,000 | | 303.39 | 1,733.66 | 10,530.75 | 2,109.49 | 12,000.00 | 11,721.22 | |
| Avg. Cost/Service | | 3,549.41 | 846.73 | 94.82 | 218.20 | 4.84 | 90.22 | |
| PMPM | | 89.74 | 122.33 | 83.21 | 38.36 | 4.84 | 88.13 | \$426.60 |
| Population Risk | | 1.093 | 1.093 | 1.093 | 1.093 | 1.093 | 1.093 | |
| Total Other | Area Factor | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | Area Mix | 0.958 | 0.958 | 0.958 | 0.958 | 0.958 | 0.958 | |
| | Demo Factor | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | Demo Mix | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | Network Factor | 1.020 | 1.020 | 1.020 | 1.020 | 1.020 | 1.020 | |
| | Network Mix | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | Benefit Mandate Change | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | New Cap | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | Pooling Impact | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | Deductible Suppression | 0.997 | 0.997 | 0.997 | 0.997 | 0.997 | 0.997 | |
| | Rx Other Trend | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | |
| | Total Other | 0.974 | 0.974 | 0.974 | 0.974 | 0.974 | 0.975 | |
| Unit Cost | | 1.078 | 1.057 | 1.020 | 1.057 | 1.000 | 1.083 | |
| Induced Util Mix | | 0.940 | 0.940 | 0.940 | 0.940 | 0.940 | 0.940 | |
| Utilization | | 1.030 | 1.054 | 1.059 | 1.054 | 1.000 | 1.025 | |
| Total Utilization Trend | | 0.969 | 0.992 | 0.996 | 0.992 | 0.940 | 0.964 | |
| Util/1,000 | | 311.16 | 1,862.91 | 11,423.37 | 2,266.76 | 11,600.89 | 11,896.83 | \$490.32 |
| Avg. Cost/Service | | 4015.38 | 920.87 | 96.16 | 237.31 | 4.71 | 103.21 | |
| Projected PMPM | | \$104.12 | \$142.96 | \$91.54 | \$44.83 | \$4.55 | \$102.32 | |

Induced Utilization Mix Buildup

| CSR Adj Induced Utilization Factors | |
|--|-------|
| Manual | 1.131 |
| Projection | 1.000 |
| Projection / Manual Mix Change | |
| | 0.885 |

Objection Letter for AETN-131033620

| | | | |
|---------------------------------|---|-------------------------------|---------------------------|
| SERFF Tracking Number: | AETN-131033620 | State: | Pennsylvania |
| Filing Company: | Aetna Life Insurance Company | State Tracking Number: | AETN-131033620 |
| Company Tracking Number: | | | |
| TOI: | H15G Group Health - Hospital/Surgical/Medical Expense | Sub-TOI: | H15G.003 Small Group Only |
| Product Name: | 2018 PA SG ALIC Filing | | |
| Project Name: | | | |

Objection Letter Status:

Pending Industry Response

Objection Letter Date:

08/07/2017

Respond By Date:

08/08/2017

Submitted Date:

08/07/2017 02:27 PM

Dear Allegra Sciandra,

Introduction:

1. Regarding morbidity, please provide the data and your analysis that supports the statement that the average morbidity of the your block has deteriorated 7% since December 2016. In your analysis show how this is being driven by new or existing membership.

Cherri

Conclusion:

Sincerely,

Cherri Sanders-Jones



August 8, 2017

Ms. Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131033620

Dear Ms. Cherri Sanders-Jones:

Enclosed is additional information related to the items contained in your objection letter dated 08/07/2017 for the above referenced rate filing.

1. Regarding morbidity, please provide the data and your analysis that supports the statement that the average morbidity of the your block has deteriorated 7% since December 2016. In your analysis show how this is being driven by new or existing membership.
In the most recent filing objection, we provided the support for our development of the morbidity assumption, as shown in rows 14-20 of the Excel file, Morbidity Explanation.xlsx.


In this exhibit, we are implying that the morbidity of our block of business would deteriorate by approximately 5.5% for the full year of 2017. Based on our most recent available information, we have seen our block deteriorate by 6.8% in the first six months of 2017. This is driven by a few different factors as shown in rows 23-29 of the Excel file:

- *Higher termination rate than projected*
- *Lower new sales than projected*
- *Lower morbidity of termed members than expected*

As the morbidity of our block has already shown more deterioration in the first six months of 2017 than we had projected for the full year in 2017, we feel that the factors applied in our rate development are appropriate. As is shown in rows 31-35 of the Excel file, our 9.3% change in morbidity assumption is within the range of what we would use if we were to develop rates based on the most updated information.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, FSA, MAAA
Sr. Director, Actuarial, Aetna

**Pennsylvania
Aetna Life Insurance Company
1Q18 Small Group Rates**

| | CY 2016 Data (Experience) | |
|-----------------|---------------------------|--------------|
| | MMOS | Average Risk |
| SG KWYH | 466,363 | 0.883 |
| SG ACA | 500,125 | 1.071 |
| | | |
| Combined Manual | 966,488 | 0.981 |

| | 201612 Active | |
|--------|---------------|--------------|
| | Members | Average Risk |
| SG ACA | 27,111 | 1.075 |

| Originally Provided | 2017 Renewals/Sales | | 2018 Full Year Renewals/Sales | |
|----------------------|---------------------|-------|-------------------------------|-------|
| Renewal Action | Members | Risk | Members | Risk |
| Up for Renewal | 27,111 | 1.075 | 22,418 | 1.134 |
| - Terminate Coverage | 7,678 | 0.901 | 4,812 | 0.980 |
| + Add'l New Sales | 2,985 | 1.075 | 2,985 | 1.134 |
| Ending Membership | 22,418 | 1.134 | 20,592 | 1.171 |

| Updated Information | 2017 Renewals/Sales (Jan-June) | | 2018 Full Year Renewals/Sales | |
|----------------------|--------------------------------|-------|-------------------------------|-------|
| Renewal Action | Members | Risk | Members | Risk |
| Up for Renewal | 27,111 | 1.075 | 19,375 | 1.159 |
| - Terminate Coverage | 8,259 | 0.877 | 4,158 | 0.980 |
| + Add'l New Sales | 523 | 1.075 | 2,580 | 1.159 |
| Ending Membership | 19,375 | 1.159 | 17,797 | 1.201 |

| | Morbidity Change Development (Original) | Morbidity Change Development (Updated) |
|------------------------------|---|--|
| Starting Risk Score (Manual) | 1.071 | 1.071 |
| Ending Risk Score (ACA 2018) | 1.171 | 1.201 |
| | | |
| Change in Morbidity Factor | 1.093 | 1.122 |