Supporting Document Schedules

Satisfied - Item:	Public Rate Filings
Comments:	
Attachment(s):	SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-01.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-02.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-03.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-04.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-05.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-06.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-07.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-08.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-09.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-10.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-11.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-12.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-13.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-14.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-15.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-16.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-17.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-18.pdf SG_17-37_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170714-19.pdf
Item Status:	
Status Date:	

Capital BLUE

July 14, 2017

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

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 17-37
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Fabian-Marks:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2018.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2018
- Average Rate Change: 5.1%
- Range of Requested Rate Change: 4.1% to 8.5%
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 76,192/43,716
- Number of Plans: 32
- Contract Form #: C18-CAAC-SGP
- Form Filing SERFF #: CABC-131039475
- Binder SERFF #: CABC-PA18-125072238
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-956004650371312672

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted]

Attachment 1

2018 ACA-Compliant
Health Insurance Rate Filing Guidance

Pennsylvania Insurance Department

March 14, 2017

Capital Advantage Assurance Company (CAAC) – Small Group Plans

Rate request filing ID # CABC-131022141- 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:	5.1%[1]
Revised requested average rate change:	5.1%[1]
Range of requested rate change:	4.1% to 8.5%
Effective date:	1/1/2018
People impacted:	76,192
Available in:	Rating Area 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2016-Dec. 2016 financial experience

Premiums	$351,846,050
Claims	$296,590,006
Administrative expenses	$33,430,199
Taxes & fees	$6,828,630
Company made (after taxes)	**$14,997,216**

The company expects its annual medical costs to increase **9.1%**.

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

Claims:	83.4%
Administrative:	10.1%
Taxes & fees:	4.5%
Profit:	2.0%

Explanation of requested rate change

Primary drivers of requested change

- Historical claim experience
- Projected 2016 risk adjustment results
- Reimplementation of Health Insurer Fee in 2018

Changes being requested are also based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

[1] Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.

Unified Rate Review v4.1

Company Legal Name: **Capital Advantage Assurance C** State: **PA**
HIOS Issuer ID: **45127** Market: **Small Group**
Effective Date of Rate Change(s): **1/1/2018**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: 1/1/2016 to 12/31/2016

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$356,028,306	$489.56	100.00%
Incurred Claims in Experience Period	$296,590,006	407.83	83.31%
Allowed Claims:	$354,755,331	487.81	99.64%
Index Rate of Experience Period		$487.81	
Experience Period Member Months	727,246		

Section II: Allowed Claims, PMPM basis

Projection Period: 1/1/2018 to 12/31/2018 Mid-point to Mid-point, Experience to Projection: 24 months

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	69.04	$17,468.42	$100.50	1.000	1.005	1.084	0.995	68.35	$20,621.55	$117.46	67.98	$20,608.07	$116.75
Outpatient Hospital	Visits	1,798.95	1,132.39	169.76	1.000	1.005	1.078	1.010	1,835.10	1,322.82	202.29	1833.95	1,324.06	202.35
Professional	Visits	6,755.93	212.80	119.81	1.000	1.005	1.056	1.010	6,891.72	238.56	137.01	6883.07	237.54	136.25
Other Medical	Services	423.06	355.49	12.53	1.000	1.289	1.078	1.010	431.56	532.61	19.15	430.68	531.30	19.07
Capitation	Benefit Period	1.00	0.00	0.00	1.000	1.000	1.030	1.000	1.00	0.00	0.00	0.02	201,102.93	0.27
Prescription Drug	Prescriptions	11,175.25	91.50	85.21	1.000	1.005	1.126	1.016	11,524.37	116.58	111.96	11430.71	116.18	110.66
Total				$487.81							$587.87			$585.36

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Claims PMPM (w/applied credibility if applicable)		0.00%	$585.36	$541,182,244
Paid to Allowed Average Factor in Projection Period			0.856	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$500.88	$463,077,240
Projected Risk Adjustments PMPM			-42.86	(39,629,220)
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$543.74	$502,706,459
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			$543.74	$502,706,459
Administrative Expense Load	10.12%		66.03	61,051,091
Profit & Risk Load	2.00%		13.05	12,063,911
Taxes & Fees	4.54%		29.61	27,374,079
Single Risk Pool Gross Premium Avg. Rate, PMPM			$652.44	$603,195,541
Index Rate for Projection Period			$609.79	
% increase over Experience Period			33.27%	
% Increase, annualized:			15.44%	
Projected Member Months				924,528

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

Product-Plan Data Collection

Company Legal Name: **Capital Advantage Assurance Company - CAAC**
HIOS Issuer ID: **45127**
Effective Date of Rate Change(s): **1/1/2018**

State: **PA**
Market: **Small Group**

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product																					
Product ID:																					
Metal:		Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Silver	Silver
AV Metal Value		0.889	0.902	0.869	0.882	0.794	0.804	0.772	0.782	0.761	0.772	0.785	0.796	0.783	0.793	0.707	0.710	0.720	0.610	0.710	0.719
AV Pricing Value		0.920	0.935	0.904	0.919	0.705	0.721	0.838	0.854	0.782	0.797	0.871	0.886	0.863	0.879	0.733	0.687	0.702	0.556	0.703	0.718
Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name		Platinum PPO 0/0/15 Rx 250	Platinum PPO 0/0/15 Rx 0	Platinum PPO 250/0/15 Rx 250	Platinum PPO 250/0/15 Rx 0	Gold PPO HRA 3000/0/45 - 800 Rx 250	Gold PPO HRA 3000/0/45 - 800 Rx 0	Gold PPO 1000/0/25 Rx 250	Gold PPO 1000/0/25 Rx 0	Gold PPO 2000/0/25 Rx 250	Gold PPO 2000/0/25 Rx 0	Gold PPO 0/0/35 Rx 250	Gold PPO 0/0/35 Rx 0	Gold PPO 500/0/40 Rx 250	Gold PPO 500/0/40 Rx 0	Silver HSA 2250/0/25	Silver PPO 4000/0/30 Rx 250	Silver PPO 4000/0/30 Rx 0	Bronze HSA 6350/0/0	Silver PPO 3000/0/45 Rx 250	Silver PPO 3000/0/45 Rx 0
Plan ID (Standard Component ID):		45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010069	45127PA0010070	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010100	45127PA0010101	45127PA0010116	45127PA0010117	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010135	45127PA0010143	45127PA0010144
Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2																					
Historical Rate Increase - Calendar Year - 1																					
Historical Rate Increase - Calendar Year 0																					
Effective Date of Proposed Rates		1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
Rate Change % (over prior filing)		3.39%	3.41%	3.21%	3.23%	5.24%	5.23%	3.71%	3.73%	3.80%	3.82%	4.24%	4.25%	4.97%	4.97%	4.89%	5.26%	5.25%	7.55%	4.99%	4.99%
Cum'tive Rate Change % (over 12 mos prior)		11.16%	11.12%	10.96%	10.91%	13.04%	12.95%	11.47%	11.41%	11.54%	11.48%	12.04%	11.98%	12.82%	12.74%	12.88%	13.06%	12.96%	15.92%	12.78%	12.69%
Proj'd Per Rate Change % (over Exper. Period)		-4.96%	2.96%	-38.14%	-19.28%	4.90%	-1.07%	-15.07%	-2.34%	24.07%	3.24%	-13.03%	6.49%	-9.03%	-12.55%	10.91%	3.32%	3.73%	19.05%	7.52%	1.45%
Product Rate Increase %																					

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

Plan ID (Standard Component ID):	Total	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010069	45127PA0010070	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010100	45127PA0010101	45127PA0010116	45127PA0010117	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010135	45127PA0010143	45127PA0010144
Inpatient	$3.77	$7.72	$7.86	$7.15	$7.30	$0.00	$7.96	$7.20	$7.34	$6.86	$7.00	$8.11	$8.26	$8.97	$9.12	$7.67	$7.61	$7.75	$8.23	$7.49	$7.64
Outpatient	$6.37	$13.04	$13.28	$12.08	$12.33	$0.00	$13.44	$12.15	$12.39	$11.59	$11.83	$13.71	$13.95	$15.15	$15.40	$12.95	$12.85	$13.09	$13.91	$12.66	$12.90
Professional	$4.50	$9.21	$9.38	$8.53	$8.70	$0.00	$9.49	$8.58	$8.75	$8.18	$8.35	$9.67	$9.85	$10.69	$10.87	$9.14	$9.07	$9.24	$9.81	$8.93	$9.10
Prescription Drug	$3.20	$6.55	$6.67	$6.07	$6.19	$0.00	$6.75	$6.10	$6.22	$5.82	$5.94	$6.88	$7.00	$7.61	$7.73	$6.50	$6.45	$6.57	$6.98	$6.35	$6.47
Other	$0.47	$0.96	$0.98	$0.89	$0.91	$0.00	$0.99	$0.90	$0.92	$0.86	$0.87	$1.01	$1.03	$1.12	$1.14	$0.96	$0.95	$0.97	$1.03	$0.93	$0.95
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$11.02	$25.66	$26.03	$24.63	$25.00	$0.00	$19.48	$22.50	$22.87	$21.12	$21.49	$23.17	$23.54	$22.83	$23.20	$19.73	$18.57	$18.94	$15.13	$19.01	$19.37
Risk & Profit Charge	$5.83	$13.50	$13.70	$12.97	$13.16	$10.06	$10.25	$11.84	$12.04	$11.12	$11.31	$12.20	$12.39	$12.02	$12.21	$10.39	$9.77	$9.97	$7.97	$10.00	$10.20
Total Rate Increase	$35.16	$76.65	$77.90	$72.32	$73.58	$10.06	$68.36	$69.27	$70.52	$65.55	$66.79	$74.75	$76.03	$78.39	$79.66	$67.34	$65.26	$66.51	$63.06	$65.38	$66.64
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$17.10	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$554.43	$675.24	$684.94	$648.29	$657.97	$502.88	$512.55	$592.18	$601.88	$555.75	$565.45	$609.82	$619.49	$600.80	$610.48	$519.33	$488.61	$498.30	$398.25	$500.16	$509.85
Projected Member Months	924,528	19,824	41,040	15,228	30,936	0	2,808	26,244	102,084	53,820	207,612	1,848	2,880	9,828	39,372	46,044	30,036	56,460	19,536	29,628	74,328

:tion III: Experience Period Information

Plan ID (Standard Component ID):	Total	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010069	45127PA0010070	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010100	45127PA0010101	45127PA0010116	45127PA0010117	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010135	45127PA0010143	45127PA0010144
Plan Adjusted Index Rate	$553.42	$791.12	$740.91	$1,164.99	$906.32	$543.33	$587.19	$778.79	$688.54	$500.78	$612.41	$787.13	$653.12	$746.62	$789.18	$528.97	$536.09	$544.52	$387.50	$525.99	$568.27
Member Months	727,246	10,182	23,830	6,333	11,031	127	1,244	11,071	46,289	21,866	94,554	489	1,017	5,862	21,574	23,959	7,522	16,078	2,621	9,782	28,813
Total Premium (TP)	$356,028,306	$8,055,212	$17,655,939	$7,377,882	$9,997,622	$69,002	$730,466	$8,621,935	$31,871,629	$10,950,045	$57,906,203	$384,905	$664,221	$4,376,660	$17,025,789	$12,673,598	$4,032,470	$8,754,754	$1,015,642	$5,145,196	$16,373,686
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	$354,755,331	$6,608,556	$19,359,618	$6,294,418	$8,275,626	$57,584	$660,583	$7,403,617	$33,311,113	$11,987,205	$57,665,300	$166,927	$402,707	$3,913,110	$16,212,592	$14,079,517	$3,430,637	$8,722,602	$689,811	$4,627,643	$18,751,853
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	$58,749,461	$506,498	$1,093,387	$540,991	$779,188	$22,831	$162,684	$1,146,648	$4,306,405	$1,909,100	$9,793,997	$23,532	$56,638	$566,706	$1,913,718	$3,028,368	$887,662	$2,174,647	$360,554	$1,066,034	$3,375,126
Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Incurred claims, payable with issuer funds	$296,005,871	$6,102,057	$18,266,232	$5,753,427	$7,496,438	$34,752	$497,899	$6,256,969	$29,004,707	$10,078,105	$47,871,303	$143,395	$346,068	$3,346,404	$14,298,874	$11,051,149	$2,542,974	$6,547,955	$329,256	$3,561,609	$15,376,727
Net Amt of Rein	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Net Amt of Risk Adj	-$4,182,255.91	-$602,157.85	$722,733.32	$131,231.79	$263,632.96	$5,588.78	-$238,050.19	$121,636.74	$2,491,825.38	-$19,162.39	-$2,475,984.57	-$138,366.48	-$197,576.68	$114,376.32	$2,341,492.75	$10,276.57	-$706,584.11	-$453,333.77	-$415,574.62	-$857,026.88	-$668,968.19

Incurred Claims PMPM	$407.02	$599.30	$766.52	$908.48	$679.58	$273.64	$400.24	$565.17	$626.60	$460.90	$506.29	$293.24	$340.28	$570.86	$662.78	$461.25	$338.07	$407.26	$125.62	$364.10	$533.67
Allowed Claims PMPM	$487.81	$649.04	$812.41	$993.91	$750.22	$453.41	$531.02	$668.74	$719.63	$548.21	$609.87	$341.36	$395.98	$667.54	$751.49	$587.65	$456.08	$542.52	$263.19	$473.08	$650.81
EHB portion of Allowed Claims, PMPM	$487.81	$649.04	$812.41	$993.91	$750.22	$453.41	$531.02	$668.74	$719.63	$548.21	$609.87	$341.36	$395.98	$667.54	$751.49	$587.65	$456.08	$542.52	$263.19	$473.08	$650.81

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

Plan ID (Standard Component ID):	Total	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010069	45127PA0010070	45127PA0010084	45127PA0010085	45127PA0010089	45127PA0010090	45127PA0010100	45127PA0010101	45127PA0010116	45127PA0010117	45127PA0010124	45127PA0010131	45127PA0010132	45127PA0010135	45127PA0010143	45127PA0010144
Plan Adjusted Index Rate	$628.58	$751.89	$762.84	$720.61	$731.55	$569.96	$580.91	$661.45	$672.40	$621.30	$632.24	$684.57	$695.52	$679.19	$690.14	$586.67	$553.87	$564.81	$461.31	$565.54	$576.49
Member Months	924,528	19,824	41,040	15,228	30,936	-	2,808	26,244	102,084	53,820	207,612	1,848	2,880	9,828	39,372	46,044	30,036	56,460	19,536	29,628	74,328
Total Premium (TP)	$581,143,554	$14,905,467	$31,306,954	$10,973,449	$22,631,231	$0	$1,631,195	$17,359,094	$68,641,282	$33,438,366	$131,260,611	$1,265,085	$2,003,098	$6,675,079	$27,172,192	$27,012,633	$16,636,039	$31,889,173	$9,012,152	$16,755,819	$42,849,349
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	$542,952,728	$11,921,299	$24,645,268	$8,933,959	$18,121,608	$0	$1,665,180	$15,234,560	$59,151,369	$31,472,011	$121,149,592	$1,068,684	$1,662,655	$5,688,330	$22,748,734	$27,118,333	$17,826,189	$33,419,261	$11,923,970	$17,534,280	$43,876,814
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	$40,737,087	$419,790.71	$760,788.40	$371,412.46	$678,255.19	$0.00	$103,038.03	$1,098,673.26	$4,071,366.09	$2,374,911.97	$8,723,131.62	$72,695.42	$107,562.70	$390,905.58	$1,489,524.69	$2,511,911.65	$1,635,935.96	$2,960,387.66	$1,468,180.87	$1,609,379.48	$3,893,780.76

Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Incurred claims, payable with issuer funds	$502,215,641	$11,501,509	$23,884,479	$8,562,546	$17,443,353	$0	$1,562,142	$14,135,887	$55,080,003	$29,097,099	$112,426,460	$995,989	$1,555,093	$5,297,425	$21,259,209	$24,606,421	$16,190,253	$30,458,874	$10,455,789	$15,924,901	$39,983,033
Net Amt of Rein	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Amt of Risk Adj	-$39,629,220	-$849,741	-$1,759,150	-$652,737	-$1,326,049	$0	-$120,363	-$1,124,930	-$4,375,756	-$2,306,955	-$8,899,137	-$79,213	-$123,449	-$421,270	-$1,687,652	-$1,973,643	-$1,287,471	-$2,420,117	-$837,396	-$1,269,983	-$3,186,016

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
RFJ Part II – Consumer Friendly Justification

Rate Increase Considerations: Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses
- Reimplementation of the Health Insurer Fee in 2018

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2018

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2018

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2018
- Average Annual Rate Change: 5.1%
- Range of Requested Rate Change: 4.1% to 8.5%
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 76,192/43,716
- Number of Plans: 32
- Contract Form #: C18-CAAC-SGP
- Form Filing SERFF #: CABC-131039475
- Binder SERFF #: CABC-PA18-125072238
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-956004650371312672

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2018. CAAC will only offer small group products off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Small Group	CAAC	1/1/2014	CABC- 12903497	0.00%
Small Group	CAAC	1/1/2015	CABC-129635598	5.39%
Small Group	CAAC	1/1/2016	CABC-130076031	-2.40%
Small Group	CAAC	1/1/2017	CABC-130539601	3.40%

Proposed Rate Increases

CAAC is proposing an aggregate annual increase of 5.1%. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2017-2018

There are several benefit changes being implemented in 2018. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2018 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2016 and December 31, 2016.

Paid Through Date: Claims in the BEP are paid through February 28, 2017

Premiums (net of MLR Rebate) in Experience Period: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates.

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	$289,082,408	$345,008,301
Amount of claims processed outside of the issuer's claim system:	$0	$0
Amount of claims that represent best estimate of incurred but not paid:	$7,507,598	$9,747,031

Allowed claims are developed by combining paid claims with member cost-sharing.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. See Exhibit B for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity of the Population Insured: CAAC does not expect changes in morbidity in its small group population from the experience period.
Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM allowed charges are added to the projection period allowed claims PMPM:

   - Pediatric dental coverage: 5.01
   - Pediatric vision coverage 0.46

   These were added to the projected allowed claims in Exhibit B by applying a factor to the experience period, "Other Medical" claims. The development of pediatric dental and vision projected claims are described below.

   See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Other Adjustments: Found in URRT, Worksheet 1, "Other".

- List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a

hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs

3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2017

Type of Service	Units	Cost per Unit
X-Ray	1	$200
MRI	1	$5,000
Total	2	$5,200

Year 2018

Type of Service	Units	Cost per Unit
X-Ray	0	$200
MRI	2	$5,000
Total	2	$10,000

Total Annual Trend	92%

2. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim costs and utilization.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Credibility Manual Rate Development

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, Traditional, Comprehensive) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data, and vendor pediatric vision data. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Credibility of Experience

Credibility Manual Rate Development: As seen in the URRT, the CAAC experience data and the credibility manual are very closely aligned. The credibility manual was given 100% credibility because it encompasses all small group membership.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claims rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in <u>Experience Period Premium and Claims</u> above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [List - Billed\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan (Healthy Benefits PPO 0.0 15 | Rx $250). The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Experience\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2016. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment and Reinsurance

Projected Risk Adjustments PMPM:

Relevant to 2017 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned. The pricing impact is:

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] = [Projected\ CRA\ Transfer\ PMPM] - [Risk\ Adjustment\ Fee\ PMPM]$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2016 and 2017

2017/2018 projected risk adjustment is based on projections for 2016. CBC is estimating a higher PMPM payable amount for 2017/2018 due to market intelligence. The broker community has indicated that competitors plan to move low-risk small group business to ASO products, which will result in deterioration of the PPACA insured pool.

CAAC is using a credibility manual to derive premiums, as described in the Credibility Manual Rate Development section above. Likewise, CAAC is using combined risk adjustment results from CAAC, CAIC, and KHPC to project 2017. 2016 projected risk adjustment results by company can be found on Exhibit K.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, "Projected Risk Adjustments PMPM".

Projected ACA Reinsurance Recoveries:

$$[Net\ Projected\ ACA\ Reinsurance\ Recoveries\ PMPM] = [Projected\ ACA\ Reinsurance\ Recoveries\ PMPM] - [Reinsurance\ Contribution\ PMPM]$$

Reinsurance recoveries are equal to $0 in the small group market, as shown in the URRT Worksheet 1, "Projected ACA reinsurance recoveries, net of rein prem, PMPM".

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC's finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask for the percentage of time spent on PPO versus HMO versus Drug versus Medicare. And separately will ask for the percentage of time spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC small group products. This includes administrative fee incurred to administer Rx rebates. Administrative expenses are included in the URRT Worksheet 1, "Administrative Load".
2. Broker Expense: Calculated based on CAAC's explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, "Administrative Load".
3. Member Out-Of-Pocket (OOP) and Ways to Save:
    a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC's small group plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member's expected cost share at the time of service. The "Ways to Save" program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member's healthcare options.
    b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are $0.115 and $1.7955 for "Member Out of Pocket" and "Way to Save" respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a $100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of $0.0128 and $.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another $0.04 PMPM. All of these items combined allow us to arrive at a requested $0.25 PMPM. These programs are included in the URRT Worksheet 1, "Administrative Load".
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    a. Complete CBC Personal Profile and receive a gift card reward.
    b. Complete one online coaching program and receive a gift card reward.

    c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
    a. Credit monitoring – Monitors activity that may affect credit
    b. Fraud detection – Identifies potentially fraudulent use of identity or credit
    c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

1. Contingency: Contingency is included in the URRT Worksheet 1, "Profit and Risk".

Taxes and Fees:

2. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount in $2 per member per year ($0.17 PMPM), trended annually. At an estimated trend of 4%, the 2016 projected fee is $0.18 PMPM. PCOR is included in the URRT Worksheet 1, "Taxes and Fees".
3. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: $8 billion in 2014, $11.3 billion in 2015-2016, suspended in 2017, and $14.3 billion in 2018. After 2018, HIF rises according to an index based on net premium growth. See Exhibit H. The HIF is included in the URRT Worksheet 1, "Taxes and Fees".
4. Exchange Fee – CAAC is not offering any plans of the federally-facilitated exchange.
5. Federal Income Tax: The projected Federal Income Tax is included in the URRT Worksheet 1, "Taxes and Fees".

Additional Fee:

1. Health Reimbursement Account (HRA) Administrative Fee: Charged to HRA plans to cover the administration of bank accounts linked to these plans. Because this is a financial service offered by CAAC and not a service that is required to obtain health care, the HRA admin fee is only applied to HRA plans, and should not be spread across all plans.

See Exhibit H for all CAAC small group retention values.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the small group market segment. The single risk pool includes transitional products/plans for purposes of base rate experience. No explicit adjustment is made for the impact of transitional policies to the projection period.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index. Only two EHB categories are not included in the experience period: pediatric dental and pediatric vision. Pediatric dental and pediatric vision claim PMPMs are added to the projected index rate as described in the Projection Factors section above.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of the URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for groups renewing July – September (Index 3).
3. Index 1 and Index 2 are taken from the annual filing. Index 3 (July – September) is calculated in step 2, and Index 4 (October – December) is (Index 3) x (1+Trend ^ (3/12)).
4. The final projected index rate is the member weighted average of Index 1, Index 2, Index 3, and Index 4. Member distribution is based on CAAC's current enrollment by renewal month.

See Exhibit J for the calculation of the Index Rate.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = [Index\ Rate] - [Net\ Projected\ ACA\ Reinsurace\ Recoveries] - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Plan Adjusted Index Rate

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Provider Network: The Provider network is the across the projection period and experience period, and across all plans, so no adjustment is necessary.
3. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
4. Catastrophic Plans: Does not apply to the small group market.
5. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
6. Tobacco Adjustment: No tobacco factor is applied, so no adjustment is necessary.

The development of the Plan Adjusted Index rate is found in Exhibit L. The average projected Plan Adjusted Index Rate is found in Exhibit M.

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The projected average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CAAC, CAIC, and KHPC

combined. Age factors are applied in accordance with CMS's Standard Age Curve. The average age factor is 1.524, equating to an average age of 46, according to the CMS Age Curve.

Geographic Factor Calibration: The projected average geographic factor is calculated by taking the member-weighted average of current small group enrollment by employer geographic location in CAAC, CAIC, and KHPC combined.

> **Geographic Factors:** CMS has approved nine geographical rating areas (GRA) in the state of Pennsylvania. CAAC operates in a 21-county area of Pennsylvania, encompassing three of the nine defined regions. CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and calculated cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration])$$

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. The calibration factors and development are found on Exhibit N and Exhibit O.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$

   With no more than three child dependents under age 21 taken into account

Small Group Plan Premium Rates: CAAC is filing quarterly small group rates with trend. Therefore, the Index Rate, Market Adjusted Index Rate, and Plan Adjusted Index Rate reflect the member-weighted average premium of the calendar year. The trend used to develop the quarterly rates is shown in Exhibit M.

Quarterly Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment described in section Paid to Allowed above. Differences in health status are not included.

Membership Projection

The membership projections found in Worksheet 2 of the URRT were developed by assuming that a percentage of current small group members will purchases coverage through CAAC. This is consistent with current enrollment, and reflects new 2017 plan offerings in CBC-subsidiaries. The projection also considers transitional policies mapping to single-risk-pool plans.

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

Exhibit A – Benefit Summary
Exhibit A1 – Benefit Change Summary
Exhibit B – Benefit Categories
Exhibit C – Pediatric Dental and Vision Rate Development
Exhibit D – Benefit Changes
Exhibit E – Trend
Exhibit F – Credibility Manual Development
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis

Exhibit R – Terminated Products

PA Rate Template Part I through Part V

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. 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.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

a. The analysis was
    i. conducted by a member of the American Academy of Actuaries, and
    ii. performed in accordance with generally accepted actuarial principles and methods.

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2018

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2018

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2018
- Average Annual Rate Change: 5.1%
- Range of Requested Rate Change: 4.1% to 8.5%
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 76,192/43,716
- Number of Plans: 32
- Contract Form #: C18-CAAC-SGP
- Form Filing SERFF #: CABC-131039475
- Binder SERFF #: CABC-PA18-125072238
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-956004650371312672

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2018. CAAC will only offer small group products off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Small Group	CAAC	1/1/2014	CABC- 12903497	0.00%
Small Group	CAAC	1/1/2015	CABC-129635598	5.39%
Small Group	CAAC	1/1/2016	CABC-130076031	-2.40%
Small Group	CAAC	1/1/2017	CABC-130539601	3.40%

Proposed Rate Increases

CAAC is proposing an aggregate annual increase of 5.1%. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2017-2018

There are several benefit changes being implemented in 2018. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2018 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2016 and December 31, 2016.

Paid Through Date: Claims in the BEP are paid through February 28, 2017

Premiums (net of MLR Rebate) in Experience Period: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates.

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	$289,082,408	$345,008,301
Amount of claims processed outside of the issuer's claim system:	$0	$0
Amount of claims that represent best estimate of incurred but not paid:	$7,507,598	$9,747,031

Allowed claims are developed by combining paid claims with member cost-sharing.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. See Exhibit B for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity of the Population Insured: CAAC does not expect changes in morbidity in its small group population from the experience period.
Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM allowed charges are added to the projection period allowed claims PMPM:

   - Pediatric dental coverage: 5.01
   - Pediatric vision coverage 0.46

   These were added to the projected allowed claims in Exhibit B by applying a factor to the experience period, "Other Medical" claims. The development of pediatric dental and vision projected claims are described below.

   See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Other Adjustments: Found in URRT, Worksheet 1, "Other".

- List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a

hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs

3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2017

Type of Service	Units	Cost per Unit
X-Ray	1	$200
MRI	1	$5,000
Total	2	$5,200

Year 2018

Type of Service	Units	Cost per Unit
X-Ray	0	$200
MRI	2	$5,000
Total	2	$10,000

Total Annual Trend	92%

2. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim costs and utilization.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Credibility Manual Rate Development

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, Traditional, Comprehensive) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data, and vendor pediatric vision data. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Credibility of Experience

Credibility Manual Rate Development: As seen in the URRT, the CAAC experience data and the credibility manual are very closely aligned. The credibility manual was given 100% credibility because it encompasses all small group membership.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claims rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in <u>Experience Period Premium and Claims</u> above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [List - Billed\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan (Healthy Benefits PPO 0.0 15 | Rx $250). The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Experience\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2016. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment and Reinsurance

Projected Risk Adjustments PMPM:

Relevant to 2017 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned. The pricing impact is:

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] = [Projected\ CRA\ Transfer\ PMPM] - [Risk\ Adjustment\ Fee\ PMPM]$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2016 and 2017

2017/2018 projected risk adjustment is based on projections for 2016. CBC is estimating a higher PMPM payable amount for 2017/2018 due to market intelligence. The broker community has indicated that competitors plan to move low-risk small group business to ASO products, which will result in deterioration of the PPACA insured pool.

CAAC is using a credibility manual to derive premiums, as described in the Credibility Manual Rate Development section above. Likewise, CAAC is using combined risk adjustment results from CAAC, CAIC, and KHPC to project 2017. 2016 projected risk adjustment results by company can be found on Exhibit K.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, "Projected Risk Adjustments PMPM".

Projected ACA Reinsurance Recoveries:

$$[Net\ Projected\ ACA\ Reinsurance\ Recoveries\ PMPM] = [Projected\ ACA\ Reinsurance\ Recoveries\ PMPM] - [Reinsurance\ Contribution\ PMPM]$$

Reinsurance recoveries are equal to $0 in the small group market, as shown in the URRT Worksheet 1, "Projected ACA reinsurance recoveries, net of rein prem, PMPM".

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC's finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask for the percentage of time spent on PPO versus HMO versus Drug versus Medicare. And separately will ask for the percentage of time spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC small group products. This includes administrative fee incurred to administer Rx rebates. Administrative expenses are included in the URRT Worksheet 1, "Administrative Load".
2. Broker Expense: Calculated based on CAAC's explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, "Administrative Load".
3. Member Out-Of-Pocket (OOP) and Ways to Save:
    a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC's small group plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member's expected cost share at the time of service. The "Ways to Save" program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member's healthcare options.
    b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are $0.115 and $1.7955 for "Member Out of Pocket" and "Way to Save" respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a $100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of $0.0128 and $.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another $0.04 PMPM. All of these items combined allow us to arrive at a requested $0.25 PMPM. These programs are included in the URRT Worksheet 1, "Administrative Load".
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    a. Complete CBC Personal Profile and receive a gift card reward.
    b. Complete one online coaching program and receive a gift card reward.

    c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
    a. Credit monitoring – Monitors activity that may affect credit
    b. Fraud detection – Identifies potentially fraudulent use of identity or credit
    c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

1. Contingency: Contingency is included in the URRT Worksheet 1, "Profit and Risk".

Taxes and Fees:

2. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount in $2 per member per year ($0.17 PMPM), trended annually. At an estimated trend of 4%, the 2016 projected fee is $0.18 PMPM. PCOR is included in the URRT Worksheet 1, "Taxes and Fees".
3. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: $8 billion in 2014, $11.3 billion in 2015-2016, suspended in 2017, and $14.3 billion in 2018. After 2018, HIF rises according to an index based on net premium growth. See Exhibit H. The HIF is included in the URRT Worksheet 1, "Taxes and Fees".
4. Exchange Fee – CAAC is not offering any plans of the federally-facilitated exchange.
5. Federal Income Tax: The projected Federal Income Tax is included in the URRT Worksheet 1, "Taxes and Fees".

Additional Fee:

1. Health Reimbursement Account (HRA) Administrative Fee: Charged to HRA plans to cover the administration of bank accounts linked to these plans. Because this is a financial service offered by CAAC and not a service that is required to obtain health care, the HRA admin fee is only applied to HRA plans, and should not be spread across all plans.

See Exhibit H for all CAAC small group retention values.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the small group market segment. The single risk pool includes transitional products/plans for purposes of base rate experience. No explicit adjustment is made for the impact of transitional policies to the projection period.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index. Only two EHB categories are not included in the experience period: pediatric dental and pediatric vision. Pediatric dental and pediatric vision claim PMPMs are added to the projected index rate as described in the Projection Factors section above.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of the URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for groups renewing July – September (Index 3).
3. Index 1 and Index 2 are taken from the annual filing. Index 3 (July – September) is calculated in step 2, and Index 4 (October – December) is (Index 3) x (1+Trend ^ (3/12)).
4. The final projected index rate is the member weighted average of Index 1, Index 2, Index 3, and Index 4. Member distribution is based on CAAC's current enrollment by renewal month.

See Exhibit J for the calculation of the Index Rate.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = [Index\ Rate] - [Net\ Projected\ ACA\ Reinsurace\ Recoveries] - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Plan Adjusted Index Rate

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Provider Network: The Provider network is the across the projection period and experience period, and across all plans, so no adjustment is necessary.
3. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
4. Catastrophic Plans: Does not apply to the small group market.
5. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
6. Tobacco Adjustment: No tobacco factor is applied, so no adjustment is necessary.

The development of the Plan Adjusted Index rate is found in Exhibit L. The average projected Plan Adjusted Index Rate is found in Exhibit M.

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The projected average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CAAC, CAIC, and KHPC

combined. Age factors are applied in accordance with CMS's Standard Age Curve. The average age factor is 1.524, equating to an average age of 46, according to the CMS Age Curve.

Geographic Factor Calibration: The projected average geographic factor is calculated by taking the member-weighted average of current small group enrollment by employer geographic location in CAAC, CAIC, and KHPC combined.

> **Geographic Factors:** CMS has approved nine geographical rating areas (GRA) in the state of Pennsylvania. CAAC operates in a 21-county area of Pennsylvania, encompassing three of the nine defined regions. CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and calculated cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration])$$

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. The calibration factors and development are found on Exhibit N and Exhibit O.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$

   With no more than three child dependents under age 21 taken into account

Small Group Plan Premium Rates: CAAC is filing quarterly small group rates with trend. Therefore, the Index Rate, Market Adjusted Index Rate, and Plan Adjusted Index Rate reflect the member-weighted average premium of the calendar year. The trend used to develop the quarterly rates is shown in Exhibit M.

Quarterly Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment described in section Paid to Allowed above. Differences in health status are not included.

Membership Projection

The membership projections found in Worksheet 2 of the URRT were developed by assuming that a percentage of current small group members will purchases coverage through CAAC. This is consistent with current enrollment, and reflects new 2017 plan offerings in CBC-subsidiaries. The projection also considers transitional policies mapping to single-risk-pool plans.

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

Exhibit A – Benefit Summary
Exhibit A1 – Benefit Change Summary
Exhibit B – Benefit Categories
Exhibit C – Pediatric Dental and Vision Rate Development
Exhibit D – Benefit Changes
Exhibit E – Trend
Exhibit F – Credibility Manual Development
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis

Exhibit R – Terminated Products

PA Rate Template Part I through Part V

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. 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.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

a. The analysis was
    i. conducted by a member of the American Academy of Actuaries, and
    ii. performed in accordance with generally accepted actuarial principles and methods.

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

	Changes	2018 Plan Name	Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Rx $0	Rx $250 (brand only deductible)
			In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
1	Changes	Platinum PPO 0/0/15	$0	0%	$3,000	$15	$30	$150	$50	$0	$4/$15/$45/$70	$4/$20/$40/$65
2	Changes	Platinum PPO 250/0/15	$250	0%	$6,350	$15	$30	$200	$50	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
							GOLD PRODUCTS					
3	Changes	Gold PPO 0/0/25	$0	0%	$6,350	$25	$50	$300	$75	$500	$4/$15/$45/$70	$4/$20/$40/$65
4	Changes	Gold PPO 500/0/25	$500	0%	$6,350	$25	$50	$300	$75	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
5	Changes	Gold PPO 1000/0/25	$1,000	0%	$6,350	$25	$50	$250	$75	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
6	New Plan	Gold Valley Advantage EPO 1000/0/25	$1,000	0%	$7,350	$25	$50	$250	$75	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
7	Changes	Gold HSA 1500/0/15	$1,500	0%	$6,350	D/$15	D/$30	D/$250	D/$75	D/$0	Deductible combined with Medical | $4/$15/$45/$70 after deductible	
8	Changes	Gold PPO 2000/0/20	$2,000	0%	$6,350	$20	$40	$250	$75	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
9	Changes	Gold PPO HRA 3500/0/35 - 700	$3,500	0%	$7,350	$35	$65	$350	$75	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
10	New Plan	Gold Shared Deductible PPO 5000/0/25 - 500	$5,000	0%	$7,350	$25	$50	$250	$75	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
							SILVER PRODUCTS					
11	Changes	Silver HSA 2250/0/25	$2,250	0%	$6,550	D/$25	D/$50	D/$350	D/$100	D/$0	Deductible combined with Medical | $7/$25/$55/$80 after deductible	
12	Changes	Silver PPO 3000/0/45	$3,000	0%	$7,350	$45	$75	$400	$100	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
13	Changes	Silver CareConnect 3000/0/35	$3,000	0%	$7,350	$35	$65	$350	$100	D/$0	CareConnect Rx $6/$20/$45/$70; VB Drugs $3/$10/$22/$35	
14	New Plan	Silver Valley Advantage EPO 3000/0/45	$3,000	0%	$7,350	$45	$75	$400	$100	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
15	Changes	Silver HSA 3500/0/25	$3,500	0%	$6,550	D/$25	D/$50	D/$350	D/$100	D/$0	Deductible combined with Medical | $4/$15/$45/$70 after deductible	
16	Changes	Silver PPO 4000/0/35	$4,000	0%	$7,350	$35	$65	$350	$100	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
17	Changes	Silver PPO 5000/0/35	$5,000	0%	$7,350	$35	$65	$350	$100	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
18	Changes	Silver PPO 6000/0/35	$6,000	0%	$7,350	$35	$65	$350	$100	D/$0	$4/$15/$45/$70	$4/$20/$40/$65
							BRONZE PRODUCTS					
19	Changes	Bronze HSA 6350/0/0	$6,350	0%	$6,350	D/$0	D/$0	D/$0	D/$0	D/$0	Deductible combined with Medical | no copays after deductible	
20	Changes	Bronze HMO 7000/0/60	$7,000	0%	$7,350	$60	D/$0	D/$0	D/$0	D/$0	Deductible combined with Medical | no copays after deductible	

[1] *Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand*

[2] *Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill*

[3] *Tiered Lab benefits. Independent labs | Hospital based labs*

[4] *D = Deductible D/$ = Deductible applies first then a copay*

[5] *Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding*

[6] *CareConnect copays listed are for PCP directed care*

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Benefit Change Summary

						AV		Metal Level		HRA Amount		Deductible(2x Family)		Coinsurance		MOOP	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	Off-Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	90.3%	90.2%	Platinum	Platinum	0	0	0	0	0%	0%	3,000	3,000
2	Off-Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	90.3%	88.9%	Platinum	Platinum	0	0	0	0	0%	0%	3,000	3,000
3	Off-Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	89.4%	88.2%	Platinum	Platinum	0	0	250	250	0%	0%	6,350	6,350
4	Off-Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	89.7%	86.9%	Platinum	Platinum	0	0	250	250	0%	0%	6,350	6,350
5	Off-Exchange	Existing	45127PA0010161	Gold HSA 1500/0/15	Combined	78.2%	77.3%	Gold	Gold	0	0	1,500	1,500	0%	0%	6,350	6,350
6	Off-Exchange	Existing	45127PA0010101	Gold PPO 0/0/25	Rx 0	81.6%	79.6%	Gold	Gold	0	0	0	0	0%	0%	6,350	6,350
7	Off-Exchange	Existing	45127PA0010100	Gold PPO 0/0/25	Rx 250	81.9%	78.5%	Gold	Gold	0	0	0	0	0%	0%	6,350	6,350
8	Off-Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	81.5%	78.2%	Gold	Gold	0	0	1,000	1,000	0%	0%	6,350	6,350
9	Off-Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	81.6%	77.2%	Gold	Gold	0	0	1,000	1,000	0%	0%	6,350	6,350
10	Off-Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	80.1%	77.2%	Gold	Gold	0	0	2,000	2,000	0%	0%	6,350	6,350
11	Off-Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	80.2%	76.1%	Gold	Gold	0	0	2,000	2,000	0%	0%	6,350	6,350
12	Off-Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	81.9%	79.3%	Gold	Gold	0	0	500	500	0%	0%	6,350	6,350
13	Off-Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	81.9%	78.3%	Gold	Gold	0	0	500	500	0%	0%	6,350	6,350
14	Off-Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	78.7%	80.4%	Gold	Gold	800	700	3,000	3,500	0%	0%	6,550	7,350
15	Off-Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	78.5%	79.4%	Gold	Gold	800	700	3,000	3,500	0%	0%	6,550	7,350
16	Off-Exchange	Existing	82795PA0110007	Silver CareConnect 3000/0/35	CareConnect Rx	71.9%	71.6%	Silver	Silver	0	0	3,000	3,000	0%	0%	6,550	7,350
17	Off-Exchange	Existing	45127PA0010124	Silver HSA 2250/0/25	Combined	71.4%	70.7%	Silver	Silver	0	0	2,250	2,250	0%	0%	6,550	6,550
18	Off-Exchange	Existing	45127PA0010170	Silver HSA 3500/0/25	Combined	68.2%	67.0%	Silver	Silver	0	0	3,500	3,500	0%	0%	6,550	6,550
19	Off-Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	71.9%	71.9%	Silver	Silver	0	0	3,000	3,000	0%	0%	6,550	7,350
20	Off-Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	71.9%	71.0%	Silver	Silver	0	0	3,000	3,000	0%	0%	6,550	7,350
21	Off-Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	71.6%	72.0%	Silver	Silver	0	0	4,000	4,000	0%	0%	6,550	7,350
22	Off-Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	71.2%	71.0%	Silver	Silver	0	0	4,000	4,000	0%	0%	6,550	7,350
23	Off-Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	70.3%	71.5%	Silver	Silver	0	0	5,000	5,000	0%	0%	6,550	7,350
24	Off-Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	69.6%	70.4%	Silver	Silver	0	0	5,000	5,000	0%	0%	6,550	7,350
25	Off-Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	68.1%	70.7%	Silver	Silver	0	0	6,000	6,000	0%	0%	6,550	7,350
26	Off-Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	69.0%	69.7%	Silver	Silver	0	0	6,000	6,000	0%	0%	6,550	7,350
27	Off-Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	61.9%	61.5%	Bronze	Bronze	0	0	7,000	7,000	0%	0%	7,150	7,350
28	Off-Exchange	Existing	45127PA0010135	Bronze HSA 6350/0/0	Combined	61.9%	61.0%	Bronze	Bronze	0	0	6,350	6,350	0%	0%	6,350	6,350
29	Off-Exchange	New	45127PA0010189	Gold Shared Deductible PPO 5000/0 - 500	Rx 0		78.4%		Gold		500		5,000		0%		7,350
30	Off-Exchange	New	45127PA0010188	Gold Shared Deductible PPO 5000/0 - 500	Rx 250		77.4%		Gold		500		5,000		0%		7,350
31	Off-Exchange	New	45127PA0130002	Gold Valley Advantage EPO 1000/0/15	Rx 0		78.9%		Gold		0		1,000		0%		7,350
32	Off-Exchange	New	45127PA0130001	Gold Valley Advantage EPO 1000/0/15	Rx 250		77.8%		Gold		0		1,000		0%		7,350
33	Off-Exchange	New	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0		72.0%		Silver		0		3,000		0%		7,350
34	Off-Exchange	New	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250		71.0%		Silver		0		3,000		0%		7,350

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Benefit Change Summary

						ACA PCP		Non-ACA PCP		SPC		ER		UC		IP Hosp Copay Per Day		Hi-Tech Imaging		Low End Imaging		Lab Independent		Lab Hospital-Based		OP Surg ASC	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	Off-Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	15	15	15	15	30	30	100	150	50	50	N/A	N/A	0	0	0	0	0	15	75	30	0	0
2	Off-Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	15	15	15	15	30	30	100	150	50	50	N/A	N/A	0	0	0	0	0	15	75	30	0	0
3	Off-Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	15	15	15	15	30	30	150	200	75	50	N/A	N/A	D/0	D/0	D/0	D/0	0	15	D/0	D/30	D/0	D/0
4	Off-Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	15	15	15	15	30	30	150	200	75	50	N/A	N/A	D/0	D/0	D/0	D/0	0	15	D/0	D/30	D/0	D/0
5	Off-Exchange	Existing	45127PA0010161	Gold HSA 1500/0/15	Combined	D/15	D/15	D/15	D/15	D/30	D/30	D/100	D/250	D/50	D/75	N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/15	D/75	D/30	D/0	D/0
6	Off-Exchange	Existing	45127PA0010101	Gold PPO 0/0/25	Rx 0	35	25	35	25	65	50	300	300	125	75	500	500	250	250	75	0	0	25	75	50	500	125
7	Off-Exchange	Existing	45127PA0010100	Gold PPO 0/0/25	Rx 250	35	25	35	25	65	50	300	300	125	75	500	500	250	250	75	0	0	25	75	50	500	125
8	Off-Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	25	25	25	25	50	50	150	250	75	75	N/A	N/A	D/175	D/0	D/0	D/0	0	25	D/75	D/50	D/0	150
9	Off-Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	25	25	25	25	50	50	150	250	75	75	N/A	N/A	D/175	D/0	D/0	D/0	0	25	D/75	D/50	D/0	150
10	Off-Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	25	20	25	20	40	40	125	250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	0	20	D/0	D/40	D/0	150
11	Off-Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	25	20	25	20	40	40	125	250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	0	20	D/0	D/40	D/0	150
12	Off-Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	40	25	40	25	65	50	250	300	125	75	N/A	N/A	D/250	D/125	D/25	D/0	0	25	D/75	D/50	D/0	125
13	Off-Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	40	25	40	25	65	50	250	300	125	75	N/A	N/A	D/250	D/125	D/25	D/0	0	25	D/75	D/50	D/0	125
14	Off-Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	45	35	45	35	75	65	350	350	125	75	N/A	N/A	D/250	D/0	D/45	D/0	0	35	D/75	D/65	D/0	250
15	Off-Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	45	35	45	35	75	65	350	350	125	75	N/A	N/A	D/250	D/0	D/45	D/0	0	35	D/75	D/65	D/0	250
16	Off-Exchange	Existing	82795PA0110007	Silver CareConnect 3000/0/35	CareConnect Rx	35	35	35	35	65	65	300	350	100	100	N/A	N/A	D/0	D/125	D/0	D/0	D/0	D/35	D/50%	D/50%	D/0	D/250
17	Off-Exchange	Existing	45127PA0010124	Silver HSA 2250/0/25	Combined	D/25	D/25	D/25	D/25	D/45	D/50	D/250	D/350	D/100	D/100	N/A	N/A	D/200	D/200	D/0	D/0	D/0	D/25	D/75	D/50	D/0	D/0
18	Off-Exchange	Existing	45127PA0010170	Silver HSA 3500/0/25	Combined	D/15	D/25	D/15	D/25	D/30	D/50	D/150	D/350	D/75	D/100	N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/25	D/0	D/50	D/0	D/0
19	Off-Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	45	45	45	45	75	75	350	400	125	100	N/A	N/A	D/250	D/325	D/45	D/0	0	45	D/75	D/75	D/0	250
20	Off-Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	45	45	45	45	75	75	350	400	125	100	N/A	N/A	D/250	D/325	D/45	D/0	0	45	D/75	D/75	D/0	250
21	Off-Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	30	35	30	35	50	65	250	350	75	100	N/A	N/A	D/200	D/300	D/0	D/0	0	35	D/75	D/65	D/0	250
22	Off-Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	30	35	30	35	50	65	250	350	75	100	N/A	N/A	D/200	D/300	D/0	D/0	0	35	D/75	D/65	D/0	250
23	Off-Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	30	35	30	35	50	65	200	350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	0	35	D/75	D/65	D/0	500
24	Off-Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	30	35	30	35	50	65	200	350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	0	35	D/75	D/65	D/0	500
25	Off-Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	35	35	35	35	55	65	250	350	125	100	N/A	N/A	D/0	D/0	D/0	D/0	0	35	D/75	D/65	D/0	500
26	Off-Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	35	35	35	35	55	65	250	350	125	100	N/A	N/A	D/0	D/0	D/0	D/0	0	35	D/75	D/65	D/0	500
27	Off-Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	60	60	60	60	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/60	D/0	D/100	D/0	D/0
28	Off-Exchange	Existing	45127PA0010135	Bronze HSA 6350/0/0	Combined	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0
29	Off-Exchange	New	45127PA0010189	Gold Shared Deductible PPO 5000/0 - 500	Rx 0		25		25		50		250		75		N/A		D/0		D/0		25		D/50		250
30	Off-Exchange	New	45127PA0010188	Gold Shared Deductible PPO 5000/0 - 500	Rx 250		25		25		50		250		75		N/A		D/0		D/0		25		D/50		250
31	Off-Exchange	New	45127PA0130002	Gold Valley Advantage EPO 1000/0/15	Rx 0		25		25		50		250		75		N/A		D/125		D/0		D/25		D/25		D/125
32	Off-Exchange	New	45127PA0130001	Gold Valley Advantage EPO 1000/0/15	Rx 250		25		25		50		250		75		N/A		D/125		D/0		D/25		D/25		D/125
33	Off-Exchange	New	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0		45		45		75		400		100		N/A		D/325		D/0		D/45		D/45		D/250
34	Off-Exchange	New	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250		45		45		75		400		100		N/A		D/325		D/0		D/45		D/45		D/250

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Benefit Change Summary

						OP Surg AHC		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin		Rx Specialty Max		Rx Gen Pref Coins		Rx Gen Non-Pref Coins	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	Off-Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
2	Off-Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0	0	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
3	Off-Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
4	Off-Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	D/0	D/0	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
5	Off-Exchange	Existing	45127PA0010161	Gold HSA 1500/0/15	Combined	D/0	D/0	Combined	Combined	Y	Y	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
6	Off-Exchange	Existing	45127PA0010101	Gold PPO 0/0/25	Rx 0	500	250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
7	Off-Exchange	Existing	45127PA0010100	Gold PPO 0/0/25	Rx 250	500	250	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
8	Off-Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	D/0	D/300	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
9	Off-Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	D/0	D/300	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
10	Off-Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	D/0	D/300	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
11	Off-Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	D/0	D/300	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
12	Off-Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	D/0	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
13	Off-Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	D/0	D/250	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
14	Off-Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	D/0	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
15	Off-Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	D/0	D/500	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
16	Off-Exchange	Existing	82795PA0110007	Silver CareConnect 3000/0/35	CareConnect Rx	D/50%	D/50%	0	0	N	N	6	6	20	20	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
17	Off-Exchange	Existing	45127PA0010124	Silver HSA 2250/0/25	Combined	D/0	D/0	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	350	350	0%	0%	0%	0%
18	Off-Exchange	Existing	45127PA0010170	Silver HSA 3500/0/25	Combined	D/0	D/0	Combined	Combined	Y	Y	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
19	Off-Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	D/0	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
20	Off-Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	D/0	D/500	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
21	Off-Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	D/0	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
22	Off-Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	D/0	D/500	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
23	Off-Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	D/0	D/1000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
24	Off-Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	D/0	D/1000	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
25	Off-Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	D/0	D/1000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	350	0%	0%	0%	0%
26	Off-Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	D/0	D/1000	250	250	N	N	4	4	20	20	40	40	65	65	20%	20%	350	350	0%	0%	0%	0%
27	Off-Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0%	0%
28	Off-Exchange	Existing	45127PA0010135	Bronze HSA 6350/0/0	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0%	0%
29	Off-Exchange	New	45127PA0010189	Gold Shared Deductible PPO 5000/0 - 500	Rx 0		D/500		0		N		4		15		45		70		20%		350		0%		0%
30	Off-Exchange	New	45127PA0010188	Gold Shared Deductible PPO 5000/0 - 500	Rx 250		D/500		250		N		4		20		40		65		20%		350		0%		0%
31	Off-Exchange	New	45127PA0130002	Gold Valley Advantage EPO 1000/0/15	Rx 0		D/125		0		N		4		15		45		70		20%		350		0%		0%
32	Off-Exchange	New	45127PA0130001	Gold Valley Advantage EPO 1000/0/15	Rx 250		D/125		250		N		4		20		40		65		20%		350		0%		0%
33	Off-Exchange	New	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0		D/250		0		N		4		15		45		70		20%		350		0%		0%
34	Off-Exchange	New	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250		D/250		250		N		4		20		40		65		20%		350		0%		0%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Benefit Change Summary

						Rx Brand Pref Coin		Rx Brand Non-Pref Coins		Rx Gen Pref Mail Copay		Rx Gen Non-Pref Mail Copay		Rx Brand Pref Mail Copay		Rx Brand Non-Pref Mail Copay	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	Off-Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
2	Off-Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
3	Off-Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
4	Off-Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
5	Off-Exchange	Existing	45127PA0010161	Gold HSA 1500/0/15	Combined	0%	0%	0%	0%	10	10	38	38	113	113	175	175
6	Off-Exchange	Existing	45127PA0010101	Gold PPO 0/0/25	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
7	Off-Exchange	Existing	45127PA0010100	Gold PPO 0/0/25	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
8	Off-Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
9	Off-Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
10	Off-Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
11	Off-Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
12	Off-Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
13	Off-Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
14	Off-Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
15	Off-Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
16	Off-Exchange	Existing	82795PA0110007	Silver CareConnect 3000/0/35	CareConnect Rx	0%	0%	0%	0%	15	15	50	50	113	113	175	175
17	Off-Exchange	Existing	45127PA0010124	Silver HSA 2250/0/25	Combined	0%	0%	0%	0%	18	18	63	63	138	138	200	200
18	Off-Exchange	Existing	45127PA0010170	Silver HSA 3500/0/25	Combined	0%	0%	0%	0%	10	10	38	38	113	113	175	175
19	Off-Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
20	Off-Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
21	Off-Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
22	Off-Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
23	Off-Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
24	Off-Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
25	Off-Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	0%	0%	0%	0%	10	10	38	38	113	113	175	175
26	Off-Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	0%	0%	0%	0%	10	10	50	50	100	100	163	163
27	Off-Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	0%	0%	0%	0%	0	0	0	0	0	0	0	0
28	Off-Exchange	Existing	45127PA0010135	Bronze HSA 6350/0/0	Combined	0%	0%	0%	0%	0	0	0	0	0	0	0	0
29	Off-Exchange	New	45127PA0010189	Gold Shared Deductible PPO 5000/0 - 500	Rx 0		0%		0%		10		38		113		175
30	Off-Exchange	New	45127PA0010188	Gold Shared Deductible PPO 5000/0 - 500	Rx 250		0%		0%		10		50		100		163
31	Off-Exchange	New	45127PA0130002	Gold Valley Advantage EPO 1000/0/15	Rx 0		0%		0%		10		38		113		175
32	Off-Exchange	New	45127PA0130001	Gold Valley Advantage EPO 1000/0/15	Rx 250		0%		0%		10		50		100		163
33	Off-Exchange	New	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0		0%		0%		10		38		113		175
34	Off-Exchange	New	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250		0%		0%		10		50		100		163

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - Medical
Inpatient	IP - CABG
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Surgery
Outpatient	OP - Radiology - General
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Blood
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Pathology/Lab
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pharmacy
Outpatient	OP - Other OP Services
Outpatient	OP - Unmapped
Outpatient	OP - Psychiatric
Outpatient	OP - Substance Abuse
Outpatient	OP - Emergency Room
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	IP Visits - Medical
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Maternity - Cesarean Deliveries
Professional	Pathology/Lab - IP
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Radiology - IP
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Other
Professional	Office/Misc - Office/Home Visits
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Consults
Professional	Other Physician - Chiropractor
Professional	Other Physician - Physicial Therapy
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office Administered Drugs
Professional	Other Physician - Emergency Room Visits
Professional	Office/Misc - Urgent Care
Professional	Independent Lab
Professional	Hearing Aids
Other Medical	Other - Glassess/Contacts
Other Medical	OP - Medical Surgical Supplies
Other Medical	OP - Home Health/PDN
Other Medical	OP - DME
Other Medical	OP - Ambulance
Other Medical	Preventive care - Vision Exams
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Other - DME
Other Medical	Other - Ambulance
Other Medical	Dental

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Pediatric Dental and Vision Rate Development

	Pediatric Dental	Pediatric Vision
Projected Claims PMPM *	3.42	0.44
Admin PMPM	$0.60	$0.09
Broker PMPM	$0.00	$0.00
Reinsurance Contribution	$0.00	$0.00
Patient-Centered Outcomes Research Trust Fund:	$0.00	$0.00
Risk Adjustment Fee	$0.00	$0.00
Exchange Fee	$0.00	$0.00
Change HealthCare	$0.00	$0.00
Value Based Benefits	$0.00	$0.00
Federal Income Tax	0.7%	0.7%
Premium Tax	0.0%	0.0%
Contingency	2.0%	2.0%
Insurer Tax	3.8%	3.8%
Premium Neutrality	1.58	1.58
Conversion Factor	1.005	1.005
Premium Single Rate	$2.74	$0.37

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Benefit Mix Changes

	Medical	Rx
Average Manual Claim PMPM in Experience Period	318.24	68.16
Expected Manual Claim PMPM in Rating Period	318.24	68.16
Benefit Mix Adjustment	1.00	1.00

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Trend

Trend by Service Category

Category	Cost	Util	Total	Weights	Total Weights
Inpatient Hospital	8.4%	-0.5%	7.8%	25%	21%
Outpatient Hospital	7.8%	1.0%	8.9%	42%	35%
Professional	5.6%	1.0%	6.7%	30%	25%
Other Medical	7.8%	1.0%	8.9%	3%	3%
Capitation	3.0%	0.0%	3.0%	0%	0%
Prescription Drug	12.6%	1.6%	14.3%	100%	17%
Dental & Vision	1.0%	2.0%	3.0%	100%	100%

Aggregate Pricing Trend	
Total	9.1%
Medical	8.0%
Drug	14.3%
Agg Med + Rx Trend	9.1%
Dental and Vision	3.0%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Credibility Manual Development for URRT

Section II: Allowed Claims, PMPM basis

	Experience Period				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections		
		Allowed									
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	68.67	17,457.00	99.89	1.000	1.005	1.084	0.995	67.98	20,608.07	116.75
Outpatient Hospital	Visits	1,797.82	1,133.45	169.81	1.000	1.005	1.078	1.010	1,833.95	1,324.06	202.35
Professional	Visits	6,747.44	211.89	119.15	1.000	1.005	1.056	1.010	6,883.07	237.54	136.25
Other Medical	Services	422.19	354.61	12.48	1.000	1.289	1.078	1.010	430.68	531.30	19.07
Capitation	Benefit Period	0.02	189,558.80	0.26	1.000	1.000	1.030	1.000	0.02	201,102.93	0.27
Prescription Drug	Prescriptions	11,084.43	91.18	84.22	1.000	1.005	1.126	1.016	11,430.71	116.18	110.66
Total				**$485.81**							**$585.36**

* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Paid to Allowed Ratio Development

Medical Claims Rate Development

Base Experience Period:	1/1/2016-12/31/2016
Data as of	2/28/2017
Rating Period:	1/1/2018 - 12/31/2018
Trend Months:	24
Trend:	8.0%

1	Medical Paid and Incurred Claims	242,303,148
2	Completion Factor	0.97
3	BEP Completed Claims (1) / (2)	249,895,811
4	BEP Member Months	738,516
5	BEP Completed Claim PMPM (3) / (4)	338.38
6	Trend Factor	1.17
7	Trended Claim PMPM (5) x (6)	394.46
8	Benefit Change Factor	1.00
9	Adjustment for Adverse Selection Caused by Transitional Policy	1.00
10	Capitation	189,559
11	Capitation PMPM	0.26
12	Adjustment for Maximum 3 Children	1.005
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	396.69

	Expected Claim PMPM in Rating Period
Medical	396.69
Drug	92.16
Pediatric Dental	3.42
Pediatric Vision	0.44
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	500.88
Total Expected Incurred in Rating Period Net RA	543.74

Projected Allowed*	585.36
Paid to Allowed Ratio	0.856

*From Unified Rate Review Template

Drug Claims Rate Development

Base Experience Period:	1/1/2016-12/31/2016
Data as of	2/28/2017
Rating Period:	1/1/2018 - 12/31/2018
Trend Months:	24
Trend:	14.3%

1	BEP Paid and Incurred Claims	56,333,339
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	56,340,873
4	BEP Member Months	738,502
5	BEP Completed Claim PMPM (3) / (4)	76.29
6	Trend Factor	1.31
7	Trended Claim PMPM (5) x (6)	99.74
8	Benefit Change Factor	1.00
9	Adjustment for Adverse Selection Caused by Transitional Policy	1.00
10	Rx Rebates	-5,941,801
11	Rx Rebates PMPM	-8.05
12	Adjustment for Maximum 3 Children	1.005
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	92.16

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00	$0.00	0.0%
Risk Adjustment Fee	$0.13	$0.00	$0.00	$0.13	0.0%
Admin PMPM	$38.32	$0.60	$0.09	$39.02	6.5%
Broker PMPM	$19.35	$0.00	$0.00	$19.35	3.2%
Member OOP and Ways to Save	$0.25	$0.00	$0.00	$0.25	0.0%
Value Based Benefits	$1.25	$0.00	$0.00	$1.25	0.2%
BCBSA Identity Theft Protection	$0.02	$0.00	$0.00	$0.02	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
HRA Admin Fee PMPM *	$2.56	$0.00	$0.00	$2.56	0.4%
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.00	$0.00	$0.20	0.0%
Insurer Tax	3.8%	3.8%	3.8%	3.8%	3.8%
Exchange Fee	$0.00	$0.00	$0.00	$0.00	0.0%
Federal Income Tax	0.7%	0.7%	0.7%	0.7%	0.7%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

* HRA Admin fee in charged to HRA plans only

Insurer Tax Calc		
Applied HIF to All Quarters		3.80%
Quarter	% of Enrollees	HIF
1	26%	3.78%
2	12%	3.81%
3	12%	3.84%
4	50%	3.81%

	Admin	Profit	Taxes
	10.0%	2.0%	4.6%
Claims	6.5%		
Broker	3.2%		
Quality Improvement	0.3%		

Expected Incurred	500.88

Plan	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Gold HSA 1500/0/15	Gold PPO 0/0/35	Gold PPO 1000/0/25	Gold PPO 2000/0/25	Gold PPO 500/0/40	Gold PPO HRA 3000/0/45 - 800	Silver HSA 2250/0/25	Silver HSA 3500/0/15	Silver PPO 3000/0/45	Silver PPO 4000/0/30	Silver PPO 5000/0/30	Silver PPO 6000/0/35	Bronze HSA 6350/0/0	Gold Shared Deductible PPO 5000/0 - 500
Deductible																
Manual PMPM	384.37	372.80	380.28	353.39	336.15	306.21	349.38	265.81	342.94	310.87	264.64	255.94	247.42	241.91	250.98	326.54
Expected Claim Cost	614.78	586.74	507.42	554.45	533.73	497.74	549.63	449.18	461.81	422.63	447.78	437.32	427.08	420.46	349.47	522.18
Expected Premium PMPM *	$725.98	$695.99	$611.16	$661.45	$639.29	$600.80	$656.29	$551.60	$562.37	$520.45	$547.35	$536.17	$525.22	$518.14	$442.21	$626.93
Allowed Adjustments to Premium for MLR																
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	27.62	26.48	23.25	25.16	24.32	22.86	24.97	20.98	21.39	19.80	20.82	20.40	19.98	19.71	16.82	23.85
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	7.26	6.96	6.11	6.61	6.39	6.01	6.56	5.52	5.62	5.20	5.47	5.36	5.25	5.18	4.42	6.27
Federal Income Tax**	5.08	4.87	4.28	4.63	4.48	4.21	4.59	3.86	3.94	3.64	3.83	3.75	3.68	3.63	3.10	4.39
MLR Adjusted Premium	$685.69	$657.35	$577.19	$624.71	$603.77	$567.40	$619.84	$520.91	$531.09	$491.47	$516.89	$506.33	$495.98	$489.29	$417.54	$592.09
Expected Member Distribution	6.6%	5.0%	4.9%	0.5%	13.9%	28.3%	5.3%	0.3%	5.0%	5.5%	11.2%	9.4%	0.7%	0.4%	2.1%	0.4%

Claims	$497.01
Unadjusted Premium	$600.03
Expected MLR Adjusted Premium	$566.67

MLR	**88.4%**

* From Exhibit L
**35% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Projected Index Rate

Projected Index Rate Index Rate	$585.36

Effective Date	Total Index Rate	Trend	Distribution of Members
January - March 2018 (Index 1)	$585.36		26%
April - June 2018 (Index 2)	$598.21	9.1%	12%
July - September 2018 (Index 3)	$611.34	9.1%	12%
October - December 2018 (Index 4)	$624.76	9.1%	50%

Average for Projection Period	$609.79

* From URRT and Exhibit B

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Index Rate	585.36
Paid to Allowed	0.86
Projected Claims	500.88
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	42.86
Exchange User Fee Adjustment	0.00
Market-Adjusted Projected Paid EHB Claims PMPM	543.74
Market Adjusted Index Rate	635.45

Development of Exchange User Fee

Average SHOP Premium	$0.00
Average Exchange Fee	$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	$0.00

Development of Risk Adjustment Projection

Projected 2018 Risk Adjustment Payment	$42.73

Projected 2016 SW Average Premium	$471.10
Projected 2017 and 2018 Rate Increase	46%
Change to Premium to Remove Admin from RA Calculation	0.86
Projected 2018 SW Premium	$590.95
2016 RA % of Premium	3.2%
% Change for Transitional movement to ACA	2.0%
% Change for Market Improvement in Coding	2.0%
Projected 2018 RA % of Premium	7.2%

Projected 2016 Risk Adjustment Payment Payable	$7,211,920
2016 MemberMonths	473,736
Projected 2016 Risk Adjustment Payment PMPM	$15.22
Capital Advantage Assurance Company	$6,125,098
Keystone Health Plan Central	$946,155
Capital Advantage Insurance Company	$140,667

Adjust Base Experience Period to Base Plan

	Medical	Rx	Total
Expected Claim PMPM in Rating Period	396.69	92.16	488.85
Adjustment to Base Plan	0.855	1.12	0.90
Adjustment for Induced Demand	1.00	1.00	1.00
Expected Claim Base Plan	461.99	81.93	543.91

Drug Option Pricing

Plan Name	Manual PMPM	Relativity to Base	Expected Claim PMPM
Rx $250	60.87	1.00	81.93
Rx $0	68.16	1.12	91.74

Rate Development by Benefit Option	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange
Level of Coverage	**Platinum**	**Platinum**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**
Plan Name:	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Gold HSA 1500/0/15**	**Gold PPO 0/0/25**	**Gold PPO 1000/0/25**	**Gold PPO 2000/0/20**	**Gold PPO 500/0/25**	**Gold PPO HRA 3500/0/35 - 700**	**Silver HSA 2250/0/25**	**Silver HSA 3500/0/25**	**Silver PPO 3000/0/45**	**Silver PPO 4000/0/35**	**Silver PPO 5000/0/35**	**Silver PPO 6000/0/35**
Market Adjusted Index Rate	635.45	635.45	635.45	635.45	635.45	635.45	635.45	635.45	635.45	635.45	635.45	635.45	635.45	635.45
AV and Cost-Sharing Adjustment														
W Embedded Ped Dental														
Combined	N/A	N/A	0.80	N/A	N/A	N/A	N/A	N/A	0.73	0.67	N/A	N/A	N/A	N/A
Rx 250	0.92	0.90	N/A	0.87	0.84	0.78	0.86	0.71	N/A	N/A	0.70	0.69	0.67	0.66
Rx 0	0.93	0.92	N/A	0.89	0.85	0.80	0.88	0.72	N/A	N/A	0.72	0.70	0.69	0.68
Provider Network	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Induced Demand	1.050	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan Pricing Relativities:														
Deductible Combined	N	N	Y	N	N	N	N	N	Y	Y	N	N	N	N
HRA	N	N	N	N	N	N	N	Y	N	N	N	N	N	N
Manual Medical (or Combined for HSA) PMPM	384.37	372.80	380.28	353.39	336.15	306.21	349.38	265.81	342.94	310.87	264.64	255.94	247.42	241.91
Manual Rx PMPM	60.87	60.87	68.45	60.87	60.87	60.87	60.87	60.87	61.73	55.96	60.87	60.87	60.87	60.87
Manual PMPM w Rx $250	445.24	433.67	380.28	414.26	397.02	367.08	410.25	326.68	342.94	310.87	325.51	316.81	308.29	302.78
Medical Manual Relativity	1.000	0.970	0.989	0.919	0.875	0.797	0.909	0.692	0.892	0.809	0.689	0.666	0.644	0.629
Medical + Rx Manual Relativity	1.000	0.974	0.854	0.930	0.892	0.824	0.921	0.734	0.770	0.698	0.731	0.712	0.692	0.680
Pricing Relativity	1.050	0.989	0.854	0.919	0.875	0.797	0.909	0.692	0.770	0.698	0.689	0.666	0.644	0.629
Medical Projected Claims PMPM	485.08	457.04	464.56	424.75	404.03	368.04	419.93	319.48	418.94	379.76	318.08	307.62	297.38	290.76
Medical + Rx Projected Claims PMPM + Market Level Adjustments:														
Combined	N/A	N/A	507.42	N/A	N/A	N/A	N/A	N/A	461.81	422.63	N/A	N/A	N/A	N/A
Rx 250	609.88	581.83	N/A	549.54	528.82	492.84	544.72	444.28	N/A	N/A	442.87	432.42	422.18	415.55
Rx 0	619.69	591.64	N/A	559.35	538.63	502.64	554.53	454.09	N/A	N/A	452.68	442.22	431.98	425.36
Retention														
Admin PMPM	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32	$38.32
Broker PMPM	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35	$19.35
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20
HRA Admin Fee	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$2.56	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member OOP and Ways to Save	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25
Value-Based Benefits	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25	$1.25
BCBSA Identity Theft	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Insurer Tax	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%
Premium Neutrality	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58
Medical + Rx Premium Single Rate:														
Combined	N/A	N/A	$384.60	N/A	N/A	N/A	N/A	N/A	$353.65	$327.06	N/A	N/A	N/A	N/A
Rx 250	$454.12	$435.09	N/A	$413.18	$399.12	$374.70	$409.91	$343.49	N/A	N/A	$340.80	$333.70	$326.76	$322.26
Rx 0	$460.77	$441.74	N/A	$419.83	$405.77	$381.36	$416.56	$350.15	N/A	N/A	$347.45	$340.36	$333.41	$328.92
Pediatric Dental - High PMPM	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74	$2.74
Pediatric Vision PMPM	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37	$0.37
Medical + Rx + Pediatric Premium Single Rate:														
With Embedded Pediatric Dental:														
Combined	N/A	N/A	$387.71	N/A	N/A	N/A	N/A	N/A	$356.76	$330.17	N/A	N/A	N/A	N/A
Rx 250	$457.23	$438.20	N/A	$416.29	$402.23	$377.81	$413.02	$346.60	N/A	N/A	$343.91	$336.81	$329.87	$325.37
Rx 0	$463.88	$444.85	N/A	$422.94	$408.88	$384.47	$419.67	$353.26	N/A	N/A	$350.56	$343.47	$336.52	$332.03
Tobacco Adjustment	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Plan Adjusted Index Rates														
With Embedded Pediatric Dental:														
Combined	N/A	N/A	$611.16	N/A	N/A	N/A	N/A	N/A	$562.37	$520.45	N/A	N/A	N/A	N/A
Rx 250	$720.74	$690.74	N/A	$656.21	$634.04	$595.55	$651.05	$546.35	N/A	N/A	$542.11	$530.92	$519.98	$512.89
Rx 0	$731.22	$701.23	N/A	$666.69	$644.53	$606.05	$661.54	$556.85	N/A	N/A	$552.60	$541.42	$530.46	$523.39
Average Per Member Per Month Rate (Including Dental and Vision) and including Average Rating Factor	$725.98	$695.99	$611.16	$661.45	$639.29	$600.80	$656.29	$551.60	$562.37	$520.45	$547.35	$536.17	$525.22	$518.14
Expected Member Distribution	6.6%	5.0%	4.9%	0.5%	13.9%	28.3%	5.3%	0.3%	5.0%	5.5%	11.2%	9.4%	0.7%	0.4%
Relativity Checks														
Claims	1.00	0.97	0.85	0.93	0.89	0.82	0.92	0.73	0.77	0.70	0.73	0.71	0.69	0.68
Premium	1.00	0.96	0.84	0.91	0.88	0.83	0.90	0.76	0.77	0.72	0.75	0.74	0.72	0.71
Admin	$59.89	$59.89	$59.89	$59.89	$59.89	$59.89	$59.89	$62.45	$59.89	$59.89	$59.89	$59.89	$59.89	$59.89
Combined	N/A	N/A	10%	N/A	N/A	N/A	N/A	N/A	11%	12%	N/A	N/A	N/A	N/A
Rx 250	8%	9%	N/A	9%	9%	10%	9%	11%	N/A	N/A	11%	11%	12%	12%
Rx 0	8%	9%	N/A	9%	9%	10%	9%	11%	N/A	N/A	11%	11%	11%	11%
Taxes														
Combined	N/A	N/A	4.5%	N/A	N/A	N/A	N/A	N/A	4.5%	4.5%	N/A	N/A	N/A	N/A
Rx 250	4.5%	4.5%	N/A	4.5%	4.5%	4.5%	4.5%	4.5%	N/A	N/A	4.5%	4.5%	4.5%	4.5%
Rx 0	4.5%	4.5%	N/A	4.5%	4.5%	4.5%	4.5%	4.5%	N/A	N/A	4.5%	4.5%	4.5%	4.5%

Rate Development by Benefit Option	Off-Exchange	Off-Exchange
Level of Coverage	**Bronze**	**Gold**
Plan Name:	**Bronze HSA 6350/0/0**	**Gold Shared Deductible PPO 5000/0 - 500**
Market Adjusted Index Rate	635.45	635.45
AV and Cost-Sharing Adjustment		
W Embedded Ped Dental		
Combined	0.56	N/A
Rx 250	N/A	0.82
Rx 0	N/A	0.84
Provider Network	1.000	1.000
Induced Demand	1.000	1.000
Plan Pricing Relativities:		
Deductible Combined	Y	N
HRA	N	N
Manual Medical (or Combined for HSA) PMPM	250.98	326.54
Manual Rx PMPM	45.18	60.87
Manual PMPM w Rx $250	250.98	387.41
Medical Manual Relativity	0.653	0.850
Medical + Rx Manual Relativity	0.564	0.870
Pricing Relativity	0.564	0.850
Medical Projected Claims PMPM	306.60	392.48
Medical + Rx Projected Claims PMPM + Market Level Adjustments:		
Combined	349.47	N/A
Rx 250	N/A	517.27
Rx 0	N/A	527.08
Retention		
Admin PMPM	$38.32	$38.32
Broker PMPM	$19.35	$19.35
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.20
HRA Admin Fee	$0.00	$0.00
Member OOP and Ways to Save	$0.25	$0.25
Value-Based Benefits	$1.25	$1.25
BCBSA Identity Theft	$0.02	$0.02
Premium Tax	0.0%	0.0%
Federal Income Tax	0.7%	0.7%
Contingency	2.0%	2.0%
Insurer Tax	3.8%	3.8%
Premium Neutrality	1.58	1.58
Medical + Rx Premium Single Rate:		
Combined	$277.42	N/A
Rx 250	N/A	$391.28
Rx 0	N/A	$397.94
Pediatric Dental - High PMPM	$2.74	$2.74
Pediatric Vision PMPM	$0.37	$0.37
Medical + Rx + Pediatric Premium Single Rate:		
With Embedded Pediatric Dental:		
Combined	$280.53	N/A
Rx 250	N/A	$394.39
Rx 0	N/A	$401.05
Tobacco Adjustment	1.00	1.00
Plan Adjusted Index Rates		
With Embedded Pediatric Dental:		
Combined	$442.21	N/A
Rx 250	N/A	$621.69
Rx 0	N/A	$632.18
Average Per Member Per Month Rate (Including Dental and Vision) and including Average Rating Factor	$442.21	$626.93
Expected Member Distribution	2.1%	0.4%
Relativity Checks		
Claims	0.56	0.87
Premium	0.61	0.86
Admin	$59.89	$59.89
Combined	14%	N/A
Rx 250	N/A	10%
Rx 0	N/A	9%
Taxes		
Combined	4.5%	N/A
Rx 250	N/A	4.5%
Rx 0	N/A	4.5%

Benefit Plans

#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Induced Demand	Product	Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q1 Plan Adj Index Rate	Q2 Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Annual Trend Medical & Rx
			924,528															625.67	600.61				
1	Platinum PPO 0/0/15 | Rx 0	4.4%	41,040	Renewing	45127PA001	45127PA0010055	Off Exchange	Platinum	90.2%	93.5%	1.05	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$759.31	$728.90	$744.90	$761.25	$777.96	9.07%
2	Platinum PPO 0/0/15 | Rx 250	2.1%	19,824	Renewing	45127PA001	45127PA0010054	Off Exchange	Platinum	88.9%	92.0%	1.05	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$748.41	$718.44	$734.21	$750.33	$766.80	9.07%
3	Platinum PPO 250/0/15 | Rx 0	3.3%	30,936	Renewing	45127PA001	45127PA0010058	Off Exchange	Platinum	88.2%	91.9%	1.02	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$728.16	$699.00	$714.34	$730.02	$746.05	9.07%
4	Platinum PPO 250/0/15 | Rx 250	1.6%	15,228	Renewing	45127PA001	45127PA0010057	Off Exchange	Platinum	86.9%	90.4%	1.02	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$717.26	$688.54	$703.65	$719.10	$734.89	9.07%
5	Gold HSA 1500/0/15 | Combined	4.9%	45,132	Renewing	45127PA001	45127PA0010161	Off Exchange	Gold	77.3%	80.5%	1.00	PPO	Gold HSA 1500/0/15	1500	Combined	Embedded	Embedded	$634.61	$609.20	$622.57	$636.24	$650.21	9.07%
6	Gold PPO 0/0/25 | Rx 0	0.3%	2,880	Renewing	45127PA001	45127PA0010101	Off Exchange	Gold	79.6%	88.6%	1.00	PPO	Gold PPO 0/0/25	0	Rx 0	Embedded	Embedded	$692.29	$664.57	$679.16	$694.07	$709.30	9.07%
7	Gold PPO 0/0/25 | Rx 250	0.2%	1,848	Renewing	45127PA001	45127PA0010100	Off Exchange	Gold	78.5%	87.1%	1.00	PPO	Gold PPO 0/0/25	0	Rx 250	Embedded	Embedded	$681.40	$654.11	$668.47	$683.14	$698.14	9.07%
8	Gold PPO 1000/0/25 | Rx 0	11.0%	102,084	Renewing	45127PA001	45127PA0010085	Off Exchange	Gold	78.2%	85.4%	1.00	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$669.28	$642.47	$656.58	$670.99	$685.72	9.07%
9	Gold PPO 1000/0/25 | Rx 250	2.8%	26,244	Renewing	45127PA001	45127PA0010084	Off Exchange	Gold	77.2%	83.8%	1.00	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$658.38	$632.02	$645.89	$660.07	$674.56	9.07%
10	Gold PPO 2000/0/20 | Rx 0	22.5%	207,612	Renewing	45127PA001	45127PA0010090	Off Exchange	Gold	77.2%	79.7%	1.00	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$629.31	$604.11	$617.37	$630.92	$644.77	9.07%
11	Gold PPO 2000/0/20 | Rx 250	5.8%	53,820	Renewing	45127PA001	45127PA0010089	Off Exchange	Gold	76.1%	78.2%	1.00	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$618.42	$593.65	$606.68	$620.00	$633.61	9.07%
12	Gold PPO 500/0/25 | Rx 0	4.3%	39,372	Renewing	45127PA001	45127PA0010117	Off Exchange	Gold	79.3%	87.9%	1.00	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$686.94	$659.43	$673.90	$688.70	$703.82	9.07%
13	Gold PPO 500/0/25 | Rx 250	1.1%	9,828	Renewing	45127PA001	45127PA0010116	Off Exchange	Gold	78.3%	86.3%	1.00	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$676.04	$648.97	$663.22	$677.78	$692.66	9.07%
14	Gold PPO HRA 3500/0/35 - 700 | Rx 0	0.3%	2,808	Renewing	45127PA001	45127PA0010070	Off Exchange	Gold	80.4%	72.1%	1.00	PPO	Gold PPO HRA 3500/0/35 - 700	3500	Rx 0	Embedded	Embedded	$578.22	$555.06	$567.25	$579.70	$592.43	9.07%
15	Gold PPO HRA 3500/0/35 - 700 | Rx 250	0.0%	0	Renewing	45127PA001	45127PA0010069	Off Exchange	Gold	79.4%	70.5%	1.00	PPO	Gold PPO HRA 3500/0/35 - 700	3500	Rx 250	Embedded	Embedded	$567.33	$544.61	$556.56	$568.78	$581.27	9.07%
16	Silver HSA 2250/0/25 | Combined	5.0%	46,044	Renewing	45127PA001	45127PA0010124	Off Exchange	Silver	70.7%	73.3%	1.00	PPO	Silver HSA 2250/0/25	2250	Combined	Embedded	Embedded	$583.95	$560.56	$572.87	$585.44	$598.30	9.07%
17	Silver HSA 3500/0/25 | Combined	5.5%	50,580	Renewing	45127PA001	45127PA0010170	Off Exchange	Silver	67.0%	67.1%	1.00	PPO	Silver HSA 3500/0/25	3500	Combined	Embedded	Embedded	$540.44	$518.79	$530.18	$541.82	$553.72	9.07%
18	Silver PPO 3000/0/45 | Rx 0	8.0%	74,328	Renewing	45127PA001	45127PA0010144	Off Exchange	Silver	71.9%	71.8%	1.00	PPO	Silver PPO 3000/0/45	3000	Rx 0	Embedded	Embedded	$573.81	$550.83	$562.93	$575.28	$587.91	9.07%
19	Silver PPO 3000/0/45 | Rx 250	3.2%	29,628	Renewing	45127PA001	45127PA0010143	Off Exchange	Silver	71.0%	70.3%	1.00	PPO	Silver PPO 3000/0/45	3000	Rx 250	Embedded	Embedded	$562.92	$540.38	$552.24	$564.36	$576.75	9.07%
20	Silver PPO 4000/0/35 | Rx 0	6.1%	56,460	Renewing	45127PA001	45127PA0010132	Off Exchange	Silver	72.0%	70.2%	1.00	PPO	Silver PPO 4000/0/35	4000	Rx 0	Embedded	Embedded	$562.20	$539.68	$551.53	$563.64	$576.01	9.07%
21	Silver PPO 4000/0/35 | Rx 250	3.2%	30,036	Renewing	45127PA001	45127PA0010131	Off Exchange	Silver	71.0%	68.7%	1.00	PPO	Silver PPO 4000/0/35	4000	Rx 250	Embedded	Embedded	$551.31	$529.23	$540.85	$552.72	$564.85	9.07%
22	Silver PPO 5000/0/35 | Rx 0	0.5%	4,356	Renewing	45127PA001	45127PA0010185	Off Exchange	Silver	71.5%	68.6%	1.00	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$550.83	$528.77	$540.37	$552.24	$564.36	9.07%
23	Silver PPO 5000/0/35 | Rx 250	0.2%	2,076	Renewing	45127PA001	45127PA0010184	Off Exchange	Silver	70.4%	67.0%	1.00	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$539.93	$518.31	$529.69	$541.31	$553.20	9.07%
24	Silver PPO 6000/0/35 | Rx 0	0.3%	2,544	Renewing	45127PA001	45127PA0010187	Off Exchange	Silver	70.7%	67.5%	1.00	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$543.47	$521.70	$533.16	$544.86	$556.82	9.07%
25	Silver PPO 6000/0/35 | Rx 250	0.1%	1,140	Renewing	45127PA001	45127PA0010186	Off Exchange	Silver	69.7%	66.0%	1.00	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$532.58	$511.25	$522.47	$533.94	$545.66	9.07%
26	Bronze HSA 6350/0/0 | Combined	2.1%	19,536	Renewing	45127PA001	45127PA0010135	Off Exchange	Bronze	61.0%	55.6%	1.00	PPO	Bronze HSA 6350/0/0	6350	Combined	Embedded	Embedded	$459.17	$440.79	$450.46	$460.35	$470.46	9.07%
27	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	0.2%	1,956	New	45127PA001	45127PA0010189	Off Exchange	Gold	78.4%	83.6%	1.00	PPO	Gold Shared Deductible PPO 5000/0 - 500	5000	Rx 0	Embedded	Embedded	$656.45	$630.16	$643.99	$658.13	$672.58	9.07%
28	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	0.2%	1,956	New	45127PA001	45127PA0010188	Off Exchange	Gold	77.4%	82.0%	1.00	PPO	Gold Shared Deductible PPO 5000/0 - 500	5000	Rx 250	Embedded	Embedded	$645.55	$619.70	$633.31	$647.21	$661.42	9.07%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Calibration

Expected Average Age Factor:	1.524
Expected Average Region Factor:	1.03
Cumulative Rating Factors (Premium Neutrality):	1.576

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	13.9%	0.7650
15	1.2%	0.8330
16	1.1%	0.8590
17	1.2%	0.8850
18	1.2%	0.9130
19	1.3%	0.9410
20	1.3%	0.9700
21	1.4%	1.0000
22	1.5%	1.0000
23	1.4%	1.0000
24	1.4%	1.0000
25	1.6%	1.0040
26	1.6%	1.0240
27	1.5%	1.0480
28	1.6%	1.0870
29	1.6%	1.1190
30	1.6%	1.1350
31	1.6%	1.1590
32	1.6%	1.1830
33	1.6%	1.1980
34	1.6%	1.2140
35	1.6%	1.2220
36	1.5%	1.2300
37	1.6%	1.2380
38	1.6%	1.2460
39	1.6%	1.2620
40	1.7%	1.2780
41	1.5%	1.3020
42	1.6%	1.3250
43	1.7%	1.3570
44	1.6%	1.3970
45	1.8%	1.4440
46	2.0%	1.5000
47	1.9%	1.5630
48	1.8%	1.6350
49	2.0%	1.7060
50	2.0%	1.7860
51	2.0%	1.8650
52	2.3%	1.9520
53	2.2%	2.0400
54	2.2%	2.1350
55	2.2%	2.2300
56	2.2%	2.3330
57	2.2%	2.4370
58	2.2%	2.5480
59	2.2%	2.6030
60	2.1%	2.7140
61	1.9%	2.8100
62	1.8%	2.8730
63	1.6%	2.9520
64+	2.7%	3.0000

Region Factors

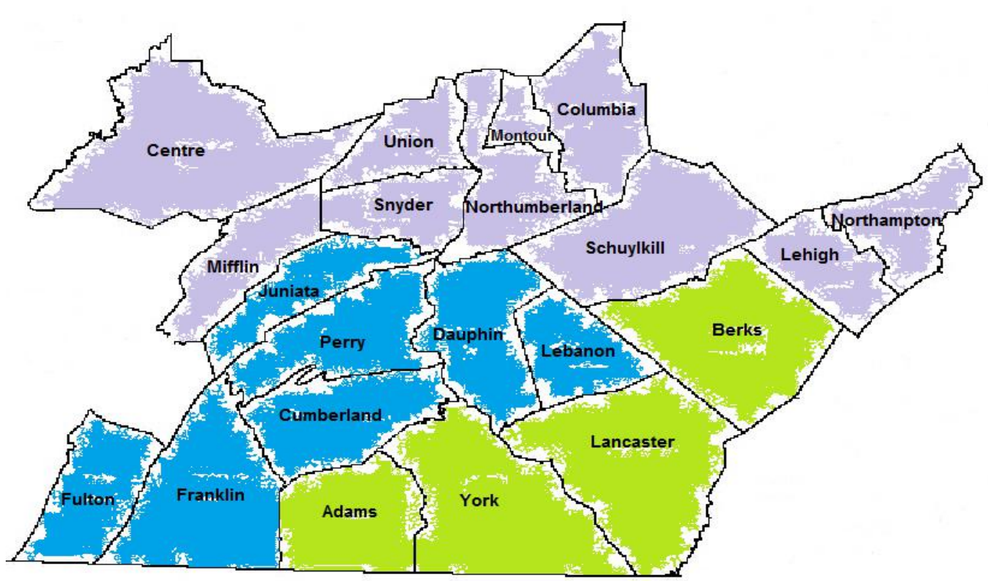
Region	Distribution of Population	Factor
6	31.9%	1.00
7	40.8%	1.03
9	27.3%	1.08

Capital Advantage Assurance Comp
Small Group Rates
Effective 1/1/2018
Rating Factors

Age Factors

Age	Premium Ratio	Age	Premium Ratio	Age	Premium Ratio
0-14	0.765	24	1.000	34	1.214
15	0.833	25	1.004	35	1.222
16	0.859	26	1.024	36	1.230
17	0.885	27	1.048	37	1.238
18	0.913	28	1.087	38	1.246
19	0.941	29	1.119	39	1.262
20	0.970	30	1.135	40	1.278
21	1.000	31	1.159	41	1.302
22	1.000	32	1.183	42	1.325
23	1.000	33	1.198	43	1.357

Region



Benefit Plans			Base Rates 1/1/2018 - 3/31/2018				Base Rates 4/1/2018 - 6/30/2018				Base Rates 7/1/2018 - 9/30/2018				Base Rates 10/1/2018 - 12/31/2018			Annual Trend	
#	Combo Description	Plan ID	Medical + Rx	Pediatric Dental	Pedatric Vision	Total	Medical + Rx	Pediatric Dental	Pedatric Vision	Total	Medical + Rx	Pediatric Dental	Pedatric Vision	Total	Medical + Rx	Pediatric Dental	Pedatric Vision	Total	Medical & Rx	Dental & Vision
1	Platinum PPO 0/0/15 | Rx 0	45127PA0010055	$459.29	$2.74	$0.37	$462.40	$469.42	$2.76	$0.37	$472.55	$479.77	$2.78	$0.37	$482.92	$490.35	$2.80	$0.37	$493.52	9.07%	3.0%
2	Platinum PPO 0/0/15 | Rx 250	45127PA0010054	$452.66	$2.74	$0.37	$455.77	$462.64	$2.76	$0.37	$465.77	$472.84	$2.78	$0.37	$475.99	$483.27	$2.80	$0.37	$486.44	9.07%	3.0%
3	Platinum PPO 250/0/15 | Rx 0	45127PA0010058	$440.32	$2.74	$0.37	$443.43	$450.04	$2.76	$0.37	$453.17	$459.96	$2.78	$0.37	$463.11	$470.11	$2.80	$0.37	$473.28	9.07%	3.0%
4	Platinum PPO 250/0/15 | Rx 250	45127PA0010057	$433.69	$2.74	$0.37	$436.80	$443.26	$2.76	$0.37	$446.39	$453.03	$2.78	$0.37	$456.18	$463.03	$2.80	$0.37	$466.20	9.07%	3.0%
5	Gold HSA 1500/0/15 | Combined	45127PA0010161	$383.36	$2.74	$0.37	$386.47	$391.82	$2.76	$0.37	$394.95	$400.47	$2.78	$0.37	$403.62	$409.31	$2.80	$0.37	$412.48	9.07%	3.0%
6	Gold PPO 0/0/25 | Rx 0	45127PA0010101	$418.48	$2.74	$0.37	$421.59	$427.72	$2.76	$0.37	$430.85	$437.15	$2.78	$0.37	$440.30	$446.80	$2.80	$0.37	$449.97	9.07%	3.0%
7	Gold PPO 0/0/25 | Rx 250	45127PA0010100	$411.85	$2.74	$0.37	$414.96	$420.94	$2.76	$0.37	$424.07	$430.22	$2.78	$0.37	$433.37	$439.71	$2.80	$0.37	$442.88	9.07%	3.0%
8	Gold PPO 1000/0/25 | Rx 0	45127PA0010085	$404.47	$2.74	$0.37	$407.58	$413.39	$2.76	$0.37	$416.52	$422.51	$2.78	$0.37	$425.66	$431.84	$2.80	$0.37	$435.01	9.07%	3.0%
9	Gold PPO 1000/0/25 | Rx 250	45127PA0010084	$397.83	$2.74	$0.37	$400.94	$406.61	$2.76	$0.37	$409.74	$415.59	$2.78	$0.37	$418.74	$424.76	$2.80	$0.37	$427.93	9.07%	3.0%
10	Gold PPO 2000/0/20 | Rx 0	45127PA0010090	$380.13	$2.74	$0.37	$383.24	$388.52	$2.76	$0.37	$391.65	$397.09	$2.78	$0.37	$400.24	$405.86	$2.80	$0.37	$409.03	9.07%	3.0%
11	Gold PPO 2000/0/20 | Rx 250	45127PA0010089	$373.49	$2.74	$0.37	$376.60	$381.74	$2.76	$0.37	$384.87	$390.17	$2.78	$0.37	$393.32	$398.78	$2.80	$0.37	$401.95	9.07%	3.0%
12	Gold PPO 500/0/25 | Rx 0	45127PA0010117	$415.22	$2.74	$0.37	$418.33	$424.38	$2.76	$0.37	$427.51	$433.75	$2.78	$0.37	$436.90	$443.32	$2.80	$0.37	$446.49	9.07%	3.0%
13	Gold PPO 500/0/25 | Rx 250	45127PA0010116	$408.59	$2.74	$0.37	$411.70	$417.60	$2.76	$0.37	$420.73	$426.82	$2.78	$0.37	$429.97	$436.23	$2.80	$0.37	$439.40	9.07%	3.0%
14	Gold PPO HRA 3500/0/35 - 700 | Rx 0	45127PA0010070	$349.01	$2.74	$0.37	$352.12	$356.72	$2.76	$0.37	$359.85	$364.60	$2.78	$0.37	$367.75	$372.65	$2.80	$0.37	$375.82	9.07%	3.0%
15	Gold PPO HRA 3500/0/35 - 700 | Rx 250	45127PA0010069	$342.38	$2.74	$0.37	$345.49	$349.94	$2.76	$0.37	$353.07	$357.67	$2.78	$0.37	$360.82	$365.57	$2.80	$0.37	$368.74	9.07%	3.0%
16	Silver HSA 2250/0/25 | Combined	45127PA0010124	$352.50	$2.74	$0.37	$355.61	$360.29	$2.76	$0.37	$363.42	$368.24	$2.78	$0.37	$371.39	$376.38	$2.80	$0.37	$379.55	9.07%	3.0%
17	Silver HSA 3500/0/25 | Combined	45127PA0010170	$326.01	$2.74	$0.37	$329.12	$333.21	$2.76	$0.37	$336.34	$340.57	$2.78	$0.37	$343.72	$348.09	$2.80	$0.37	$351.26	9.07%	3.0%
18	Silver PPO 3000/0/45 | Rx 0	45127PA0010144	$346.33	$2.74	$0.37	$349.44	$353.98	$2.76	$0.37	$357.11	$361.80	$2.78	$0.37	$364.95	$369.79	$2.80	$0.37	$372.96	9.07%	3.0%
19	Silver PPO 3000/0/45 | Rx 250	45127PA0010143	$339.70	$2.74	$0.37	$342.81	$347.20	$2.76	$0.37	$350.33	$354.87	$2.78	$0.37	$358.02	$362.71	$2.80	$0.37	$365.88	9.07%	3.0%
20	Silver PPO 4000/0/35 | Rx 0	45127PA0010132	$339.26	$2.74	$0.37	$342.37	$346.75	$2.76	$0.37	$349.88	$354.41	$2.78	$0.37	$357.56	$362.24	$2.80	$0.37	$365.41	9.07%	3.0%
21	Silver PPO 4000/0/35 | Rx 250	45127PA0010131	$332.63	$2.74	$0.37	$335.74	$339.97	$2.76	$0.37	$343.10	$347.48	$2.78	$0.37	$350.63	$355.16	$2.80	$0.37	$358.33	9.07%	3.0%
22	Silver PPO 5000/0/35 | Rx 0	45127PA0010185	$332.33	$2.74	$0.37	$335.44	$339.68	$2.76	$0.37	$342.81	$347.18	$2.78	$0.37	$350.33	$354.85	$2.80	$0.37	$358.02	9.07%	3.0%
23	Silver PPO 5000/0/35 | Rx 250	45127PA0010184	$325.70	$2.74	$0.37	$328.81	$332.89	$2.76	$0.37	$336.02	$340.25	$2.78	$0.37	$343.40	$347.77	$2.80	$0.37	$350.94	9.07%	3.0%
24	Silver PPO 6000/0/35 | Rx 0	45127PA0010187	$327.85	$2.74	$0.37	$330.96	$335.10	$2.76	$0.37	$338.23	$342.50	$2.78	$0.37	$345.65	$350.07	$2.80	$0.37	$353.24	9.07%	3.0%
25	Silver PPO 6000/0/35 | Rx 250	45127PA0010186	$321.22	$2.74	$0.37	$324.33	$328.32	$2.76	$0.37	$331.45	$335.57	$2.78	$0.37	$338.72	$342.99	$2.80	$0.37	$346.16	9.07%	3.0%
26	Bronze HSA 6350/0/0 | Combined	45127PA0010135	$276.52	$2.74	$0.37	$279.63	$282.64	$2.76	$0.37	$285.77	$288.89	$2.78	$0.37	$292.04	$295.28	$2.80	$0.37	$298.45	9.07%	3.0%
27	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	45127PA0010189	$396.65	$2.74	$0.37	$399.76	$405.41	$2.76	$0.37	$408.54	$414.35	$2.78	$0.37	$417.50	$423.50	$2.80	$0.37	$426.67	9.07%	3.0%
28	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	45127PA0010188	$390.02	$2.74	$0.37	$393.13	$398.63	$2.76	$0.37	$401.76	$407.43	$2.78	$0.37	$410.58	$416.42	$2.80	$0.37	$419.59	9.07%	3.0%
29	Gold Valley Advantage EPO 1000/0/15 | Rx 0	45127PA0130002	$421.29	$2.74	$0.37	$424.40	$430.58	$2.76	$0.37	$433.71	$440.08	$2.78	$0.37	$443.23	$449.79	$2.80	$0.37	$452.96	9.07%	3.0%

[redacted]

Region	DemoUnits	MemberMonths	AdjustedPaid	AllowedAmount		Adjusted Allowed	Allowed PMPM	Demo	Relative Demo	Normalized Allowed	Relative Value Normalized	**Rating Factor**
6	368,356	296,531	90,261,766	107,236,316		116,957,368	394.42	1.2422	1.00	393.16	-3.2%	**1.00**
7	362,378	294,970	89,289,240	107,114,203		118,932,154	403.20	1.2285	0.99	406.39	0.1%	**1.03**
9	248,747	199,516	64,263,901	75,473,210		85,405,208	428.06	1.2468	1.01	425.14	4.7%	**1.08**
							406.18	1.24	1.00	406.16	0.0%	
Total	979,481	791,017	243,814,906	289,823,729	1.11	321,294,730	366.39	1.2383	1.00	405.98		

[redacted]

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Terminated Products/Plans

PPACA Plans

HIOS ID	Description
45127PA0010001	Healthy Benefits PPO 0 . 0 20 . Rx $250
45127PA0010002	Healthy Benefits PPO 0 . 0 20 . Rx $0
45127PA0010003	Healthy Benefits PPO 0 . 0 20 . Rx VBP
45127PA0010004	Healthy Benefits PPO 250 . 0 . Rx $250
45127PA0010005	Healthy Benefits PPO 250 . 0 . Rx $0
45127PA0010006	Healthy Benefits PPO 250 . 0 . Rx VBP
45127PA0010013	Healthy Benefits PPO HRA 2000 . 0 . 300 . Rx $250
45127PA0010014	Healthy Benefits PPO HRA 2000 . 0 . 300 . Rx $0
45127PA0010026	Healthy Benefits PPO 250 . 20 . Rx $0
45127PA0010028	Healthy Benefits PPO 500 . 20 . Rx $250
45127PA0010029	Healthy Benefits PPO 500 . 20 . Rx $0
45127PA0010031	Healthy Benefits PPO 1000 . 0 . Rx $250
45127PA0010032	Healthy Benefits PPO 1000 . 0 . Rx $0
45127PA0010034	Healthy Benefits PPO + Rewards 1000.0 . Rx VBP
45127PA0010036	Healthy Benefits PPO 2000 . 0 . Rx $250
45127PA0010037	Healthy Benefits PPO 2000 . 0 . Rx $0
45127PA0010039	Healthy Benefits PPO + Rewards 2000 . 0 . Rx VBP
45127PA0010047	Healthy Benefits PPO 4000 . 0 . Rx $250
45127PA0010048	Healthy Benefits PPO 4000 . 0 . Rx $0
45127PA0010050	Healthy Benefits PPO + Rewards 4000 . 0 . Rx VBP
45127PA0010051	Healthy Benefits PPO HSA 3500 . 0
45127PA0010052	Healthy Benefits PPO HSA 4000 . 30
45127PA0010056	Healthy Benefits PPO 0 . 0 20 PD . Rx VBP
45127PA0010059	Healthy Benefits PPO 250 . 0 PD . Rx VBP
45127PA0010066	Healthy Benefits PPO HRA 2000 . 0 . 300 PD . Rx $250
45127PA0010067	Healthy Benefits PPO HRA 2000.0.350 PD . Rx $0
45127PA0010072	Healthy Benefits PPO HRA 4000 . 0 . 1000 PD . Rx $250
45127PA0010073	Healthy Benefits PPO HRA 4000 . 0 . 1000 PD . Rx $0
45127PA0010074	Healthy Benefits PPO HRA 4000 . 0 . 1000 PD . Rx VBP
45127PA0010078	Healthy Benefits PPO 250 . 20 PD . Rx $250
45127PA0010079	Healthy Benefits PPO 250 . 20 PD . Rx $0
45127PA0010081	Healthy Benefits PPO 500 . 20 PD . Rx $250
45127PA0010082	Healthy Benefits PPO 500 . 20 PD . Rx $0
45127PA0010083	Healthy Benefits PPO 500 . 20 PD . Rx VBP
45127PA0010087	Healthy Benefits PPO + Rewards 1000 . 0 PD . Rx VBP
45127PA0010092	Healthy Benefits PPO + Rewards 2000 . 0 PD . Rx VBP
45127PA0010097	Healthy Benefits PPO 0 . 0 35 . Rx $250
45127PA0010098	Healthy Benefits PPO 0 . 0 35 . Rx $0
45127PA0010102	Healthy Benefits PPO 0 . 0 35 PD . Rx VBP
45127PA0010104	Healthy Benefits PPO 500 . 0 . Rx $250
45127PA0010105	Healthy Benefits PPO 500 . 0 . Rx 0
45127PA0010106	Healthy Benefits PPO 500 . 0 . Rx VBP
45127PA0010108	Healthy Benefits PPO 1500 . 30 . Rx $250
45127PA0010109	Healthy Benefits PPO HSA 2000 . 0
45127PA0010111	Healthy Benefits PPO 2000 . 20 . Rx $0
45127PA0010113	Healthy Benefits PPO DF 2000 . 20
45127PA0010114	Healthy Benefits PPO DF 3000 . 0
45127PA0010115	Healthy Benefits PPO HSA 6000 . 0
45127PA0010118	Healthy Benefits PPO 500 . 0 PD . Rx VBP
45127PA0010119	Healthy Benefits PPO DF 1000 . 20 PD
45127PA0010120	Healthy Benefits PPO HSA 1500 . 20 PD
45127PA0010122	Healthy Benefits PPO 1500 . 30 PD . Rx $0
45127PA0010123	Healthy Benefits PPO 1500 . 30 PD . Rx VBP
45127PA0010125	Healthy Benefits PPO 2000 . 20 PD . Rx $250
45127PA0010126	Healthy Benefits PPO 2000 . 20 PD . Rx $0
45127PA0010128	Healthy Benefits PPO DF 2000 . 20 PD
45127PA0010129	Healthy Benefits PPO DF 3000 . 0 PD
45127PA0010130	Healthy Benefits PPO HSA 3500 . 0 PD
45127PA0010133	Healthy Benefits PPO + Rewards 4000 . 0 Rx VBP PD
45127PA0010134	Healthy Benefits PPO HSA 4000 . 30 PD
45127PA0010136	Healthy Benefits PPO 6000.0 EX
45127PA0010137	Healthy Benefits PPO 1000.0 EX
45127PA0010140	Healthy Benefits PPO 3000 . 0 . Rx $250
45127PA0010141	Healthy Benefits PPO 3000 . 0 . Rx $0
45127PA0010142	Healthy Benefits PPO + Rewards 3000 . 0 . Rx VBP
45127PA0010145	Healthy Benefits PPO + Rewards 3000 . 0 PD . Rx VBP
45127PA0010146	Healthy Benefits PPO 0.0 40 EX
45127PA0010147	Healthy Benefits PPO 3000.0 EX
45127PA0010148	Healthy Benefits PPO HSA 6350.0 EX
45127PA0010149	Healthy Benefits PPO HRA 2000.0.1900 PD . Rx $250
45127PA0010150	Healthy Benefits PPO HRA 2000.0.1900 PD . Rx $0
45127PA0010151	Healthy Benefits PPO HRA 3000.0.2500 PD . Rx $250
45127PA0010152	Healthy Benefits PPO HRA 3000.0.2500 PD . Rx $0
45127PA0010153	Healthy Benefits PPO HRA 4000.0.3000 PD . Rx $250
45127PA0010154	Healthy Benefits PPO HRA 4000.0.3000 PD . Rx $0
45127PA0010156	Healthy Benefits PPO HRA 5000.0.3400 PD . Rx $0
45127PA0010157	Healthy Benefits PPO HRA 6000.0.4000 PD . Rx $250
45127PA0010158	Healthy Benefits PPO HRA 6000.0.4000 PD . Rx $0
45127PA0010159	Healthy Benefits PPO 1000.20 PD . Rx $250
45127PA0010160	Healthy Benefits PPO 1000.20 PD . Rx $0
45127PA0010162	Healthy Benefits PPO HRA 5000.0.1500 PD . Rx $250
45127PA0010164	Healthy Benefits PPO HRA 6000.0.1800 PD . Rx $250
45127PA0010165	Healthy Benefits PPO HRA 6000.0.1800 PD . Rx $0
45127PA0010166	Healthy Benefits PPO 0.0 40 PD
45127PA0010167	Healthy Benefits PPO DF 2000.0 PD
45127PA0010168	Healthy Benefits PPO 3000.20 PD . Rx $250

Pre-2014 Plans

Internal Plan ID	Description
PPOC1	PPO 0/100
PERC82	PPO (MERP) 0/100
PPPC3	PPO Plus 10/20
PPOC3	PPO 250/100
PPOC20	PPO 500/100
PPOC30	PPO 500/100 Grp Funded
PPQC22	PPO HSA 1500Q/100 Single
PPQC23	PPO HSA 1500Q/100 Family
PPOC31	PPO 250/100 Value Preferred
PPPC4	PPO Plus 20/40
PPOC21	PPO 750/100
PPOC22	PPO 750/100 Grp Funded
PPOC32	PPO 500/100 Value Preferred
PPOC33	PPO 500/100 Value Preferred Grp Funded
PPOC5	PPO 1000/100
PPOC14	PPO 1000/100 Grp Funded
PPRC1	PPO HRA 1000
PPOC25	PPO 250/90
PPQC24	PPO HSA 1500Q/80 Single
PPQC25	PPO HSA 1500Q/80 Family
PPOC2	PPO 500/90
PPOC40	PPO 500/90 Grp Funded
PPPC9	PPO Plus Value Based Benefits 1000
PPOC26	PPO 750/90
PPOC27	PPO 750/90 Grp Funded
PPOC4	PPO 250/80
PPOC23	PPO 1500/100
PPOC24	PPO 1500/100 Grp Funded
PPOC49	PPO 500/80
PPOC52	PPO 500/80 Grp Funded
PPOC28	PPO 1000/90
PPOC29	PPO 1000/90 Grp Funded
PPOC10	PPO 2000/100
PPOC16	PPO 2000/100 Grp Funded
PPRC3	PPO HRA 2000
PPPC11	PPO Plus Value Based Benefits 2000
PPQC26	PPO HSA 2500Q/100 Single
PPQC27	PPO HSA 2500Q/100 Family
PPQC9	PPO HSA 2000Q Single
PPQC10	PPO HSA 2000Q Family
PPOC11	PPO 3000/100
PPOC18	PPO 3000/100 Grp Funded
PPRC5	PPO HRA 3000
PERC11	PPO (MERP) 3000/100
PPOC94	PPO Choice 1000
PPPC13	PPO Plus Value Based Benefits 3000
PPQC11	PPO HSA 2500/80-Q Single
PPQC12	PPO HSA 2500/80-Q Family
PPOC50	PPO 4000/100
PPOC53	PPO 4000/100 Grp Funded
PPRC7	PPO HRA 4000
PPPC15	PPO Plus Value Based Benefits 4000
PPQC28	PPO HSA 3500Q/100 Single
PPQC29	PPO HSA 3500Q/100 Family
PPOC96	PPO Choice 3000
PPOC99	PPO 5000 DF
PPOC88	E Basics PPO Plan 2000/80
PPOC101	PPO 7500 DF
PPOC90	E Basics PPO Plan 4000/70
PPQC44	E Basics HSA 3000-Q/70 Single
PPQC45	E Basics HSA 3000-Q/70 Family
PPOC92	E Basics PPO Plan 5000/70
PPOA1	LVC - PPOA1 - PPO - Plan 250
PPOA10	LVC - PPOA10 - PPO 10000
PPOA2	LVC - PPOA2 - PPO - Plan 500
PPOA4	LVC - PPOA4 - PPO - Plan 500/80
PPOA5	LVC - PPOA5 - PPO - Plan 2500
PPOA6	LVC - PPOA6 - PPO - Plan 4000 Shared Deductible
PPOA7	LVC - PPOA7 - PPO - 1500 Value Plan
PPQA3	LVC - PPQA3 - HSA 3500-Q w/Rx (single)
PPQA4	LVC - PPQA4 - HSA 3500-Q w/Rx (family)
PPRA1	LVC - PPRA1 - PPO HRA 3000
PPOC34	CIT - PPOC34 - PPO 400
PPOC35	CIT - PPOC35 - PPO 1000
PPOC38	CIT - PPOC38 - PPO Plus
PPOC41	CIT - PPOC41 - PPO 3000
PPQC13	CIT - PPQC13 - PPO HSA 1200-Q w/ Rx (single)
PPQC14	CIT - PPQC14 - PPO HSA 1200-Q w/ Rx (family)
PPQC15	CIT - PPQC15 - PPO HSA 2500-Q w/ Rx (single)
PPQC16	CIT - PPQC16 - PPO HSA 2500-Q w/ Rx (family)
PPRC9	CIT -PPRC9 - PPO HRA 4000
PPOA2B53	Pennsylvania Dental Association Insurance Services - PPOA2 - PPO 250/100 A
PPOA4B53	Pennsylvania Dental Association Insurance Services - PPOA4 - PPO 1000/100 A
PPOA5B53	Pennsylvania Dental Association Insurance Services - PPOA5 - PPO 500/100 A
PPQA1B53	Pennsylvania Dental Association Insurance Services - PPQA1 - PPO HSA 2500/100 A
PPQA2B53	Pennsylvania Dental Association Insurance Services - PPQA2 - PPO HSA 2500/100 A

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Terminated Products/Plans

PPACA Plans

HIOS ID	Description
45127PA0010169	Healthy Benefits PPO 3000.20 PD . Rx $0
45127PA0010171	Healthy Benefits PPO HRA 4000.0.0 PD . Rx $250
45127PA0010172	Healthy Benefits PPO HRA 4000.0.0 PD . Rx $0
45127PA0010174	Healthy Benefits PPO HRA 5000.0.200 PD . Rx $0
45127PA0010175	Healthy Benefits PPO HRA 6000.0.400 PD . Rx $250
45127PA0010176	Healthy Benefits PPO HRA 6000.0.400 PD . Rx $0
45127PA0010177	Healthy Benefits PPO HSA 5500.0 PD
45127PA0010178	Healthy Benefits PPO DF 5500.0 PD
45127PA0010179	Healthy Benefits PPO DF 6350.0 PD

Pre-2014 Plans

Internal Plan ID	Description
PPOA6B53	Pennsylvania Dental Association Insurance Services - PPOA6 - PPO 1500/90
PPOA1100	Alliance of Automotive Service Providers of PA - PPOA1 - PPO 100/100
PPOA2100	Alliance of Automotive Service Providers of PA - PPOA2 - PPO 500/90 A
PPOA3100	Alliance of Automotive Service Providers of PA - PPOA3 - PPO 1000/80
PPQA1100	Alliance of Automotive Service Providers of PA - PPQA1 - PPO HSA 2500/80
PPQA2100	Alliance of Automotive Service Providers of PA - PPQA2 - PPO HSA 2500/80
PPOA1023	BANK HEALTHCARE - PPOA1 - PPO 0/100 A
PPOA2023	BANK HEALTHCARE - PPOA2 - PPO 500/100 B
PPOA3023	BANK HEALTHCARE - PPOA3 - PPO 250/100 B

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2018	to	12/31/2018
Base Period Start Date	1/1/2016	to	12/31/2016
Date of Most Recent Membership	2/1/2017		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2017)**	**Projected Rating Period**
Average Age	38	37	37
Total	727,260	76,192	914,304
<18	124,031	13,370	160,440
18-24	71,535	7,296	87,552
25-29	55,956	6,006	72,072
30-34	56,073	6,069	72828
35-39	55,672	6,052	72624
40-44	57,217	6,131	73572
45-49	68,532	7,244	86928
50-54	77,254	8,118	97416
55-59	79,697	8,288	99456
60-63	53,809	5,540	66480
64+	27,484	2,078	24936

*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
$ 356,028,306.30	$ 295,000,914.10	$ 302,508,512.05	727,260	$ 58,165,325.60	$ 360,673,837.64	$ -	$ (5,918,506.16)	$ -	$ -	$ (4,182,255.91)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 487.80**
Loss Ratio											**84.30%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	8.38%	-0.50%	0.00%	7.84%	20.56%
Outpatient Hospital	7.81%	1.00%	0.00%	8.89%	34.95%
Professional	5.62%	1.00%	0.00%	6.67%	24.53%
Other Medical	7.81%	1.00%	0.00%	8.89%	2.57%
Capitation				3.00%	0.05%
Prescription Drugs	12.60%	1.55%	0.00%	14.34%	17.34%
Total Annual Trend				9.07%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.190	

** 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		$ 22,396,694.56	1.0000	$ 22,396,693.75	59,028	$ 379.42		$ (608,785.35)	$ 26,523,135.87	$ 449.33
Feb-14		$ 21,616,315.74	1.0000	$ 21,616,314.51	59,192	$ 365.19		$ (197,340.77)	$ 25,184,896.30	$ 425.48
Mar-14		$ 22,106,750.82	1.0000	$ 22,106,750.91	58,250	$ 379.52		$ (216,726.52)	$ 25,965,848.26	$ 445.77
Apr-14		$ 21,842,899.27	1.0000	$ 21,842,898.56	57,131	$ 382.33		$ (351,452.91)	$ 25,267,814.60	$ 442.28
May-14		$ 21,723,976.50	1.0000	$ 21,723,975.78	55,575	$ 390.89		$ (366,940.88)	$ 24,857,687.52	$ 447.28
Jun-14		$ 20,139,179.17	1.0000	$ 20,139,178.31	54,448	$ 369.88		$ (337,191.75)	$ 23,050,891.36	$ 423.36
Jul-14		$ 21,223,287.93	1.0000	$ 21,223,288.81	53,080	$ 399.79		$ (386,053.05)	$ 24,119,642.15	$ 454.35
Aug-14		$ 18,906,827.77	1.0000	$ 18,906,828.83	52,264	$ 361.76		$ (413,551.16)	$ 21,557,769.65	$ 412.48
Sep-14		$ 20,262,536.17	1.0000	$ 20,262,907.56	51,225	$ 395.57		$ (390,821.42)	$ 22,860,465.48	$ 446.28
Oct-14		$ 22,142,652.20	1.0000	$ 22,143,549.63	49,419	$ 448.08		$ (419,588.44)	$ 24,892,102.26	$ 503.69
Nov-14		$ 20,952,383.07	1.0000	$ 20,953,318.58	48,608	$ 431.07		$ (375,799.41)	$ 23,152,835.69	$ 476.32
Dec-14	$ 285,811,477.78	$ 17,619,767.72	0.9999	$ 17,620,729.63	44,926	$ 392.22	$ 41,332,473.45	$ (385,872.33)	$ 20,385,695.19	$ 453.76
Jan-15		$ 15,593,799.19	0.9998	$ 15,596,865.77	42,791	$ 364.49		$ (408,422.33)	$ 18,686,826.05	$ 436.70
Feb-15		$ 15,001,969.05	0.9998	$ 15,004,981.78	42,240	$ 355.23		$ (375,654.08)	$ 17,692,310.55	$ 418.85
Mar-15		$ 18,636,578.87	0.9997	$ 18,642,898.97	41,716	$ 446.90		$ (377,320.93)	$ 21,323,210.28	$ 511.15
Apr-15		$ 17,820,921.16	0.9996	$ 17,827,724.84	41,517	$ 429.41		$ (424,217.19)	$ 20,329,946.05	$ 489.68
May-15		$ 16,388,284.53	0.9829	$ 16,672,707.00	41,500	$ 401.75		$ (405,723.04)	$ 18,969,886.74	$ 457.11
Jun-15		$ 16,530,860.20	0.9995	$ 16,538,683.93	41,311	$ 400.35		$ (418,963.03)	$ 18,873,994.20	$ 456.88
Jul-15		$ 16,762,630.09	0.9994	$ 16,772,713.03	41,102	$ 408.08		$ (549,203.13)	$ 18,885,529.95	$ 459.48
Aug-15		$ 16,619,703.18	0.9993	$ 16,631,254.26	40,955	$ 406.09		$ (480,529.54)	$ 18,682,243.43	$ 456.17
Sep-15		$ 16,782,247.16	0.9991	$ 16,797,441.64	41,080	$ 408.90		$ (463,582.03)	$ 18,887,562.16	$ 459.78
Oct-15		$ 17,755,171.68	0.9987	$ 17,777,539.36	42,242	$ 420.85		$ (513,449.80)	$ 20,253,354.87	$ 479.46
Nov-15		$ 17,181,201.94	0.9885	$ 17,381,532.75	42,899	$ 405.17		$ (517,444.90)	$ 19,559,128.06	$ 455.93
Dec-15	$ 256,624,156.14	$ 19,189,130.73	0.9977	$ 19,233,599.16	51,336	$ 374.66	$ 35,532,970.34	$ (599,034.92)	$ 22,733,375.56	$ 442.83
Jan-16		$ 19,317,959.73	0.9358	$ 20,643,171.61	54,914	$ 375.92		$ (584,175.85)	$ 25,385,389.96	$ 462.28
Feb-16		$ 20,746,662.88	0.9981	$ 20,786,357.31	55,515	$ 374.43		$ (671,454.92)	$ 24,947,163.06	$ 449.38
Mar-16		$ 26,217,904.90	0.9974	$ 26,286,234.64	56,418	$ 465.92		$ (746,506.31)	$ 30,553,476.99	$ 541.56
Apr-16		$ 22,919,408.62	0.9964	$ 23,001,149.80	57,599	$ 399.33		$ (692,039.82)	$ 26,760,448.30	$ 464.60
May-16		$ 23,900,221.52	0.9959	$ 23,999,215.62	59,148	$ 405.75		$ (601,668.28)	$ 27,804,162.04	$ 470.08
Jun-16		$ 25,314,727.77	0.9937	$ 25,474,049.51	60,727	$ 419.48		$ (721,220.54)	$ 29,231,468.89	$ 481.36
Jul-16		$ 24,126,149.43	0.9923	$ 24,314,095.31	61,194	$ 397.33		$ (384,215.25)	$ 27,971,499.26	$ 457.10
Aug-16		$ 28,431,315.63	0.9795	$ 29,025,837.11	61,616	$ 471.08		$ (437,172.81)	$ 33,189,448.52	$ 538.65
Sep-16		$ 26,104,660.32	0.9850	$ 26,502,478.33	62,668	$ 422.90		$ (374,089.01)	$ 30,492,885.69	$ 486.58
Oct-16		$ 25,737,933.38	0.9373	$ 27,459,880.49	63,865	$ 429.97		$ (237,458.78)	$ 32,104,336.07	$ 502.69
Nov-16		$ 26,957,227.77	0.9671	$ 27,873,586.77	64,846	$ 429.84		$ (232,367.50)	$ 32,409,064.32	$ 499.79
Dec-16	$ 356,028,306.30	$ 25,862,261.73	0.9307	$ 27,786,825.70	68,736	$ 404.25	$ 57,467,828.80	$ (236,137.09)	$ 33,852,861.76	$ 492.51

** Express Completion Factor as a percentage*

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2018

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
$ 360,791,806.18	$ 298,000,968.33	$ 305,592,314.31	738,516	$ 58,936,659.89	$ 364,528,974.21	$ -	$ (5,941,800.96)	$ 189,558.80	$ -	$ (5,263,307.16)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 485.81**
Loss Ratio											**84.34%**

**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	8.38%	-0.50%	0.00%	7.84%	20.56%
Outpatient Hospital	7.81%	1.00%	0.00%	8.89%	34.95%
Professional	5.62%	1.00%	0.00%	6.67%	24.53%
Other Medical	7.81%	1.00%	0.00%	8.89%	2.57%
Capitation				3.00%	0.05%
Prescription Drugs	12.60%	1.55%	0.00%	14.34%	17.34%
Total Annual Trend				9.07%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.190	

** 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		$ 23,464,713.20	1.0000	$ 23,464,712.33	62,867	$ 373.24		$ (611,410.55)	$ 27,757,568.45	$ 441.53
Feb-14		$ 22,649,721.43	1.0000	$ 22,649,720.15	62,937	$ 359.88		$ (198,253.09)	$ 26,349,225.42	$ 418.66
Mar-14		$ 23,324,209.84	1.0000	$ 23,324,209.93	61,857	$ 377.07		$ (217,679.18)	$ 27,346,998.01	$ 442.10
Apr-14		$ 22,767,300.74	1.0000	$ 22,767,299.97	60,471	$ 376.50		$ (352,901.21)	$ 26,327,073.66	$ 435.37
May-14		$ 22,641,058.54	1.0000	$ 22,641,057.78	58,729	$ 385.52		$ (367,831.75)	$ 25,899,531.75	$ 441.00
Jun-14		$ 21,038,632.83	1.0000	$ 21,038,631.96	57,356	$ 366.81		$ (338,516.75)	$ 24,052,299.53	$ 419.35
Jul-14		$ 21,876,240.76	1.0000	$ 21,876,241.68	55,850	$ 391.70		$ (388,471.12)	$ 24,857,067.45	$ 445.07
Aug-14		$ 19,808,901.51	1.0000	$ 19,808,902.65	54,979	$ 360.30		$ (418,529.23)	$ 22,551,102.08	$ 410.18
Sep-14		$ 21,026,586.17	1.0000	$ 21,026,974.64	53,810	$ 390.76		$ (393,499.49)	$ 23,711,460.76	$ 440.65
Oct-14		$ 22,987,939.00	1.0000	$ 22,988,877.05	51,944	$ 442.57		$ (421,737.68)	$ 25,824,124.39	$ 497.15
Nov-14		$ 21,585,564.45	1.0000	$ 21,586,533.34	51,114	$ 422.32		$ (376,990.49)	$ 23,873,644.73	$ 467.07
Dec-14	$ 300,494,261.72	$ 18,173,201.64	0.9999	$ 18,174,201.32	47,224	$ 384.85	$ 42,695,742.66	$ (388,553.80)	$ 21,018,634.88	$ 445.08
Jan-15		$ 16,155,218.40	0.9998	$ 16,158,423.77	44,817	$ 360.54		$ (409,966.16)	$ 19,331,723.89	$ 431.35
Feb-15		$ 15,539,882.83	0.9998	$ 15,543,030.65	44,264	$ 351.14		$ (376,295.32)	$ 18,328,812.61	$ 414.08
Mar-15		$ 19,424,071.27	0.9997	$ 19,430,704.66	43,721	$ 444.42		$ (379,739.98)	$ 22,189,528.60	$ 507.53
Apr-15		$ 18,498,294.66	0.9996	$ 18,505,408.76	43,507	$ 425.34		$ (439,185.67)	$ 21,079,528.24	$ 484.51
May-15		$ 16,892,696.23	0.9828	$ 17,187,527.86	43,437	$ 395.69		$ (420,938.82)	$ 19,545,199.94	$ 449.97
Jun-15		$ 17,329,245.08	0.9995	$ 17,337,549.18	43,224	$ 401.11		$ (421,261.71)	$ 19,740,400.32	$ 456.70
Jul-15		$ 17,407,362.79	0.9994	$ 17,417,938.74	43,011	$ 404.96		$ (550,635.44)	$ 19,621,944.18	$ 456.21
Aug-15		$ 17,145,624.37	0.9993	$ 17,157,636.17	42,831	$ 400.59		$ (481,463.61)	$ 19,270,281.32	$ 449.91
Sep-15		$ 17,603,786.03	0.9991	$ 17,619,910.09	42,860	$ 411.10		$ (465,593.62)	$ 19,770,192.61	$ 461.27
Oct-15		$ 18,241,183.93	0.9987	$ 18,264,309.74	43,749	$ 417.48		$ (513,974.68)	$ 20,786,005.68	$ 475.12
Nov-15		$ 17,710,668.64	0.9884	$ 17,918,629.36	44,439	$ 403.22		$ (517,781.07)	$ 20,160,656.01	$ 453.67
Dec-15	$ 265,808,945.96	$ 19,886,285.10	0.9977	$ 19,932,808.58	52,484	$ 379.79	$ 36,398,754.96	$ (601,767.26)	$ 23,469,755.78	$ 447.18
Jan-16		$ 19,479,488.07	0.9357	$ 20,818,051.25	55,879	$ 372.56		$ (585,531.04)	$ 25,614,990.29	$ 458.40
Feb-16		$ 20,911,851.88	0.9981	$ 20,951,926.47	56,414	$ 371.40		$ (673,570.70)	$ 25,154,866.63	$ 445.90
Mar-16		$ 26,508,690.70	0.9974	$ 26,577,915.11	57,341	$ 463.51		$ (750,649.25)	$ 30,912,342.04	$ 539.10
Apr-16		$ 23,236,592.01	0.9964	$ 23,319,691.15	58,555	$ 398.25		$ (695,379.95)	$ 27,126,750.53	$ 463.27
May-16		$ 24,172,934.66	0.9959	$ 24,273,275.50	60,132	$ 403.67		$ (603,308.56)	$ 28,133,783.27	$ 467.87
Jun-16		$ 25,509,283.49	0.9937	$ 25,670,009.88	61,716	$ 415.94		$ (723,037.56)	$ 29,466,384.56	$ 477.45
Jul-16		$ 24,434,294.76	0.9923	$ 24,625,082.40	62,242	$ 395.63		$ (385,516.05)	$ 28,337,132.48	$ 455.27
Aug-16		$ 28,626,445.70	0.9795	$ 29,225,437.00	62,546	$ 467.26		$ (437,954.16)	$ 33,435,719.22	$ 534.58
Sep-16		$ 26,459,719.15	0.9850	$ 26,863,845.69	63,515	$ 422.95		$ (375,095.25)	$ 30,899,677.36	$ 486.49
Oct-16		$ 25,974,680.32	0.9372	$ 27,714,472.37	64,710	$ 428.29		$ (238,625.36)	$ 32,414,029.03	$ 500.91
Nov-16		$ 27,153,978.74	0.9671	$ 28,077,653.29	65,714	$ 427.27		$ (233,943.42)	$ 32,663,698.40	$ 497.06
Dec-16	$ 360,791,806.18	$ 26,168,528.43	0.9306	$ 28,119,324.35	69,752	$ 403.13	$ 58,132,011.70	$ (239,189.66)	$ 34,267,521.39	$ 491.28

** Express Completion Factor as a percentage*

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2018**

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	$ 487.80	$ 485.81	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.190	1.190	
Unadjusted Projected Allowed EHB Claims PMPM	$ 580.32	$ 577.95	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.013	1.013	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	1.000	<- See URRT Instructions
Change in Benefits	1.008	1.008	<- See URRT Instructions
Change in Other	1.005	1.005	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 587.76	$ 585.36	
Credibidility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 585.36**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 585.36	<- 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]	$ 609.79	<- Index Rate for Projection Period on URRT - Small Group	
Projected Paid to Allowed Ratio	0.856	<- Paid to Allowed Average Factor in Projection Period on URRT	
Projected Paid EHB Claims PMPM	$ 521.78		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ (42.86)		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 564.64		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 659.88	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 564.64		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 659.88		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 485.81	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 360,791,806.18**	
Blended Loss Ratio	**84.34%**	

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

Effective Date	1/1/2018	4/1/2018	7/1/2018	10/1/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter	241,620	106,884	111,996	465,108	925,608
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 585.36	$ 585.36	$ 585.36	$ 585.36	$ 585.36
Months of Trend	-	3	6	9	
Annual Trend	9.07%	9.07%	9.07%	9.07%	
Single Risk Pool Projected Allowed Claims	$ 585.36	$ 598.21	$ 611.34	$ 624.76	$ 609.79
Quarterly Trend Factor	100.0%	102.2%	104.4%	106.7%	104.2%
2018 Trend Factors by Quarter	0.959951872	0.981019657	1.002549811	1.024552481	

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	10.12%
General and Claims	6.57%
Agent/Broker Fees and Commissions	3.29%
Quality Improvement Initiatives	0.26%
Taxes and Fees	4.54%
PCORI Fees (Enter $ amount here: $____0.20_____)	0.04%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.70%
Health Insurance Providers Fee	3.80%
Profit/Contingency (after tax)	2.00%
Total Retention	16.66%
Projected Required Revenue PMPM	$ 677.51 <- **Single Pool Gross Premium Avg. Rate, PMPM on URRT**

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2017**	**2018**
Average Age Factor	1.479	1.524
Average Geographic Factor	1.001	1.034
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.003	1.004
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 585.61	$ 659.88
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 394.11	$ 416.83

Table 8. Components of Rate Change

Rate Components	**2017**	**2018**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	374.9701799	394.2020359	$19.23	5.1%
B. Base period allowed claims before normalization	$ 485.30	$ 485.81	$0.51	0%
C. Normalization factor component of change	$ (158.70)	-178.9336114	-$20.23	-$0.05
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 326.60	$ 306.87	$ (19.73)	-5%
D2. URRT Trend	$ 50.90	$ 58.20	$ 7.31	2%
D3. URRT Morbidity	$ -	$ -	$ -	0%
D4. URRT Other	$ 5.51	$ 4.68	$ (0.83)	0%
D5. Normalized URRT RA/RI on an allowed basis	-12.31996279	31.64327038	$ 43.96	12%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0%
D7. Subtotal - Sum(D1:D6)	$ 370.69	$ 401.41	$ 30.71	8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	0	$ -	0%
E2. Pricing AV	$ (72.81)	$ (87.45)	$ (14.64)	-4%
E3. Benefit Richness	$ 0.99	$ 2.61	$ 1.62	0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0%
E5. Subtotal - Sum(E1:E4)	$ (71.81)	$ (84.84)	$ (13.02)	-3%
F. Change in Retention Components				
F1. Administrative Expenses	$ 42.71	$ 39.90	$ (2.81)	-1%
F2. Taxes and Fees	$ 12.32	$ 17.89	$ 5.57	1%
F3. Profit and/or Contingency	$ -	$ 7.88	$ 7.88	2%
F4. Subtotal - Sum(F1:F3)	$ 55.03	$ 65.67	$ 10.64	3%
G. Change in Miscellaneous Items			$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 353.91	$ 382.24	$ 28.33	8%

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

	2017	**2018**	
Paid-to-Allowed	0.831	0.856	
URRT Trend (Total Applied Trend Factor)	1.156	1.190	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	1.015	1.013	<- URRT W1, S2
Risk Adjustment	$ (15.21)	$ 42.86	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.27	$ 0.26	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.804	0.782	
Benefit Richness	1.003	1.008	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	11.39%	10.12%	
Taxes and Fees	3.29%	4.54%	
Profit and/or Contingency	0.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2018
Base Period Start Date	1/1/2016
Date of Most Recent Membership	2/1/2017
Market Adjusted Index Rate	$ 659.88

Calibration	
Age Calibration Factor	1.524
Geographic Calibration Factor	1.034
Aggregate Calibration Factor	1.576

Total Covered Lives @ 02-01-2017
76,192

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2018	1/1/18 Plan HIOS Plan ID (If 1/1/17 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2018 Plans @ 02-01-2017	Total Policyholders @ 02-01-2017	2017 Calibrated Plan Adjusted Index Rate PMPM	2018 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2017 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2018 Continued/ Discontinued Plans Indicator
Totals							0.760			0.782	1.004	1.000	1.000	1.000	1.000	$ 518.57	10.1%	4.5%	2.0%	75,867	43,516	$ 374.97	$ 394.20	5.13%		-	-	-	-	-	24,425	30,949	-	20,818	76,192	
Plan 1	45127PA0010054	PPO	Platinum PPO 0/0/15 Rx 250	M	Platinum PPO 0/0/15 Rx 2	Platinum	0.88872593	Standard	Off	0.920	1.050	1.000	1.000	1.000	1.000	$637.34	8.3%	4.5%	2.0%	1,521	840	$ 455.34	$ 474.78	4.3%	2.0%	-	-	-	-	-	768	392	-	361	1,521	1
Plan 2	45127PA0010055	PPO	Platinum PPO 0/0/15 Rx 0	M	Platinum PPO 0/0/15 Rx 0	Platinum	0.90245501	Standard	Off	0.935	1.050	1.000	1.000	1.000	1.000	$647.52	8.2%	4.5%	2.0%	3,148	1,637	$ 461.87	$ 481.69	4.3%	4.1%	-	-	-	-	-	1,601	592	-	955	3,148	1
Plan 3	45127PA0010057	PPO	Platinum PPO 250/0/15 Rx 250	M	Platinum PPO 250/0/15 R	Platinum	0.86861381	Standard	Off	0.904	1.020	1.000	1.000	1.000	1.000	$608.22	8.7%	4.5%	2.0%	1,168	648	$ 437.16	$ 455.02	4.1%	1.5%	-	-	-	-	-	518	233	-	417	1,168	1
Plan 4	45127PA0010058	PPO	Platinum PPO 250/0/15 Rx 0	M	Platinum PPO 250/0/15 R	Platinum	0.88171861	Standard	Off	0.919	1.020	1.000	1.000	1.000	1.000	$618.40	8.5%	4.5%	2.0%	2,373	1,288	$ 443.69	$ 461.93	4.1%	3.1%	-	-	-	-	-	1,051	762	-	560	2,373	1
Plan 5	45127PA0010069	PPO	Gold PPO HRA 3000/0/45 - 800 Rx 250	M	Gold PPO HRA 3000/0/45	Gold	0.79448405	Standard	Off	0.705	1.000	1.000	1.000	1.000	1.000	$465.37	11.4%	4.5%	2.0%	-	-	$ 339.10	$ 359.90	6.1%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 6	45127PA0010070	PPO	Gold PPO HRA 3000/0/45 - 800 Rx 0	M	Gold PPO HRA 3000/0/45	Gold	0.80429817	Standard	Off	0.721	1.000	1.000	1.000	1.000	1.000	$475.56	11.2%	4.5%	2.0%	215	110	$ 345.63	$ 366.81	6.1%	0.3%	-	-	-	-	-	31	116	-	68	215	1
Plan 7	45127PA0010084	PPO	Gold PPO 1000/0/25 Rx 250	M	Gold PPO 1000/0/25 Rx 2	Gold	0.77203322	Standard	Off	0.838	1.000	1.000	1.000	1.000	1.000	$553.17	9.4%	4.5%	2.0%	2,013	1,205	$ 399.32	$ 417.67	4.6%	2.7%	-	-	-	-	-	892	497	-	624	2,013	1
Plan 8	45127PA0010085	PPO	Gold PPO 1000/0/25 Rx 0	M	Gold PPO 1000/0/25 Rx 0	Gold	0.78243164	Standard	Off	0.854	1.000	1.000	1.000	1.000	1.000	$563.35	9.3%	4.5%	2.0%	7,830	4,562	$ 405.86	$ 424.58	4.6%	10.3%	-	-	-	-	-	2,098	3,178	-	2,554	7,830	1
Plan 9	45127PA0010089	PPO	Gold PPO 2000/0/25 Rx 250	M	Gold PPO 2000/0/25 Rx 2	Gold	0.76141892	Standard	Off	0.782	1.000	1.000	1.000	1.000	1.000	$515.80	10.1%	4.5%	2.0%	4,128	2,452	$ 374.76	$ 392.32	4.7%	5.4%	-	-	-	-	-	1,540	1,416	-	1,172	4,128	1
Plan 10	45127PA0010090	PPO	Gold PPO 2000/0/25 Rx 0	M	Gold PPO 2000/0/25 Rx 0	Gold	0.77236383	Standard	Off	0.797	1.000	1.000	1.000	1.000	1.000	$525.98	9.9%	4.5%	2.0%	15,924	9,225	$ 381.30	$ 399.23	4.7%	21.0%	-	-	-	-	-	4,682	7,170	-	4,072	15,924	1
Plan 11	45127PA0010100	PPO	Gold PPO 0/0/35 Rx 250	M	Gold PPO 0/0/35 Rx 250	Gold	0.78499318	Standard	Off	0.871	1.000	1.000	1.000	1.000	1.000	$524.68	9.1%	4.5%	2.0%	142	93	$ 411.21	$ 432.27	5.1%	0.2%	-	-	-	-	-	40	51	-	51	142	1
Plan 12	45127PA0010101	PPO	Gold PPO 0/0/35 Rx 0	M	Gold PPO 0/0/35 Rx 0	Gold	0.79552765	Standard	Off	0.886	1.000	1.000	1.000	1.000	1.000	$584.87	9.0%	4.5%	2.0%	221	121	$ 417.74	$ 439.18	5.1%	0.3%	-	-	-	-	-	110	77	-	34	221	1
Plan 13	45127PA0010116	PPO	Gold PPO 500/0/40 Rx 250	M	Gold PPO 500/0/40 Rx 25	Gold	0.78278627	Standard	Off	0.863	1.000	1.000	1.000	1.000	1.000	$569.68	9.2%	4.5%	2.0%	754	483	$ 405.14	$ 428.87	5.9%	1.0%	-	-	-	-	-	438	117	-	199	754	1
Plan 14	45127PA0010117	PPO	Gold PPO 500/0/40 Rx 0	M	Gold PPO 500/0/40 Rx 0	Gold	0.79304742	Standard	Off	0.879	1.000	1.000	1.000	1.000	1.000	$579.86	9.1%	4.5%	2.0%	3,026	1,833	$ 411.66	$ 435.79	5.9%	4.0%	-	-	-	-	-	1,239	977	-	804	3,020	1
Plan 15	45127PA0010124	PPO	Silver HSA 2250/0/25	M	Silver HSA 2250/0/25	Silver	0.70709354	Standard	Off	0.733	1.000	1.000	1.000	1.000	1.000	$483.57	10.6%	4.5%	2.0%	3,532	1,907	$ 350.19	$ 370.45	5.8%	4.7%	-	-	-	-	-	570	1,653	-	1,309	3,532	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2017, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ -	$ -	$ -	$ -	$ 330.47	$ 316.64	$ -	$ 317.47	$ 321.28
Plan 1	45127PA0010054	Platinum PPO 0/0/15 Rx 250	M	Platinum PPO 0/0/15 Rx 250	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 415.63	$ 419.79	$ -	$ 411.47	$ 415.71
Plan 2	45127PA0010055	Platinum PPO 0/0/15 Rx 0	M	Platinum PPO 0/0/15 Rx 0	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 422.54	$ 426.77	$ -	$ 418.31	$ 422.05
Plan 3	45127PA0010057	Platinum PPO 250/0/15 Rx 250	M	Platinum PPO 250/0/15 Rx 2	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 399.18	$ 403.17	$ -	$ 395.19	$ 398.55
Plan 4	45127PA0010058	Platinum PPO 250/0/15 Rx 0	M	Platinum PPO 250/0/15 Rx 0	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 406.09	$ 410.15	$ -	$ 402.03	$ 406.44
Plan 5	45127PA0010069	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 310.61	$ 313.72	$ -	$ 307.50	$ -
Plan 6	45127PA0010070	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 317.52	$ 320.70	$ -	$ 314.34	$ 318.23
Plan 7	45127PA0010084	Gold PPO 1000/0/25 Rx 250	M	Gold PPO 1000/0/25 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 364.97	$ 368.62	$ -	$ 361.32	$ 364.74
Plan 8	45127PA0010085	Gold PPO 1000/0/25 Rx 0	M	Gold PPO 1000/0/25 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 371.87	$ 375.59	$ -	$ 368.15	$ 372.17
Plan 9	45127PA0010089	Gold PPO 2000/0/25 Rx 250	M	Gold PPO 2000/0/25 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 342.75	$ 346.18	$ -	$ 339.32	$ 342.95
Plan 10	45127PA0010090	Gold PPO 2000/0/25 Rx 0	M	Gold PPO 2000/0/25 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 349.66	$ 353.16	$ -	$ 346.16	$ 350.34
Plan 11	45127PA0010100	Gold PPO 0/0/35 Rx 250	M	Gold PPO 0/0/35 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 375.72	$ 379.48	$ -	$ 371.96	$ 375.72
Plan 12	45127PA0010101	Gold PPO 0/0/35 Rx 0	M	Gold PPO 0/0/35 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 382.63	$ 386.46	$ -	$ 378.80	$ 383.38
Plan 13	45127PA0010116	Gold PPO 500/0/40 Rx 250	M	Gold PPO 500/0/40 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 370.22	$ 373.92	$ -	$ 366.52	$ 369.82
Plan 14	45127PA0010117	Gold PPO 500/0/40 Rx 0	M	Gold PPO 500/0/40 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 377.13	$ 380.90	$ -	$ 373.36	$ 377.35
Plan 15	45127PA0010124	Silver HSA 2250/0/25	M	Silver HSA 2250/0/25	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 318.59	$ 321.78	$ -	$ 315.40	$ 318.90
Plan 16	45127PA0010131	Silver PPO 4000/0/30 Rx 250	M	Silver PPO 4000/0/30 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 301.80	$ 304.82	$ -	$ 298.78	$ 301.98
Plan 17	45127PA0010132	Silver PPO 4000/0/30 Rx 0	M	Silver PPO 4000/0/30 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 308.70	$ 311.79	$ -	$ 305.61	$ 309.62
Plan 18	45127PA0010135	Bronze HSA 6350/0/0	M	Bronze HSA 6350/0/0	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 242.96	$ 245.39	$ -	$ 240.53	$ 243.88
Plan 19	45127PA0010143	Silver PPO 3000/0/45 Rx 250	M	Silver PPO 3000/0/45 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 308.84	$ 311.93	$ -	$ 305.75	$ 309.45
Plan 20	45127PA0010144	Silver PPO 3000/0/45 Rx 0	M	Silver PPO 3000/0/45 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 315.75	$ 318.91	$ -	$ 312.59	$ 316.31
Plan 21	45127PA0010161	Gold HSA 1500/0/15	M	Gold HSA 1500/0/15	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 351.24	$ 354.75	$ -	$ 347.73	$ 351.93
Plan 22	45127PA0010170	Silver HSA 3500/0/15	M	Silver HSA 3500/0/15	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 295.74	$ 298.70	$ -	$ 292.78	$ 296.31
Plan 23	45127PA0010184	Silver PPO 5000/0/30 Rx 250	M	Silver PPO 5000/0/30 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 293.53	$ 296.47	$ -	$ 290.59	$ 295.34
Plan 24	45127PA0010185	Silver PPO 5000/0/30 Rx 0	M	Silver PPO 5000/0/30 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 300.44	$ 303.44	$ -	$ 297.44	$ 300.22
Plan 25	45127PA0010186	Silver PPO 6000/0/35 Rx 250	M	Silver PPO 6000/0/35 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 290.13	$ 293.03	$ -	$ 287.23	$ 291.30
Plan 26	45127PA0010187	Silver PPO 6000/0/35 Rx 0	M	Silver PPO 6000/0/35 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 297.04	$ 300.01	$ -	$ 294.07	$ 299.20
Plan 27	45127PA0010188	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	45127PA0010189	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	45127PA0130001	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	45127PA0130002	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	45127PA0130003	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	45127PA0130004	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	45127PA0010072	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 303.57	$ 306.61	$ -	$ 300.53	$ 306.61
Plan 34	45127PA0010073	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 310.48	$ 313.58	$ -	$ 307.38	$ 312.55
Plan 35	45127PA0010066	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 52	Gold	Off										$ -
Plan 36	45127PA0010067	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 50	Gold	Off										$ -
Plan 37	45127PA0010081	Healthy Benefits PPO 500 . 20 R	DM	Gold PPO 1000/0/25 | Rx 52	Gold	Off										$ -

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	45127PA0010054	Platinum PPO 0/0/15 Rx 250	M	Platinum PPO 0/0/15 Rx 250	Platinum	Off
Plan 2	45127PA0010055	Platinum PPO 0/0/15 Rx 0	M	Platinum PPO 0/0/15 Rx 0	Platinum	Off
Plan 3	45127PA0010057	Platinum PPO 250/0/15 Rx 250	M	Platinum PPO 250/0/15 Rx 2	Platinum	Off
Plan 4	45127PA0010058	Platinum PPO 250/0/15 Rx 0	M	Platinum PPO 250/0/15 Rx 0	Platinum	Off
Plan 5	45127PA0010069	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off
Plan 6	45127PA0010070	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off
Plan 7	45127PA0010084	Gold PPO 1000/0/25 Rx 250	M	Gold PPO 1000/0/25 Rx 250	Gold	Off
Plan 8	45127PA0010085	Gold PPO 1000/0/25 Rx 0	M	Gold PPO 1000/0/25 Rx 0	Gold	Off
Plan 9	45127PA0010089	Gold PPO 2000/0/25 Rx 250	M	Gold PPO 2000/0/25 Rx 250	Gold	Off
Plan 10	45127PA0010090	Gold PPO 2000/0/25 Rx 0	M	Gold PPO 2000/0/25 Rx 0	Gold	Off
Plan 11	45127PA0010100	Gold PPO 0/0/35 Rx 250	M	Gold PPO 0/0/35 Rx 250	Gold	Off
Plan 12	45127PA0010101	Gold PPO 0/0/35 Rx 0	M	Gold PPO 0/0/35 Rx 0	Gold	Off
Plan 13	45127PA0010116	Gold PPO 500/0/40 Rx 250	M	Gold PPO 500/0/40 Rx 250	Gold	Off
Plan 14	45127PA0010117	Gold PPO 500/0/40 Rx 0	M	Gold PPO 500/0/40 Rx 0	Gold	Off
Plan 15	45127PA0010124	Silver HSA 2250/0/25	M	Silver HSA 2250/0/25	Silver	Off
Plan 16	45127PA0010131	Silver PPO 4000/0/30 Rx 250	M	Silver PPO 4000/0/30 Rx 250	Silver	Off
Plan 17	45127PA0010132	Silver PPO 4000/0/30 Rx 0	M	Silver PPO 4000/0/30 Rx 0	Silver	Off
Plan 18	45127PA0010135	Bronze HSA 6350/0/0	M	Bronze HSA 6350/0/0	Bronze	Off
Plan 19	45127PA0010143	Silver PPO 3000/0/45 Rx 250	M	Silver PPO 3000/0/45 Rx 250	Silver	Off
Plan 20	45127PA0010144	Silver PPO 3000/0/45 Rx 0	M	Silver PPO 3000/0/45 Rx 0	Silver	Off
Plan 21	45127PA0010161	Gold HSA 1500/0/15	M	Gold HSA 1500/0/15	Gold	Off
Plan 22	45127PA0010170	Silver HSA 3500/0/15	M	Silver HSA 3500/0/15	Silver	Off
Plan 23	45127PA0010184	Silver PPO 5000/0/30 Rx 250	M	Silver PPO 5000/0/30 Rx 250	Silver	Off
Plan 24	45127PA0010185	Silver PPO 5000/0/30 Rx 0	M	Silver PPO 5000/0/30 Rx 0	Silver	Off
Plan 25	45127PA0010186	Silver PPO 6000/0/35 Rx 250	M	Silver PPO 6000/0/35 Rx 250	Silver	Off
Plan 26	45127PA0010187	Silver PPO 6000/0/35 Rx 0	M	Silver PPO 6000/0/35 Rx 0	Silver	Off
Plan 27	45127PA0010188	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off
Plan 28	45127PA0010189	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off
Plan 29	45127PA0130001	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off
Plan 30	45127PA0130002	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off
Plan 31	45127PA0130003	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off
Plan 32	45127PA0130004	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off
Plan 33	45127PA0010072	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 250	Silver	Off
Plan 34	45127PA0010073	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 0	Silver	Off
Plan 35	45127PA0010066	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 52	Gold	Off
Plan 36	45127PA0010067	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 50	Gold	Off
Plan 37	45127PA0010081	Healthy Benefits PPO 500 . 20	DM	Gold PPO 1000/0/25 | Rx 52	Gold	Off

Quarter 1 2018, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ 384.35	$ 383.32	$ -	$ 411.27	$ 391.30
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 455.77	$ 469.44	$ -	$ 492.23	$ 467.95
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 462.40	$ 476.28	$ -	$ 499.40	$ 476.23
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 436.80	$ 449.90	$ -	$ 471.74	$ 451.89
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 443.43	$ 456.74	$ -	$ 478.91	$ 456.08
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 345.49	$ 355.86	$ -	$ 373.13	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 352.12	$ 362.69	$ -	$ 380.29	$ 366.73
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 400.94	$ 412.97	$ -	$ 433.02	$ 413.86
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 407.58	$ 419.81	$ -	$ 440.18	$ 423.18
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 376.60	$ 387.90	$ -	$ 406.73	$ 389.03
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 383.24	$ 394.73	$ -	$ 413.90	$ 396.25
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 414.96	$ 427.41	$ -	$ 448.16	$ 431.35
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 421.59	$ 434.24	$ -	$ 455.32	$ 431.19
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 411.70	$ 424.05	$ -	$ 444.64	$ 422.31
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 418.33	$ 430.88	$ -	$ 451.80	$ 431.30
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 355.61	$ 366.28	$ -	$ 384.06	$ 371.15
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 335.74	$ 345.81	$ -	$ 362.60	$ 344.18
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 342.37	$ 352.64	$ -	$ 369.76	$ 352.51
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 279.63	$ 288.02	$ -	$ 302.00	$ 288.75
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 342.81	$ 353.09	$ -	$ 370.23	$ 353.04
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 349.44	$ 359.93	$ -	$ 377.40	$ 362.77
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 386.47	$ 398.06	$ -	$ 417.39	$ 400.17
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 329.12	$ 338.99	$ -	$ 355.45	$ 340.83
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 328.81	$ 338.67	$ -	$ 355.11	$ 335.57
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 335.44	$ 345.51	$ -	$ 362.28	$ 349.52
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 324.33	$ 334.06	$ -	$ 350.28	$ 336.04
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 330.96	$ 340.89	$ -	$ 357.44	$ 341.18
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 393.13	$ 404.93	$ -	$ 424.58	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 399.76	$ 411.76	$ -	$ 431.75	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 416.94	$ 429.45	$ -	$ 450.30	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 424.40	$ 437.13	$ -	$ 458.35	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 361.99	$ 372.85	$ -	$ 390.95	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 369.45	$ 380.53	$ -	$ 399.00	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 335.74	$ 345.81	$ -	$ 362.60	$ 345.81
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 342.37	$ 352.64	$ -	$ 369.76	$ 354.83
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 376.60	$ 387.90	$ -	$ 406.73	$ 396.69
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 383.24	$ 394.73	$ -	$ 413.90	$ 401.43
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 400.94	$ 412.97	$ -	$ 433.02	$ 410.37

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	0.0%	0.0%	0.0%	0.0%	0.0%	9.6%	11.6%	0.0%	18.7%	12.9%
Plan 1						9.7%	11.8%		19.6%	12.6%
Plan 2						9.4%	11.6%		19.4%	12.8%
Plan 3						9.4%	11.6%		19.4%	13.4%
Plan 4						9.2%	11.4%		19.1%	12.2%
Plan 5						11.2%	13.4%		21.3%	
Plan 6						10.9%	13.1%		21.0%	15.2%
Plan 7						9.9%	12.0%		19.8%	13.5%
Plan 8						9.6%	11.8%		19.6%	13.7%
Plan 9						9.9%	12.1%		19.9%	13.4%
Plan 10						9.6%	11.8%		19.6%	13.1%
Plan 11						10.4%	12.6%		20.5%	14.8%
Plan 12						10.2%	12.4%		20.2%	12.5%
Plan 13						11.2%	13.4%		21.3%	14.2%
Plan 14						10.9%	13.1%		21.0%	14.3%
Plan 15						11.6%	13.8%		21.8%	16.4%
Plan 16						11.2%	13.4%		21.4%	14.0%
Plan 17						10.9%	13.1%		21.0%	13.9%
Plan 18						15.1%	17.4%		25.6%	18.4%
Plan 19						11.0%	13.2%		21.1%	14.1%
Plan 20						10.7%	12.9%		20.7%	14.7%
Plan 21						10.0%	12.2%		20.0%	13.7%
Plan 22						11.3%	13.5%		21.4%	15.0%
Plan 23						12.0%	14.2%		22.2%	13.6%
Plan 24						11.7%	13.9%		21.8%	16.4%
Plan 25						11.8%	14.0%		21.9%	15.4%
Plan 26						11.4%	13.6%		21.5%	14.0%
Plan 27										
Plan 28										
Plan 29										
Plan 30										
Plan 31										
Plan 32										
Plan 33						10.6%	12.8%		20.7%	12.8%
Plan 34						10.3%	12.5%		20.3%	13.5%
Plan 35										
Plan 36										
Plan 37										

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	45127PA0010054	Platinum PPO 0/0/15 Rx 250	M	Platinum PPO 0/0/15 Rx 250	Platinum	Off
Plan 2	45127PA0010055	Platinum PPO 0/0/15 Rx 0	M	Platinum PPO 0/0/15 Rx 0	Platinum	Off
Plan 3	45127PA0010057	Platinum PPO 250/0/15 Rx 250	M	Platinum PPO 250/0/15 Rx 2	Platinum	Off
Plan 4	45127PA0010058	Platinum PPO 250/0/15 Rx 0	M	Platinum PPO 250/0/15 Rx 0	Platinum	Off
Plan 5	45127PA0010069	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off
Plan 6	45127PA0010070	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off
Plan 7	45127PA0010084	Gold PPO 1000/0/25 Rx 250	M	Gold PPO 1000/0/25 Rx 250	Gold	Off
Plan 8	45127PA0010085	Gold PPO 1000/0/25 Rx 0	M	Gold PPO 1000/0/25 Rx 0	Gold	Off
Plan 9	45127PA0010089	Gold PPO 2000/0/25 Rx 250	M	Gold PPO 2000/0/25 Rx 250	Gold	Off
Plan 10	45127PA0010090	Gold PPO 2000/0/25 Rx 0	M	Gold PPO 2000/0/25 Rx 0	Gold	Off
Plan 11	45127PA0010100	Gold PPO 0/0/35 Rx 250	M	Gold PPO 0/0/35 Rx 250	Gold	Off
Plan 12	45127PA0010101	Gold PPO 0/0/35 Rx 0	M	Gold PPO 0/0/35 Rx 0	Gold	Off
Plan 13	45127PA0010116	Gold PPO 500/0/40 Rx 250	M	Gold PPO 500/0/40 Rx 250	Gold	Off
Plan 14	45127PA0010117	Gold PPO 500/0/40 Rx 0	M	Gold PPO 500/0/40 Rx 0	Gold	Off
Plan 15	45127PA0010124	Silver HSA 2250/0/25	M	Silver HSA 2250/0/25	Silver	Off
Plan 16	45127PA0010131	Silver PPO 4000/0/30 Rx 250	M	Silver PPO 4000/0/30 Rx 250	Silver	Off
Plan 17	45127PA0010132	Silver PPO 4000/0/30 Rx 0	M	Silver PPO 4000/0/30 Rx 0	Silver	Off
Plan 18	45127PA0010135	Bronze HSA 6350/0/0	M	Bronze HSA 6350/0/0	Bronze	Off
Plan 19	45127PA0010143	Silver PPO 3000/0/45 Rx 250	M	Silver PPO 3000/0/45 Rx 250	Silver	Off
Plan 20	45127PA0010144	Silver PPO 3000/0/45 Rx 0	M	Silver PPO 3000/0/45 Rx 0	Silver	Off
Plan 21	45127PA0010161	Gold HSA 1500/0/15	M	Gold HSA 1500/0/15	Gold	Off
Plan 22	45127PA0010170	Silver HSA 3500/0/15	M	Silver HSA 3500/0/15	Silver	Off
Plan 23	45127PA0010184	Silver PPO 5000/0/30 Rx 250	M	Silver PPO 5000/0/30 Rx 250	Silver	Off
Plan 24	45127PA0010185	Silver PPO 5000/0/30 Rx 0	M	Silver PPO 5000/0/30 Rx 0	Silver	Off
Plan 25	45127PA0010186	Silver PPO 6000/0/35 Rx 250	M	Silver PPO 6000/0/35 Rx 250	Silver	Off
Plan 26	45127PA0010187	Silver PPO 6000/0/35 Rx 0	M	Silver PPO 6000/0/35 Rx 0	Silver	Off
Plan 27	45127PA0010188	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off
Plan 28	45127PA0010189	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off
Plan 29	45127PA0130001	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off
Plan 30	45127PA0130002	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off
Plan 31	45127PA0130003	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off
Plan 32	45127PA0130004	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off
Plan 33	45127PA0010072	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 250	Silver	Off
Plan 34	45127PA0010073	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 0	Silver	Off
Plan 35	45127PA0010066	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 52	Gold	Off
Plan 36	45127PA0010067	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 50	Gold	Off
Plan 37	45127PA0010081	Healthy Benefits PPO 500 . 20	DM	Gold PPO 1000/0/25 | Rx 52	Gold	Off

Plan Number	Quarter 2 2018, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ 392.78	$ 391.73	$ -	$ 420.29	$ 399.88
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 465.77	$ 479.74	$ -	$ 503.03	$ 478.22
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 472.55	$ 486.73	$ -	$ 510.36	$ 486.69
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 446.39	$ 459.78	$ -	$ 482.10	$ 461.81
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 453.17	$ 466.76	$ -	$ 489.42	$ 466.09
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 353.07	$ 363.67	$ -	$ 381.32	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 359.85	$ 370.65	$ -	$ 388.64	$ 374.78
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 409.74	$ 422.04	$ -	$ 442.52	$ 422.94
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 416.52	$ 429.02	$ -	$ 449.85	$ 432.46
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 384.87	$ 396.42	$ -	$ 415.66	$ 397.57
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 391.65	$ 403.40	$ -	$ 422.98	$ 404.95
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 424.07	$ 436.79	$ -	$ 457.99	$ 440.82
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 430.85	$ 443.77	$ -	$ 465.31	$ 440.65
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 420.73	$ 433.36	$ -	$ 454.39	$ 431.58
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 427.51	$ 440.34	$ -	$ 461.72	$ 440.77
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 363.42	$ 374.32	$ -	$ 392.49	$ 379.30
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 343.10	$ 353.40	$ -	$ 370.55	$ 351.73
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 349.88	$ 360.38	$ -	$ 377.87	$ 360.25
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 285.77	$ 294.34	$ -	$ 308.63	$ 295.09
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 350.33	$ 360.84	$ -	$ 378.36	$ 360.79
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 357.11	$ 367.83	$ -	$ 385.68	$ 370.73
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 394.95	$ 406.80	$ -	$ 426.55	$ 408.95
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 336.34	$ 346.43	$ -	$ 363.25	$ 348.31
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 336.02	$ 346.11	$ -	$ 362.91	$ 342.94
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 342.81	$ 353.09	$ -	$ 370.23	$ 357.19
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 331.45	$ 341.39	$ -	$ 357.96	$ 343.41
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 338.23	$ 348.37	$ -	$ 365.28	$ 348.67
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 401.76	$ 413.81	$ -	$ 433.90	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 408.54	$ 420.79	$ -	$ 441.22	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 426.09	$ 438.88	$ -	$ 460.18	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 433.71	$ 446.72	$ -	$ 468.41	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 369.94	$ 381.04	$ -	$ 399.53	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 377.55	$ 388.88	$ -	$ 407.76	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 343.10	$ 353.40	$ -	$ 370.55	$ 353.40
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 349.88	$ 360.38	$ -	$ 377.87	$ 362.62
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 384.87	$ 396.42	$ -	$ 415.66	$ 405.40
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 391.65	$ 403.40	$ -	$ 422.98	$ 410.24
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 409.74	$ 422.04	$ -	$ 442.52	$ 419.37

Plan Number	Quarter 3 2018, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ 401.40	$ 400.33	$ -	$ 429.52	$ 408.66
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 475.99	$ 490.27	$ -	$ 514.07	$ 488.71
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 482.92	$ 497.41	$ -	$ 521.56	$ 497.37
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 456.18	$ 469.87	$ -	$ 492.68	$ 471.94
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 463.11	$ 477.01	$ -	$ 500.16	$ 476.32
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 360.82	$ 371.65	$ -	$ 389.69	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 367.75	$ 378.78	$ -	$ 397.17	$ 383.01
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 418.74	$ 431.30	$ -	$ 452.23	$ 432.22
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 425.66	$ 438.43	$ -	$ 459.72	$ 441.95
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 393.32	$ 405.12	$ -	$ 424.78	$ 406.30
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 400.24	$ 412.25	$ -	$ 432.26	$ 413.84
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 433.37	$ 446.37	$ -	$ 468.04	$ 450.49
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 440.30	$ 453.51	$ -	$ 475.53	$ 450.32
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 429.97	$ 442.87	$ -	$ 464.37	$ 441.05
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 436.90	$ 450.00	$ -	$ 471.85	$ 450.44
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 371.39	$ 382.54	$ -	$ 401.11	$ 387.62
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 350.63	$ 361.15	$ -	$ 378.69	$ 359.45
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 357.56	$ 368.29	$ -	$ 386.17	$ 368.16
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 292.04	$ 300.80	$ -	$ 315.40	$ 301.57
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 358.02	$ 368.76	$ -	$ 386.66	$ 368.71
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 364.95	$ 375.90	$ -	$ 394.15	$ 378.87
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 403.62	$ 415.73	$ -	$ 435.91	$ 417.93
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 343.72	$ 354.03	$ -	$ 371.22	$ 355.95
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 343.40	$ 353.70	$ -	$ 370.87	$ 350.46
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 350.33	$ 360.84	$ -	$ 378.35	$ 365.03
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 338.72	$ 348.88	$ -	$ 365.82	$ 350.95
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 345.65	$ 356.02	$ -	$ 373.30	$ 356.32
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 410.58	$ 422.89	$ -	$ 443.42	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 417.50	$ 430.03	$ -	$ 450.90	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 435.44	$ 448.51	$ -	$ 470.28	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 443.23	$ 456.53	$ -	$ 478.69	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 378.06	$ 389.40	$ -	$ 408.30	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 385.84	$ 397.42	$ -	$ 416.71	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 350.63	$ 361.15	$ -	$ 378.69	$ 361.15
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 357.56	$ 368.29	$ -	$ 386.17	$ 370.57
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 393.32	$ 405.12	$ -	$ 424.78	$ 414.29
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 400.24	$ 412.25	$ -	$ 432.26	$ 419.24
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 418.74	$ 431.30	$ -	$ 452.23	$ 428.58

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Capital Advantage Assurance Company
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	Quarter 4 2018, 21-year-old Non-Tobacco Premium PMPM									(weighted by enrollment by rating area)
							1	2	3	4	5	6	7	8	9	
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ -	$ -	$ -	$ -	$ 410.21	$ 409.11	$ -	$ 438.94	$ 417.63
Plan 1	45127PA0010054	Platinum PPO 0/0/15 Rx 250	M	Platinum PPO 0/0/15 Rx 250	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 486.44	$ 501.03	$ -	$ 525.36	$ 499.44
Plan 2	45127PA0010055	Platinum PPO 0/0/15 Rx 0	M	Platinum PPO 0/0/15 Rx 0	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 493.52	$ 508.33	$ -	$ 533.00	$ 508.28
Plan 3	45127PA0010057	Platinum PPO 250/0/15 Rx 250	M	Platinum PPO 250/0/15 Rx 2	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 466.20	$ 480.18	$ -	$ 503.49	$ 482.30
Plan 4	45127PA0010058	Platinum PPO 250/0/15 Rx 0	M	Platinum PPO 250/0/15 Rx 0	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 473.28	$ 487.47	$ -	$ 511.14	$ 486.77
Plan 5	45127PA0010069	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 368.74	$ 379.80	$ -	$ 398.24	$ -
Plan 6	45127PA0010070	Gold PPO HRA 3000/0/45 - 800	M	Gold PPO HRA 3000/0/45 - 8	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 375.82	$ 387.10	$ -	$ 405.89	$ 391.41
Plan 7	45127PA0010084	Gold PPO 1000/0/25 Rx 250	M	Gold PPO 1000/0/25 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 427.93	$ 440.76	$ -	$ 462.16	$ 441.71
Plan 8	45127PA0010085	Gold PPO 1000/0/25 Rx 0	M	Gold PPO 1000/0/25 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 435.01	$ 448.06	$ -	$ 469.81	$ 451.65
Plan 9	45127PA0010089	Gold PPO 2000/0/25 Rx 250	M	Gold PPO 2000/0/25 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 401.95	$ 414.01	$ -	$ 434.10	$ 415.21
Plan 10	45127PA0010090	Gold PPO 2000/0/25 Rx 0	M	Gold PPO 2000/0/25 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 409.03	$ 421.30	$ -	$ 441.75	$ 422.92
Plan 11	45127PA0010100	Gold PPO 0/0/35 Rx 250	M	Gold PPO 0/0/35 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 442.88	$ 456.17	$ -	$ 478.31	$ 460.38
Plan 12	45127PA0010101	Gold PPO 0/0/35 Rx 0	M	Gold PPO 0/0/35 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 449.97	$ 463.46	$ -	$ 485.96	$ 460.21
Plan 13	45127PA0010116	Gold PPO 500/0/40 Rx 250	M	Gold PPO 500/0/40 Rx 250	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 439.40	$ 452.59	$ -	$ 474.56	$ 450.73
Plan 14	45127PA0010117	Gold PPO 500/0/40 Rx 0	M	Gold PPO 500/0/40 Rx 0	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 446.49	$ 459.88	$ -	$ 482.20	$ 460.33
Plan 15	45127PA0010124	Silver HSA 2250/0/25	M	Silver HSA 2250/0/25	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 379.55	$ 390.93	$ -	$ 409.91	$ 396.13
Plan 16	45127PA0010131	Silver PPO 4000/0/30 Rx 250	M	Silver PPO 4000/0/30 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 358.33	$ 369.08	$ -	$ 387.00	$ 367.34
Plan 17	45127PA0010132	Silver PPO 4000/0/30 Rx 0	M	Silver PPO 4000/0/30 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 365.41	$ 376.37	$ -	$ 394.64	$ 376.24
Plan 18	45127PA0010135	Bronze HSA 6350/0/0	M	Bronze HSA 6350/0/0	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 298.45	$ 307.40	$ -	$ 322.32	$ 308.19
Plan 19	45127PA0010143	Silver PPO 3000/0/45 Rx 250	M	Silver PPO 3000/0/45 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 365.88	$ 376.85	$ -	$ 395.15	$ 376.80
Plan 20	45127PA0010144	Silver PPO 3000/0/45 Rx 0	M	Silver PPO 3000/0/45 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 372.96	$ 384.15	$ -	$ 402.80	$ 387.18
Plan 21	45127PA0010161	Gold HSA 1500/0/15	M	Gold HSA 1500/0/15	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 412.48	$ 424.85	$ -	$ 445.47	$ 427.10
Plan 22	45127PA0010170	Silver HSA 3500/0/15	M	Silver HSA 3500/0/15	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 351.26	$ 361.80	$ -	$ 379.37	$ 363.76
Plan 23	45127PA0010184	Silver PPO 5000/0/30 Rx 250	M	Silver PPO 5000/0/30 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 350.94	$ 361.46	$ -	$ 379.01	$ 358.15
Plan 24	45127PA0010185	Silver PPO 5000/0/30 Rx 0	M	Silver PPO 5000/0/30 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 358.02	$ 368.76	$ -	$ 386.66	$ 373.05
Plan 25	45127PA0010186	Silver PPO 6000/0/35 Rx 250	M	Silver PPO 6000/0/35 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 346.16	$ 356.54	$ -	$ 373.85	$ 358.65
Plan 26	45127PA0010187	Silver PPO 6000/0/35 Rx 0	M	Silver PPO 6000/0/35 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 353.24	$ 363.83	$ -	$ 381.49	$ 364.14
Plan 27	45127PA0010188	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 419.59	$ 432.18	$ -	$ 453.15	$ -
Plan 28	45127PA0010189	Gold Shared Deductible PPO 50	N	Gold Shared Deductible PPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 426.67	$ 439.47	$ -	$ 460.80	$ -
Plan 29	45127PA0130001	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 445.00	$ 458.35	$ -	$ 480.60	$ -
Plan 30	45127PA0130002	Gold Valley Advantage EPO 100	N	Gold Valley Advantage EPO	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 452.96	$ 466.55	$ -	$ 489.19	$ -
Plan 31	45127PA0130003	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 386.35	$ 397.94	$ -	$ 417.26	$ -
Plan 32	45127PA0130004	Silver Valley Advantage EPO 30	N	Silver Valley Advantage EPO	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 394.31	$ 406.14	$ -	$ 425.85	$ -
Plan 33	45127PA0010072	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 250	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 358.33	$ 369.08	$ -	$ 387.00	$ 369.08
Plan 34	45127PA0010073	Healthy Benefits PPO HRA 4000	DM	Silver PPO 4000/0/30 Rx 0	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 365.41	$ 376.37	$ -	$ 394.64	$ 378.71
Plan 35	45127PA0010066	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 52	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 401.95	$ 414.01	$ -	$ 434.10	$ 423.38
Plan 36	45127PA0010067	Healthy Benefits PPO HRA 2000	DM	Gold PPO 2000/0/25 | Rx 50	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 409.03	$ 421.30	$ -	$ 441.75	$ 428.44
Plan 37	45127PA0010081	Healthy Benefits PPO 500 . 20 R	DM	Gold PPO 1000/0/25 | Rx 52	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 427.93	$ 440.76	$ -	$ 462.16	$ 437.98

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2018**

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			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.010	1.030
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.990	1.080

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
PPO	All	1.000	1	

Capital Advantage Assurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010054	Platinum PPO 0/0/15 | Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010055	Platinum PPO 0/0/15 | Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15 | Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15 | Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010069	Gold PPO HRA 3000/0/45 - 800 | Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010070	Gold PPO HRA 3000/0/45 - 800 | Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010084	Gold PPO 1000/0/25 | Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010085	Gold PPO 1000/0/25 | Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/25 | Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/25 | Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010100	Gold PPO 0/0/35 | Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010101	Gold PPO 0/0/35 | Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/40 | Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/40 | Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010124	Silver HSA 2250/0/25 | Combined	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/30 | Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010132	Silver PPO 4000/0/30 | Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010135	Bronze HSA 6350/0/0 | Combined	PPO	Bronze	Off	PPO	6,7,9	All
45127PA0010143	Silver PPO 3000/0/45 | Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010144	Silver PPO 3000/0/45 | Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010161	Gold HSA 1500/0/15 | Combined	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010170	Silver HSA 3500/0/15 | Combined	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/30 | Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/30 | Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35 | Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010187	Silver PPO 6000/0/35 | Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010188	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010189	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0130001	Gold Valley Advantage EPO 1000/0/15 | Rx 250	EPO	Gold	Off	EPO	6	Lehigh, Northampton
45127PA0130002	Gold Valley Advantage EPO 1000/0/15 | Rx 0	EPO	Gold	Off	EPO	6	Lehigh, Northampton
45127PA0130003	Silver Valley Advantage EPO 3000/0/45 | Rx 250	EPO	Silver	Off	EPO	6	Lehigh, Northampton
45127PA0130004	Silver Valley Advantage EPO 3000/0/45 | Rx 0	EPO	Silver	Off	EPO	6	Lehigh, Northampton

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010054		45127PA0010054		45127PA0010055	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$348.66	$348.66	$359.12	$359.12	$376.56	$376.56	$353.74	$353.74
15	$379.66	$379.66	$391.05	$391.05	$410.03	$410.03	$385.18	$385.18
16	$391.51	$391.51	$403.25	$403.25	$422.83	$422.83	$397.20	$397.20
17	$403.36	$403.36	$415.46	$415.46	$435.62	$435.62	$409.22	$409.22
18	$416.12	$416.12	$428.60	$428.60	$449.41	$449.41	$422.17	$422.17
19	$428.88	$428.88	$441.75	$441.75	$463.19	$463.19	$435.12	$435.12
20	$442.10	$442.10	$455.36	$455.36	$477.46	$477.46	$448.53	$448.53
21	$455.77	$455.77	$469.44	$469.44	$492.23	$492.23	$462.40	$462.40
22	$455.77	$455.77	$469.44	$469.44	$492.23	$492.23	$462.40	$462.40
23	$455.77	$455.77	$469.44	$469.44	$492.23	$492.23	$462.40	$462.40
24	$455.77	$455.77	$469.44	$469.44	$492.23	$492.23	$462.40	$462.40
25	$457.59	$457.59	$471.32	$471.32	$494.20	$494.20	$464.25	$464.25
26	$466.71	$466.71	$480.71	$480.71	$504.05	$504.05	$473.50	$473.50
27	$477.65	$477.65	$491.98	$491.98	$515.86	$515.86	$484.60	$484.60
28	$495.42	$495.42	$510.28	$510.28	$535.06	$535.06	$502.63	$502.63
29	$510.01	$510.01	$525.31	$525.31	$550.81	$550.81	$517.43	$517.43
30	$517.30	$517.30	$532.82	$532.82	$558.68	$558.68	$524.82	$524.82
31	$528.24	$528.24	$544.08	$544.08	$570.50	$570.50	$535.92	$535.92
32	$539.18	$539.18	$555.35	$555.35	$582.31	$582.31	$547.02	$547.02
33	$546.01	$546.01	$562.39	$562.39	$589.69	$589.69	$553.96	$553.96
34	$553.30	$553.30	$569.90	$569.90	$597.57	$597.57	$561.35	$561.35
35	$556.95	$556.95	$573.66	$573.66	$601.51	$601.51	$565.05	$565.05
36	$560.60	$560.60	$577.42	$577.42	$605.44	$605.44	$568.75	$568.75
37	$564.24	$564.24	$581.17	$581.17	$609.38	$609.38	$572.45	$572.45
38	$567.89	$567.89	$584.93	$584.93	$613.32	$613.32	$576.15	$576.15
39	$575.18	$575.18	$592.44	$592.44	$621.20	$621.20	$583.55	$583.55
40	$582.47	$582.47	$599.95	$599.95	$629.07	$629.07	$590.95	$590.95
41	$593.41	$593.41	$611.21	$611.21	$640.89	$640.89	$602.04	$602.04
42	$603.90	$603.90	$622.01	$622.01	$652.21	$652.21	$612.68	$612.68
43	$618.48	$618.48	$637.03	$637.03	$667.96	$667.96	$627.48	$627.48
44	$636.71	$636.71	$655.81	$655.81	$687.65	$687.65	$645.97	$645.97
45	$658.13	$658.13	$677.88	$677.88	$710.78	$710.78	$667.71	$667.71
46	$683.66	$683.66	$704.16	$704.16	$738.35	$738.35	$693.60	$693.60
47	$712.37	$712.37	$733.74	$733.74	$769.36	$769.36	$722.73	$722.73
48	$745.18	$745.18	$767.54	$767.54	$804.80	$804.80	$756.02	$756.02
49	$777.54	$777.54	$800.87	$800.87	$839.75	$839.75	$788.85	$788.85
50	$814.01	$814.01	$838.43	$838.43	$879.13	$879.13	$825.85	$825.85
51	$850.01	$850.01	$875.51	$875.51	$918.01	$918.01	$862.38	$862.38
52	$889.66	$889.66	$916.35	$916.35	$960.84	$960.84	$902.60	$902.60
53	$929.77	$929.77	$957.66	$957.66	$1,004.15	$1,004.15	$943.30	$943.30
54	$973.07	$973.07	$1,002.26	$1,002.26	$1,050.91	$1,050.91	$987.22	$987.22
55	$1,016.37	$1,016.37	$1,046.86	$1,046.86	$1,097.68	$1,097.68	$1,031.15	$1,031.15
56	$1,063.31	$1,063.31	$1,095.21	$1,095.21	$1,148.38	$1,148.38	$1,078.78	$1,078.78
57	$1,110.71	$1,110.71	$1,144.03	$1,144.03	$1,199.57	$1,199.57	$1,126.87	$1,126.87
58	$1,161.30	$1,161.30	$1,196.14	$1,196.14	$1,254.21	$1,254.21	$1,178.20	$1,178.20
59	$1,186.37	$1,186.37	$1,221.96	$1,221.96	$1,281.28	$1,281.28	$1,203.63	$1,203.63
60	$1,236.96	$1,236.96	$1,274.07	$1,274.07	$1,335.92	$1,335.92	$1,254.95	$1,254.95
61	$1,280.71	$1,280.71	$1,319.14	$1,319.14	$1,383.17	$1,383.17	$1,299.34	$1,299.34
62	$1,309.43	$1,309.43	$1,348.71	$1,348.71	$1,414.18	$1,414.18	$1,328.48	$1,328.48
63	$1,345.43	$1,345.43	$1,385.80	$1,385.80	$1,453.07	$1,453.07	$1,365.00	$1,365.00
64+	$1,367.30	$1,367.30	$1,408.32	$1,408.32	$1,476.68	$1,476.68	$1,387.19	$1,387.19

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 0		Platinum PPO 0/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$364.35	$364.35	$382.03	$382.03	$334.15	$334.15	$344.18	$344.18	$360.88	$360.88
15	$396.73	$396.73	$415.99	$415.99	$363.85	$363.85	$374.77	$374.77	$392.96	$392.96
16	$409.12	$409.12	$428.98	$428.98	$375.21	$375.21	$386.47	$386.47	$405.23	$405.23
17	$421.50	$421.50	$441.96	$441.96	$386.57	$386.57	$398.17	$398.17	$417.49	$417.49
18	$434.84	$434.84	$455.94	$455.94	$398.80	$398.80	$410.76	$410.76	$430.70	$430.70
19	$448.17	$448.17	$469.93	$469.93	$411.03	$411.03	$423.36	$423.36	$443.91	$443.91
20	$461.98	$461.98	$484.41	$484.41	$423.70	$423.70	$436.41	$436.41	$457.59	$457.59
21	$476.27	$476.27	$499.39	$499.39	$436.80	$436.80	$449.90	$449.90	$471.74	$471.74
22	$476.27	$476.27	$499.39	$499.39	$436.80	$436.80	$449.90	$449.90	$471.74	$471.74
23	$476.27	$476.27	$499.39	$499.39	$436.80	$436.80	$449.90	$449.90	$471.74	$471.74
24	$476.27	$476.27	$499.39	$499.39	$436.80	$436.80	$449.90	$449.90	$471.74	$471.74
25	$478.18	$478.18	$501.39	$501.39	$438.55	$438.55	$451.70	$451.70	$473.63	$473.63
26	$487.70	$487.70	$511.38	$511.38	$447.28	$447.28	$460.70	$460.70	$483.07	$483.07
27	$499.13	$499.13	$523.36	$523.36	$457.77	$457.77	$471.50	$471.50	$494.39	$494.39
28	$517.71	$517.71	$542.84	$542.84	$474.80	$474.80	$489.05	$489.05	$512.79	$512.79
29	$532.95	$532.95	$558.82	$558.82	$488.78	$488.78	$503.44	$503.44	$527.88	$527.88
30	$540.57	$540.57	$566.81	$566.81	$495.77	$495.77	$510.64	$510.64	$535.43	$535.43
31	$552.00	$552.00	$578.80	$578.80	$506.25	$506.25	$521.44	$521.44	$546.75	$546.75
32	$563.43	$563.43	$590.78	$590.78	$516.73	$516.73	$532.24	$532.24	$558.07	$558.07
33	$570.57	$570.57	$598.27	$598.27	$523.29	$523.29	$538.98	$538.98	$565.15	$565.15
34	$578.19	$578.19	$606.26	$606.26	$530.28	$530.28	$546.18	$546.18	$572.70	$572.70
35	$582.00	$582.00	$610.26	$610.26	$533.77	$533.77	$549.78	$549.78	$576.47	$576.47
36	$585.81	$585.81	$614.25	$614.25	$537.26	$537.26	$553.38	$553.38	$580.25	$580.25
37	$589.62	$589.62	$618.25	$618.25	$540.76	$540.76	$556.98	$556.98	$584.02	$584.02
38	$593.43	$593.43	$622.24	$622.24	$544.25	$544.25	$560.58	$560.58	$587.79	$587.79
39	$601.06	$601.06	$630.23	$630.23	$551.24	$551.24	$567.78	$567.78	$595.34	$595.34
40	$608.68	$608.68	$638.22	$638.22	$558.23	$558.23	$574.98	$574.98	$602.89	$602.89
41	$620.11	$620.11	$650.21	$650.21	$568.71	$568.71	$585.78	$585.78	$614.21	$614.21
42	$631.06	$631.06	$661.69	$661.69	$578.76	$578.76	$596.12	$596.12	$625.06	$625.06
43	$646.30	$646.30	$677.67	$677.67	$592.74	$592.74	$610.52	$610.52	$640.16	$640.16
44	$665.35	$665.35	$697.65	$697.65	$610.21	$610.21	$628.52	$628.52	$659.03	$659.03
45	$687.74	$687.74	$721.12	$721.12	$630.74	$630.74	$649.66	$649.66	$681.20	$681.20
46	$714.41	$714.41	$749.09	$749.09	$655.20	$655.20	$674.86	$674.86	$707.62	$707.62
47	$744.41	$744.41	$780.55	$780.55	$682.72	$682.72	$703.20	$703.20	$737.34	$737.34
48	$778.70	$778.70	$816.51	$816.51	$714.17	$714.17	$735.59	$735.59	$771.30	$771.30
49	$812.52	$812.52	$851.96	$851.96	$745.18	$745.18	$767.54	$767.54	$804.80	$804.80
50	$850.62	$850.62	$891.91	$891.91	$780.12	$780.12	$803.53	$803.53	$842.53	$842.53
51	$888.25	$888.25	$931.37	$931.37	$814.63	$814.63	$839.07	$839.07	$879.80	$879.80
52	$929.68	$929.68	$974.81	$974.81	$852.63	$852.63	$878.21	$878.21	$920.84	$920.84
53	$971.59	$971.59	$1,018.76	$1,018.76	$891.07	$891.07	$917.80	$917.80	$962.36	$962.36
54	$1,016.84	$1,016.84	$1,066.20	$1,066.20	$932.57	$932.57	$960.55	$960.55	$1,007.17	$1,007.17
55	$1,062.09	$1,062.09	$1,113.64	$1,113.64	$974.06	$974.06	$1,003.29	$1,003.29	$1,051.99	$1,051.99
56	$1,111.14	$1,111.14	$1,165.08	$1,165.08	$1,019.05	$1,019.05	$1,049.63	$1,049.63	$1,100.58	$1,100.58
57	$1,160.67	$1,160.67	$1,217.02	$1,217.02	$1,064.48	$1,064.48	$1,096.42	$1,096.42	$1,149.64	$1,149.64
58	$1,213.54	$1,213.54	$1,272.45	$1,272.45	$1,112.97	$1,112.97	$1,146.36	$1,146.36	$1,202.00	$1,202.00
59	$1,239.74	$1,239.74	$1,299.92	$1,299.92	$1,136.99	$1,136.99	$1,171.10	$1,171.10	$1,227.95	$1,227.95
60	$1,292.60	$1,292.60	$1,355.35	$1,355.35	$1,185.48	$1,185.48	$1,221.04	$1,221.04	$1,280.31	$1,280.31
61	$1,338.32	$1,338.32	$1,403.29	$1,403.29	$1,227.41	$1,227.41	$1,264.23	$1,264.23	$1,325.60	$1,325.60
62	$1,368.33	$1,368.33	$1,434.75	$1,434.75	$1,254.93	$1,254.93	$1,292.57	$1,292.57	$1,355.32	$1,355.32
63	$1,405.95	$1,405.95	$1,474.21	$1,474.21	$1,289.43	$1,289.43	$1,328.12	$1,328.12	$1,392.59	$1,392.59
64+	$1,428.81	$1,428.81	$1,498.17	$1,498.17	$1,310.39	$1,310.39	$1,349.70	$1,349.70	$1,415.22	$1,415.22

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$250 /$0 Med/Rx		$3500 /$250 Med/Rx		$3500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$339.22	$339.22	$349.40	$349.40	$366.36	$366.36	$264.30	$264.30	$272.23	$272.23
15	$369.38	$369.38	$380.46	$380.46	$398.93	$398.93	$287.79	$287.79	$296.43	$296.43
16	$380.91	$380.91	$392.33	$392.33	$411.38	$411.38	$296.78	$296.78	$305.68	$305.68
17	$392.44	$392.44	$404.21	$404.21	$423.83	$423.83	$305.76	$305.76	$314.93	$314.93
18	$404.85	$404.85	$417.00	$417.00	$437.24	$437.24	$315.43	$315.43	$324.90	$324.90
19	$417.27	$417.27	$429.79	$429.79	$450.65	$450.65	$325.11	$325.11	$334.86	$334.86
20	$430.13	$430.13	$443.03	$443.03	$464.54	$464.54	$335.13	$335.13	$345.18	$345.18
21	$443.43	$443.43	$456.73	$456.73	$478.90	$478.90	$345.49	$345.49	$355.85	$355.85
22	$443.43	$443.43	$456.73	$456.73	$478.90	$478.90	$345.49	$345.49	$355.85	$355.85
23	$443.43	$443.43	$456.73	$456.73	$478.90	$478.90	$345.49	$345.49	$355.85	$355.85
24	$443.43	$443.43	$456.73	$456.73	$478.90	$478.90	$345.49	$345.49	$355.85	$355.85
25	$445.20	$445.20	$458.56	$458.56	$480.82	$480.82	$346.87	$346.87	$357.28	$357.28
26	$454.07	$454.07	$467.69	$467.69	$490.40	$490.40	$353.78	$353.78	$364.40	$364.40
27	$464.71	$464.71	$478.66	$478.66	$501.89	$501.89	$362.07	$362.07	$372.94	$372.94
28	$482.01	$482.01	$496.47	$496.47	$520.57	$520.57	$375.55	$375.55	$386.81	$386.81
29	$496.20	$496.20	$511.08	$511.08	$535.89	$535.89	$386.60	$386.60	$398.20	$398.20
30	$503.29	$503.29	$518.39	$518.39	$543.56	$543.56	$392.13	$392.13	$403.90	$403.90
31	$513.94	$513.94	$529.35	$529.35	$555.05	$555.05	$400.42	$400.42	$412.44	$412.44
32	$524.58	$524.58	$540.32	$540.32	$566.54	$566.54	$408.71	$408.71	$420.98	$420.98
33	$531.23	$531.23	$547.17	$547.17	$573.73	$573.73	$413.90	$413.90	$426.31	$426.31
34	$538.32	$538.32	$554.47	$554.47	$581.39	$581.39	$419.42	$419.42	$432.01	$432.01
35	$541.87	$541.87	$558.13	$558.13	$585.22	$585.22	$422.19	$422.19	$434.85	$434.85
36	$545.42	$545.42	$561.78	$561.78	$589.05	$589.05	$424.95	$424.95	$437.70	$437.70
37	$548.97	$548.97	$565.44	$565.44	$592.88	$592.88	$427.72	$427.72	$440.55	$440.55
38	$552.51	$552.51	$569.09	$569.09	$596.71	$596.71	$430.48	$430.48	$443.39	$443.39
39	$559.61	$559.61	$576.40	$576.40	$604.38	$604.38	$436.01	$436.01	$449.09	$449.09
40	$566.70	$566.70	$583.70	$583.70	$612.04	$612.04	$441.54	$441.54	$454.78	$454.78
41	$577.35	$577.35	$594.67	$594.67	$623.53	$623.53	$449.83	$449.83	$463.32	$463.32
42	$587.54	$587.54	$605.17	$605.17	$634.55	$634.55	$457.77	$457.77	$471.51	$471.51
43	$601.73	$601.73	$619.79	$619.79	$649.87	$649.87	$468.83	$468.83	$482.89	$482.89
44	$619.47	$619.47	$638.06	$638.06	$669.03	$669.03	$482.65	$482.65	$497.13	$497.13
45	$640.31	$640.31	$659.52	$659.52	$691.54	$691.54	$498.89	$498.89	$513.85	$513.85
46	$665.14	$665.14	$685.10	$685.10	$718.36	$718.36	$518.24	$518.24	$533.78	$533.78
47	$693.08	$693.08	$713.87	$713.87	$748.53	$748.53	$540.00	$540.00	$556.20	$556.20
48	$725.01	$725.01	$746.76	$746.76	$783.01	$783.01	$564.88	$564.88	$581.82	$581.82
49	$756.49	$756.49	$779.19	$779.19	$817.01	$817.01	$589.41	$589.41	$607.09	$607.09
50	$791.97	$791.97	$815.72	$815.72	$855.32	$855.32	$617.05	$617.05	$635.56	$635.56
51	$827.00	$827.00	$851.81	$851.81	$893.16	$893.16	$644.34	$644.34	$663.67	$663.67
52	$865.58	$865.58	$891.54	$891.54	$934.82	$934.82	$674.40	$674.40	$694.63	$694.63
53	$904.60	$904.60	$931.74	$931.74	$976.96	$976.96	$704.80	$704.80	$725.94	$725.94
54	$946.72	$946.72	$975.12	$975.12	$1,022.46	$1,022.46	$737.62	$737.62	$759.75	$759.75
55	$988.85	$988.85	$1,018.51	$1,018.51	$1,067.96	$1,067.96	$770.44	$770.44	$793.56	$793.56
56	$1,034.52	$1,034.52	$1,065.56	$1,065.56	$1,117.28	$1,117.28	$806.03	$806.03	$830.21	$830.21
57	$1,080.64	$1,080.64	$1,113.06	$1,113.06	$1,167.09	$1,167.09	$841.96	$841.96	$867.22	$867.22
58	$1,129.86	$1,129.86	$1,163.76	$1,163.76	$1,220.25	$1,220.25	$880.31	$880.31	$906.72	$906.72
59	$1,154.25	$1,154.25	$1,188.88	$1,188.88	$1,246.59	$1,246.59	$899.31	$899.31	$926.29	$926.29
60	$1,203.47	$1,203.47	$1,239.57	$1,239.57	$1,299.75	$1,299.75	$937.66	$937.66	$965.79	$965.79
61	$1,246.04	$1,246.04	$1,283.42	$1,283.42	$1,345.72	$1,345.72	$970.83	$970.83	$999.95	$999.95
62	$1,273.97	$1,273.97	$1,312.19	$1,312.19	$1,375.89	$1,375.89	$992.59	$992.59	$1,022.37	$1,022.37
63	$1,309.01	$1,309.01	$1,348.28	$1,348.28	$1,413.73	$1,413.73	$1,019.89	$1,019.89	$1,050.48	$1,050.48
64+	$1,330.28	$1,330.28	$1,370.19	$1,370.19	$1,436.70	$1,436.70	$1,036.46	$1,036.46	$1,067.55	$1,067.55

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO 1000/0/25 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3500 /$250 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.44	$285.44	$269.37	$269.37	$277.45	$277.45	$290.92	$290.92	$306.72	$306.72
15	$310.82	$310.82	$293.32	$293.32	$302.12	$302.12	$316.78	$316.78	$333.98	$333.98
16	$320.52	$320.52	$302.47	$302.47	$311.55	$311.55	$326.67	$326.67	$344.41	$344.41
17	$330.22	$330.22	$311.63	$311.63	$320.97	$320.97	$336.56	$336.56	$354.83	$354.83
18	$340.67	$340.67	$321.49	$321.49	$331.13	$331.13	$347.20	$347.20	$366.06	$366.06
19	$351.11	$351.11	$331.34	$331.34	$341.29	$341.29	$357.85	$357.85	$377.28	$377.28
20	$361.94	$361.94	$341.56	$341.56	$351.80	$351.80	$368.88	$368.88	$388.91	$388.91
21	$373.13	$373.13	$352.12	$352.12	$362.68	$362.68	$380.29	$380.29	$400.94	$400.94
22	$373.13	$373.13	$352.12	$352.12	$362.68	$362.68	$380.29	$380.29	$400.94	$400.94
23	$373.13	$373.13	$352.12	$352.12	$362.68	$362.68	$380.29	$380.29	$400.94	$400.94
24	$373.13	$373.13	$352.12	$352.12	$362.68	$362.68	$380.29	$380.29	$400.94	$400.94
25	$374.62	$374.62	$353.53	$353.53	$364.13	$364.13	$381.81	$381.81	$402.54	$402.54
26	$382.08	$382.08	$360.57	$360.57	$371.39	$371.39	$389.42	$389.42	$410.56	$410.56
27	$391.04	$391.04	$369.02	$369.02	$380.09	$380.09	$398.54	$398.54	$420.19	$420.19
28	$405.59	$405.59	$382.75	$382.75	$394.24	$394.24	$413.37	$413.37	$435.82	$435.82
29	$417.53	$417.53	$394.02	$394.02	$405.84	$405.84	$425.54	$425.54	$448.65	$448.65
30	$423.50	$423.50	$399.66	$399.66	$411.65	$411.65	$431.63	$431.63	$455.07	$455.07
31	$432.46	$432.46	$408.11	$408.11	$420.35	$420.35	$440.76	$440.76	$464.69	$464.69
32	$441.41	$441.41	$416.56	$416.56	$429.05	$429.05	$449.88	$449.88	$474.31	$474.31
33	$447.01	$447.01	$421.84	$421.84	$434.49	$434.49	$455.59	$455.59	$480.33	$480.33
34	$452.98	$452.98	$427.47	$427.47	$440.30	$440.30	$461.67	$461.67	$486.74	$486.74
35	$455.96	$455.96	$430.29	$430.29	$443.20	$443.20	$464.71	$464.71	$489.95	$489.95
36	$458.95	$458.95	$433.11	$433.11	$446.10	$446.10	$467.76	$467.76	$493.16	$493.16
37	$461.93	$461.93	$435.92	$435.92	$449.00	$449.00	$470.80	$470.80	$496.36	$496.36
38	$464.92	$464.92	$438.74	$438.74	$451.90	$451.90	$473.84	$473.84	$499.57	$499.57
39	$470.89	$470.89	$444.38	$444.38	$457.71	$457.71	$479.93	$479.93	$505.99	$505.99
40	$476.86	$476.86	$450.01	$450.01	$463.51	$463.51	$486.01	$486.01	$512.40	$512.40
41	$485.81	$485.81	$458.46	$458.46	$472.21	$472.21	$495.14	$495.14	$522.02	$522.02
42	$494.40	$494.40	$466.56	$466.56	$480.56	$480.56	$503.88	$503.88	$531.25	$531.25
43	$506.34	$506.34	$477.83	$477.83	$492.16	$492.16	$516.05	$516.05	$544.08	$544.08
44	$521.26	$521.26	$491.91	$491.91	$506.67	$506.67	$531.26	$531.26	$560.11	$560.11
45	$538.80	$538.80	$508.46	$508.46	$523.72	$523.72	$549.14	$549.14	$578.96	$578.96
46	$559.69	$559.69	$528.18	$528.18	$544.03	$544.03	$570.43	$570.43	$601.41	$601.41
47	$583.20	$583.20	$550.36	$550.36	$566.87	$566.87	$594.39	$594.39	$626.67	$626.67
48	$610.07	$610.07	$575.72	$575.72	$592.99	$592.99	$621.77	$621.77	$655.54	$655.54
49	$636.56	$636.56	$600.72	$600.72	$618.74	$618.74	$648.77	$648.77	$684.00	$684.00
50	$666.41	$666.41	$628.89	$628.89	$647.75	$647.75	$679.20	$679.20	$716.08	$716.08
51	$695.89	$695.89	$656.70	$656.70	$676.40	$676.40	$709.24	$709.24	$747.75	$747.75
52	$728.35	$728.35	$687.34	$687.34	$707.96	$707.96	$742.33	$742.33	$782.63	$782.63
53	$761.18	$761.18	$718.32	$718.32	$739.87	$739.87	$775.79	$775.79	$817.92	$817.92
54	$796.63	$796.63	$751.78	$751.78	$774.33	$774.33	$811.92	$811.92	$856.01	$856.01
55	$832.08	$832.08	$785.23	$785.23	$808.78	$808.78	$848.05	$848.05	$894.10	$894.10
56	$870.51	$870.51	$821.50	$821.50	$846.14	$846.14	$887.22	$887.22	$935.39	$935.39
57	$909.32	$909.32	$858.12	$858.12	$883.86	$883.86	$926.77	$926.77	$977.09	$977.09
58	$950.73	$950.73	$897.20	$897.20	$924.12	$924.12	$968.98	$968.98	$1,021.60	$1,021.60
59	$971.26	$971.26	$916.57	$916.57	$944.07	$944.07	$989.89	$989.89	$1,043.65	$1,043.65
60	$1,012.67	$1,012.67	$955.65	$955.65	$984.32	$984.32	$1,032.11	$1,032.11	$1,088.15	$1,088.15
61	$1,048.49	$1,048.49	$989.46	$989.46	$1,019.14	$1,019.14	$1,068.61	$1,068.61	$1,126.64	$1,126.64
62	$1,072.00	$1,072.00	$1,011.64	$1,011.64	$1,041.99	$1,041.99	$1,092.57	$1,092.57	$1,151.90	$1,151.90
63	$1,101.48	$1,101.48	$1,039.46	$1,039.46	$1,070.64	$1,070.64	$1,122.61	$1,122.61	$1,183.57	$1,183.57
64+	$1,119.38	$1,119.38	$1,056.35	$1,056.35	$1,088.04	$1,088.04	$1,140.86	$1,140.86	$1,202.81	$1,202.81

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$315.92	$315.92	$331.26	$331.26	$311.80	$311.80	$321.15	$321.15	$336.74	$336.74
15	$344.00	$344.00	$360.70	$360.70	$339.51	$339.51	$349.70	$349.70	$366.68	$366.68
16	$354.74	$354.74	$371.96	$371.96	$350.11	$350.11	$360.61	$360.61	$378.12	$378.12
17	$365.48	$365.48	$383.22	$383.22	$360.71	$360.71	$371.53	$371.53	$389.56	$389.56
18	$377.04	$377.04	$395.34	$395.34	$372.12	$372.12	$383.28	$383.28	$401.89	$401.89
19	$388.60	$388.60	$407.47	$407.47	$383.53	$383.53	$395.04	$395.04	$414.22	$414.22
20	$400.58	$400.58	$420.02	$420.02	$395.35	$395.35	$407.21	$407.21	$426.98	$426.98
21	$412.97	$412.97	$433.02	$433.02	$407.58	$407.58	$419.81	$419.81	$440.19	$440.19
22	$412.97	$412.97	$433.02	$433.02	$407.58	$407.58	$419.81	$419.81	$440.19	$440.19
23	$412.97	$412.97	$433.02	$433.02	$407.58	$407.58	$419.81	$419.81	$440.19	$440.19
24	$412.97	$412.97	$433.02	$433.02	$407.58	$407.58	$419.81	$419.81	$440.19	$440.19
25	$414.62	$414.62	$434.75	$434.75	$409.21	$409.21	$421.49	$421.49	$441.95	$441.95
26	$422.88	$422.88	$443.41	$443.41	$417.36	$417.36	$429.88	$429.88	$450.75	$450.75
27	$432.79	$432.79	$453.80	$453.80	$427.14	$427.14	$439.96	$439.96	$461.32	$461.32
28	$448.90	$448.90	$470.69	$470.69	$443.04	$443.04	$456.33	$456.33	$478.48	$478.48
29	$462.11	$462.11	$484.54	$484.54	$456.08	$456.08	$469.76	$469.76	$492.57	$492.57
30	$468.72	$468.72	$491.47	$491.47	$462.60	$462.60	$476.48	$476.48	$499.61	$499.61
31	$478.63	$478.63	$501.86	$501.86	$472.39	$472.39	$486.56	$486.56	$510.18	$510.18
32	$488.54	$488.54	$512.26	$512.26	$482.17	$482.17	$496.63	$496.63	$520.74	$520.74
33	$494.74	$494.74	$518.75	$518.75	$488.28	$488.28	$502.93	$502.93	$527.34	$527.34
34	$501.34	$501.34	$525.68	$525.68	$494.80	$494.80	$509.65	$509.65	$534.39	$534.39
35	$504.65	$504.65	$529.14	$529.14	$498.06	$498.06	$513.00	$513.00	$537.91	$537.91
36	$507.95	$507.95	$532.61	$532.61	$501.32	$501.32	$516.36	$516.36	$541.43	$541.43
37	$511.25	$511.25	$536.07	$536.07	$504.58	$504.58	$519.72	$519.72	$544.95	$544.95
38	$514.56	$514.56	$539.54	$539.54	$507.84	$507.84	$523.08	$523.08	$548.47	$548.47
39	$521.17	$521.17	$546.47	$546.47	$514.37	$514.37	$529.80	$529.80	$555.52	$555.52
40	$527.77	$527.77	$553.39	$553.39	$520.89	$520.89	$536.51	$536.51	$562.56	$562.56
41	$537.68	$537.68	$563.79	$563.79	$530.67	$530.67	$546.59	$546.59	$573.12	$573.12
42	$547.18	$547.18	$573.75	$573.75	$540.04	$540.04	$556.24	$556.24	$583.25	$583.25
43	$560.40	$560.40	$587.60	$587.60	$553.09	$553.09	$569.68	$569.68	$597.33	$597.33
44	$576.92	$576.92	$604.92	$604.92	$569.39	$569.39	$586.47	$586.47	$614.94	$614.94
45	$596.33	$596.33	$625.27	$625.27	$588.55	$588.55	$606.20	$606.20	$635.63	$635.63
46	$619.45	$619.45	$649.52	$649.52	$611.37	$611.37	$629.71	$629.71	$660.28	$660.28
47	$645.47	$645.47	$676.80	$676.80	$637.05	$637.05	$656.16	$656.16	$688.01	$688.01
48	$675.20	$675.20	$707.98	$707.98	$666.39	$666.39	$686.39	$686.39	$719.70	$719.70
49	$704.52	$704.52	$738.72	$738.72	$695.33	$695.33	$716.19	$716.19	$750.96	$750.96
50	$737.56	$737.56	$773.37	$773.37	$727.94	$727.94	$749.78	$749.78	$786.17	$786.17
51	$770.19	$770.19	$807.57	$807.57	$760.14	$760.14	$782.94	$782.94	$820.95	$820.95
52	$806.11	$806.11	$845.25	$845.25	$795.60	$795.60	$819.46	$819.46	$859.24	$859.24
53	$842.46	$842.46	$883.35	$883.35	$831.46	$831.46	$856.41	$856.41	$897.98	$897.98
54	$881.69	$881.69	$924.49	$924.49	$870.18	$870.18	$896.29	$896.29	$939.80	$939.80
55	$920.92	$920.92	$965.62	$965.62	$908.90	$908.90	$936.17	$936.17	$981.62	$981.62
56	$963.45	$963.45	$1,010.22	$1,010.22	$950.88	$950.88	$979.41	$979.41	$1,026.95	$1,026.95
57	$1,006.40	$1,006.40	$1,055.26	$1,055.26	$993.27	$993.27	$1,023.07	$1,023.07	$1,072.73	$1,072.73
58	$1,052.24	$1,052.24	$1,103.32	$1,103.32	$1,038.51	$1,038.51	$1,069.67	$1,069.67	$1,121.59	$1,121.59
59	$1,074.96	$1,074.96	$1,127.14	$1,127.14	$1,060.93	$1,060.93	$1,092.76	$1,092.76	$1,145.81	$1,145.81
60	$1,120.80	$1,120.80	$1,175.20	$1,175.20	$1,106.17	$1,106.17	$1,139.36	$1,139.36	$1,194.67	$1,194.67
61	$1,160.44	$1,160.44	$1,216.77	$1,216.77	$1,145.30	$1,145.30	$1,179.66	$1,179.66	$1,236.92	$1,236.92
62	$1,186.46	$1,186.46	$1,244.05	$1,244.05	$1,170.98	$1,170.98	$1,206.11	$1,206.11	$1,264.66	$1,264.66
63	$1,219.08	$1,219.08	$1,278.26	$1,278.26	$1,203.18	$1,203.18	$1,239.27	$1,239.27	$1,299.43	$1,299.43
64+	$1,238.90	$1,238.90	$1,299.05	$1,299.05	$1,222.73	$1,222.73	$1,259.42	$1,259.42	$1,320.56	$1,320.56

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 0		Gold PPO 2000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$288.10	$288.10	$296.74	$296.74	$311.15	$311.15	$293.18	$293.18	$301.97	$301.97
15	$313.71	$313.71	$323.12	$323.12	$338.80	$338.80	$319.24	$319.24	$328.82	$328.82
16	$323.50	$323.50	$333.20	$333.20	$349.38	$349.38	$329.20	$329.20	$339.08	$339.08
17	$333.29	$333.29	$343.29	$343.29	$359.95	$359.95	$339.17	$339.17	$349.34	$349.34
18	$343.84	$343.84	$354.15	$354.15	$371.34	$371.34	$349.90	$349.90	$360.40	$360.40
19	$354.38	$354.38	$365.01	$365.01	$382.73	$382.73	$360.63	$360.63	$371.45	$371.45
20	$365.30	$365.30	$376.26	$376.26	$394.53	$394.53	$371.74	$371.74	$382.90	$382.90
21	$376.60	$376.60	$387.90	$387.90	$406.73	$406.73	$383.24	$383.24	$394.74	$394.74
22	$376.60	$376.60	$387.90	$387.90	$406.73	$406.73	$383.24	$383.24	$394.74	$394.74
23	$376.60	$376.60	$387.90	$387.90	$406.73	$406.73	$383.24	$383.24	$394.74	$394.74
24	$376.60	$376.60	$387.90	$387.90	$406.73	$406.73	$383.24	$383.24	$394.74	$394.74
25	$378.11	$378.11	$389.45	$389.45	$408.35	$408.35	$384.77	$384.77	$396.32	$396.32
26	$385.64	$385.64	$397.21	$397.21	$416.49	$416.49	$392.44	$392.44	$404.21	$404.21
27	$394.68	$394.68	$406.52	$406.52	$426.25	$426.25	$401.64	$401.64	$413.68	$413.68
28	$409.36	$409.36	$421.65	$421.65	$442.11	$442.11	$416.58	$416.58	$429.08	$429.08
29	$421.42	$421.42	$434.06	$434.06	$455.13	$455.13	$428.85	$428.85	$441.71	$441.71
30	$427.44	$427.44	$440.26	$440.26	$461.64	$461.64	$434.98	$434.98	$448.03	$448.03
31	$436.48	$436.48	$449.57	$449.57	$471.40	$471.40	$444.18	$444.18	$457.50	$457.50
32	$445.52	$445.52	$458.88	$458.88	$481.16	$481.16	$453.37	$453.37	$466.97	$466.97
33	$451.17	$451.17	$464.70	$464.70	$487.26	$487.26	$459.12	$459.12	$472.90	$472.90
34	$457.19	$457.19	$470.91	$470.91	$493.77	$493.77	$465.25	$465.25	$479.21	$479.21
35	$460.21	$460.21	$474.01	$474.01	$497.02	$497.02	$468.32	$468.32	$482.37	$482.37
36	$463.22	$463.22	$477.11	$477.11	$500.28	$500.28	$471.39	$471.39	$485.53	$485.53
37	$466.23	$466.23	$480.22	$480.22	$503.53	$503.53	$474.45	$474.45	$488.68	$488.68
38	$469.24	$469.24	$483.32	$483.32	$506.78	$506.78	$477.52	$477.52	$491.84	$491.84
39	$475.27	$475.27	$489.53	$489.53	$513.29	$513.29	$483.65	$483.65	$498.16	$498.16
40	$481.29	$481.29	$495.73	$495.73	$519.80	$519.80	$489.78	$489.78	$504.47	$504.47
41	$490.33	$490.33	$505.04	$505.04	$529.56	$529.56	$498.98	$498.98	$513.95	$513.95
42	$499.00	$499.00	$513.96	$513.96	$538.91	$538.91	$507.79	$507.79	$523.03	$523.03
43	$511.05	$511.05	$526.38	$526.38	$551.93	$551.93	$520.06	$520.06	$535.66	$535.66
44	$526.11	$526.11	$541.89	$541.89	$568.20	$568.20	$535.39	$535.39	$551.45	$551.45
45	$543.81	$543.81	$560.12	$560.12	$587.32	$587.32	$553.40	$553.40	$570.00	$570.00
46	$564.90	$564.90	$581.85	$581.85	$610.09	$610.09	$574.86	$574.86	$592.11	$592.11
47	$588.63	$588.63	$606.28	$606.28	$635.72	$635.72	$599.00	$599.00	$616.97	$616.97
48	$615.74	$615.74	$634.21	$634.21	$665.00	$665.00	$626.60	$626.60	$645.40	$645.40
49	$642.48	$642.48	$661.75	$661.75	$693.88	$693.88	$653.81	$653.81	$673.42	$673.42
50	$672.61	$672.61	$692.79	$692.79	$726.42	$726.42	$684.47	$684.47	$705.00	$705.00
51	$702.36	$702.36	$723.43	$723.43	$758.55	$758.55	$714.74	$714.74	$736.18	$736.18
52	$735.12	$735.12	$757.18	$757.18	$793.93	$793.93	$748.08	$748.08	$770.53	$770.53
53	$768.26	$768.26	$791.31	$791.31	$829.73	$829.73	$781.81	$781.81	$805.26	$805.26
54	$804.04	$804.04	$828.16	$828.16	$868.36	$868.36	$818.22	$818.22	$842.76	$842.76
55	$839.82	$839.82	$865.01	$865.01	$907.00	$907.00	$854.63	$854.63	$880.26	$880.26
56	$878.61	$878.61	$904.97	$904.97	$948.90	$948.90	$894.10	$894.10	$920.92	$920.92
57	$917.77	$917.77	$945.31	$945.31	$991.20	$991.20	$933.96	$933.96	$961.97	$961.97
58	$959.58	$959.58	$988.36	$988.36	$1,036.34	$1,036.34	$976.50	$976.50	$1,005.79	$1,005.79
59	$980.29	$980.29	$1,009.70	$1,009.70	$1,058.71	$1,058.71	$997.57	$997.57	$1,027.50	$1,027.50
60	$1,022.09	$1,022.09	$1,052.76	$1,052.76	$1,103.86	$1,103.86	$1,040.11	$1,040.11	$1,071.32	$1,071.32
61	$1,058.25	$1,058.25	$1,089.99	$1,089.99	$1,142.91	$1,142.91	$1,076.90	$1,076.90	$1,109.21	$1,109.21
62	$1,081.97	$1,081.97	$1,114.43	$1,114.43	$1,168.53	$1,168.53	$1,101.05	$1,101.05	$1,134.08	$1,134.08
63	$1,111.72	$1,111.72	$1,145.07	$1,145.07	$1,200.66	$1,200.66	$1,131.32	$1,131.32	$1,165.26	$1,165.26
64+	$1,129.79	$1,129.79	$1,163.69	$1,163.69	$1,220.18	$1,220.18	$1,149.71	$1,149.71	$1,184.21	$1,184.21

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010100		45127PA0010100		45127PA0010100		45127PA0010101	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 0		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$316.63	$316.63	$317.44	$317.44	$326.97	$326.97	$342.84	$342.84	$322.52	$322.52
15	$344.78	$344.78	$345.66	$345.66	$356.03	$356.03	$373.31	$373.31	$351.18	$351.18
16	$355.54	$355.54	$356.45	$356.45	$367.14	$367.14	$384.97	$384.97	$362.15	$362.15
17	$366.30	$366.30	$367.24	$367.24	$378.26	$378.26	$396.62	$396.62	$373.11	$373.11
18	$377.89	$377.89	$378.86	$378.86	$390.22	$390.22	$409.17	$409.17	$384.91	$384.91
19	$389.48	$389.48	$390.48	$390.48	$402.19	$402.19	$421.72	$421.72	$396.72	$396.72
20	$401.48	$401.48	$402.51	$402.51	$414.59	$414.59	$434.71	$434.71	$408.94	$408.94
21	$413.90	$413.90	$414.96	$414.96	$427.41	$427.41	$448.16	$448.16	$421.59	$421.59
22	$413.90	$413.90	$414.96	$414.96	$427.41	$427.41	$448.16	$448.16	$421.59	$421.59
23	$413.90	$413.90	$414.96	$414.96	$427.41	$427.41	$448.16	$448.16	$421.59	$421.59
24	$413.90	$413.90	$414.96	$414.96	$427.41	$427.41	$448.16	$448.16	$421.59	$421.59
25	$415.55	$415.55	$416.62	$416.62	$429.12	$429.12	$449.95	$449.95	$423.28	$423.28
26	$423.83	$423.83	$424.92	$424.92	$437.67	$437.67	$458.91	$458.91	$431.71	$431.71
27	$433.77	$433.77	$434.88	$434.88	$447.92	$447.92	$469.67	$469.67	$441.83	$441.83
28	$449.91	$449.91	$451.06	$451.06	$464.59	$464.59	$487.15	$487.15	$458.27	$458.27
29	$463.15	$463.15	$464.34	$464.34	$478.27	$478.27	$501.49	$501.49	$471.76	$471.76
30	$469.78	$469.78	$470.98	$470.98	$485.11	$485.11	$508.66	$508.66	$478.50	$478.50
31	$479.71	$479.71	$480.94	$480.94	$495.37	$495.37	$519.41	$519.41	$488.62	$488.62
32	$489.64	$489.64	$490.90	$490.90	$505.62	$505.62	$530.17	$530.17	$498.74	$498.74
33	$495.85	$495.85	$497.12	$497.12	$512.04	$512.04	$536.89	$536.89	$505.06	$505.06
34	$502.47	$502.47	$503.76	$503.76	$518.87	$518.87	$544.06	$544.06	$511.81	$511.81
35	$505.78	$505.78	$507.08	$507.08	$522.29	$522.29	$547.65	$547.65	$515.18	$515.18
36	$509.10	$509.10	$510.40	$510.40	$525.71	$525.71	$551.23	$551.23	$518.56	$518.56
37	$512.41	$512.41	$513.72	$513.72	$529.13	$529.13	$554.82	$554.82	$521.93	$521.93
38	$515.72	$515.72	$517.04	$517.04	$532.55	$532.55	$558.40	$558.40	$525.30	$525.30
39	$522.34	$522.34	$523.68	$523.68	$539.39	$539.39	$565.57	$565.57	$532.05	$532.05
40	$528.96	$528.96	$530.32	$530.32	$546.23	$546.23	$572.74	$572.74	$538.79	$538.79
41	$538.90	$538.90	$540.28	$540.28	$556.49	$556.49	$583.50	$583.50	$548.91	$548.91
42	$548.42	$548.42	$549.82	$549.82	$566.32	$566.32	$593.81	$593.81	$558.61	$558.61
43	$561.66	$561.66	$563.10	$563.10	$579.99	$579.99	$608.15	$608.15	$572.10	$572.10
44	$578.22	$578.22	$579.70	$579.70	$597.09	$597.09	$626.08	$626.08	$588.96	$588.96
45	$597.67	$597.67	$599.20	$599.20	$617.18	$617.18	$647.14	$647.14	$608.78	$608.78
46	$620.85	$620.85	$622.44	$622.44	$641.11	$641.11	$672.24	$672.24	$632.38	$632.38
47	$646.92	$646.92	$648.58	$648.58	$668.04	$668.04	$700.47	$700.47	$658.95	$658.95
48	$676.73	$676.73	$678.46	$678.46	$698.81	$698.81	$732.74	$732.74	$689.30	$689.30
49	$706.11	$706.11	$707.92	$707.92	$729.16	$729.16	$764.56	$764.56	$719.23	$719.23
50	$739.22	$739.22	$741.12	$741.12	$763.35	$763.35	$800.41	$800.41	$752.96	$752.96
51	$771.92	$771.92	$773.90	$773.90	$797.12	$797.12	$835.81	$835.81	$786.27	$786.27
52	$807.93	$807.93	$810.00	$810.00	$834.30	$834.30	$874.80	$874.80	$822.94	$822.94
53	$844.35	$844.35	$846.52	$846.52	$871.91	$871.91	$914.24	$914.24	$860.04	$860.04
54	$883.67	$883.67	$885.94	$885.94	$912.52	$912.52	$956.81	$956.81	$900.09	$900.09
55	$923.00	$923.00	$925.36	$925.36	$953.12	$953.12	$999.39	$999.39	$940.15	$940.15
56	$965.63	$965.63	$968.10	$968.10	$997.14	$997.14	$1,045.55	$1,045.55	$983.57	$983.57
57	$1,008.67	$1,008.67	$1,011.26	$1,011.26	$1,041.60	$1,041.60	$1,092.16	$1,092.16	$1,027.41	$1,027.41
58	$1,054.62	$1,054.62	$1,057.32	$1,057.32	$1,089.04	$1,089.04	$1,141.90	$1,141.90	$1,074.21	$1,074.21
59	$1,077.38	$1,077.38	$1,080.14	$1,080.14	$1,112.55	$1,112.55	$1,166.55	$1,166.55	$1,097.40	$1,097.40
60	$1,123.32	$1,123.32	$1,126.20	$1,126.20	$1,159.99	$1,159.99	$1,216.30	$1,216.30	$1,144.20	$1,144.20
61	$1,163.06	$1,163.06	$1,166.04	$1,166.04	$1,201.02	$1,201.02	$1,259.32	$1,259.32	$1,184.67	$1,184.67
62	$1,189.13	$1,189.13	$1,192.18	$1,192.18	$1,227.95	$1,227.95	$1,287.55	$1,287.55	$1,211.23	$1,211.23
63	$1,221.83	$1,221.83	$1,224.96	$1,224.96	$1,261.71	$1,261.71	$1,322.96	$1,322.96	$1,244.53	$1,244.53
64+	$1,241.69	$1,241.69	$1,244.87	$1,244.87	$1,282.22	$1,282.22	$1,344.47	$1,344.47	$1,264.76	$1,264.76

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010101		45127PA0010101		45127PA0010116		45127PA0010116		45127PA0010116	
Plan Marketing Name =>	Gold PPO 0/0/35 | Rx 0		Gold PPO 0/0/35 | Rx 0		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$332.19	$332.19	$348.32	$348.32	$314.95	$314.95	$324.40	$324.40	$340.15	$340.15
15	$361.72	$361.72	$379.28	$379.28	$342.95	$342.95	$353.23	$353.23	$370.38	$370.38
16	$373.01	$373.01	$391.12	$391.12	$353.65	$353.65	$364.26	$364.26	$381.94	$381.94
17	$384.30	$384.30	$402.96	$402.96	$364.35	$364.35	$375.29	$375.29	$393.50	$393.50
18	$396.46	$396.46	$415.70	$415.70	$375.88	$375.88	$387.16	$387.16	$405.95	$405.95
19	$408.62	$408.62	$428.45	$428.45	$387.41	$387.41	$399.03	$399.03	$418.40	$418.40
20	$421.21	$421.21	$441.66	$441.66	$399.35	$399.35	$411.33	$411.33	$431.30	$431.30
21	$434.24	$434.24	$455.32	$455.32	$411.70	$411.70	$424.05	$424.05	$444.64	$444.64
22	$434.24	$434.24	$455.32	$455.32	$411.70	$411.70	$424.05	$424.05	$444.64	$444.64
23	$434.24	$434.24	$455.32	$455.32	$411.70	$411.70	$424.05	$424.05	$444.64	$444.64
24	$434.24	$434.24	$455.32	$455.32	$411.70	$411.70	$424.05	$424.05	$444.64	$444.64
25	$435.97	$435.97	$457.14	$457.14	$413.35	$413.35	$425.75	$425.75	$446.41	$446.41
26	$444.66	$444.66	$466.24	$466.24	$421.58	$421.58	$434.23	$434.23	$455.31	$455.31
27	$455.08	$455.08	$477.17	$477.17	$431.46	$431.46	$444.41	$444.41	$465.98	$465.98
28	$472.02	$472.02	$494.93	$494.93	$447.52	$447.52	$460.94	$460.94	$483.32	$483.32
29	$485.91	$485.91	$509.50	$509.50	$460.69	$460.69	$474.51	$474.51	$497.55	$497.55
30	$492.86	$492.86	$516.79	$516.79	$467.28	$467.28	$481.30	$481.30	$504.66	$504.66
31	$503.28	$503.28	$527.71	$527.71	$477.16	$477.16	$491.48	$491.48	$515.33	$515.33
32	$513.70	$513.70	$538.64	$538.64	$487.04	$487.04	$501.65	$501.65	$526.00	$526.00
33	$520.22	$520.22	$545.47	$545.47	$493.22	$493.22	$508.01	$508.01	$532.67	$532.67
34	$527.16	$527.16	$552.76	$552.76	$499.80	$499.80	$514.80	$514.80	$539.79	$539.79
35	$530.64	$530.64	$556.40	$556.40	$503.10	$503.10	$518.19	$518.19	$543.35	$543.35
36	$534.11	$534.11	$560.04	$560.04	$506.39	$506.39	$521.58	$521.58	$546.90	$546.90
37	$537.59	$537.59	$563.68	$563.68	$509.68	$509.68	$524.98	$524.98	$550.46	$550.46
38	$541.06	$541.06	$567.33	$567.33	$512.98	$512.98	$528.37	$528.37	$554.02	$554.02
39	$548.01	$548.01	$574.61	$574.61	$519.57	$519.57	$535.15	$535.15	$561.13	$561.13
40	$554.96	$554.96	$581.90	$581.90	$526.15	$526.15	$541.94	$541.94	$568.24	$568.24
41	$565.38	$565.38	$592.82	$592.82	$536.03	$536.03	$552.11	$552.11	$578.92	$578.92
42	$575.36	$575.36	$603.30	$603.30	$545.50	$545.50	$561.87	$561.87	$589.14	$589.14
43	$589.26	$589.26	$617.87	$617.87	$558.68	$558.68	$575.44	$575.44	$603.37	$603.37
44	$606.63	$606.63	$636.08	$636.08	$575.14	$575.14	$592.40	$592.40	$621.16	$621.16
45	$627.04	$627.04	$657.48	$657.48	$594.49	$594.49	$612.33	$612.33	$642.05	$642.05
46	$651.36	$651.36	$682.98	$682.98	$617.55	$617.55	$636.08	$636.08	$666.95	$666.95
47	$678.71	$678.71	$711.66	$711.66	$643.49	$643.49	$662.79	$662.79	$694.97	$694.97
48	$709.98	$709.98	$744.44	$744.44	$673.13	$673.13	$693.32	$693.32	$726.98	$726.98
49	$740.81	$740.81	$776.77	$776.77	$702.36	$702.36	$723.43	$723.43	$758.55	$758.55
50	$775.55	$775.55	$813.20	$813.20	$735.30	$735.30	$757.36	$757.36	$794.12	$794.12
51	$809.85	$809.85	$849.17	$849.17	$767.82	$767.82	$790.86	$790.86	$829.25	$829.25
52	$847.63	$847.63	$888.78	$888.78	$803.64	$803.64	$827.75	$827.75	$867.93	$867.93
53	$885.84	$885.84	$928.85	$928.85	$839.87	$839.87	$865.06	$865.06	$907.06	$907.06
54	$927.10	$927.10	$972.10	$972.10	$878.98	$878.98	$905.35	$905.35	$949.30	$949.30
55	$968.35	$968.35	$1,015.36	$1,015.36	$918.09	$918.09	$945.63	$945.63	$991.54	$991.54
56	$1,013.08	$1,013.08	$1,062.26	$1,062.26	$960.50	$960.50	$989.31	$989.31	$1,037.34	$1,037.34
57	$1,058.24	$1,058.24	$1,109.61	$1,109.61	$1,003.31	$1,003.31	$1,033.41	$1,033.41	$1,083.58	$1,083.58
58	$1,106.44	$1,106.44	$1,160.15	$1,160.15	$1,049.01	$1,049.01	$1,080.48	$1,080.48	$1,132.93	$1,132.93
59	$1,130.32	$1,130.32	$1,185.19	$1,185.19	$1,071.66	$1,071.66	$1,103.80	$1,103.80	$1,157.39	$1,157.39
60	$1,178.52	$1,178.52	$1,235.73	$1,235.73	$1,117.35	$1,117.35	$1,150.87	$1,150.87	$1,206.74	$1,206.74
61	$1,220.21	$1,220.21	$1,279.44	$1,279.44	$1,156.88	$1,156.88	$1,191.58	$1,191.58	$1,249.43	$1,249.43
62	$1,247.56	$1,247.56	$1,308.13	$1,308.13	$1,182.81	$1,182.81	$1,218.30	$1,218.30	$1,277.44	$1,277.44
63	$1,281.87	$1,281.87	$1,344.10	$1,344.10	$1,215.34	$1,215.34	$1,251.80	$1,251.80	$1,312.57	$1,312.57
64+	$1,302.71	$1,302.71	$1,365.95	$1,365.95	$1,235.09	$1,235.09	$1,272.14	$1,272.14	$1,333.91	$1,333.91

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Silver HSA 2250/0/25 | Combined		Silver HSA 2250/0/25 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$500 /$0 Med/Rx		$2250 Med/Rx Combined		$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$320.02	$320.02	$329.62	$329.62	$345.62	$345.62	$272.04	$272.04	$280.20	$280.20
15	$348.47	$348.47	$358.92	$358.92	$376.35	$376.35	$296.22	$296.22	$305.11	$305.11
16	$359.35	$359.35	$370.13	$370.13	$388.09	$388.09	$305.47	$305.47	$314.63	$314.63
17	$370.22	$370.22	$381.33	$381.33	$399.84	$399.84	$314.71	$314.71	$324.16	$324.16
18	$381.94	$381.94	$393.39	$393.39	$412.49	$412.49	$324.67	$324.67	$334.41	$334.41
19	$393.65	$393.65	$405.46	$405.46	$425.14	$425.14	$334.63	$334.63	$344.67	$344.67
20	$405.78	$405.78	$417.95	$417.95	$438.24	$438.24	$344.94	$344.94	$355.29	$355.29
21	$418.33	$418.33	$430.88	$430.88	$451.80	$451.80	$355.61	$355.61	$366.28	$366.28
22	$418.33	$418.33	$430.88	$430.88	$451.80	$451.80	$355.61	$355.61	$366.28	$366.28
23	$418.33	$418.33	$430.88	$430.88	$451.80	$451.80	$355.61	$355.61	$366.28	$366.28
24	$418.33	$418.33	$430.88	$430.88	$451.80	$451.80	$355.61	$355.61	$366.28	$366.28
25	$420.00	$420.00	$432.60	$432.60	$453.60	$453.60	$357.03	$357.03	$367.74	$367.74
26	$428.37	$428.37	$441.22	$441.22	$462.64	$462.64	$364.14	$364.14	$375.07	$375.07
27	$438.41	$438.41	$451.56	$451.56	$473.48	$473.48	$372.68	$372.68	$383.86	$383.86
28	$454.72	$454.72	$468.37	$468.37	$491.10	$491.10	$386.55	$386.55	$398.14	$398.14
29	$468.11	$468.11	$482.15	$482.15	$505.56	$505.56	$397.93	$397.93	$409.87	$409.87
30	$474.80	$474.80	$489.05	$489.05	$512.79	$512.79	$403.62	$403.62	$415.73	$415.73
31	$484.84	$484.84	$499.39	$499.39	$523.63	$523.63	$412.15	$412.15	$424.52	$424.52
32	$494.88	$494.88	$509.73	$509.73	$534.48	$534.48	$420.69	$420.69	$433.31	$433.31
33	$501.16	$501.16	$516.19	$516.19	$541.25	$541.25	$426.02	$426.02	$438.80	$438.80
34	$507.85	$507.85	$523.09	$523.09	$548.48	$548.48	$431.71	$431.71	$444.66	$444.66
35	$511.20	$511.20	$526.54	$526.54	$552.10	$552.10	$434.56	$434.56	$447.59	$447.59
36	$514.55	$514.55	$529.98	$529.98	$555.71	$555.71	$437.40	$437.40	$450.52	$450.52
37	$517.89	$517.89	$533.43	$533.43	$559.32	$559.32	$440.25	$440.25	$453.45	$453.45
38	$521.24	$521.24	$536.88	$536.88	$562.94	$562.94	$443.09	$443.09	$456.38	$456.38
39	$527.93	$527.93	$543.77	$543.77	$570.17	$570.17	$448.78	$448.78	$462.24	$462.24
40	$534.63	$534.63	$550.66	$550.66	$577.40	$577.40	$454.47	$454.47	$468.10	$468.10
41	$544.67	$544.67	$561.01	$561.01	$588.24	$588.24	$463.00	$463.00	$476.89	$476.89
42	$554.29	$554.29	$570.92	$570.92	$598.63	$598.63	$471.18	$471.18	$485.32	$485.32
43	$567.67	$567.67	$584.70	$584.70	$613.09	$613.09	$482.56	$482.56	$497.04	$497.04
44	$584.41	$584.41	$601.94	$601.94	$631.16	$631.16	$496.79	$496.79	$511.69	$511.69
45	$604.07	$604.07	$622.19	$622.19	$652.39	$652.39	$513.50	$513.50	$528.91	$528.91
46	$627.50	$627.50	$646.32	$646.32	$677.69	$677.69	$533.42	$533.42	$549.42	$549.42
47	$653.85	$653.85	$673.47	$673.47	$706.16	$706.16	$555.82	$555.82	$572.49	$572.49
48	$683.97	$683.97	$704.49	$704.49	$738.69	$738.69	$581.42	$581.42	$598.87	$598.87
49	$713.67	$713.67	$735.08	$735.08	$770.76	$770.76	$606.67	$606.67	$624.87	$624.87
50	$747.14	$747.14	$769.55	$769.55	$806.91	$806.91	$635.12	$635.12	$654.17	$654.17
51	$780.19	$780.19	$803.59	$803.59	$842.60	$842.60	$663.21	$663.21	$683.11	$683.11
52	$816.58	$816.58	$841.08	$841.08	$881.91	$881.91	$694.15	$694.15	$714.98	$714.98
53	$853.39	$853.39	$878.99	$878.99	$921.66	$921.66	$725.44	$725.44	$747.21	$747.21
54	$893.13	$893.13	$919.93	$919.93	$964.59	$964.59	$759.23	$759.23	$782.00	$782.00
55	$932.88	$932.88	$960.86	$960.86	$1,007.51	$1,007.51	$793.01	$793.01	$816.80	$816.80
56	$975.96	$975.96	$1,005.24	$1,005.24	$1,054.04	$1,054.04	$829.64	$829.64	$854.53	$854.53
57	$1,019.47	$1,019.47	$1,050.05	$1,050.05	$1,101.03	$1,101.03	$866.62	$866.62	$892.62	$892.62
58	$1,065.90	$1,065.90	$1,097.88	$1,097.88	$1,151.18	$1,151.18	$906.09	$906.09	$933.28	$933.28
59	$1,088.91	$1,088.91	$1,121.58	$1,121.58	$1,176.03	$1,176.03	$925.65	$925.65	$953.42	$953.42
60	$1,135.35	$1,135.35	$1,169.41	$1,169.41	$1,226.18	$1,226.18	$965.13	$965.13	$994.08	$994.08
61	$1,175.51	$1,175.51	$1,210.77	$1,210.77	$1,269.55	$1,269.55	$999.26	$999.26	$1,029.24	$1,029.24
62	$1,201.86	$1,201.86	$1,237.92	$1,237.92	$1,298.01	$1,298.01	$1,021.67	$1,021.67	$1,052.32	$1,052.32
63	$1,234.91	$1,234.91	$1,271.96	$1,271.96	$1,333.70	$1,333.70	$1,049.76	$1,049.76	$1,081.25	$1,081.25
64+	$1,254.98	$1,254.98	$1,292.63	$1,292.63	$1,355.39	$1,355.39	$1,066.82	$1,066.82	$1,098.83	$1,098.83

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132	
Plan Marketing Name =>	Silver HSA 2250/0/25 | Combined		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2250 Med/Rx Combined		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$293.80	$293.80	$256.84	$256.84	$264.55	$264.55	$277.39	$277.39	$261.91	$261.91
15	$319.92	$319.92	$279.67	$279.67	$288.06	$288.06	$302.05	$302.05	$285.19	$285.19
16	$329.91	$329.91	$288.40	$288.40	$297.05	$297.05	$311.47	$311.47	$294.10	$294.10
17	$339.89	$339.89	$297.13	$297.13	$306.04	$306.04	$320.90	$320.90	$303.00	$303.00
18	$350.65	$350.65	$306.53	$306.53	$315.73	$315.73	$331.05	$331.05	$312.58	$312.58
19	$361.40	$361.40	$315.93	$315.93	$325.41	$325.41	$341.21	$341.21	$322.17	$322.17
20	$372.54	$372.54	$325.67	$325.67	$335.44	$335.44	$351.72	$351.72	$332.10	$332.10
21	$384.06	$384.06	$335.74	$335.74	$345.81	$345.81	$362.60	$362.60	$342.37	$342.37
22	$384.06	$384.06	$335.74	$335.74	$345.81	$345.81	$362.60	$362.60	$342.37	$342.37
23	$384.06	$384.06	$335.74	$335.74	$345.81	$345.81	$362.60	$362.60	$342.37	$342.37
24	$384.06	$384.06	$335.74	$335.74	$345.81	$345.81	$362.60	$362.60	$342.37	$342.37
25	$385.60	$385.60	$337.08	$337.08	$347.20	$347.20	$364.05	$364.05	$343.74	$343.74
26	$393.28	$393.28	$343.80	$343.80	$354.11	$354.11	$371.30	$371.30	$350.59	$350.59
27	$402.49	$402.49	$351.86	$351.86	$362.41	$362.41	$380.00	$380.00	$358.80	$358.80
28	$417.47	$417.47	$364.95	$364.95	$375.90	$375.90	$394.15	$394.15	$372.16	$372.16
29	$429.76	$429.76	$375.69	$375.69	$386.96	$386.96	$405.75	$405.75	$383.11	$383.11
30	$435.91	$435.91	$381.06	$381.06	$392.50	$392.50	$411.55	$411.55	$388.59	$388.59
31	$445.12	$445.12	$389.12	$389.12	$400.80	$400.80	$420.25	$420.25	$396.81	$396.81
32	$454.34	$454.34	$397.18	$397.18	$409.10	$409.10	$428.95	$428.95	$405.02	$405.02
33	$460.10	$460.10	$402.22	$402.22	$414.28	$414.28	$434.39	$434.39	$410.16	$410.16
34	$466.25	$466.25	$407.59	$407.59	$419.82	$419.82	$440.20	$440.20	$415.64	$415.64
35	$469.32	$469.32	$410.27	$410.27	$422.58	$422.58	$443.10	$443.10	$418.38	$418.38
36	$472.39	$472.39	$412.96	$412.96	$425.35	$425.35	$446.00	$446.00	$421.12	$421.12
37	$475.46	$475.46	$415.65	$415.65	$428.12	$428.12	$448.90	$448.90	$423.85	$423.85
38	$478.54	$478.54	$418.33	$418.33	$430.88	$430.88	$451.80	$451.80	$426.59	$426.59
39	$484.68	$484.68	$423.70	$423.70	$436.41	$436.41	$457.60	$457.60	$432.07	$432.07
40	$490.83	$490.83	$429.08	$429.08	$441.95	$441.95	$463.40	$463.40	$437.55	$437.55
41	$500.04	$500.04	$437.13	$437.13	$450.25	$450.25	$472.10	$472.10	$445.77	$445.77
42	$508.88	$508.88	$444.86	$444.86	$458.20	$458.20	$480.44	$480.44	$453.64	$453.64
43	$521.17	$521.17	$455.60	$455.60	$469.27	$469.27	$492.05	$492.05	$464.60	$464.60
44	$536.53	$536.53	$469.03	$469.03	$483.10	$483.10	$506.55	$506.55	$478.29	$478.29
45	$554.58	$554.58	$484.81	$484.81	$499.35	$499.35	$523.59	$523.59	$494.38	$494.38
46	$576.09	$576.09	$503.61	$503.61	$518.72	$518.72	$543.90	$543.90	$513.55	$513.55
47	$600.28	$600.28	$524.76	$524.76	$540.50	$540.50	$566.74	$566.74	$535.12	$535.12
48	$627.94	$627.94	$548.93	$548.93	$565.40	$565.40	$592.85	$592.85	$559.77	$559.77
49	$655.20	$655.20	$572.77	$572.77	$589.96	$589.96	$618.59	$618.59	$584.08	$584.08
50	$685.93	$685.93	$599.63	$599.63	$617.62	$617.62	$647.60	$647.60	$611.47	$611.47
51	$716.27	$716.27	$626.16	$626.16	$644.94	$644.94	$676.25	$676.25	$638.52	$638.52
52	$749.68	$749.68	$655.36	$655.36	$675.03	$675.03	$707.79	$707.79	$668.31	$668.31
53	$783.48	$783.48	$684.91	$684.91	$705.46	$705.46	$739.70	$739.70	$698.43	$698.43
54	$819.97	$819.97	$716.80	$716.80	$738.31	$738.31	$774.15	$774.15	$730.96	$730.96
55	$856.45	$856.45	$748.70	$748.70	$771.16	$771.16	$808.60	$808.60	$763.49	$763.49
56	$896.01	$896.01	$783.28	$783.28	$806.78	$806.78	$845.94	$845.94	$798.75	$798.75
57	$935.95	$935.95	$818.20	$818.20	$842.74	$842.74	$883.65	$883.65	$834.36	$834.36
58	$978.58	$978.58	$855.47	$855.47	$881.13	$881.13	$923.90	$923.90	$872.36	$872.36
59	$999.71	$999.71	$873.93	$873.93	$900.15	$900.15	$943.85	$943.85	$891.19	$891.19
60	$1,042.34	$1,042.34	$911.20	$911.20	$938.53	$938.53	$984.09	$984.09	$929.19	$929.19
61	$1,079.21	$1,079.21	$943.43	$943.43	$971.73	$971.73	$1,018.90	$1,018.90	$962.06	$962.06
62	$1,103.40	$1,103.40	$964.58	$964.58	$993.52	$993.52	$1,041.75	$1,041.75	$983.63	$983.63
63	$1,133.74	$1,133.74	$991.10	$991.10	$1,020.84	$1,020.84	$1,070.39	$1,070.39	$1,010.68	$1,010.68
64+	$1,152.17	$1,152.17	$1,007.21	$1,007.21	$1,037.43	$1,037.43	$1,087.79	$1,087.79	$1,027.10	$1,027.10

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/30 | Rx 0		Silver PPO 4000/0/30 | Rx 0		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$269.77	$269.77	$282.87	$282.87	$213.92	$213.92	$220.33	$220.33	$231.03	$231.03
15	$293.75	$293.75	$308.01	$308.01	$232.93	$232.93	$239.92	$239.92	$251.57	$251.57
16	$302.92	$302.92	$317.62	$317.62	$240.20	$240.20	$247.41	$247.41	$259.42	$259.42
17	$312.09	$312.09	$327.24	$327.24	$247.47	$247.47	$254.90	$254.90	$267.27	$267.27
18	$321.96	$321.96	$337.59	$337.59	$255.30	$255.30	$262.96	$262.96	$275.73	$275.73
19	$331.84	$331.84	$347.94	$347.94	$263.13	$263.13	$271.03	$271.03	$284.18	$284.18
20	$342.06	$342.06	$358.67	$358.67	$271.24	$271.24	$279.38	$279.38	$292.94	$292.94
21	$352.64	$352.64	$369.76	$369.76	$279.63	$279.63	$288.02	$288.02	$302.00	$302.00
22	$352.64	$352.64	$369.76	$369.76	$279.63	$279.63	$288.02	$288.02	$302.00	$302.00
23	$352.64	$352.64	$369.76	$369.76	$279.63	$279.63	$288.02	$288.02	$302.00	$302.00
24	$352.64	$352.64	$369.76	$369.76	$279.63	$279.63	$288.02	$288.02	$302.00	$302.00
25	$354.05	$354.05	$371.24	$371.24	$280.75	$280.75	$289.17	$289.17	$303.21	$303.21
26	$361.10	$361.10	$378.63	$378.63	$286.34	$286.34	$294.93	$294.93	$309.25	$309.25
27	$369.57	$369.57	$387.51	$387.51	$293.05	$293.05	$301.84	$301.84	$316.50	$316.50
28	$383.32	$383.32	$401.93	$401.93	$303.96	$303.96	$313.08	$313.08	$328.27	$328.27
29	$394.61	$394.61	$413.76	$413.76	$312.91	$312.91	$322.29	$322.29	$337.94	$337.94
30	$400.25	$400.25	$419.68	$419.68	$317.38	$317.38	$326.90	$326.90	$342.77	$342.77
31	$408.71	$408.71	$428.55	$428.55	$324.09	$324.09	$333.81	$333.81	$350.02	$350.02
32	$417.17	$417.17	$437.43	$437.43	$330.80	$330.80	$340.73	$340.73	$357.27	$357.27
33	$422.46	$422.46	$442.97	$442.97	$335.00	$335.00	$345.05	$345.05	$361.80	$361.80
34	$428.11	$428.11	$448.89	$448.89	$339.47	$339.47	$349.65	$349.65	$366.63	$366.63
35	$430.93	$430.93	$451.85	$451.85	$341.71	$341.71	$351.96	$351.96	$369.04	$369.04
36	$433.75	$433.75	$454.80	$454.80	$343.94	$343.94	$354.26	$354.26	$371.46	$371.46
37	$436.57	$436.57	$457.76	$457.76	$346.18	$346.18	$356.57	$356.57	$373.88	$373.88
38	$439.39	$439.39	$460.72	$460.72	$348.42	$348.42	$358.87	$358.87	$376.29	$376.29
39	$445.03	$445.03	$466.64	$466.64	$352.89	$352.89	$363.48	$363.48	$381.12	$381.12
40	$450.68	$450.68	$472.55	$472.55	$357.37	$357.37	$368.09	$368.09	$385.96	$385.96
41	$459.14	$459.14	$481.43	$481.43	$364.08	$364.08	$375.00	$375.00	$393.20	$393.20
42	$467.25	$467.25	$489.93	$489.93	$370.51	$370.51	$381.63	$381.63	$400.15	$400.15
43	$478.53	$478.53	$501.76	$501.76	$379.46	$379.46	$390.84	$390.84	$409.81	$409.81
44	$492.64	$492.64	$516.55	$516.55	$390.64	$390.64	$402.36	$402.36	$421.89	$421.89
45	$509.21	$509.21	$533.93	$533.93	$403.79	$403.79	$415.90	$415.90	$436.09	$436.09
46	$528.96	$528.96	$554.64	$554.64	$419.44	$419.44	$432.03	$432.03	$453.00	$453.00
47	$551.18	$551.18	$577.93	$577.93	$437.06	$437.06	$450.17	$450.17	$472.03	$472.03
48	$576.57	$576.57	$604.56	$604.56	$457.20	$457.20	$470.91	$470.91	$493.77	$493.77
49	$601.61	$601.61	$630.81	$630.81	$477.05	$477.05	$491.36	$491.36	$515.21	$515.21
50	$629.82	$629.82	$660.39	$660.39	$499.42	$499.42	$514.40	$514.40	$539.37	$539.37
51	$657.68	$657.68	$689.60	$689.60	$521.51	$521.51	$537.16	$537.16	$563.23	$563.23
52	$688.36	$688.36	$721.77	$721.77	$545.84	$545.84	$562.21	$562.21	$589.50	$589.50
53	$719.39	$719.39	$754.31	$754.31	$570.45	$570.45	$587.56	$587.56	$616.08	$616.08
54	$752.89	$752.89	$789.44	$789.44	$597.01	$597.01	$614.92	$614.92	$644.77	$644.77
55	$786.39	$786.39	$824.56	$824.56	$623.57	$623.57	$642.28	$642.28	$673.46	$673.46
56	$822.71	$822.71	$862.65	$862.65	$652.38	$652.38	$671.95	$671.95	$704.57	$704.57
57	$859.39	$859.39	$901.10	$901.10	$681.46	$681.46	$701.90	$701.90	$735.97	$735.97
58	$898.53	$898.53	$942.15	$942.15	$712.50	$712.50	$733.87	$733.87	$769.50	$769.50
59	$917.92	$917.92	$962.48	$962.48	$727.88	$727.88	$749.71	$749.71	$786.11	$786.11
60	$957.07	$957.07	$1,003.53	$1,003.53	$758.92	$758.92	$781.68	$781.68	$819.63	$819.63
61	$990.92	$990.92	$1,039.02	$1,039.02	$785.76	$785.76	$809.33	$809.33	$848.62	$848.62
62	$1,013.14	$1,013.14	$1,062.32	$1,062.32	$803.38	$803.38	$827.48	$827.48	$867.65	$867.65
63	$1,041.00	$1,041.00	$1,091.53	$1,091.53	$825.47	$825.47	$850.23	$850.23	$891.51	$891.51
64+	$1,057.91	$1,057.91	$1,109.27	$1,109.27	$838.88	$838.88	$864.05	$864.05	$905.99	$905.99

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 0		Silver PPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$262.25	$262.25	$270.12	$270.12	$283.23	$283.23	$267.32	$267.32	$275.34	$275.34
15	$285.56	$285.56	$294.13	$294.13	$308.41	$308.41	$291.08	$291.08	$299.82	$299.82
16	$294.47	$294.47	$303.31	$303.31	$318.03	$318.03	$300.17	$300.17	$309.17	$309.17
17	$303.39	$303.39	$312.49	$312.49	$327.66	$327.66	$309.25	$309.25	$318.53	$318.53
18	$312.99	$312.99	$322.38	$322.38	$338.02	$338.02	$319.04	$319.04	$328.61	$328.61
19	$322.58	$322.58	$332.26	$332.26	$348.39	$348.39	$328.82	$328.82	$338.69	$338.69
20	$332.53	$332.53	$342.50	$342.50	$359.13	$359.13	$338.96	$338.96	$349.13	$349.13
21	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$349.44	$349.44	$359.92	$359.92
22	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$349.44	$349.44	$359.92	$359.92
23	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$349.44	$349.44	$359.92	$359.92
24	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$349.44	$349.44	$359.92	$359.92
25	$344.18	$344.18	$354.51	$354.51	$371.72	$371.72	$350.84	$350.84	$361.36	$361.36
26	$351.04	$351.04	$361.57	$361.57	$379.12	$379.12	$357.83	$357.83	$368.56	$368.56
27	$359.26	$359.26	$370.04	$370.04	$388.01	$388.01	$366.21	$366.21	$377.20	$377.20
28	$372.63	$372.63	$383.81	$383.81	$402.45	$402.45	$379.84	$379.84	$391.24	$391.24
29	$383.60	$383.60	$395.11	$395.11	$414.29	$414.29	$391.02	$391.02	$402.75	$402.75
30	$389.09	$389.09	$400.76	$400.76	$420.22	$420.22	$396.61	$396.61	$408.51	$408.51
31	$397.32	$397.32	$409.24	$409.24	$429.10	$429.10	$405.00	$405.00	$417.15	$417.15
32	$405.54	$405.54	$417.71	$417.71	$437.99	$437.99	$413.39	$413.39	$425.79	$425.79
33	$410.69	$410.69	$423.01	$423.01	$443.54	$443.54	$418.63	$418.63	$431.19	$431.19
34	$416.17	$416.17	$428.66	$428.66	$449.47	$449.47	$424.22	$424.22	$436.95	$436.95
35	$418.91	$418.91	$431.48	$431.48	$452.43	$452.43	$427.02	$427.02	$439.83	$439.83
36	$421.66	$421.66	$434.31	$434.31	$455.39	$455.39	$429.81	$429.81	$442.71	$442.71
37	$424.40	$424.40	$437.13	$437.13	$458.35	$458.35	$432.61	$432.61	$445.58	$445.58
38	$427.14	$427.14	$439.96	$439.96	$461.31	$461.31	$435.40	$435.40	$448.46	$448.46
39	$432.63	$432.63	$445.61	$445.61	$467.24	$467.24	$440.99	$440.99	$454.22	$454.22
40	$438.11	$438.11	$451.25	$451.25	$473.16	$473.16	$446.58	$446.58	$459.98	$459.98
41	$446.34	$446.34	$459.73	$459.73	$482.05	$482.05	$454.97	$454.97	$468.62	$468.62
42	$454.22	$454.22	$467.85	$467.85	$490.56	$490.56	$463.01	$463.01	$476.90	$476.90
43	$465.19	$465.19	$479.15	$479.15	$502.41	$502.41	$474.19	$474.19	$488.42	$488.42
44	$478.91	$478.91	$493.27	$493.27	$517.22	$517.22	$488.17	$488.17	$502.81	$502.81
45	$495.02	$495.02	$509.87	$509.87	$534.62	$534.62	$504.59	$504.59	$519.73	$519.73
46	$514.22	$514.22	$529.64	$529.64	$555.35	$555.35	$524.16	$524.16	$539.88	$539.88
47	$535.81	$535.81	$551.89	$551.89	$578.68	$578.68	$546.17	$546.17	$562.56	$562.56
48	$560.49	$560.49	$577.31	$577.31	$605.33	$605.33	$571.33	$571.33	$588.47	$588.47
49	$584.83	$584.83	$602.38	$602.38	$631.62	$631.62	$596.14	$596.14	$614.03	$614.03
50	$612.26	$612.26	$630.63	$630.63	$661.24	$661.24	$624.10	$624.10	$642.82	$642.82
51	$639.34	$639.34	$658.52	$658.52	$690.49	$690.49	$651.71	$651.71	$671.26	$671.26
52	$669.17	$669.17	$689.24	$689.24	$722.70	$722.70	$682.11	$682.11	$702.57	$702.57
53	$699.33	$699.33	$720.31	$720.31	$755.28	$755.28	$712.86	$712.86	$734.24	$734.24
54	$731.90	$731.90	$753.86	$753.86	$790.45	$790.45	$746.05	$746.05	$768.44	$768.44
55	$764.47	$764.47	$787.40	$787.40	$825.62	$825.62	$779.25	$779.25	$802.63	$802.63
56	$799.78	$799.78	$823.77	$823.77	$863.76	$863.76	$815.24	$815.24	$839.70	$839.70
57	$835.43	$835.43	$860.49	$860.49	$902.26	$902.26	$851.59	$851.59	$877.13	$877.13
58	$873.48	$873.48	$899.68	$899.68	$943.36	$943.36	$890.37	$890.37	$917.08	$917.08
59	$892.33	$892.33	$919.10	$919.10	$963.72	$963.72	$909.59	$909.59	$936.88	$936.88
60	$930.39	$930.39	$958.30	$958.30	$1,004.82	$1,004.82	$948.38	$948.38	$976.83	$976.83
61	$963.30	$963.30	$992.19	$992.19	$1,040.36	$1,040.36	$981.93	$981.93	$1,011.38	$1,011.38
62	$984.89	$984.89	$1,014.44	$1,014.44	$1,063.68	$1,063.68	$1,003.94	$1,003.94	$1,034.06	$1,034.06
63	$1,011.98	$1,011.98	$1,042.33	$1,042.33	$1,092.93	$1,092.93	$1,031.55	$1,031.55	$1,062.49	$1,062.49
64+	$1,028.42	$1,028.42	$1,059.27	$1,059.27	$1,110.69	$1,110.69	$1,048.31	$1,048.31	$1,079.76	$1,079.76

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010144		45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 0		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Silver HSA 3500/0/15 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold		Silver	
Deductible =>	$3000 /$0 Med/Rx		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$288.71	$288.71	$295.65	$295.65	$304.52	$304.52	$319.30	$319.30	$251.78	$251.78
15	$314.37	$314.37	$321.93	$321.93	$331.59	$331.59	$347.68	$347.68	$274.16	$274.16
16	$324.18	$324.18	$331.98	$331.98	$341.94	$341.94	$358.54	$358.54	$282.71	$282.71
17	$333.99	$333.99	$342.03	$342.03	$352.29	$352.29	$369.39	$369.39	$291.27	$291.27
18	$344.56	$344.56	$352.85	$352.85	$363.43	$363.43	$381.07	$381.07	$300.49	$300.49
19	$355.13	$355.13	$363.67	$363.67	$374.58	$374.58	$392.76	$392.76	$309.70	$309.70
20	$366.07	$366.07	$374.88	$374.88	$386.12	$386.12	$404.87	$404.87	$319.25	$319.25
21	$377.40	$377.40	$386.47	$386.47	$398.06	$398.06	$417.39	$417.39	$329.12	$329.12
22	$377.40	$377.40	$386.47	$386.47	$398.06	$398.06	$417.39	$417.39	$329.12	$329.12
23	$377.40	$377.40	$386.47	$386.47	$398.06	$398.06	$417.39	$417.39	$329.12	$329.12
24	$377.40	$377.40	$386.47	$386.47	$398.06	$398.06	$417.39	$417.39	$329.12	$329.12
25	$378.90	$378.90	$388.02	$388.02	$399.66	$399.66	$419.06	$419.06	$330.44	$330.44
26	$386.45	$386.45	$395.75	$395.75	$407.62	$407.62	$427.40	$427.40	$337.02	$337.02
27	$395.51	$395.51	$405.02	$405.02	$417.17	$417.17	$437.42	$437.42	$344.92	$344.92
28	$410.23	$410.23	$420.09	$420.09	$432.70	$432.70	$453.70	$453.70	$357.75	$357.75
29	$422.31	$422.31	$432.46	$432.46	$445.43	$445.43	$467.06	$467.06	$368.29	$368.29
30	$428.34	$428.34	$438.64	$438.64	$451.80	$451.80	$473.73	$473.73	$373.55	$373.55
31	$437.40	$437.40	$447.92	$447.92	$461.36	$461.36	$483.75	$483.75	$381.45	$381.45
32	$446.46	$446.46	$457.19	$457.19	$470.91	$470.91	$493.77	$493.77	$389.35	$389.35
33	$452.12	$452.12	$462.99	$462.99	$476.88	$476.88	$500.03	$500.03	$394.29	$394.29
34	$458.16	$458.16	$469.17	$469.17	$483.25	$483.25	$506.71	$506.71	$399.55	$399.55
35	$461.18	$461.18	$472.27	$472.27	$486.43	$486.43	$510.05	$510.05	$402.18	$402.18
36	$464.20	$464.20	$475.36	$475.36	$489.62	$489.62	$513.39	$513.39	$404.82	$404.82
37	$467.22	$467.22	$478.45	$478.45	$492.80	$492.80	$516.73	$516.73	$407.45	$407.45
38	$470.23	$470.23	$481.54	$481.54	$495.99	$495.99	$520.06	$520.06	$410.08	$410.08
39	$476.27	$476.27	$487.73	$487.73	$502.36	$502.36	$526.74	$526.74	$415.35	$415.35
40	$482.31	$482.31	$493.91	$493.91	$508.73	$508.73	$533.42	$533.42	$420.62	$420.62
41	$491.37	$491.37	$503.18	$503.18	$518.28	$518.28	$543.44	$543.44	$428.51	$428.51
42	$500.05	$500.05	$512.07	$512.07	$527.43	$527.43	$553.04	$553.04	$436.08	$436.08
43	$512.13	$512.13	$524.44	$524.44	$540.17	$540.17	$566.39	$566.39	$446.62	$446.62
44	$527.22	$527.22	$539.90	$539.90	$556.10	$556.10	$583.09	$583.09	$459.78	$459.78
45	$544.96	$544.96	$558.06	$558.06	$574.80	$574.80	$602.71	$602.71	$475.25	$475.25
46	$566.09	$566.09	$579.71	$579.71	$597.10	$597.10	$626.08	$626.08	$493.68	$493.68
47	$589.87	$589.87	$604.05	$604.05	$622.17	$622.17	$652.38	$652.38	$514.41	$514.41
48	$617.04	$617.04	$631.88	$631.88	$650.83	$650.83	$682.43	$682.43	$538.11	$538.11
49	$643.84	$643.84	$659.32	$659.32	$679.10	$679.10	$712.06	$712.06	$561.48	$561.48
50	$674.03	$674.03	$690.24	$690.24	$710.94	$710.94	$745.45	$745.45	$587.81	$587.81
51	$703.84	$703.84	$720.77	$720.77	$742.39	$742.39	$778.43	$778.43	$613.81	$613.81
52	$736.68	$736.68	$754.39	$754.39	$777.02	$777.02	$814.74	$814.74	$642.44	$642.44
53	$769.89	$769.89	$788.40	$788.40	$812.05	$812.05	$851.47	$851.47	$671.40	$671.40
54	$805.74	$805.74	$825.11	$825.11	$849.87	$849.87	$891.12	$891.12	$702.67	$702.67
55	$841.59	$841.59	$861.83	$861.83	$887.68	$887.68	$930.77	$930.77	$733.94	$733.94
56	$880.46	$880.46	$901.63	$901.63	$928.68	$928.68	$973.77	$973.77	$767.84	$767.84
57	$919.71	$919.71	$941.83	$941.83	$970.08	$970.08	$1,017.17	$1,017.17	$802.07	$802.07
58	$961.60	$961.60	$984.73	$984.73	$1,014.27	$1,014.27	$1,063.50	$1,063.50	$838.60	$838.60
59	$982.36	$982.36	$1,005.98	$1,005.98	$1,036.16	$1,036.16	$1,086.46	$1,086.46	$856.70	$856.70
60	$1,024.25	$1,024.25	$1,048.88	$1,048.88	$1,080.35	$1,080.35	$1,132.79	$1,132.79	$893.23	$893.23
61	$1,060.48	$1,060.48	$1,085.98	$1,085.98	$1,118.56	$1,118.56	$1,172.86	$1,172.86	$924.83	$924.83
62	$1,084.26	$1,084.26	$1,110.33	$1,110.33	$1,143.64	$1,143.64	$1,199.15	$1,199.15	$945.56	$945.56
63	$1,114.07	$1,114.07	$1,140.86	$1,140.86	$1,175.09	$1,175.09	$1,232.13	$1,232.13	$971.56	$971.56
64+	$1,132.19	$1,132.19	$1,159.40	$1,159.40	$1,194.18	$1,194.18	$1,252.16	$1,252.16	$987.35	$987.35

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184	
Plan Marketing Name =>	Silver HSA 3500/0/15 | Combined		Silver HSA 3500/0/15 | Combined		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$3500 Med/Rx Combined		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$259.33	$259.33	$271.92	$271.92	$251.54	$251.54	$259.09	$259.09	$271.66	$271.66
15	$282.38	$282.38	$296.09	$296.09	$273.90	$273.90	$282.12	$282.12	$295.81	$295.81
16	$291.20	$291.20	$305.33	$305.33	$282.45	$282.45	$290.92	$290.92	$305.04	$305.04
17	$300.01	$300.01	$314.57	$314.57	$291.00	$291.00	$299.73	$299.73	$314.28	$314.28
18	$309.50	$309.50	$324.53	$324.53	$300.20	$300.20	$309.21	$309.21	$324.22	$324.22
19	$318.99	$318.99	$334.48	$334.48	$309.41	$309.41	$318.69	$318.69	$334.16	$334.16
20	$328.82	$328.82	$344.79	$344.79	$318.95	$318.95	$328.51	$328.51	$344.46	$344.46
21	$338.99	$338.99	$355.45	$355.45	$328.81	$328.81	$338.67	$338.67	$355.11	$355.11
22	$338.99	$338.99	$355.45	$355.45	$328.81	$328.81	$338.67	$338.67	$355.11	$355.11
23	$338.99	$338.99	$355.45	$355.45	$328.81	$328.81	$338.67	$338.67	$355.11	$355.11
24	$338.99	$338.99	$355.45	$355.45	$328.81	$328.81	$338.67	$338.67	$355.11	$355.11
25	$340.35	$340.35	$356.87	$356.87	$330.13	$330.13	$340.03	$340.03	$356.54	$356.54
26	$347.13	$347.13	$363.98	$363.98	$336.70	$336.70	$346.80	$346.80	$363.64	$363.64
27	$355.27	$355.27	$372.51	$372.51	$344.59	$344.59	$354.93	$354.93	$372.16	$372.16
28	$368.49	$368.49	$386.37	$386.37	$357.42	$357.42	$368.14	$368.14	$386.01	$386.01
29	$379.33	$379.33	$397.75	$397.75	$367.94	$367.94	$378.98	$378.98	$397.37	$397.37
30	$384.76	$384.76	$403.44	$403.44	$373.20	$373.20	$384.40	$384.40	$403.06	$403.06
31	$392.89	$392.89	$411.97	$411.97	$381.09	$381.09	$392.52	$392.52	$411.58	$411.58
32	$401.03	$401.03	$420.50	$420.50	$388.98	$388.98	$400.65	$400.65	$420.10	$420.10
33	$406.11	$406.11	$425.83	$425.83	$393.91	$393.91	$405.73	$405.73	$425.43	$425.43
34	$411.54	$411.54	$431.52	$431.52	$399.18	$399.18	$411.15	$411.15	$431.11	$431.11
35	$414.25	$414.25	$434.36	$434.36	$401.81	$401.81	$413.86	$413.86	$433.95	$433.95
36	$416.96	$416.96	$437.20	$437.20	$404.44	$404.44	$416.57	$416.57	$436.79	$436.79
37	$419.67	$419.67	$440.05	$440.05	$407.07	$407.07	$419.28	$419.28	$439.63	$439.63
38	$422.39	$422.39	$442.89	$442.89	$409.70	$409.70	$421.99	$421.99	$442.47	$442.47
39	$427.81	$427.81	$448.58	$448.58	$414.96	$414.96	$427.41	$427.41	$448.15	$448.15
40	$433.23	$433.23	$454.26	$454.26	$420.22	$420.22	$432.83	$432.83	$453.84	$453.84
41	$441.37	$441.37	$462.80	$462.80	$428.11	$428.11	$440.95	$440.95	$462.36	$462.36
42	$449.17	$449.17	$470.97	$470.97	$435.67	$435.67	$448.74	$448.74	$470.53	$470.53
43	$460.01	$460.01	$482.35	$482.35	$446.20	$446.20	$459.58	$459.58	$481.89	$481.89
44	$473.57	$473.57	$496.56	$496.56	$459.35	$459.35	$473.13	$473.13	$496.10	$496.10
45	$489.51	$489.51	$513.27	$513.27	$474.80	$474.80	$489.05	$489.05	$512.79	$512.79
46	$508.49	$508.49	$533.17	$533.17	$493.22	$493.22	$508.01	$508.01	$532.67	$532.67
47	$529.85	$529.85	$555.57	$555.57	$513.93	$513.93	$529.35	$529.35	$555.04	$555.04
48	$554.25	$554.25	$581.16	$581.16	$537.60	$537.60	$553.73	$553.73	$580.61	$580.61
49	$578.32	$578.32	$606.40	$606.40	$560.95	$560.95	$577.78	$577.78	$605.83	$605.83
50	$605.44	$605.44	$634.83	$634.83	$587.25	$587.25	$604.87	$604.87	$634.24	$634.24
51	$632.22	$632.22	$662.91	$662.91	$613.23	$613.23	$631.63	$631.63	$662.29	$662.29
52	$661.72	$661.72	$693.84	$693.84	$641.84	$641.84	$661.09	$661.09	$693.18	$693.18
53	$691.55	$691.55	$725.12	$725.12	$670.77	$670.77	$690.90	$690.90	$724.43	$724.43
54	$723.75	$723.75	$758.88	$758.88	$702.01	$702.01	$723.07	$723.07	$758.17	$758.17
55	$755.96	$755.96	$792.65	$792.65	$733.25	$733.25	$755.24	$755.24	$791.91	$791.91
56	$790.87	$790.87	$829.26	$829.26	$767.11	$767.11	$790.13	$790.13	$828.48	$828.48
57	$826.13	$826.13	$866.23	$866.23	$801.31	$801.31	$825.35	$825.35	$865.41	$865.41
58	$863.76	$863.76	$905.69	$905.69	$837.81	$837.81	$862.94	$862.94	$904.83	$904.83
59	$882.40	$882.40	$925.24	$925.24	$855.89	$855.89	$881.57	$881.57	$924.36	$924.36
60	$920.03	$920.03	$964.69	$964.69	$892.39	$892.39	$919.16	$919.16	$963.78	$963.78
61	$952.57	$952.57	$998.81	$998.81	$923.96	$923.96	$951.67	$951.67	$997.87	$997.87
62	$973.93	$973.93	$1,021.21	$1,021.21	$944.67	$944.67	$973.01	$973.01	$1,020.24	$1,020.24
63	$1,000.71	$1,000.71	$1,049.29	$1,049.29	$970.65	$970.65	$999.77	$999.77	$1,048.30	$1,048.30
64+	$1,016.97	$1,016.97	$1,066.34	$1,066.34	$986.42	$986.42	$1,016.01	$1,016.01	$1,065.33	$1,065.33

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$250 Med/Rx		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$256.61	$256.61	$264.31	$264.31	$277.14	$277.14	$248.11	$248.11	$255.56	$255.56
15	$279.42	$279.42	$287.80	$287.80	$301.78	$301.78	$270.17	$270.17	$278.27	$278.27
16	$288.14	$288.14	$296.79	$296.79	$311.19	$311.19	$278.60	$278.60	$286.96	$286.96
17	$296.86	$296.86	$305.77	$305.77	$320.61	$320.61	$287.03	$287.03	$295.64	$295.64
18	$306.26	$306.26	$315.44	$315.44	$330.76	$330.76	$296.11	$296.11	$305.00	$305.00
19	$315.65	$315.65	$325.12	$325.12	$340.90	$340.90	$305.19	$305.19	$314.35	$314.35
20	$325.38	$325.38	$335.14	$335.14	$351.41	$351.41	$314.60	$314.60	$324.04	$324.04
21	$335.44	$335.44	$345.50	$345.50	$362.28	$362.28	$324.33	$324.33	$334.06	$334.06
22	$335.44	$335.44	$345.50	$345.50	$362.28	$362.28	$324.33	$324.33	$334.06	$334.06
23	$335.44	$335.44	$345.50	$345.50	$362.28	$362.28	$324.33	$324.33	$334.06	$334.06
24	$335.44	$335.44	$345.50	$345.50	$362.28	$362.28	$324.33	$324.33	$334.06	$334.06
25	$336.78	$336.78	$346.89	$346.89	$363.72	$363.72	$325.63	$325.63	$335.40	$335.40
26	$343.49	$343.49	$353.80	$353.80	$370.97	$370.97	$332.11	$332.11	$342.08	$342.08
27	$351.54	$351.54	$362.09	$362.09	$379.66	$379.66	$339.90	$339.90	$350.09	$350.09
28	$364.62	$364.62	$375.56	$375.56	$393.79	$393.79	$352.55	$352.55	$363.12	$363.12
29	$375.36	$375.36	$386.62	$386.62	$405.39	$405.39	$362.93	$362.93	$373.81	$373.81
30	$380.72	$380.72	$392.15	$392.15	$411.18	$411.18	$368.11	$368.11	$379.16	$379.16
31	$388.77	$388.77	$400.44	$400.44	$419.88	$419.88	$375.90	$375.90	$387.18	$387.18
32	$396.83	$396.83	$408.73	$408.73	$428.57	$428.57	$383.68	$383.68	$395.19	$395.19
33	$401.86	$401.86	$413.91	$413.91	$434.01	$434.01	$388.55	$388.55	$400.20	$400.20
34	$407.22	$407.22	$419.44	$419.44	$439.80	$439.80	$393.74	$393.74	$405.55	$405.55
35	$409.91	$409.91	$422.20	$422.20	$442.70	$442.70	$396.33	$396.33	$408.22	$408.22
36	$412.59	$412.59	$424.97	$424.97	$445.60	$445.60	$398.93	$398.93	$410.89	$410.89
37	$415.27	$415.27	$427.73	$427.73	$448.50	$448.50	$401.52	$401.52	$413.57	$413.57
38	$417.96	$417.96	$430.50	$430.50	$451.39	$451.39	$404.12	$404.12	$416.24	$416.24
39	$423.33	$423.33	$436.03	$436.03	$457.19	$457.19	$409.30	$409.30	$421.58	$421.58
40	$428.69	$428.69	$441.55	$441.55	$462.99	$462.99	$414.49	$414.49	$426.93	$426.93
41	$436.74	$436.74	$449.85	$449.85	$471.68	$471.68	$422.28	$422.28	$434.95	$434.95
42	$444.46	$444.46	$457.79	$457.79	$480.01	$480.01	$429.74	$429.74	$442.63	$442.63
43	$455.19	$455.19	$468.85	$468.85	$491.61	$491.61	$440.12	$440.12	$453.32	$453.32
44	$468.61	$468.61	$482.67	$482.67	$506.10	$506.10	$453.09	$453.09	$466.68	$466.68
45	$484.38	$484.38	$498.91	$498.91	$523.13	$523.13	$468.33	$468.33	$482.38	$482.38
46	$503.16	$503.16	$518.25	$518.25	$543.41	$543.41	$486.50	$486.50	$501.09	$501.09
47	$524.29	$524.29	$540.02	$540.02	$566.24	$566.24	$506.93	$506.93	$522.14	$522.14
48	$548.44	$548.44	$564.90	$564.90	$592.32	$592.32	$530.28	$530.28	$546.19	$546.19
49	$572.26	$572.26	$589.43	$589.43	$618.04	$618.04	$553.31	$553.31	$569.91	$569.91
50	$599.10	$599.10	$617.07	$617.07	$647.02	$647.02	$579.25	$579.25	$596.63	$596.63
51	$625.60	$625.60	$644.36	$644.36	$675.64	$675.64	$604.88	$604.88	$623.02	$623.02
52	$654.78	$654.78	$674.42	$674.42	$707.16	$707.16	$633.09	$633.09	$652.08	$652.08
53	$684.30	$684.30	$704.83	$704.83	$739.04	$739.04	$661.63	$661.63	$681.48	$681.48
54	$716.16	$716.16	$737.65	$737.65	$773.46	$773.46	$692.44	$692.44	$713.22	$713.22
55	$748.03	$748.03	$770.47	$770.47	$807.87	$807.87	$723.26	$723.26	$744.95	$744.95
56	$782.58	$782.58	$806.06	$806.06	$845.19	$845.19	$756.66	$756.66	$779.36	$779.36
57	$817.47	$817.47	$841.99	$841.99	$882.86	$882.86	$790.39	$790.39	$814.10	$814.10
58	$854.70	$854.70	$880.34	$880.34	$923.08	$923.08	$826.39	$826.39	$851.18	$851.18
59	$873.15	$873.15	$899.34	$899.34	$943.00	$943.00	$844.23	$844.23	$869.56	$869.56
60	$910.38	$910.38	$937.70	$937.70	$983.21	$983.21	$880.23	$880.23	$906.64	$906.64
61	$942.59	$942.59	$970.86	$970.86	$1,017.99	$1,017.99	$911.37	$911.37	$938.71	$938.71
62	$963.72	$963.72	$992.63	$992.63	$1,040.82	$1,040.82	$931.80	$931.80	$959.75	$959.75
63	$990.22	$990.22	$1,019.93	$1,019.93	$1,069.44	$1,069.44	$957.42	$957.42	$986.14	$986.14
64+	$1,006.31	$1,006.31	$1,036.50	$1,036.50	$1,086.83	$1,086.83	$972.98	$972.98	$1,002.17	$1,002.17

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Gold	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$267.96	$267.96	$253.18	$253.18	$260.78	$260.78	$273.44	$273.44	$300.74	$300.74
15	$291.78	$291.78	$275.69	$275.69	$283.96	$283.96	$297.74	$297.74	$327.48	$327.48
16	$300.89	$300.89	$284.29	$284.29	$292.82	$292.82	$307.04	$307.04	$337.70	$337.70
17	$309.99	$309.99	$292.90	$292.90	$301.69	$301.69	$316.33	$316.33	$347.92	$347.92
18	$319.80	$319.80	$302.17	$302.17	$311.23	$311.23	$326.34	$326.34	$358.93	$358.93
19	$329.61	$329.61	$311.43	$311.43	$320.78	$320.78	$336.35	$336.35	$369.94	$369.94
20	$339.77	$339.77	$321.03	$321.03	$330.66	$330.66	$346.71	$346.71	$381.34	$381.34
21	$350.28	$350.28	$330.96	$330.96	$340.89	$340.89	$357.44	$357.44	$393.13	$393.13
22	$350.28	$350.28	$330.96	$330.96	$340.89	$340.89	$357.44	$357.44	$393.13	$393.13
23	$350.28	$350.28	$330.96	$330.96	$340.89	$340.89	$357.44	$357.44	$393.13	$393.13
24	$350.28	$350.28	$330.96	$330.96	$340.89	$340.89	$357.44	$357.44	$393.13	$393.13
25	$351.68	$351.68	$332.28	$332.28	$342.25	$342.25	$358.87	$358.87	$394.70	$394.70
26	$358.68	$358.68	$338.90	$338.90	$349.07	$349.07	$366.02	$366.02	$402.57	$402.57
27	$367.09	$367.09	$346.85	$346.85	$357.25	$357.25	$374.59	$374.59	$412.00	$412.00
28	$380.75	$380.75	$359.75	$359.75	$370.55	$370.55	$388.53	$388.53	$427.33	$427.33
29	$391.96	$391.96	$370.34	$370.34	$381.45	$381.45	$399.97	$399.97	$439.91	$439.91
30	$397.56	$397.56	$375.64	$375.64	$386.91	$386.91	$405.69	$405.69	$446.20	$446.20
31	$405.97	$405.97	$383.58	$383.58	$395.09	$395.09	$414.27	$414.27	$455.64	$455.64
32	$414.38	$414.38	$391.53	$391.53	$403.27	$403.27	$422.85	$422.85	$465.07	$465.07
33	$419.63	$419.63	$396.49	$396.49	$408.38	$408.38	$428.21	$428.21	$470.97	$470.97
34	$425.24	$425.24	$401.79	$401.79	$413.84	$413.84	$433.93	$433.93	$477.26	$477.26
35	$428.04	$428.04	$404.43	$404.43	$416.57	$416.57	$436.79	$436.79	$480.40	$480.40
36	$430.84	$430.84	$407.08	$407.08	$419.29	$419.29	$439.65	$439.65	$483.55	$483.55
37	$433.64	$433.64	$409.73	$409.73	$422.02	$422.02	$442.51	$442.51	$486.69	$486.69
38	$436.44	$436.44	$412.38	$412.38	$424.75	$424.75	$445.37	$445.37	$489.84	$489.84
39	$442.05	$442.05	$417.67	$417.67	$430.20	$430.20	$451.09	$451.09	$496.13	$496.13
40	$447.65	$447.65	$422.97	$422.97	$435.66	$435.66	$456.80	$456.80	$502.42	$502.42
41	$456.06	$456.06	$430.91	$430.91	$443.84	$443.84	$465.38	$465.38	$511.86	$511.86
42	$464.12	$464.12	$438.52	$438.52	$451.68	$451.68	$473.60	$473.60	$520.90	$520.90
43	$475.33	$475.33	$449.11	$449.11	$462.59	$462.59	$485.04	$485.04	$533.48	$533.48
44	$489.34	$489.34	$462.35	$462.35	$476.22	$476.22	$499.34	$499.34	$549.20	$549.20
45	$505.80	$505.80	$477.91	$477.91	$492.24	$492.24	$516.14	$516.14	$567.68	$567.68
46	$525.41	$525.41	$496.44	$496.44	$511.33	$511.33	$536.16	$536.16	$589.70	$589.70
47	$547.48	$547.48	$517.29	$517.29	$532.81	$532.81	$558.67	$558.67	$614.46	$614.46
48	$572.70	$572.70	$541.12	$541.12	$557.35	$557.35	$584.41	$584.41	$642.77	$642.77
49	$597.57	$597.57	$564.62	$564.62	$581.56	$581.56	$609.79	$609.79	$670.68	$670.68
50	$625.59	$625.59	$591.09	$591.09	$608.83	$608.83	$638.38	$638.38	$702.13	$702.13
51	$653.27	$653.27	$617.24	$617.24	$635.76	$635.76	$666.62	$666.62	$733.19	$733.19
52	$683.74	$683.74	$646.03	$646.03	$665.41	$665.41	$697.72	$697.72	$767.39	$767.39
53	$714.56	$714.56	$675.16	$675.16	$695.41	$695.41	$729.17	$729.17	$801.99	$801.99
54	$747.84	$747.84	$706.60	$706.60	$727.80	$727.80	$763.13	$763.13	$839.33	$839.33
55	$781.12	$781.12	$738.04	$738.04	$760.18	$760.18	$797.08	$797.08	$876.68	$876.68
56	$817.19	$817.19	$772.13	$772.13	$795.29	$795.29	$833.90	$833.90	$917.17	$917.17
57	$853.62	$853.62	$806.55	$806.55	$830.75	$830.75	$871.07	$871.07	$958.06	$958.06
58	$892.50	$892.50	$843.29	$843.29	$868.58	$868.58	$910.75	$910.75	$1,001.70	$1,001.70
59	$911.77	$911.77	$861.49	$861.49	$887.33	$887.33	$930.41	$930.41	$1,023.32	$1,023.32
60	$950.65	$950.65	$898.23	$898.23	$925.17	$925.17	$970.08	$970.08	$1,066.95	$1,066.95
61	$984.28	$984.28	$930.00	$930.00	$957.90	$957.90	$1,004.40	$1,004.40	$1,104.70	$1,104.70
62	$1,006.34	$1,006.34	$950.85	$950.85	$979.37	$979.37	$1,026.92	$1,026.92	$1,129.46	$1,129.46
63	$1,034.02	$1,034.02	$976.99	$976.99	$1,006.30	$1,006.30	$1,055.15	$1,055.15	$1,160.52	$1,160.52
64+	$1,050.83	$1,050.83	$992.87	$992.87	$1,022.66	$1,022.66	$1,072.31	$1,072.31	$1,179.38	$1,179.38

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010188		45127PA0010189	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6	
Network =>	PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$309.77	$309.77	$324.80	$324.80	$305.82	$305.82
15	$337.30	$337.30	$353.68	$353.68	$333.00	$333.00
16	$347.83	$347.83	$364.71	$364.71	$343.39	$343.39
17	$358.36	$358.36	$375.75	$375.75	$353.79	$353.79
18	$369.70	$369.70	$387.64	$387.64	$364.98	$364.98
19	$381.03	$381.03	$399.53	$399.53	$376.17	$376.17
20	$392.78	$392.78	$411.84	$411.84	$387.77	$387.77
21	$404.92	$404.92	$424.58	$424.58	$399.76	$399.76
22	$404.92	$404.92	$424.58	$424.58	$399.76	$399.76
23	$404.92	$404.92	$424.58	$424.58	$399.76	$399.76
24	$404.92	$404.92	$424.58	$424.58	$399.76	$399.76
25	$406.54	$406.54	$426.28	$426.28	$401.36	$401.36
26	$414.64	$414.64	$434.77	$434.77	$409.35	$409.35
27	$424.36	$424.36	$444.96	$444.96	$418.95	$418.95
28	$440.15	$440.15	$461.52	$461.52	$434.54	$434.54
29	$453.11	$453.11	$475.11	$475.11	$447.33	$447.33
30	$459.59	$459.59	$481.90	$481.90	$453.73	$453.73
31	$469.31	$469.31	$492.09	$492.09	$463.32	$463.32
32	$479.02	$479.02	$502.28	$502.28	$472.92	$472.92
33	$485.10	$485.10	$508.65	$508.65	$478.91	$478.91
34	$491.58	$491.58	$515.44	$515.44	$485.31	$485.31
35	$494.82	$494.82	$518.84	$518.84	$488.51	$488.51
36	$498.06	$498.06	$522.23	$522.23	$491.70	$491.70
37	$501.30	$501.30	$525.63	$525.63	$494.90	$494.90
38	$504.54	$504.54	$529.03	$529.03	$498.10	$498.10
39	$511.01	$511.01	$535.82	$535.82	$504.50	$504.50
40	$517.49	$517.49	$542.61	$542.61	$510.89	$510.89
41	$527.21	$527.21	$552.80	$552.80	$520.49	$520.49
42	$536.52	$536.52	$562.57	$562.57	$529.68	$529.68
43	$549.48	$549.48	$576.16	$576.16	$542.47	$542.47
44	$565.68	$565.68	$593.14	$593.14	$558.46	$558.46
45	$584.71	$584.71	$613.09	$613.09	$577.25	$577.25
46	$607.39	$607.39	$636.87	$636.87	$599.64	$599.64
47	$632.90	$632.90	$663.62	$663.62	$624.82	$624.82
48	$662.05	$662.05	$694.19	$694.19	$653.61	$653.61
49	$690.80	$690.80	$724.33	$724.33	$681.99	$681.99
50	$723.19	$723.19	$758.30	$758.30	$713.97	$713.97
51	$755.18	$755.18	$791.84	$791.84	$745.55	$745.55
52	$790.41	$790.41	$828.78	$828.78	$780.33	$780.33
53	$826.04	$826.04	$866.14	$866.14	$815.51	$815.51
54	$864.51	$864.51	$906.48	$906.48	$853.49	$853.49
55	$902.98	$902.98	$946.81	$946.81	$891.46	$891.46
56	$944.69	$944.69	$990.55	$990.55	$932.64	$932.64
57	$986.80	$986.80	$1,034.70	$1,034.70	$974.22	$974.22
58	$1,031.75	$1,031.75	$1,081.83	$1,081.83	$1,018.59	$1,018.59
59	$1,054.02	$1,054.02	$1,105.18	$1,105.18	$1,040.58	$1,040.58
60	$1,098.96	$1,098.96	$1,152.31	$1,152.31	$1,084.95	$1,084.95
61	$1,137.84	$1,137.84	$1,193.07	$1,193.07	$1,123.33	$1,123.33
62	$1,163.35	$1,163.35	$1,219.82	$1,219.82	$1,148.51	$1,148.51
63	$1,195.34	$1,195.34	$1,253.36	$1,253.36	$1,180.09	$1,180.09
64+	$1,214.76	$1,214.76	$1,273.73	$1,273.73	$1,199.27	$1,199.27

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010189		45127PA0010189		45127PA0130001		45127PA0130001	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$314.99	$314.99	$330.28	$330.28	$318.96	$318.96	$328.53	$328.53
15	$342.99	$342.99	$359.64	$359.64	$347.31	$347.31	$357.73	$357.73
16	$353.70	$353.70	$370.87	$370.87	$358.15	$358.15	$368.90	$368.90
17	$364.40	$364.40	$382.09	$382.09	$368.99	$368.99	$380.06	$380.06
18	$375.93	$375.93	$394.18	$394.18	$380.67	$380.67	$392.09	$392.09
19	$387.46	$387.46	$406.27	$406.27	$392.34	$392.34	$404.11	$404.11
20	$399.40	$399.40	$418.79	$418.79	$404.43	$404.43	$416.56	$416.56
21	$411.75	$411.75	$431.74	$431.74	$416.94	$416.94	$429.45	$429.45
22	$411.75	$411.75	$431.74	$431.74	$416.94	$416.94	$429.45	$429.45
23	$411.75	$411.75	$431.74	$431.74	$416.94	$416.94	$429.45	$429.45
24	$411.75	$411.75	$431.74	$431.74	$416.94	$416.94	$429.45	$429.45
25	$413.40	$413.40	$433.47	$433.47	$418.61	$418.61	$431.17	$431.17
26	$421.63	$421.63	$442.10	$442.10	$426.95	$426.95	$439.75	$439.75
27	$431.52	$431.52	$452.46	$452.46	$436.95	$436.95	$450.06	$450.06
28	$447.58	$447.58	$469.30	$469.30	$453.21	$453.21	$466.81	$466.81
29	$460.75	$460.75	$483.12	$483.12	$466.56	$466.56	$480.55	$480.55
30	$467.34	$467.34	$490.03	$490.03	$473.23	$473.23	$487.42	$487.42
31	$477.22	$477.22	$500.39	$500.39	$483.23	$483.23	$497.73	$497.73
32	$487.10	$487.10	$510.75	$510.75	$493.24	$493.24	$508.04	$508.04
33	$493.28	$493.28	$517.23	$517.23	$499.49	$499.49	$514.48	$514.48
34	$499.87	$499.87	$524.13	$524.13	$506.17	$506.17	$521.35	$521.35
35	$503.16	$503.16	$527.59	$527.59	$509.50	$509.50	$524.79	$524.79
36	$506.46	$506.46	$531.04	$531.04	$512.84	$512.84	$528.22	$528.22
37	$509.75	$509.75	$534.50	$534.50	$516.17	$516.17	$531.66	$531.66
38	$513.04	$513.04	$537.95	$537.95	$519.51	$519.51	$535.09	$535.09
39	$519.63	$519.63	$544.86	$544.86	$526.18	$526.18	$541.96	$541.96
40	$526.22	$526.22	$551.76	$551.76	$532.85	$532.85	$548.83	$548.83
41	$536.10	$536.10	$562.13	$562.13	$542.86	$542.86	$559.14	$559.14
42	$545.57	$545.57	$572.06	$572.06	$552.45	$552.45	$569.02	$569.02
43	$558.75	$558.75	$585.87	$585.87	$565.79	$565.79	$582.76	$582.76
44	$575.22	$575.22	$603.14	$603.14	$582.47	$582.47	$599.94	$599.94
45	$594.57	$594.57	$623.43	$623.43	$602.06	$602.06	$620.12	$620.12
46	$617.63	$617.63	$647.61	$647.61	$625.41	$625.41	$644.17	$644.17
47	$643.57	$643.57	$674.81	$674.81	$651.68	$651.68	$671.23	$671.23
48	$673.22	$673.22	$705.90	$705.90	$681.70	$681.70	$702.15	$702.15
49	$702.45	$702.45	$736.55	$736.55	$711.30	$711.30	$732.64	$732.64
50	$735.39	$735.39	$771.09	$771.09	$744.65	$744.65	$766.99	$766.99
51	$767.92	$767.92	$805.20	$805.20	$777.59	$777.59	$800.92	$800.92
52	$803.74	$803.74	$842.76	$842.76	$813.87	$813.87	$838.28	$838.28
53	$839.98	$839.98	$880.75	$880.75	$850.56	$850.56	$876.07	$876.07
54	$879.09	$879.09	$921.77	$921.77	$890.17	$890.17	$916.87	$916.87
55	$918.21	$918.21	$962.78	$962.78	$929.78	$929.78	$957.67	$957.67
56	$960.62	$960.62	$1,007.25	$1,007.25	$972.72	$972.72	$1,001.90	$1,001.90
57	$1,003.44	$1,003.44	$1,052.15	$1,052.15	$1,016.08	$1,016.08	$1,046.57	$1,046.57
58	$1,049.15	$1,049.15	$1,100.08	$1,100.08	$1,062.36	$1,062.36	$1,094.23	$1,094.23
59	$1,071.79	$1,071.79	$1,123.82	$1,123.82	$1,085.29	$1,085.29	$1,117.85	$1,117.85
60	$1,117.50	$1,117.50	$1,171.74	$1,171.74	$1,131.58	$1,131.58	$1,165.52	$1,165.52
61	$1,157.03	$1,157.03	$1,213.19	$1,213.19	$1,171.60	$1,171.60	$1,206.75	$1,206.75
62	$1,182.97	$1,182.97	$1,240.39	$1,240.39	$1,197.87	$1,197.87	$1,233.80	$1,233.80
63	$1,215.49	$1,215.49	$1,274.50	$1,274.50	$1,230.81	$1,230.81	$1,267.73	$1,267.73
64+	$1,235.25	$1,235.25	$1,295.21	$1,295.21	$1,250.81	$1,250.81	$1,288.34	$1,288.34

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130001		45127PA0130002		45127PA0130002		45127PA0130002	
Plan Marketing Name =>	Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$344.48	$344.48	$324.67	$324.67	$334.41	$334.41	$350.64	$350.64
15	$375.10	$375.10	$353.53	$353.53	$364.13	$364.13	$381.81	$381.81
16	$386.80	$386.80	$364.56	$364.56	$375.50	$375.50	$393.72	$393.72
17	$398.51	$398.51	$375.59	$375.59	$386.86	$386.86	$405.64	$405.64
18	$411.12	$411.12	$387.48	$387.48	$399.10	$399.10	$418.48	$418.48
19	$423.73	$423.73	$399.36	$399.36	$411.34	$411.34	$431.31	$431.31
20	$436.79	$436.79	$411.67	$411.67	$424.02	$424.02	$444.60	$444.60
21	$450.30	$450.30	$424.40	$424.40	$437.13	$437.13	$458.35	$458.35
22	$450.30	$450.30	$424.40	$424.40	$437.13	$437.13	$458.35	$458.35
23	$450.30	$450.30	$424.40	$424.40	$437.13	$437.13	$458.35	$458.35
24	$450.30	$450.30	$424.40	$424.40	$437.13	$437.13	$458.35	$458.35
25	$452.10	$452.10	$426.10	$426.10	$438.88	$438.88	$460.19	$460.19
26	$461.10	$461.10	$434.59	$434.59	$447.62	$447.62	$469.35	$469.35
27	$471.91	$471.91	$444.77	$444.77	$458.11	$458.11	$480.35	$480.35
28	$489.47	$489.47	$461.32	$461.32	$475.16	$475.16	$498.23	$498.23
29	$503.88	$503.88	$474.90	$474.90	$489.15	$489.15	$512.90	$512.90
30	$511.09	$511.09	$481.69	$481.69	$496.14	$496.14	$520.23	$520.23
31	$521.89	$521.89	$491.88	$491.88	$506.64	$506.64	$531.23	$531.23
32	$532.70	$532.70	$502.07	$502.07	$517.13	$517.13	$542.23	$542.23
33	$539.45	$539.45	$508.43	$508.43	$523.68	$523.68	$549.11	$549.11
34	$546.66	$546.66	$515.22	$515.22	$530.68	$530.68	$556.44	$556.44
35	$550.26	$550.26	$518.62	$518.62	$534.18	$534.18	$560.11	$560.11
36	$553.86	$553.86	$522.01	$522.01	$537.67	$537.67	$563.77	$563.77
37	$557.47	$557.47	$525.41	$525.41	$541.17	$541.17	$567.44	$567.44
38	$561.07	$561.07	$528.80	$528.80	$544.67	$544.67	$571.11	$571.11
39	$568.27	$568.27	$535.59	$535.59	$551.66	$551.66	$578.44	$578.44
40	$575.48	$575.48	$542.38	$542.38	$558.65	$558.65	$585.77	$585.77
41	$586.28	$586.28	$552.57	$552.57	$569.15	$569.15	$596.77	$596.77
42	$596.64	$596.64	$562.33	$562.33	$579.20	$579.20	$607.32	$607.32
43	$611.05	$611.05	$575.91	$575.91	$593.19	$593.19	$621.98	$621.98
44	$629.06	$629.06	$592.89	$592.89	$610.67	$610.67	$640.32	$640.32
45	$650.23	$650.23	$612.83	$612.83	$631.22	$631.22	$661.86	$661.86
46	$675.44	$675.44	$636.60	$636.60	$655.70	$655.70	$687.53	$687.53
47	$703.81	$703.81	$663.34	$663.34	$683.24	$683.24	$716.40	$716.40
48	$736.23	$736.23	$693.89	$693.89	$714.71	$714.71	$749.41	$749.41
49	$768.20	$768.20	$724.03	$724.03	$745.75	$745.75	$781.95	$781.95
50	$804.23	$804.23	$757.98	$757.98	$780.72	$780.72	$818.62	$818.62
51	$839.80	$839.80	$791.51	$791.51	$815.25	$815.25	$854.83	$854.83
52	$878.98	$878.98	$828.43	$828.43	$853.28	$853.28	$894.70	$894.70
53	$918.60	$918.60	$865.78	$865.78	$891.75	$891.75	$935.04	$935.04
54	$961.38	$961.38	$906.09	$906.09	$933.28	$933.28	$978.58	$978.58
55	$1,004.16	$1,004.16	$946.41	$946.41	$974.80	$974.80	$1,022.12	$1,022.12
56	$1,050.54	$1,050.54	$990.13	$990.13	$1,019.83	$1,019.83	$1,069.34	$1,069.34
57	$1,097.37	$1,097.37	$1,034.26	$1,034.26	$1,065.29	$1,065.29	$1,117.00	$1,117.00
58	$1,147.35	$1,147.35	$1,081.37	$1,081.37	$1,113.81	$1,113.81	$1,167.88	$1,167.88
59	$1,172.12	$1,172.12	$1,104.71	$1,104.71	$1,137.85	$1,137.85	$1,193.09	$1,193.09
60	$1,222.10	$1,222.10	$1,151.82	$1,151.82	$1,186.38	$1,186.38	$1,243.97	$1,243.97
61	$1,265.33	$1,265.33	$1,192.56	$1,192.56	$1,228.34	$1,228.34	$1,287.97	$1,287.97
62	$1,293.70	$1,293.70	$1,219.30	$1,219.30	$1,255.88	$1,255.88	$1,316.85	$1,316.85
63	$1,329.27	$1,329.27	$1,252.83	$1,252.83	$1,290.41	$1,290.41	$1,353.06	$1,353.06
64+	$1,350.89	$1,350.89	$1,273.19	$1,273.19	$1,311.39	$1,311.39	$1,375.05	$1,375.05

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130003		45127PA0130003		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$276.92	$276.92	$285.23	$285.23	$299.08	$299.08	$282.63	$282.63
15	$301.54	$301.54	$310.58	$310.58	$325.66	$325.66	$307.75	$307.75
16	$310.95	$310.95	$320.28	$320.28	$335.83	$335.83	$317.36	$317.36
17	$320.36	$320.36	$329.97	$329.97	$345.99	$345.99	$326.96	$326.96
18	$330.50	$330.50	$340.41	$340.41	$356.94	$356.94	$337.31	$337.31
19	$340.63	$340.63	$350.85	$350.85	$367.88	$367.88	$347.65	$347.65
20	$351.13	$351.13	$361.66	$361.66	$379.22	$379.22	$358.37	$358.37
21	$361.99	$361.99	$372.85	$372.85	$390.95	$390.95	$369.45	$369.45
22	$361.99	$361.99	$372.85	$372.85	$390.95	$390.95	$369.45	$369.45
23	$361.99	$361.99	$372.85	$372.85	$390.95	$390.95	$369.45	$369.45
24	$361.99	$361.99	$372.85	$372.85	$390.95	$390.95	$369.45	$369.45
25	$363.44	$363.44	$374.34	$374.34	$392.51	$392.51	$370.93	$370.93
26	$370.68	$370.68	$381.80	$381.80	$400.33	$400.33	$378.32	$378.32
27	$379.37	$379.37	$390.75	$390.75	$409.71	$409.71	$387.18	$387.18
28	$393.48	$393.48	$405.29	$405.29	$424.96	$424.96	$401.59	$401.59
29	$405.07	$405.07	$417.22	$417.22	$437.47	$437.47	$413.41	$413.41
30	$410.86	$410.86	$423.18	$423.18	$443.73	$443.73	$419.33	$419.33
31	$419.55	$419.55	$432.13	$432.13	$453.11	$453.11	$428.19	$428.19
32	$428.23	$428.23	$441.08	$441.08	$462.49	$462.49	$437.06	$437.06
33	$433.66	$433.66	$446.67	$446.67	$468.36	$468.36	$442.60	$442.60
34	$439.46	$439.46	$452.64	$452.64	$474.61	$474.61	$448.51	$448.51
35	$442.35	$442.35	$455.62	$455.62	$477.74	$477.74	$451.47	$451.47
36	$445.25	$445.25	$458.61	$458.61	$480.87	$480.87	$454.42	$454.42
37	$448.14	$448.14	$461.59	$461.59	$484.00	$484.00	$457.38	$457.38
38	$451.04	$451.04	$464.57	$464.57	$487.12	$487.12	$460.33	$460.33
39	$456.83	$456.83	$470.54	$470.54	$493.38	$493.38	$466.25	$466.25
40	$462.62	$462.62	$476.50	$476.50	$499.63	$499.63	$472.16	$472.16
41	$471.31	$471.31	$485.45	$485.45	$509.02	$509.02	$481.02	$481.02
42	$479.64	$479.64	$494.03	$494.03	$518.01	$518.01	$489.52	$489.52
43	$491.22	$491.22	$505.96	$505.96	$530.52	$530.52	$501.34	$501.34
44	$505.70	$505.70	$520.87	$520.87	$546.16	$546.16	$516.12	$516.12
45	$522.71	$522.71	$538.39	$538.39	$564.53	$564.53	$533.49	$533.49
46	$542.98	$542.98	$559.27	$559.27	$586.42	$586.42	$554.17	$554.17
47	$565.79	$565.79	$582.76	$582.76	$611.05	$611.05	$577.45	$577.45
48	$591.85	$591.85	$609.61	$609.61	$639.20	$639.20	$604.05	$604.05
49	$617.55	$617.55	$636.08	$636.08	$666.96	$666.96	$630.28	$630.28
50	$646.51	$646.51	$665.91	$665.91	$698.24	$698.24	$659.84	$659.84
51	$675.11	$675.11	$695.36	$695.36	$729.12	$729.12	$689.02	$689.02
52	$706.60	$706.60	$727.80	$727.80	$763.13	$763.13	$721.17	$721.17
53	$738.46	$738.46	$760.61	$760.61	$797.54	$797.54	$753.68	$753.68
54	$772.85	$772.85	$796.03	$796.03	$834.68	$834.68	$788.78	$788.78
55	$807.24	$807.24	$831.45	$831.45	$871.82	$871.82	$823.87	$823.87
56	$844.52	$844.52	$869.86	$869.86	$912.08	$912.08	$861.93	$861.93
57	$882.17	$882.17	$908.63	$908.63	$952.74	$952.74	$900.35	$900.35
58	$922.35	$922.35	$950.02	$950.02	$996.14	$996.14	$941.36	$941.36
59	$942.26	$942.26	$970.53	$970.53	$1,017.64	$1,017.64	$961.68	$961.68
60	$982.44	$982.44	$1,011.91	$1,011.91	$1,061.04	$1,061.04	$1,002.69	$1,002.69
61	$1,017.19	$1,017.19	$1,047.71	$1,047.71	$1,098.57	$1,098.57	$1,038.15	$1,038.15
62	$1,040.00	$1,040.00	$1,071.20	$1,071.20	$1,123.20	$1,123.20	$1,061.43	$1,061.43
63	$1,068.59	$1,068.59	$1,100.65	$1,100.65	$1,154.08	$1,154.08	$1,090.62	$1,090.62
64+	$1,085.96	$1,085.96	$1,118.54	$1,118.54	$1,172.84	$1,172.84	$1,108.34	$1,108.34

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** March 31, 2018

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 0		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9	
Network =>	EPO		EPO	
Metal =>	Silver		Silver	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$291.11	$291.11	$305.24	$305.24
15	$316.98	$316.98	$332.37	$332.37
16	$326.88	$326.88	$342.75	$342.75
17	$336.77	$336.77	$353.12	$353.12
18	$347.43	$347.43	$364.29	$364.29
19	$358.08	$358.08	$375.46	$375.46
20	$369.12	$369.12	$387.04	$387.04
21	$380.53	$380.53	$399.01	$399.01
22	$380.53	$380.53	$399.01	$399.01
23	$380.53	$380.53	$399.01	$399.01
24	$380.53	$380.53	$399.01	$399.01
25	$382.06	$382.06	$400.60	$400.60
26	$389.67	$389.67	$408.58	$408.58
27	$398.80	$398.80	$418.16	$418.16
28	$413.64	$413.64	$433.72	$433.72
29	$425.82	$425.82	$446.49	$446.49
30	$431.91	$431.91	$452.87	$452.87
31	$441.04	$441.04	$462.45	$462.45
32	$450.17	$450.17	$472.02	$472.02
33	$455.88	$455.88	$478.01	$478.01
34	$461.97	$461.97	$484.39	$484.39
35	$465.01	$465.01	$487.59	$487.59
36	$468.06	$468.06	$490.78	$490.78
37	$471.10	$471.10	$493.97	$493.97
38	$474.14	$474.14	$497.16	$497.16
39	$480.23	$480.23	$503.55	$503.55
40	$486.32	$486.32	$509.93	$509.93
41	$495.45	$495.45	$519.51	$519.51
42	$504.21	$504.21	$528.68	$528.68
43	$516.38	$516.38	$541.45	$541.45
44	$531.61	$531.61	$557.41	$557.41
45	$549.49	$549.49	$576.16	$576.16
46	$570.80	$570.80	$598.51	$598.51
47	$594.77	$594.77	$623.65	$623.65
48	$622.17	$622.17	$652.37	$652.37
49	$649.19	$649.19	$680.70	$680.70
50	$679.63	$679.63	$712.62	$712.62
51	$709.69	$709.69	$744.15	$744.15
52	$742.80	$742.80	$778.86	$778.86
53	$776.29	$776.29	$813.97	$813.97
54	$812.44	$812.44	$851.88	$851.88
55	$848.59	$848.59	$889.78	$889.78
56	$887.78	$887.78	$930.88	$930.88
57	$927.36	$927.36	$972.38	$972.38
58	$969.60	$969.60	$1,016.67	$1,016.67
59	$990.53	$990.53	$1,038.61	$1,038.61
60	$1,032.77	$1,032.77	$1,082.90	$1,082.90
61	$1,069.30	$1,069.30	$1,121.21	$1,121.21
62	$1,093.27	$1,093.27	$1,146.34	$1,146.34
63	$1,123.33	$1,123.33	$1,177.87	$1,177.87
64+	$1,141.59	$1,141.59	$1,197.02	$1,197.02

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010054		45127PA0010054		45127PA0010055	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$356.31	$356.31	$367.00	$367.00	$384.82	$384.82	$361.50	$361.50
15	$387.99	$387.99	$399.63	$399.63	$419.03	$419.03	$393.63	$393.63
16	$400.10	$400.10	$412.10	$412.10	$432.10	$432.10	$405.92	$405.92
17	$412.21	$412.21	$424.57	$424.57	$445.18	$445.18	$418.21	$418.21
18	$425.25	$425.25	$438.01	$438.01	$459.27	$459.27	$431.44	$431.44
19	$438.29	$438.29	$451.44	$451.44	$473.35	$473.35	$444.67	$444.67
20	$451.80	$451.80	$465.35	$465.35	$487.94	$487.94	$458.37	$458.37
21	$465.77	$465.77	$479.74	$479.74	$503.03	$503.03	$472.55	$472.55
22	$465.77	$465.77	$479.74	$479.74	$503.03	$503.03	$472.55	$472.55
23	$465.77	$465.77	$479.74	$479.74	$503.03	$503.03	$472.55	$472.55
24	$465.77	$465.77	$479.74	$479.74	$503.03	$503.03	$472.55	$472.55
25	$467.63	$467.63	$481.66	$481.66	$505.04	$505.04	$474.44	$474.44
26	$476.95	$476.95	$491.26	$491.26	$515.10	$515.10	$483.89	$483.89
27	$488.13	$488.13	$502.77	$502.77	$527.18	$527.18	$495.23	$495.23
28	$506.29	$506.29	$521.48	$521.48	$546.80	$546.80	$513.66	$513.66
29	$521.20	$521.20	$536.83	$536.83	$562.89	$562.89	$528.78	$528.78
30	$528.65	$528.65	$544.51	$544.51	$570.94	$570.94	$536.34	$536.34
31	$539.83	$539.83	$556.02	$556.02	$583.01	$583.01	$547.69	$547.69
32	$551.01	$551.01	$567.54	$567.54	$595.09	$595.09	$559.03	$559.03
33	$557.99	$557.99	$574.73	$574.73	$602.63	$602.63	$566.11	$566.11
34	$565.44	$565.44	$582.41	$582.41	$610.68	$610.68	$573.68	$573.68
35	$569.17	$569.17	$586.25	$586.25	$614.70	$614.70	$577.46	$577.46
36	$572.90	$572.90	$590.08	$590.08	$618.73	$618.73	$581.24	$581.24
37	$576.62	$576.62	$593.92	$593.92	$622.75	$622.75	$585.02	$585.02
38	$580.35	$580.35	$597.76	$597.76	$626.78	$626.78	$588.80	$588.80
39	$587.80	$587.80	$605.44	$605.44	$634.83	$634.83	$596.36	$596.36
40	$595.25	$595.25	$613.11	$613.11	$642.87	$642.87	$603.92	$603.92
41	$606.43	$606.43	$624.63	$624.63	$654.95	$654.95	$615.26	$615.26
42	$617.15	$617.15	$635.66	$635.66	$666.52	$666.52	$626.13	$626.13
43	$632.05	$632.05	$651.01	$651.01	$682.61	$682.61	$641.25	$641.25
44	$650.68	$650.68	$670.20	$670.20	$702.74	$702.74	$660.15	$660.15
45	$672.57	$672.57	$692.75	$692.75	$726.38	$726.38	$682.36	$682.36
46	$698.66	$698.66	$719.61	$719.61	$754.55	$754.55	$708.82	$708.82
47	$728.00	$728.00	$749.84	$749.84	$786.24	$786.24	$738.60	$738.60
48	$761.53	$761.53	$784.38	$784.38	$822.46	$822.46	$772.62	$772.62
49	$794.60	$794.60	$818.44	$818.44	$858.17	$858.17	$806.17	$806.17
50	$831.87	$831.87	$856.82	$856.82	$898.41	$898.41	$843.97	$843.97
51	$868.66	$868.66	$894.72	$894.72	$938.15	$938.15	$881.31	$881.31
52	$909.18	$909.18	$936.46	$936.46	$981.92	$981.92	$922.42	$922.42
53	$950.17	$950.17	$978.68	$978.68	$1,026.18	$1,026.18	$964.00	$964.00
54	$994.42	$994.42	$1,024.25	$1,024.25	$1,073.97	$1,073.97	$1,008.89	$1,008.89
55	$1,038.67	$1,038.67	$1,069.83	$1,069.83	$1,121.76	$1,121.76	$1,053.79	$1,053.79
56	$1,086.64	$1,086.64	$1,119.24	$1,119.24	$1,173.57	$1,173.57	$1,102.46	$1,102.46
57	$1,135.08	$1,135.08	$1,169.13	$1,169.13	$1,225.89	$1,225.89	$1,151.60	$1,151.60
58	$1,186.78	$1,186.78	$1,222.39	$1,222.39	$1,281.72	$1,281.72	$1,204.06	$1,204.06
59	$1,212.40	$1,212.40	$1,248.77	$1,248.77	$1,309.39	$1,309.39	$1,230.05	$1,230.05
60	$1,264.10	$1,264.10	$1,302.02	$1,302.02	$1,365.23	$1,365.23	$1,282.50	$1,282.50
61	$1,308.81	$1,308.81	$1,348.08	$1,348.08	$1,413.52	$1,413.52	$1,327.87	$1,327.87
62	$1,338.16	$1,338.16	$1,378.30	$1,378.30	$1,445.21	$1,445.21	$1,357.64	$1,357.64
63	$1,374.95	$1,374.95	$1,416.20	$1,416.20	$1,484.95	$1,484.95	$1,394.97	$1,394.97
64+	$1,397.30	$1,397.30	$1,439.22	$1,439.22	$1,509.08	$1,509.08	$1,417.64	$1,417.64

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 0		Platinum PPO 0/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$372.35	$372.35	$390.42	$390.42	$341.49	$341.49	$351.73	$351.73	$368.81	$368.81
15	$405.44	$405.44	$425.12	$425.12	$371.84	$371.84	$383.00	$383.00	$401.59	$401.59
16	$418.10	$418.10	$438.39	$438.39	$383.45	$383.45	$394.95	$394.95	$414.12	$414.12
17	$430.75	$430.75	$451.66	$451.66	$395.06	$395.06	$406.91	$406.91	$426.66	$426.66
18	$444.38	$444.38	$465.95	$465.95	$407.55	$407.55	$419.78	$419.78	$440.16	$440.16
19	$458.01	$458.01	$480.24	$480.24	$420.05	$420.05	$432.65	$432.65	$453.66	$453.66
20	$472.12	$472.12	$495.04	$495.04	$433.00	$433.00	$445.99	$445.99	$467.64	$467.64
21	$486.73	$486.73	$510.35	$510.35	$446.39	$446.39	$459.78	$459.78	$482.10	$482.10
22	$486.73	$486.73	$510.35	$510.35	$446.39	$446.39	$459.78	$459.78	$482.10	$482.10
23	$486.73	$486.73	$510.35	$510.35	$446.39	$446.39	$459.78	$459.78	$482.10	$482.10
24	$486.73	$486.73	$510.35	$510.35	$446.39	$446.39	$459.78	$459.78	$482.10	$482.10
25	$488.67	$488.67	$512.40	$512.40	$448.18	$448.18	$461.62	$461.62	$484.03	$484.03
26	$498.41	$498.41	$522.60	$522.60	$457.10	$457.10	$470.82	$470.82	$493.67	$493.67
27	$510.09	$510.09	$534.85	$534.85	$467.82	$467.82	$481.85	$481.85	$505.24	$505.24
28	$529.07	$529.07	$554.75	$554.75	$485.23	$485.23	$499.78	$499.78	$524.04	$524.04
29	$544.65	$544.65	$571.09	$571.09	$499.51	$499.51	$514.50	$514.50	$539.47	$539.47
30	$552.43	$552.43	$579.25	$579.25	$506.65	$506.65	$521.85	$521.85	$547.18	$547.18
31	$564.12	$564.12	$591.50	$591.50	$517.37	$517.37	$532.89	$532.89	$558.76	$558.76
32	$575.80	$575.80	$603.75	$603.75	$528.08	$528.08	$543.92	$543.92	$570.33	$570.33
33	$583.10	$583.10	$611.40	$611.40	$534.78	$534.78	$550.82	$550.82	$577.56	$577.56
34	$590.89	$590.89	$619.57	$619.57	$541.92	$541.92	$558.17	$558.17	$585.27	$585.27
35	$594.78	$594.78	$623.65	$623.65	$545.49	$545.49	$561.85	$561.85	$589.13	$589.13
36	$598.67	$598.67	$627.74	$627.74	$549.06	$549.06	$565.53	$565.53	$592.98	$592.98
37	$602.57	$602.57	$631.82	$631.82	$552.63	$552.63	$569.21	$569.21	$596.84	$596.84
38	$606.46	$606.46	$635.90	$635.90	$556.20	$556.20	$572.89	$572.89	$600.70	$600.70
39	$614.25	$614.25	$644.07	$644.07	$563.34	$563.34	$580.24	$580.24	$608.41	$608.41
40	$622.04	$622.04	$652.23	$652.23	$570.49	$570.49	$587.60	$587.60	$616.13	$616.13
41	$633.72	$633.72	$664.48	$664.48	$581.20	$581.20	$598.64	$598.64	$627.70	$627.70
42	$644.91	$644.91	$676.22	$676.22	$591.47	$591.47	$609.21	$609.21	$638.78	$638.78
43	$660.49	$660.49	$692.55	$692.55	$605.75	$605.75	$623.92	$623.92	$654.21	$654.21
44	$679.96	$679.96	$712.96	$712.96	$623.61	$623.61	$642.32	$642.32	$673.50	$673.50
45	$702.83	$702.83	$736.95	$736.95	$644.59	$644.59	$663.92	$663.92	$696.15	$696.15
46	$730.09	$730.09	$765.53	$765.53	$669.58	$669.58	$689.67	$689.67	$723.15	$723.15
47	$760.75	$760.75	$797.68	$797.68	$697.71	$697.71	$718.64	$718.64	$753.52	$753.52
48	$795.80	$795.80	$834.43	$834.43	$729.85	$729.85	$751.74	$751.74	$788.24	$788.24
49	$830.36	$830.36	$870.66	$870.66	$761.54	$761.54	$784.39	$784.39	$822.46	$822.46
50	$869.29	$869.29	$911.49	$911.49	$797.25	$797.25	$821.17	$821.17	$861.03	$861.03
51	$907.74	$907.74	$951.81	$951.81	$832.52	$832.52	$857.49	$857.49	$899.12	$899.12
52	$950.09	$950.09	$996.21	$996.21	$871.35	$871.35	$897.49	$897.49	$941.06	$941.06
53	$992.92	$992.92	$1,041.12	$1,041.12	$910.64	$910.64	$937.95	$937.95	$983.49	$983.49
54	$1,039.16	$1,039.16	$1,089.61	$1,089.61	$953.04	$953.04	$981.63	$981.63	$1,029.29	$1,029.29
55	$1,085.40	$1,085.40	$1,138.09	$1,138.09	$995.45	$995.45	$1,025.31	$1,025.31	$1,075.09	$1,075.09
56	$1,135.53	$1,135.53	$1,190.66	$1,190.66	$1,041.43	$1,041.43	$1,072.67	$1,072.67	$1,124.74	$1,124.74
57	$1,186.15	$1,186.15	$1,243.73	$1,243.73	$1,087.85	$1,087.85	$1,120.49	$1,120.49	$1,174.88	$1,174.88
58	$1,240.18	$1,240.18	$1,300.38	$1,300.38	$1,137.40	$1,137.40	$1,171.52	$1,171.52	$1,228.39	$1,228.39
59	$1,266.95	$1,266.95	$1,328.45	$1,328.45	$1,161.95	$1,161.95	$1,196.81	$1,196.81	$1,254.91	$1,254.91
60	$1,320.98	$1,320.98	$1,385.10	$1,385.10	$1,211.50	$1,211.50	$1,247.85	$1,247.85	$1,308.42	$1,308.42
61	$1,367.70	$1,367.70	$1,434.09	$1,434.09	$1,254.36	$1,254.36	$1,291.99	$1,291.99	$1,354.70	$1,354.70
62	$1,398.37	$1,398.37	$1,466.25	$1,466.25	$1,282.48	$1,282.48	$1,320.95	$1,320.95	$1,385.08	$1,385.08
63	$1,436.82	$1,436.82	$1,506.57	$1,506.57	$1,317.74	$1,317.74	$1,357.28	$1,357.28	$1,423.16	$1,423.16
64+	$1,460.18	$1,460.18	$1,531.05	$1,531.05	$1,339.16	$1,339.16	$1,379.34	$1,379.34	$1,446.29	$1,446.29

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$250 /$0 Med/Rx		$3500 /$250 Med/Rx		$3500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$346.68	$346.68	$357.08	$357.08	$374.41	$374.41	$270.10	$270.10	$278.20	$278.20
15	$377.49	$377.49	$388.82	$388.82	$407.69	$407.69	$294.11	$294.11	$302.93	$302.93
16	$389.27	$389.27	$400.95	$400.95	$420.41	$420.41	$303.29	$303.29	$312.39	$312.39
17	$401.06	$401.06	$413.09	$413.09	$433.14	$433.14	$312.47	$312.47	$321.84	$321.84
18	$413.74	$413.74	$426.16	$426.16	$446.84	$446.84	$322.35	$322.35	$332.02	$332.02
19	$426.43	$426.43	$439.23	$439.23	$460.55	$460.55	$332.24	$332.24	$342.21	$342.21
20	$439.57	$439.57	$452.76	$452.76	$474.74	$474.74	$342.48	$342.48	$352.75	$352.75
21	$453.17	$453.17	$466.77	$466.77	$489.42	$489.42	$353.07	$353.07	$363.66	$363.66
22	$453.17	$453.17	$466.77	$466.77	$489.42	$489.42	$353.07	$353.07	$363.66	$363.66
23	$453.17	$453.17	$466.77	$466.77	$489.42	$489.42	$353.07	$353.07	$363.66	$363.66
24	$453.17	$453.17	$466.77	$466.77	$489.42	$489.42	$353.07	$353.07	$363.66	$363.66
25	$454.98	$454.98	$468.63	$468.63	$491.38	$491.38	$354.48	$354.48	$365.12	$365.12
26	$464.05	$464.05	$477.97	$477.97	$501.17	$501.17	$361.54	$361.54	$372.39	$372.39
27	$474.92	$474.92	$489.17	$489.17	$512.92	$512.92	$370.02	$370.02	$381.12	$381.12
28	$492.60	$492.60	$507.37	$507.37	$532.00	$532.00	$383.79	$383.79	$395.30	$395.30
29	$507.10	$507.10	$522.31	$522.31	$547.67	$547.67	$395.09	$395.09	$406.94	$406.94
30	$514.35	$514.35	$529.78	$529.78	$555.50	$555.50	$400.73	$400.73	$412.76	$412.76
31	$525.22	$525.22	$540.98	$540.98	$567.24	$567.24	$409.21	$409.21	$421.48	$421.48
32	$536.10	$536.10	$552.18	$552.18	$578.99	$578.99	$417.68	$417.68	$430.21	$430.21
33	$542.90	$542.90	$559.18	$559.18	$586.33	$586.33	$422.98	$422.98	$435.67	$435.67
34	$550.15	$550.15	$566.65	$566.65	$594.16	$594.16	$428.63	$428.63	$441.49	$441.49
35	$553.77	$553.77	$570.39	$570.39	$598.08	$598.08	$431.45	$431.45	$444.40	$444.40
36	$557.40	$557.40	$574.12	$574.12	$601.99	$601.99	$434.28	$434.28	$447.30	$447.30
37	$561.02	$561.02	$577.86	$577.86	$605.91	$605.91	$437.10	$437.10	$450.21	$450.21
38	$564.65	$564.65	$581.59	$581.59	$609.82	$609.82	$439.93	$439.93	$453.12	$453.12
39	$571.90	$571.90	$589.06	$589.06	$617.65	$617.65	$445.57	$445.57	$458.94	$458.94
40	$579.15	$579.15	$596.53	$596.53	$625.48	$625.48	$451.22	$451.22	$464.76	$464.76
41	$590.03	$590.03	$607.73	$607.73	$637.23	$637.23	$459.70	$459.70	$473.49	$473.49
42	$600.45	$600.45	$618.46	$618.46	$648.49	$648.49	$467.82	$467.82	$481.85	$481.85
43	$614.95	$614.95	$633.40	$633.40	$664.15	$664.15	$479.12	$479.12	$493.49	$493.49
44	$633.08	$633.08	$652.07	$652.07	$683.72	$683.72	$493.24	$493.24	$508.04	$508.04
45	$654.38	$654.38	$674.01	$674.01	$706.73	$706.73	$509.83	$509.83	$525.13	$525.13
46	$679.76	$679.76	$700.15	$700.15	$734.14	$734.14	$529.60	$529.60	$545.49	$545.49
47	$708.30	$708.30	$729.55	$729.55	$764.97	$764.97	$551.85	$551.85	$568.40	$568.40
48	$740.93	$740.93	$763.16	$763.16	$800.21	$800.21	$577.27	$577.27	$594.59	$594.59
49	$773.11	$773.11	$796.30	$796.30	$834.96	$834.96	$602.34	$602.34	$620.41	$620.41
50	$809.36	$809.36	$833.64	$833.64	$874.11	$874.11	$630.58	$630.58	$649.50	$649.50
51	$845.16	$845.16	$870.52	$870.52	$912.78	$912.78	$658.48	$658.48	$678.23	$678.23
52	$884.59	$884.59	$911.13	$911.13	$955.35	$955.35	$689.19	$689.19	$709.87	$709.87
53	$924.47	$924.47	$952.20	$952.20	$998.42	$998.42	$720.26	$720.26	$741.87	$741.87
54	$967.52	$967.52	$996.54	$996.54	$1,044.92	$1,044.92	$753.80	$753.80	$776.42	$776.42
55	$1,010.57	$1,010.57	$1,040.89	$1,040.89	$1,091.41	$1,091.41	$787.35	$787.35	$810.97	$810.97
56	$1,057.25	$1,057.25	$1,088.96	$1,088.96	$1,141.83	$1,141.83	$823.71	$823.71	$848.42	$848.42
57	$1,104.38	$1,104.38	$1,137.51	$1,137.51	$1,192.73	$1,192.73	$860.43	$860.43	$886.24	$886.24
58	$1,154.68	$1,154.68	$1,189.32	$1,189.32	$1,247.05	$1,247.05	$899.62	$899.62	$926.61	$926.61
59	$1,179.60	$1,179.60	$1,214.99	$1,214.99	$1,273.97	$1,273.97	$919.04	$919.04	$946.61	$946.61
60	$1,229.90	$1,229.90	$1,266.80	$1,266.80	$1,328.30	$1,328.30	$958.23	$958.23	$986.98	$986.98
61	$1,273.41	$1,273.41	$1,311.61	$1,311.61	$1,375.28	$1,375.28	$992.13	$992.13	$1,021.89	$1,021.89
62	$1,301.96	$1,301.96	$1,341.02	$1,341.02	$1,406.11	$1,406.11	$1,014.37	$1,014.37	$1,044.80	$1,044.80
63	$1,337.76	$1,337.76	$1,377.89	$1,377.89	$1,444.78	$1,444.78	$1,042.26	$1,042.26	$1,073.53	$1,073.53
64+	$1,359.50	$1,359.50	$1,400.30	$1,400.30	$1,468.26	$1,468.26	$1,059.20	$1,059.20	$1,090.98	$1,090.98

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO 1000/0/25 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3500 /$250 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$291.71	$291.71	$275.29	$275.29	$283.54	$283.54	$297.31	$297.31	$313.45	$313.45
15	$317.64	$317.64	$299.76	$299.76	$308.75	$308.75	$323.74	$323.74	$341.31	$341.31
16	$327.55	$327.55	$309.11	$309.11	$318.38	$318.38	$333.84	$333.84	$351.97	$351.97
17	$337.46	$337.46	$318.47	$318.47	$328.02	$328.02	$343.94	$343.94	$362.62	$362.62
18	$348.14	$348.14	$328.54	$328.54	$338.40	$338.40	$354.83	$354.83	$374.09	$374.09
19	$358.82	$358.82	$338.62	$338.62	$348.78	$348.78	$365.71	$365.71	$385.57	$385.57
20	$369.88	$369.88	$349.05	$349.05	$359.53	$359.53	$376.98	$376.98	$397.45	$397.45
21	$381.32	$381.32	$359.85	$359.85	$370.65	$370.65	$388.64	$388.64	$409.74	$409.74
22	$381.32	$381.32	$359.85	$359.85	$370.65	$370.65	$388.64	$388.64	$409.74	$409.74
23	$381.32	$381.32	$359.85	$359.85	$370.65	$370.65	$388.64	$388.64	$409.74	$409.74
24	$381.32	$381.32	$359.85	$359.85	$370.65	$370.65	$388.64	$388.64	$409.74	$409.74
25	$382.84	$382.84	$361.29	$361.29	$372.13	$372.13	$390.19	$390.19	$411.38	$411.38
26	$390.47	$390.47	$368.49	$368.49	$379.54	$379.54	$397.97	$397.97	$419.57	$419.57
27	$399.62	$399.62	$377.12	$377.12	$388.44	$388.44	$407.29	$407.29	$429.41	$429.41
28	$414.49	$414.49	$391.16	$391.16	$402.89	$402.89	$422.45	$422.45	$445.39	$445.39
29	$426.69	$426.69	$402.67	$402.67	$414.75	$414.75	$434.89	$434.89	$458.50	$458.50
30	$432.79	$432.79	$408.43	$408.43	$420.68	$420.68	$441.10	$441.10	$465.05	$465.05
31	$441.94	$441.94	$417.07	$417.07	$429.58	$429.58	$450.43	$450.43	$474.89	$474.89
32	$451.10	$451.10	$425.70	$425.70	$438.47	$438.47	$459.76	$459.76	$484.72	$484.72
33	$456.82	$456.82	$431.10	$431.10	$444.03	$444.03	$465.59	$465.59	$490.87	$490.87
34	$462.92	$462.92	$436.86	$436.86	$449.96	$449.96	$471.81	$471.81	$497.42	$497.42
35	$465.97	$465.97	$439.74	$439.74	$452.93	$452.93	$474.92	$474.92	$500.70	$500.70
36	$469.02	$469.02	$442.62	$442.62	$455.89	$455.89	$478.02	$478.02	$503.98	$503.98
37	$472.07	$472.07	$445.49	$445.49	$458.86	$458.86	$481.13	$481.13	$507.26	$507.26
38	$475.12	$475.12	$448.37	$448.37	$461.82	$461.82	$484.24	$484.24	$510.54	$510.54
39	$481.22	$481.22	$454.13	$454.13	$467.75	$467.75	$490.46	$490.46	$517.09	$517.09
40	$487.32	$487.32	$459.89	$459.89	$473.68	$473.68	$496.68	$496.68	$523.65	$523.65
41	$496.47	$496.47	$468.52	$468.52	$482.58	$482.58	$506.01	$506.01	$533.48	$533.48
42	$505.24	$505.24	$476.80	$476.80	$491.11	$491.11	$514.95	$514.95	$542.91	$542.91
43	$517.45	$517.45	$488.32	$488.32	$502.97	$502.97	$527.38	$527.38	$556.02	$556.02
44	$532.70	$532.70	$502.71	$502.71	$517.79	$517.79	$542.93	$542.93	$572.41	$572.41
45	$550.62	$550.62	$519.62	$519.62	$535.21	$535.21	$561.19	$561.19	$591.66	$591.66
46	$571.97	$571.97	$539.78	$539.78	$555.97	$555.97	$582.96	$582.96	$614.61	$614.61
47	$596.00	$596.00	$562.45	$562.45	$579.32	$579.32	$607.44	$607.44	$640.42	$640.42
48	$623.45	$623.45	$588.35	$588.35	$606.01	$606.01	$635.42	$635.42	$669.92	$669.92
49	$650.52	$650.52	$613.90	$613.90	$632.32	$632.32	$663.02	$663.02	$699.02	$699.02
50	$681.03	$681.03	$642.69	$642.69	$661.97	$661.97	$694.11	$694.11	$731.80	$731.80
51	$711.15	$711.15	$671.12	$671.12	$691.25	$691.25	$724.81	$724.81	$764.17	$764.17
52	$744.33	$744.33	$702.43	$702.43	$723.50	$723.50	$758.62	$758.62	$799.81	$799.81
53	$777.88	$777.88	$734.09	$734.09	$756.12	$756.12	$792.82	$792.82	$835.87	$835.87
54	$814.11	$814.11	$768.28	$768.28	$791.33	$791.33	$829.74	$829.74	$874.79	$874.79
55	$850.33	$850.33	$802.47	$802.47	$826.54	$826.54	$866.66	$866.66	$913.72	$913.72
56	$889.61	$889.61	$839.53	$839.53	$864.72	$864.72	$906.69	$906.69	$955.92	$955.92
57	$929.27	$929.27	$876.95	$876.95	$903.26	$903.26	$947.11	$947.11	$998.54	$998.54
58	$971.59	$971.59	$916.90	$916.90	$944.40	$944.40	$990.25	$990.25	$1,044.02	$1,044.02
59	$992.56	$992.56	$936.69	$936.69	$964.79	$964.79	$1,011.62	$1,011.62	$1,066.55	$1,066.55
60	$1,034.89	$1,034.89	$976.63	$976.63	$1,005.93	$1,005.93	$1,054.76	$1,054.76	$1,112.03	$1,112.03
61	$1,071.50	$1,071.50	$1,011.18	$1,011.18	$1,041.51	$1,041.51	$1,092.07	$1,092.07	$1,151.37	$1,151.37
62	$1,095.52	$1,095.52	$1,033.85	$1,033.85	$1,064.86	$1,064.86	$1,116.56	$1,116.56	$1,177.18	$1,177.18
63	$1,125.64	$1,125.64	$1,062.28	$1,062.28	$1,094.15	$1,094.15	$1,147.26	$1,147.26	$1,209.55	$1,209.55
64+	$1,143.95	$1,143.95	$1,079.54	$1,079.54	$1,111.94	$1,111.94	$1,165.91	$1,165.91	$1,229.21	$1,229.21

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$322.85	$322.85	$338.53	$338.53	$318.64	$318.64	$328.20	$328.20	$344.13	$344.13
15	$351.55	$351.55	$368.62	$368.62	$346.96	$346.96	$357.37	$357.37	$374.72	$374.72
16	$362.53	$362.53	$380.12	$380.12	$357.79	$357.79	$368.52	$368.52	$386.41	$386.41
17	$373.50	$373.50	$391.63	$391.63	$368.62	$368.62	$379.68	$379.68	$398.11	$398.11
18	$385.32	$385.32	$404.02	$404.02	$380.28	$380.28	$391.69	$391.69	$410.71	$410.71
19	$397.13	$397.13	$416.41	$416.41	$391.95	$391.95	$403.70	$403.70	$423.30	$423.30
20	$409.37	$409.37	$429.24	$429.24	$404.02	$404.02	$416.15	$416.15	$436.35	$436.35
21	$422.03	$422.03	$442.52	$442.52	$416.52	$416.52	$429.02	$429.02	$449.84	$449.84
22	$422.03	$422.03	$442.52	$442.52	$416.52	$416.52	$429.02	$429.02	$449.84	$449.84
23	$422.03	$422.03	$442.52	$442.52	$416.52	$416.52	$429.02	$429.02	$449.84	$449.84
24	$422.03	$422.03	$442.52	$442.52	$416.52	$416.52	$429.02	$429.02	$449.84	$449.84
25	$423.72	$423.72	$444.29	$444.29	$418.19	$418.19	$430.73	$430.73	$451.64	$451.64
26	$432.16	$432.16	$453.14	$453.14	$426.52	$426.52	$439.31	$439.31	$460.64	$460.64
27	$442.29	$442.29	$463.76	$463.76	$436.51	$436.51	$449.61	$449.61	$471.43	$471.43
28	$458.75	$458.75	$481.02	$481.02	$452.76	$452.76	$466.34	$466.34	$488.98	$488.98
29	$472.25	$472.25	$495.18	$495.18	$466.09	$466.09	$480.07	$480.07	$503.37	$503.37
30	$479.01	$479.01	$502.26	$502.26	$472.75	$472.75	$486.93	$486.93	$510.57	$510.57
31	$489.14	$489.14	$512.88	$512.88	$482.75	$482.75	$497.23	$497.23	$521.37	$521.37
32	$499.26	$499.26	$523.50	$523.50	$492.74	$492.74	$507.53	$507.53	$532.16	$532.16
33	$505.59	$505.59	$530.14	$530.14	$498.99	$498.99	$513.96	$513.96	$538.91	$538.91
34	$512.35	$512.35	$537.22	$537.22	$505.66	$505.66	$520.82	$520.82	$546.11	$546.11
35	$515.72	$515.72	$540.76	$540.76	$508.99	$508.99	$524.26	$524.26	$549.71	$549.71
36	$519.10	$519.10	$544.30	$544.30	$512.32	$512.32	$527.69	$527.69	$553.31	$553.31
37	$522.48	$522.48	$547.84	$547.84	$515.65	$515.65	$531.12	$531.12	$556.90	$556.90
38	$525.85	$525.85	$551.38	$551.38	$518.98	$518.98	$534.55	$534.55	$560.50	$560.50
39	$532.60	$532.60	$558.46	$558.46	$525.65	$525.65	$541.42	$541.42	$567.70	$567.70
40	$539.36	$539.36	$565.54	$565.54	$532.31	$532.31	$548.28	$548.28	$574.90	$574.90
41	$549.49	$549.49	$576.16	$576.16	$542.31	$542.31	$558.58	$558.58	$585.69	$585.69
42	$559.19	$559.19	$586.34	$586.34	$551.89	$551.89	$568.45	$568.45	$596.04	$596.04
43	$572.70	$572.70	$600.50	$600.50	$565.22	$565.22	$582.17	$582.17	$610.44	$610.44
44	$589.58	$589.58	$618.20	$618.20	$581.88	$581.88	$599.33	$599.33	$628.43	$628.43
45	$609.41	$609.41	$639.00	$639.00	$601.45	$601.45	$619.50	$619.50	$649.57	$649.57
46	$633.05	$633.05	$663.78	$663.78	$624.78	$624.78	$643.52	$643.52	$674.76	$674.76
47	$659.64	$659.64	$691.66	$691.66	$651.02	$651.02	$670.55	$670.55	$703.10	$703.10
48	$690.02	$690.02	$723.52	$723.52	$681.01	$681.01	$701.44	$701.44	$735.49	$735.49
49	$719.99	$719.99	$754.94	$754.94	$710.58	$710.58	$731.90	$731.90	$767.43	$767.43
50	$753.75	$753.75	$790.34	$790.34	$743.90	$743.90	$766.22	$766.22	$803.42	$803.42
51	$787.09	$787.09	$825.30	$825.30	$776.81	$776.81	$800.11	$800.11	$838.95	$838.95
52	$823.81	$823.81	$863.80	$863.80	$813.05	$813.05	$837.44	$837.44	$878.09	$878.09
53	$860.95	$860.95	$902.74	$902.74	$849.70	$849.70	$875.19	$875.19	$917.68	$917.68
54	$901.04	$901.04	$944.78	$944.78	$889.27	$889.27	$915.95	$915.95	$960.41	$960.41
55	$941.13	$941.13	$986.82	$986.82	$928.84	$928.84	$956.70	$956.70	$1,003.15	$1,003.15
56	$984.60	$984.60	$1,032.40	$1,032.40	$971.74	$971.74	$1,000.89	$1,000.89	$1,049.48	$1,049.48
57	$1,028.49	$1,028.49	$1,078.42	$1,078.42	$1,015.06	$1,015.06	$1,045.51	$1,045.51	$1,096.26	$1,096.26
58	$1,075.34	$1,075.34	$1,127.54	$1,127.54	$1,061.29	$1,061.29	$1,093.13	$1,093.13	$1,146.20	$1,146.20
59	$1,098.55	$1,098.55	$1,151.88	$1,151.88	$1,084.20	$1,084.20	$1,116.73	$1,116.73	$1,170.94	$1,170.94
60	$1,145.40	$1,145.40	$1,201.00	$1,201.00	$1,130.44	$1,130.44	$1,164.35	$1,164.35	$1,220.87	$1,220.87
61	$1,185.91	$1,185.91	$1,243.48	$1,243.48	$1,170.42	$1,170.42	$1,205.53	$1,205.53	$1,264.05	$1,264.05
62	$1,212.50	$1,212.50	$1,271.36	$1,271.36	$1,196.66	$1,196.66	$1,232.56	$1,232.56	$1,292.39	$1,292.39
63	$1,245.84	$1,245.84	$1,306.32	$1,306.32	$1,229.57	$1,229.57	$1,266.45	$1,266.45	$1,327.93	$1,327.93
64+	$1,266.09	$1,266.09	$1,327.55	$1,327.55	$1,249.55	$1,249.55	$1,287.05	$1,287.05	$1,349.51	$1,349.51

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 0		Gold PPO 2000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$294.43	$294.43	$303.26	$303.26	$317.98	$317.98	$299.61	$299.61	$308.60	$308.60
15	$320.60	$320.60	$330.21	$330.21	$346.24	$346.24	$326.24	$326.24	$336.03	$336.03
16	$330.60	$330.60	$340.52	$340.52	$357.05	$357.05	$336.43	$336.43	$346.52	$346.52
17	$340.61	$340.61	$350.83	$350.83	$367.86	$367.86	$346.61	$346.61	$357.01	$357.01
18	$351.39	$351.39	$361.93	$361.93	$379.50	$379.50	$357.58	$357.58	$368.30	$368.30
19	$362.16	$362.16	$373.03	$373.03	$391.14	$391.14	$368.54	$368.54	$379.60	$379.60
20	$373.32	$373.32	$384.52	$384.52	$403.19	$403.19	$379.90	$379.90	$391.30	$391.30
21	$384.87	$384.87	$396.42	$396.42	$415.66	$415.66	$391.65	$391.65	$403.40	$403.40
22	$384.87	$384.87	$396.42	$396.42	$415.66	$415.66	$391.65	$391.65	$403.40	$403.40
23	$384.87	$384.87	$396.42	$396.42	$415.66	$415.66	$391.65	$391.65	$403.40	$403.40
24	$384.87	$384.87	$396.42	$396.42	$415.66	$415.66	$391.65	$391.65	$403.40	$403.40
25	$386.41	$386.41	$398.00	$398.00	$417.32	$417.32	$393.22	$393.22	$405.01	$405.01
26	$394.11	$394.11	$405.93	$405.93	$425.64	$425.64	$401.05	$401.05	$413.08	$413.08
27	$403.34	$403.34	$415.44	$415.44	$435.61	$435.61	$410.45	$410.45	$422.76	$422.76
28	$418.35	$418.35	$430.90	$430.90	$451.82	$451.82	$425.72	$425.72	$438.50	$438.50
29	$430.67	$430.67	$443.59	$443.59	$465.12	$465.12	$438.26	$438.26	$451.40	$451.40
30	$436.83	$436.83	$449.93	$449.93	$471.77	$471.77	$444.52	$444.52	$457.86	$457.86
31	$446.06	$446.06	$459.45	$459.45	$481.75	$481.75	$453.92	$453.92	$467.54	$467.54
32	$455.30	$455.30	$468.96	$468.96	$491.73	$491.73	$463.32	$463.32	$477.22	$477.22
33	$461.07	$461.07	$474.91	$474.91	$497.96	$497.96	$469.20	$469.20	$483.27	$483.27
34	$467.23	$467.23	$481.25	$481.25	$504.61	$504.61	$475.46	$475.46	$489.73	$489.73
35	$470.31	$470.31	$484.42	$484.42	$507.94	$507.94	$478.60	$478.60	$492.95	$492.95
36	$473.39	$473.39	$487.59	$487.59	$511.26	$511.26	$481.73	$481.73	$496.18	$496.18
37	$476.47	$476.47	$490.76	$490.76	$514.59	$514.59	$484.86	$484.86	$499.41	$499.41
38	$479.55	$479.55	$493.93	$493.93	$517.91	$517.91	$488.00	$488.00	$502.64	$502.64
39	$485.71	$485.71	$500.28	$500.28	$524.56	$524.56	$494.26	$494.26	$509.09	$509.09
40	$491.86	$491.86	$506.62	$506.62	$531.21	$531.21	$500.53	$500.53	$515.54	$515.54
41	$501.10	$501.10	$516.13	$516.13	$541.19	$541.19	$509.93	$509.93	$525.23	$525.23
42	$509.95	$509.95	$525.25	$525.25	$550.75	$550.75	$518.94	$518.94	$534.50	$534.50
43	$522.27	$522.27	$537.94	$537.94	$564.05	$564.05	$531.47	$531.47	$547.41	$547.41
44	$537.66	$537.66	$553.79	$553.79	$580.68	$580.68	$547.14	$547.14	$563.55	$563.55
45	$555.75	$555.75	$572.42	$572.42	$600.21	$600.21	$565.54	$565.54	$582.51	$582.51
46	$577.30	$577.30	$594.62	$594.62	$623.49	$623.49	$587.48	$587.48	$605.10	$605.10
47	$601.55	$601.55	$619.60	$619.60	$649.68	$649.68	$612.15	$612.15	$630.51	$630.51
48	$629.26	$629.26	$648.14	$648.14	$679.60	$679.60	$640.35	$640.35	$659.56	$659.56
49	$656.59	$656.59	$676.29	$676.29	$709.12	$709.12	$668.15	$668.15	$688.20	$688.20
50	$687.38	$687.38	$708.00	$708.00	$742.37	$742.37	$699.49	$699.49	$720.47	$720.47
51	$717.78	$717.78	$739.32	$739.32	$775.21	$775.21	$730.43	$730.43	$752.34	$752.34
52	$751.27	$751.27	$773.80	$773.80	$811.37	$811.37	$764.50	$764.50	$787.44	$787.44
53	$785.13	$785.13	$808.69	$808.69	$847.95	$847.95	$798.97	$798.97	$822.93	$822.93
54	$821.70	$821.70	$846.35	$846.35	$887.43	$887.43	$836.17	$836.17	$861.26	$861.26
55	$858.26	$858.26	$884.01	$884.01	$926.92	$926.92	$873.38	$873.38	$899.58	$899.58
56	$897.90	$897.90	$924.84	$924.84	$969.73	$969.73	$913.72	$913.72	$941.13	$941.13
57	$937.93	$937.93	$966.07	$966.07	$1,012.96	$1,012.96	$954.45	$954.45	$983.08	$983.08
58	$980.65	$980.65	$1,010.07	$1,010.07	$1,059.10	$1,059.10	$997.92	$997.92	$1,027.86	$1,027.86
59	$1,001.82	$1,001.82	$1,031.87	$1,031.87	$1,081.96	$1,081.96	$1,019.46	$1,019.46	$1,050.05	$1,050.05
60	$1,044.54	$1,044.54	$1,075.87	$1,075.87	$1,128.10	$1,128.10	$1,062.94	$1,062.94	$1,094.83	$1,094.83
61	$1,081.48	$1,081.48	$1,113.93	$1,113.93	$1,168.00	$1,168.00	$1,100.54	$1,100.54	$1,133.55	$1,133.55
62	$1,105.73	$1,105.73	$1,138.90	$1,138.90	$1,194.19	$1,194.19	$1,125.21	$1,125.21	$1,158.97	$1,158.97
63	$1,136.14	$1,136.14	$1,170.22	$1,170.22	$1,227.03	$1,227.03	$1,156.15	$1,156.15	$1,190.84	$1,190.84
64+	$1,154.60	$1,154.60	$1,189.25	$1,189.25	$1,246.97	$1,246.97	$1,174.94	$1,174.94	$1,210.19	$1,210.19

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010100		45127PA0010100		45127PA0010100		45127PA0010101	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 0		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.58	$323.58	$324.41	$324.41	$334.15	$334.15	$350.37	$350.37	$329.60	$329.60
15	$352.34	$352.34	$353.25	$353.25	$363.85	$363.85	$381.51	$381.51	$358.90	$358.90
16	$363.34	$363.34	$364.28	$364.28	$375.20	$375.20	$393.42	$393.42	$370.10	$370.10
17	$374.34	$374.34	$375.30	$375.30	$386.56	$386.56	$405.33	$405.33	$381.30	$381.30
18	$386.18	$386.18	$387.18	$387.18	$398.79	$398.79	$418.15	$418.15	$393.37	$393.37
19	$398.03	$398.03	$399.05	$399.05	$411.02	$411.02	$430.97	$430.97	$405.43	$405.43
20	$410.29	$410.29	$411.35	$411.35	$423.69	$423.69	$444.26	$444.26	$417.92	$417.92
21	$422.98	$422.98	$424.07	$424.07	$436.79	$436.79	$458.00	$458.00	$430.85	$430.85
22	$422.98	$422.98	$424.07	$424.07	$436.79	$436.79	$458.00	$458.00	$430.85	$430.85
23	$422.98	$422.98	$424.07	$424.07	$436.79	$436.79	$458.00	$458.00	$430.85	$430.85
24	$422.98	$422.98	$424.07	$424.07	$436.79	$436.79	$458.00	$458.00	$430.85	$430.85
25	$424.67	$424.67	$425.77	$425.77	$438.54	$438.54	$459.83	$459.83	$432.57	$432.57
26	$433.13	$433.13	$434.25	$434.25	$447.28	$447.28	$468.99	$468.99	$441.19	$441.19
27	$443.29	$443.29	$444.43	$444.43	$457.76	$457.76	$479.98	$479.98	$451.53	$451.53
28	$459.78	$459.78	$460.96	$460.96	$474.79	$474.79	$497.84	$497.84	$468.33	$468.33
29	$473.32	$473.32	$474.53	$474.53	$488.77	$488.77	$512.50	$512.50	$482.12	$482.12
30	$480.08	$480.08	$481.32	$481.32	$495.76	$495.76	$519.83	$519.83	$489.01	$489.01
31	$490.24	$490.24	$491.50	$491.50	$506.24	$506.24	$530.82	$530.82	$499.36	$499.36
32	$500.39	$500.39	$501.67	$501.67	$516.73	$516.73	$541.81	$541.81	$509.70	$509.70
33	$506.73	$506.73	$508.04	$508.04	$523.28	$523.28	$548.68	$548.68	$516.16	$516.16
34	$513.50	$513.50	$514.82	$514.82	$530.27	$530.27	$556.01	$556.01	$523.05	$523.05
35	$516.88	$516.88	$518.21	$518.21	$533.76	$533.76	$559.67	$559.67	$526.50	$526.50
36	$520.27	$520.27	$521.61	$521.61	$537.25	$537.25	$563.33	$563.33	$529.95	$529.95
37	$523.65	$523.65	$525.00	$525.00	$540.75	$540.75	$567.00	$567.00	$533.39	$533.39
38	$527.04	$527.04	$528.39	$528.39	$544.24	$544.24	$570.66	$570.66	$536.84	$536.84
39	$533.80	$533.80	$535.18	$535.18	$551.23	$551.23	$577.99	$577.99	$543.73	$543.73
40	$540.57	$540.57	$541.96	$541.96	$558.22	$558.22	$585.32	$585.32	$550.63	$550.63
41	$550.72	$550.72	$552.14	$552.14	$568.70	$568.70	$596.31	$596.31	$560.97	$560.97
42	$560.45	$560.45	$561.89	$561.89	$578.75	$578.75	$606.84	$606.84	$570.88	$570.88
43	$573.99	$573.99	$575.46	$575.46	$592.73	$592.73	$621.50	$621.50	$584.66	$584.66
44	$590.91	$590.91	$592.43	$592.43	$610.20	$610.20	$639.82	$639.82	$601.90	$601.90
45	$610.79	$610.79	$612.36	$612.36	$630.73	$630.73	$661.35	$661.35	$622.15	$622.15
46	$634.47	$634.47	$636.10	$636.10	$655.19	$655.19	$686.99	$686.99	$646.28	$646.28
47	$661.12	$661.12	$662.82	$662.82	$682.71	$682.71	$715.85	$715.85	$673.42	$673.42
48	$691.58	$691.58	$693.35	$693.35	$714.16	$714.16	$748.82	$748.82	$704.44	$704.44
49	$721.61	$721.61	$723.46	$723.46	$745.17	$745.17	$781.34	$781.34	$735.03	$735.03
50	$755.45	$755.45	$757.39	$757.39	$780.11	$780.11	$817.98	$817.98	$769.50	$769.50
51	$788.86	$788.86	$790.89	$790.89	$814.62	$814.62	$854.16	$854.16	$803.54	$803.54
52	$825.66	$825.66	$827.78	$827.78	$852.62	$852.62	$894.01	$894.01	$841.02	$841.02
53	$862.88	$862.88	$865.10	$865.10	$891.06	$891.06	$934.31	$934.31	$878.93	$878.93
54	$903.07	$903.07	$905.39	$905.39	$932.55	$932.55	$977.82	$977.82	$919.86	$919.86
55	$943.25	$943.25	$945.68	$945.68	$974.05	$974.05	$1,021.33	$1,021.33	$960.80	$960.80
56	$986.82	$986.82	$989.36	$989.36	$1,019.04	$1,019.04	$1,068.50	$1,068.50	$1,005.17	$1,005.17
57	$1,030.81	$1,030.81	$1,033.46	$1,033.46	$1,064.46	$1,064.46	$1,116.14	$1,116.14	$1,049.98	$1,049.98
58	$1,077.76	$1,077.76	$1,080.53	$1,080.53	$1,112.95	$1,112.95	$1,166.97	$1,166.97	$1,097.81	$1,097.81
59	$1,101.02	$1,101.02	$1,103.85	$1,103.85	$1,136.97	$1,136.97	$1,192.16	$1,192.16	$1,121.50	$1,121.50
60	$1,147.97	$1,147.97	$1,150.93	$1,150.93	$1,185.45	$1,185.45	$1,243.00	$1,243.00	$1,169.33	$1,169.33
61	$1,188.58	$1,188.58	$1,191.64	$1,191.64	$1,227.39	$1,227.39	$1,286.97	$1,286.97	$1,210.69	$1,210.69
62	$1,215.23	$1,215.23	$1,218.35	$1,218.35	$1,254.90	$1,254.90	$1,315.82	$1,315.82	$1,237.83	$1,237.83
63	$1,248.64	$1,248.64	$1,251.85	$1,251.85	$1,289.41	$1,289.41	$1,352.00	$1,352.00	$1,271.87	$1,271.87
64+	$1,268.94	$1,268.94	$1,272.20	$1,272.20	$1,310.37	$1,310.37	$1,373.99	$1,373.99	$1,292.54	$1,292.54

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010101		45127PA0010101		45127PA0010116		45127PA0010116		45127PA0010116	
Plan Marketing Name =>	Gold PPO 0/0/35 | Rx 0		Gold PPO 0/0/35 | Rx 0		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$339.49	$339.49	$355.97	$355.97	$321.86	$321.86	$331.51	$331.51	$347.61	$347.61
15	$369.66	$369.66	$387.61	$387.61	$350.47	$350.47	$360.98	$360.98	$378.51	$378.51
16	$381.20	$381.20	$399.71	$399.71	$361.41	$361.41	$372.25	$372.25	$390.32	$390.32
17	$392.74	$392.74	$411.81	$411.81	$372.35	$372.35	$383.52	$383.52	$402.13	$402.13
18	$405.17	$405.17	$424.84	$424.84	$384.13	$384.13	$395.65	$395.65	$414.86	$414.86
19	$417.59	$417.59	$437.86	$437.86	$395.91	$395.91	$407.78	$407.78	$427.58	$427.58
20	$430.46	$430.46	$451.36	$451.36	$408.11	$408.11	$420.35	$420.35	$440.76	$440.76
21	$443.78	$443.78	$465.32	$465.32	$420.73	$420.73	$433.35	$433.35	$454.39	$454.39
22	$443.78	$443.78	$465.32	$465.32	$420.73	$420.73	$433.35	$433.35	$454.39	$454.39
23	$443.78	$443.78	$465.32	$465.32	$420.73	$420.73	$433.35	$433.35	$454.39	$454.39
24	$443.78	$443.78	$465.32	$465.32	$420.73	$420.73	$433.35	$433.35	$454.39	$454.39
25	$445.55	$445.55	$467.18	$467.18	$422.41	$422.41	$435.09	$435.09	$456.21	$456.21
26	$454.43	$454.43	$476.49	$476.49	$430.83	$430.83	$443.75	$443.75	$465.29	$465.29
27	$465.08	$465.08	$487.65	$487.65	$440.93	$440.93	$454.15	$454.15	$476.20	$476.20
28	$482.38	$482.38	$505.80	$505.80	$457.33	$457.33	$471.05	$471.05	$493.92	$493.92
29	$496.58	$496.58	$520.69	$520.69	$470.80	$470.80	$484.92	$484.92	$508.46	$508.46
30	$503.69	$503.69	$528.14	$528.14	$477.53	$477.53	$491.85	$491.85	$515.73	$515.73
31	$514.34	$514.34	$539.30	$539.30	$487.63	$487.63	$502.25	$502.25	$526.64	$526.64
32	$524.99	$524.99	$550.47	$550.47	$497.72	$497.72	$512.66	$512.66	$537.54	$537.54
33	$531.64	$531.64	$557.45	$557.45	$504.03	$504.03	$519.16	$519.16	$544.36	$544.36
34	$538.74	$538.74	$564.90	$564.90	$510.77	$510.77	$526.09	$526.09	$551.63	$551.63
35	$542.29	$542.29	$568.62	$568.62	$514.13	$514.13	$529.56	$529.56	$555.26	$555.26
36	$545.84	$545.84	$572.34	$572.34	$517.50	$517.50	$533.02	$533.02	$558.90	$558.90
37	$549.39	$549.39	$576.06	$576.06	$520.86	$520.86	$536.49	$536.49	$562.53	$562.53
38	$552.94	$552.94	$579.79	$579.79	$524.23	$524.23	$539.96	$539.96	$566.17	$566.17
39	$560.04	$560.04	$587.23	$587.23	$530.96	$530.96	$546.89	$546.89	$573.44	$573.44
40	$567.15	$567.15	$594.68	$594.68	$537.69	$537.69	$553.82	$553.82	$580.71	$580.71
41	$577.80	$577.80	$605.84	$605.84	$547.79	$547.79	$564.22	$564.22	$591.61	$591.61
42	$588.00	$588.00	$616.55	$616.55	$557.47	$557.47	$574.19	$574.19	$602.06	$602.06
43	$602.20	$602.20	$631.44	$631.44	$570.93	$570.93	$588.06	$588.06	$616.61	$616.61
44	$619.95	$619.95	$650.05	$650.05	$587.76	$587.76	$605.39	$605.39	$634.78	$634.78
45	$640.81	$640.81	$671.92	$671.92	$607.53	$607.53	$625.76	$625.76	$656.14	$656.14
46	$665.66	$665.66	$697.98	$697.98	$631.10	$631.10	$650.03	$650.03	$681.58	$681.58
47	$693.62	$693.62	$727.29	$727.29	$657.60	$657.60	$677.33	$677.33	$710.21	$710.21
48	$725.57	$725.57	$760.79	$760.79	$687.89	$687.89	$708.53	$708.53	$742.93	$742.93
49	$757.08	$757.08	$793.83	$793.83	$717.77	$717.77	$739.30	$739.30	$775.19	$775.19
50	$792.58	$792.58	$831.06	$831.06	$751.42	$751.42	$773.97	$773.97	$811.54	$811.54
51	$827.64	$827.64	$867.82	$867.82	$784.66	$784.66	$808.20	$808.20	$847.43	$847.43
52	$866.25	$866.25	$908.30	$908.30	$821.26	$821.26	$845.90	$845.90	$886.97	$886.97
53	$905.30	$905.30	$949.25	$949.25	$858.29	$858.29	$884.04	$884.04	$926.95	$926.95
54	$947.46	$947.46	$993.45	$993.45	$898.26	$898.26	$925.21	$925.21	$970.12	$970.12
55	$989.62	$989.62	$1,037.66	$1,037.66	$938.23	$938.23	$966.37	$966.37	$1,013.29	$1,013.29
56	$1,035.33	$1,035.33	$1,085.59	$1,085.59	$981.56	$981.56	$1,011.01	$1,011.01	$1,060.09	$1,060.09
57	$1,081.48	$1,081.48	$1,133.98	$1,133.98	$1,025.32	$1,025.32	$1,056.08	$1,056.08	$1,107.34	$1,107.34
58	$1,130.74	$1,130.74	$1,185.63	$1,185.63	$1,072.02	$1,072.02	$1,104.18	$1,104.18	$1,157.78	$1,157.78
59	$1,155.15	$1,155.15	$1,211.22	$1,211.22	$1,095.16	$1,095.16	$1,128.01	$1,128.01	$1,182.77	$1,182.77
60	$1,204.41	$1,204.41	$1,262.87	$1,262.87	$1,141.86	$1,141.86	$1,176.12	$1,176.12	$1,233.21	$1,233.21
61	$1,247.01	$1,247.01	$1,307.54	$1,307.54	$1,182.25	$1,182.25	$1,217.72	$1,217.72	$1,276.83	$1,276.83
62	$1,274.97	$1,274.97	$1,336.86	$1,336.86	$1,208.76	$1,208.76	$1,245.02	$1,245.02	$1,305.46	$1,305.46
63	$1,310.03	$1,310.03	$1,373.62	$1,373.62	$1,241.99	$1,241.99	$1,279.25	$1,279.25	$1,341.35	$1,341.35
64+	$1,331.33	$1,331.33	$1,395.95	$1,395.95	$1,262.18	$1,262.18	$1,300.05	$1,300.05	$1,363.16	$1,363.16

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Silver HSA 2250/0/25 | Combined		Silver HSA 2250/0/25 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$500 /$0 Med/Rx		$2250 Med/Rx Combined		$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$327.05	$327.05	$336.86	$336.86	$353.21	$353.21	$278.02	$278.02	$286.36	$286.36
15	$356.12	$356.12	$366.80	$366.80	$384.61	$384.61	$302.73	$302.73	$311.81	$311.81
16	$367.23	$367.23	$378.25	$378.25	$396.61	$396.61	$312.18	$312.18	$321.54	$321.54
17	$378.35	$378.35	$389.70	$389.70	$408.61	$408.61	$321.63	$321.63	$331.28	$331.28
18	$390.32	$390.32	$402.03	$402.03	$421.54	$421.54	$331.80	$331.80	$341.76	$341.76
19	$402.29	$402.29	$414.36	$414.36	$434.47	$434.47	$341.98	$341.98	$352.24	$352.24
20	$414.68	$414.68	$427.13	$427.13	$447.86	$447.86	$352.52	$352.52	$363.09	$363.09
21	$427.51	$427.51	$440.34	$440.34	$461.71	$461.71	$363.42	$363.42	$374.32	$374.32
22	$427.51	$427.51	$440.34	$440.34	$461.71	$461.71	$363.42	$363.42	$374.32	$374.32
23	$427.51	$427.51	$440.34	$440.34	$461.71	$461.71	$363.42	$363.42	$374.32	$374.32
24	$427.51	$427.51	$440.34	$440.34	$461.71	$461.71	$363.42	$363.42	$374.32	$374.32
25	$429.22	$429.22	$442.10	$442.10	$463.56	$463.56	$364.87	$364.87	$375.82	$375.82
26	$437.77	$437.77	$450.90	$450.90	$472.79	$472.79	$372.14	$372.14	$383.31	$383.31
27	$448.03	$448.03	$461.47	$461.47	$483.87	$483.87	$380.86	$380.86	$392.29	$392.29
28	$464.70	$464.70	$478.64	$478.64	$501.88	$501.88	$395.04	$395.04	$406.89	$406.89
29	$478.38	$478.38	$492.74	$492.74	$516.65	$516.65	$406.67	$406.67	$418.87	$418.87
30	$485.22	$485.22	$499.78	$499.78	$524.04	$524.04	$412.48	$412.48	$424.86	$424.86
31	$495.48	$495.48	$510.35	$510.35	$535.12	$535.12	$421.20	$421.20	$433.84	$433.84
32	$505.74	$505.74	$520.92	$520.92	$546.20	$546.20	$429.93	$429.93	$442.82	$442.82
33	$512.16	$512.16	$527.52	$527.52	$553.13	$553.13	$435.38	$435.38	$448.44	$448.44
34	$519.00	$519.00	$534.57	$534.57	$560.52	$560.52	$441.19	$441.19	$454.43	$454.43
35	$522.42	$522.42	$538.09	$538.09	$564.21	$564.21	$444.10	$444.10	$457.42	$457.42
36	$525.84	$525.84	$541.61	$541.61	$567.90	$567.90	$447.01	$447.01	$460.42	$460.42
37	$529.26	$529.26	$545.14	$545.14	$571.60	$571.60	$449.91	$449.91	$463.41	$463.41
38	$532.68	$532.68	$548.66	$548.66	$575.29	$575.29	$452.82	$452.82	$466.41	$466.41
39	$539.52	$539.52	$555.70	$555.70	$582.68	$582.68	$458.64	$458.64	$472.40	$472.40
40	$546.36	$546.36	$562.75	$562.75	$590.07	$590.07	$464.45	$464.45	$478.38	$478.38
41	$556.62	$556.62	$573.32	$573.32	$601.15	$601.15	$473.17	$473.17	$487.37	$487.37
42	$566.45	$566.45	$583.44	$583.44	$611.77	$611.77	$481.53	$481.53	$495.98	$495.98
43	$580.13	$580.13	$597.54	$597.54	$626.54	$626.54	$493.16	$493.16	$507.96	$507.96
44	$597.23	$597.23	$615.15	$615.15	$645.01	$645.01	$507.70	$507.70	$522.93	$522.93
45	$617.32	$617.32	$635.84	$635.84	$666.71	$666.71	$524.78	$524.78	$540.52	$540.52
46	$641.26	$641.26	$660.50	$660.50	$692.57	$692.57	$545.13	$545.13	$561.48	$561.48
47	$668.20	$668.20	$688.24	$688.24	$721.65	$721.65	$568.03	$568.03	$585.07	$585.07
48	$698.98	$698.98	$719.95	$719.95	$754.90	$754.90	$594.19	$594.19	$612.02	$612.02
49	$729.33	$729.33	$751.21	$751.21	$787.68	$787.68	$619.99	$619.99	$638.59	$638.59
50	$763.53	$763.53	$786.44	$786.44	$824.62	$824.62	$649.07	$649.07	$668.54	$668.54
51	$797.31	$797.31	$821.23	$821.23	$861.09	$861.09	$677.78	$677.78	$698.11	$698.11
52	$834.50	$834.50	$859.53	$859.53	$901.26	$901.26	$709.40	$709.40	$730.68	$730.68
53	$872.12	$872.12	$898.28	$898.28	$941.89	$941.89	$741.38	$741.38	$763.62	$763.62
54	$912.73	$912.73	$940.12	$940.12	$985.75	$985.75	$775.90	$775.90	$799.18	$799.18
55	$953.35	$953.35	$981.95	$981.95	$1,029.62	$1,029.62	$810.43	$810.43	$834.74	$834.74
56	$997.38	$997.38	$1,027.30	$1,027.30	$1,077.17	$1,077.17	$847.86	$847.86	$873.29	$873.29
57	$1,041.84	$1,041.84	$1,073.10	$1,073.10	$1,125.19	$1,125.19	$885.65	$885.65	$912.22	$912.22
58	$1,089.30	$1,089.30	$1,121.97	$1,121.97	$1,176.44	$1,176.44	$925.99	$925.99	$953.77	$953.77
59	$1,112.81	$1,112.81	$1,146.19	$1,146.19	$1,201.83	$1,201.83	$945.98	$945.98	$974.36	$974.36
60	$1,160.26	$1,160.26	$1,195.07	$1,195.07	$1,253.08	$1,253.08	$986.32	$986.32	$1,015.91	$1,015.91
61	$1,201.30	$1,201.30	$1,237.34	$1,237.34	$1,297.41	$1,297.41	$1,021.21	$1,021.21	$1,051.85	$1,051.85
62	$1,228.24	$1,228.24	$1,265.08	$1,265.08	$1,326.50	$1,326.50	$1,044.11	$1,044.11	$1,075.43	$1,075.43
63	$1,262.01	$1,262.01	$1,299.87	$1,299.87	$1,362.97	$1,362.97	$1,072.82	$1,072.82	$1,105.00	$1,105.00
64+	$1,282.52	$1,282.52	$1,321.01	$1,321.01	$1,385.12	$1,385.12	$1,090.25	$1,090.25	$1,122.96	$1,122.96

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132	
Plan Marketing Name =>	Silver HSA 2250/0/25 | Combined		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2250 Med/Rx Combined		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$300.26	$300.26	$262.47	$262.47	$270.35	$270.35	$283.47	$283.47	$267.66	$267.66
15	$326.95	$326.95	$285.80	$285.80	$294.38	$294.38	$308.67	$308.67	$291.45	$291.45
16	$337.15	$337.15	$294.72	$294.72	$303.56	$303.56	$318.30	$318.30	$300.55	$300.55
17	$347.36	$347.36	$303.64	$303.64	$312.75	$312.75	$327.93	$327.93	$309.64	$309.64
18	$358.35	$358.35	$313.25	$313.25	$322.65	$322.65	$338.31	$338.31	$319.44	$319.44
19	$369.34	$369.34	$322.86	$322.86	$332.54	$332.54	$348.69	$348.69	$329.24	$329.24
20	$380.72	$380.72	$332.81	$332.81	$342.79	$342.79	$359.43	$359.43	$339.38	$339.38
21	$392.49	$392.49	$343.10	$343.10	$353.39	$353.39	$370.55	$370.55	$349.88	$349.88
22	$392.49	$392.49	$343.10	$343.10	$353.39	$353.39	$370.55	$370.55	$349.88	$349.88
23	$392.49	$392.49	$343.10	$343.10	$353.39	$353.39	$370.55	$370.55	$349.88	$349.88
24	$392.49	$392.49	$343.10	$343.10	$353.39	$353.39	$370.55	$370.55	$349.88	$349.88
25	$394.06	$394.06	$344.47	$344.47	$354.81	$354.81	$372.03	$372.03	$351.28	$351.28
26	$401.91	$401.91	$351.33	$351.33	$361.87	$361.87	$379.44	$379.44	$358.28	$358.28
27	$411.33	$411.33	$359.57	$359.57	$370.36	$370.36	$388.33	$388.33	$366.67	$366.67
28	$426.64	$426.64	$372.95	$372.95	$384.14	$384.14	$402.79	$402.79	$380.32	$380.32
29	$439.20	$439.20	$383.93	$383.93	$395.45	$395.45	$414.64	$414.64	$391.52	$391.52
30	$445.48	$445.48	$389.42	$389.42	$401.10	$401.10	$420.57	$420.57	$397.11	$397.11
31	$454.90	$454.90	$397.65	$397.65	$409.58	$409.58	$429.47	$429.47	$405.51	$405.51
32	$464.32	$464.32	$405.89	$405.89	$418.06	$418.06	$438.36	$438.36	$413.91	$413.91
33	$470.21	$470.21	$411.03	$411.03	$423.36	$423.36	$443.92	$443.92	$419.16	$419.16
34	$476.49	$476.49	$416.52	$416.52	$429.02	$429.02	$449.85	$449.85	$424.75	$424.75
35	$479.63	$479.63	$419.27	$419.27	$431.85	$431.85	$452.81	$452.81	$427.55	$427.55
36	$482.77	$482.77	$422.01	$422.01	$434.67	$434.67	$455.77	$455.77	$430.35	$430.35
37	$485.91	$485.91	$424.76	$424.76	$437.50	$437.50	$458.74	$458.74	$433.15	$433.15
38	$489.05	$489.05	$427.50	$427.50	$440.33	$440.33	$461.70	$461.70	$435.95	$435.95
39	$495.33	$495.33	$432.99	$432.99	$445.98	$445.98	$467.63	$467.63	$441.55	$441.55
40	$501.61	$501.61	$438.48	$438.48	$451.64	$451.64	$473.56	$473.56	$447.15	$447.15
41	$511.03	$511.03	$446.72	$446.72	$460.12	$460.12	$482.45	$482.45	$455.54	$455.54
42	$520.05	$520.05	$454.61	$454.61	$468.25	$468.25	$490.98	$490.98	$463.59	$463.59
43	$532.61	$532.61	$465.59	$465.59	$479.55	$479.55	$502.83	$502.83	$474.79	$474.79
44	$548.31	$548.31	$479.31	$479.31	$493.69	$493.69	$517.66	$517.66	$488.78	$488.78
45	$566.76	$566.76	$495.44	$495.44	$510.30	$510.30	$535.07	$535.07	$505.23	$505.23
46	$588.74	$588.74	$514.65	$514.65	$530.09	$530.09	$555.82	$555.82	$524.82	$524.82
47	$613.47	$613.47	$536.27	$536.27	$552.35	$552.35	$579.17	$579.17	$546.86	$546.86
48	$641.73	$641.73	$560.97	$560.97	$577.80	$577.80	$605.85	$605.85	$572.05	$572.05
49	$669.59	$669.59	$585.33	$585.33	$602.89	$602.89	$632.15	$632.15	$596.90	$596.90
50	$700.99	$700.99	$612.78	$612.78	$631.16	$631.16	$661.80	$661.80	$624.89	$624.89
51	$732.00	$732.00	$639.88	$639.88	$659.08	$659.08	$691.07	$691.07	$652.53	$652.53
52	$766.15	$766.15	$669.73	$669.73	$689.82	$689.82	$723.31	$723.31	$682.97	$682.97
53	$800.69	$800.69	$699.92	$699.92	$720.92	$720.92	$755.92	$755.92	$713.76	$713.76
54	$837.97	$837.97	$732.52	$732.52	$754.49	$754.49	$791.12	$791.12	$746.99	$746.99
55	$875.26	$875.26	$765.11	$765.11	$788.07	$788.07	$826.32	$826.32	$780.23	$780.23
56	$915.69	$915.69	$800.45	$800.45	$824.47	$824.47	$864.49	$864.49	$816.27	$816.27
57	$956.51	$956.51	$836.13	$836.13	$861.22	$861.22	$903.03	$903.03	$852.66	$852.66
58	$1,000.07	$1,000.07	$874.22	$874.22	$900.45	$900.45	$944.16	$944.16	$891.49	$891.49
59	$1,021.66	$1,021.66	$893.09	$893.09	$919.88	$919.88	$964.54	$964.54	$910.74	$910.74
60	$1,065.23	$1,065.23	$931.17	$931.17	$959.11	$959.11	$1,005.67	$1,005.67	$949.57	$949.57
61	$1,102.91	$1,102.91	$964.11	$964.11	$993.03	$993.03	$1,041.24	$1,041.24	$983.16	$983.16
62	$1,127.63	$1,127.63	$985.73	$985.73	$1,015.30	$1,015.30	$1,064.58	$1,064.58	$1,005.21	$1,005.21
63	$1,158.64	$1,158.64	$1,012.83	$1,012.83	$1,043.22	$1,043.22	$1,093.86	$1,093.86	$1,032.85	$1,032.85
64+	$1,177.47	$1,177.47	$1,029.29	$1,029.29	$1,060.17	$1,060.17	$1,111.64	$1,111.64	$1,049.63	$1,049.63

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/30 | Rx 0		Silver PPO 4000/0/30 | Rx 0		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$275.69	$275.69	$289.07	$289.07	$218.61	$218.61	$225.17	$225.17	$236.10	$236.10
15	$300.19	$300.19	$314.77	$314.77	$238.05	$238.05	$245.19	$245.19	$257.09	$257.09
16	$309.56	$309.56	$324.59	$324.59	$245.48	$245.48	$252.84	$252.84	$265.11	$265.11
17	$318.93	$318.93	$334.42	$334.42	$252.91	$252.91	$260.49	$260.49	$273.14	$273.14
18	$329.02	$329.02	$345.00	$345.00	$260.91	$260.91	$268.74	$268.74	$281.78	$281.78
19	$339.11	$339.11	$355.58	$355.58	$268.91	$268.91	$276.98	$276.98	$290.42	$290.42
20	$349.57	$349.57	$366.53	$366.53	$277.20	$277.20	$285.51	$285.51	$299.37	$299.37
21	$360.38	$360.38	$377.87	$377.87	$285.77	$285.77	$294.34	$294.34	$308.63	$308.63
22	$360.38	$360.38	$377.87	$377.87	$285.77	$285.77	$294.34	$294.34	$308.63	$308.63
23	$360.38	$360.38	$377.87	$377.87	$285.77	$285.77	$294.34	$294.34	$308.63	$308.63
24	$360.38	$360.38	$377.87	$377.87	$285.77	$285.77	$294.34	$294.34	$308.63	$308.63
25	$361.82	$361.82	$379.38	$379.38	$286.91	$286.91	$295.52	$295.52	$309.87	$309.87
26	$369.03	$369.03	$386.94	$386.94	$292.63	$292.63	$301.41	$301.41	$316.04	$316.04
27	$377.67	$377.67	$396.01	$396.01	$299.49	$299.49	$308.47	$308.47	$323.45	$323.45
28	$391.73	$391.73	$410.75	$410.75	$310.63	$310.63	$319.95	$319.95	$335.48	$335.48
29	$403.26	$403.26	$422.84	$422.84	$319.78	$319.78	$329.37	$329.37	$345.36	$345.36
30	$409.03	$409.03	$428.88	$428.88	$324.35	$324.35	$334.08	$334.08	$350.30	$350.30
31	$417.68	$417.68	$437.95	$437.95	$331.21	$331.21	$341.14	$341.14	$357.70	$357.70
32	$426.33	$426.33	$447.02	$447.02	$338.07	$338.07	$348.21	$348.21	$365.11	$365.11
33	$431.73	$431.73	$452.69	$452.69	$342.35	$342.35	$352.62	$352.62	$369.74	$369.74
34	$437.50	$437.50	$458.73	$458.73	$346.92	$346.92	$357.33	$357.33	$374.68	$374.68
35	$440.38	$440.38	$461.76	$461.76	$349.21	$349.21	$359.69	$359.69	$377.15	$377.15
36	$443.26	$443.26	$464.78	$464.78	$351.50	$351.50	$362.04	$362.04	$379.62	$379.62
37	$446.15	$446.15	$467.80	$467.80	$353.78	$353.78	$364.40	$364.40	$382.09	$382.09
38	$449.03	$449.03	$470.83	$470.83	$356.07	$356.07	$366.75	$366.75	$384.55	$384.55
39	$454.80	$454.80	$476.87	$476.87	$360.64	$360.64	$371.46	$371.46	$389.49	$389.49
40	$460.56	$460.56	$482.92	$482.92	$365.21	$365.21	$376.17	$376.17	$394.43	$394.43
41	$469.21	$469.21	$491.99	$491.99	$372.07	$372.07	$383.23	$383.23	$401.84	$401.84
42	$477.50	$477.50	$500.68	$500.68	$378.65	$378.65	$390.00	$390.00	$408.94	$408.94
43	$489.03	$489.03	$512.77	$512.77	$387.79	$387.79	$399.42	$399.42	$418.81	$418.81
44	$503.45	$503.45	$527.88	$527.88	$399.22	$399.22	$411.20	$411.20	$431.16	$431.16
45	$520.38	$520.38	$545.64	$545.64	$412.65	$412.65	$425.03	$425.03	$445.66	$445.66
46	$540.56	$540.56	$566.81	$566.81	$428.66	$428.66	$441.51	$441.51	$462.95	$462.95
47	$563.27	$563.27	$590.61	$590.61	$446.66	$446.66	$460.06	$460.06	$482.39	$482.39
48	$589.22	$589.22	$617.82	$617.82	$467.23	$467.23	$481.25	$481.25	$504.61	$504.61
49	$614.80	$614.80	$644.65	$644.65	$487.52	$487.52	$502.15	$502.15	$526.53	$526.53
50	$643.63	$643.63	$674.88	$674.88	$510.39	$510.39	$525.70	$525.70	$551.22	$551.22
51	$672.10	$672.10	$704.73	$704.73	$532.96	$532.96	$548.95	$548.95	$575.60	$575.60
52	$703.45	$703.45	$737.60	$737.60	$557.82	$557.82	$574.56	$574.56	$602.45	$602.45
53	$735.17	$735.17	$770.86	$770.86	$582.97	$582.97	$600.46	$600.46	$629.61	$629.61
54	$769.40	$769.40	$806.75	$806.75	$610.12	$610.12	$628.42	$628.42	$658.93	$658.93
55	$803.64	$803.64	$842.65	$842.65	$637.27	$637.27	$656.39	$656.39	$688.25	$688.25
56	$840.76	$840.76	$881.57	$881.57	$666.70	$666.70	$686.70	$686.70	$720.04	$720.04
57	$878.24	$878.24	$920.87	$920.87	$696.42	$696.42	$717.31	$717.31	$752.14	$752.14
58	$918.24	$918.24	$962.81	$962.81	$728.14	$728.14	$749.99	$749.99	$786.39	$786.39
59	$938.06	$938.06	$983.60	$983.60	$743.86	$743.86	$766.18	$766.18	$803.37	$803.37
60	$978.06	$978.06	$1,025.54	$1,025.54	$775.58	$775.58	$798.85	$798.85	$837.63	$837.63
61	$1,012.66	$1,012.66	$1,061.82	$1,061.82	$803.01	$803.01	$827.10	$827.10	$867.25	$867.25
62	$1,035.36	$1,035.36	$1,085.62	$1,085.62	$821.02	$821.02	$845.65	$845.65	$886.70	$886.70
63	$1,063.83	$1,063.83	$1,115.47	$1,115.47	$843.59	$843.59	$868.90	$868.90	$911.08	$911.08
64+	$1,081.13	$1,081.13	$1,133.60	$1,133.60	$857.30	$857.30	$883.02	$883.02	$925.88	$925.88

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 0		Silver PPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$268.00	$268.00	$276.04	$276.04	$289.44	$289.44	$273.19	$273.19	$281.38	$281.38
15	$291.82	$291.82	$300.58	$300.58	$315.17	$315.17	$297.47	$297.47	$306.40	$306.40
16	$300.93	$300.93	$309.96	$309.96	$325.01	$325.01	$306.76	$306.76	$315.96	$315.96
17	$310.04	$310.04	$319.34	$319.34	$334.85	$334.85	$316.04	$316.04	$325.52	$325.52
18	$319.85	$319.85	$329.45	$329.45	$345.44	$345.44	$326.04	$326.04	$335.82	$335.82
19	$329.66	$329.66	$339.55	$339.55	$356.03	$356.03	$336.04	$336.04	$346.12	$346.12
20	$339.82	$339.82	$350.01	$350.01	$367.01	$367.01	$346.40	$346.40	$356.79	$356.79
21	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$357.11	$357.11	$367.82	$367.82
22	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$357.11	$357.11	$367.82	$367.82
23	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$357.11	$357.11	$367.82	$367.82
24	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$357.11	$357.11	$367.82	$367.82
25	$351.73	$351.73	$362.28	$362.28	$379.87	$379.87	$358.54	$358.54	$369.29	$369.29
26	$358.74	$358.74	$369.50	$369.50	$387.44	$387.44	$365.68	$365.68	$376.65	$376.65
27	$367.15	$367.15	$378.16	$378.16	$396.52	$396.52	$374.25	$374.25	$385.48	$385.48
28	$380.81	$380.81	$392.23	$392.23	$411.27	$411.27	$388.18	$388.18	$399.82	$399.82
29	$392.02	$392.02	$403.78	$403.78	$423.38	$423.38	$399.61	$399.61	$411.59	$411.59
30	$397.62	$397.62	$409.55	$409.55	$429.43	$429.43	$405.32	$405.32	$417.48	$417.48
31	$406.03	$406.03	$418.21	$418.21	$438.52	$438.52	$413.89	$413.89	$426.31	$426.31
32	$414.44	$414.44	$426.87	$426.87	$447.60	$447.60	$422.46	$422.46	$435.13	$435.13
33	$419.70	$419.70	$432.29	$432.29	$453.27	$453.27	$427.82	$427.82	$440.65	$440.65
34	$425.30	$425.30	$438.06	$438.06	$459.32	$459.32	$433.53	$433.53	$446.54	$446.54
35	$428.10	$428.10	$440.95	$440.95	$462.35	$462.35	$436.39	$436.39	$449.48	$449.48
36	$430.91	$430.91	$443.83	$443.83	$465.38	$465.38	$439.25	$439.25	$452.42	$452.42
37	$433.71	$433.71	$446.72	$446.72	$468.41	$468.41	$442.10	$442.10	$455.37	$455.37
38	$436.51	$436.51	$449.61	$449.61	$471.43	$471.43	$444.96	$444.96	$458.31	$458.31
39	$442.12	$442.12	$455.38	$455.38	$477.49	$477.49	$450.67	$450.67	$464.19	$464.19
40	$447.72	$447.72	$461.15	$461.15	$483.54	$483.54	$456.39	$456.39	$470.08	$470.08
41	$456.13	$456.13	$469.81	$469.81	$492.62	$492.62	$464.96	$464.96	$478.91	$478.91
42	$464.19	$464.19	$478.11	$478.11	$501.32	$501.32	$473.17	$473.17	$487.37	$487.37
43	$475.40	$475.40	$489.66	$489.66	$513.43	$513.43	$484.60	$484.60	$499.14	$499.14
44	$489.41	$489.41	$504.09	$504.09	$528.56	$528.56	$498.88	$498.88	$513.85	$513.85
45	$505.88	$505.88	$521.05	$521.05	$546.35	$546.35	$515.67	$515.67	$531.14	$531.14
46	$525.50	$525.50	$541.26	$541.26	$567.53	$567.53	$535.66	$535.66	$551.73	$551.73
47	$547.57	$547.57	$563.99	$563.99	$591.37	$591.37	$558.16	$558.16	$574.91	$574.91
48	$572.79	$572.79	$589.97	$589.97	$618.61	$618.61	$583.87	$583.87	$601.39	$601.39
49	$597.66	$597.66	$615.59	$615.59	$645.48	$645.48	$609.23	$609.23	$627.51	$627.51
50	$625.69	$625.69	$644.46	$644.46	$675.74	$675.74	$637.80	$637.80	$656.93	$656.93
51	$653.37	$653.37	$672.97	$672.97	$705.63	$705.63	$666.01	$666.01	$685.99	$685.99
52	$683.84	$683.84	$704.36	$704.36	$738.55	$738.55	$697.08	$697.08	$717.99	$717.99
53	$714.67	$714.67	$736.11	$736.11	$771.85	$771.85	$728.50	$728.50	$750.36	$750.36
54	$747.95	$747.95	$770.39	$770.39	$807.79	$807.79	$762.43	$762.43	$785.30	$785.30
55	$781.24	$781.24	$804.67	$804.67	$843.73	$843.73	$796.36	$796.36	$820.25	$820.25
56	$817.32	$817.32	$841.84	$841.84	$882.71	$882.71	$833.14	$833.14	$858.13	$858.13
57	$853.75	$853.75	$879.37	$879.37	$922.05	$922.05	$870.28	$870.28	$896.39	$896.39
58	$892.64	$892.64	$919.42	$919.42	$964.05	$964.05	$909.92	$909.92	$937.21	$937.21
59	$911.91	$911.91	$939.27	$939.27	$984.86	$984.86	$929.56	$929.56	$957.44	$957.44
60	$950.80	$950.80	$979.32	$979.32	$1,026.86	$1,026.86	$969.20	$969.20	$998.27	$998.27
61	$984.43	$984.43	$1,013.96	$1,013.96	$1,063.18	$1,063.18	$1,003.48	$1,003.48	$1,033.58	$1,033.58
62	$1,006.50	$1,006.50	$1,036.69	$1,036.69	$1,087.02	$1,087.02	$1,025.98	$1,025.98	$1,056.76	$1,056.76
63	$1,034.17	$1,034.17	$1,065.20	$1,065.20	$1,116.91	$1,116.91	$1,054.19	$1,054.19	$1,085.81	$1,085.81
64+	$1,050.98	$1,050.98	$1,082.51	$1,082.51	$1,135.07	$1,135.07	$1,071.32	$1,071.32	$1,103.46	$1,103.46

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010144		45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 0		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Silver HSA 3500/0/15 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold		Silver	
Deductible =>	$3000 /$0 Med/Rx		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$295.04	$295.04	$302.14	$302.14	$311.20	$311.20	$326.31	$326.31	$257.30	$257.30
15	$321.27	$321.27	$328.99	$328.99	$338.86	$338.86	$355.31	$355.31	$280.17	$280.17
16	$331.30	$331.30	$339.26	$339.26	$349.44	$349.44	$366.40	$366.40	$288.92	$288.92
17	$341.33	$341.33	$349.53	$349.53	$360.02	$360.02	$377.49	$377.49	$297.66	$297.66
18	$352.12	$352.12	$360.59	$360.59	$371.41	$371.41	$389.44	$389.44	$307.08	$307.08
19	$362.92	$362.92	$371.65	$371.65	$382.80	$382.80	$401.38	$401.38	$316.50	$316.50
20	$374.11	$374.11	$383.10	$383.10	$394.59	$394.59	$413.75	$413.75	$326.25	$326.25
21	$385.68	$385.68	$394.95	$394.95	$406.80	$406.80	$426.55	$426.55	$336.34	$336.34
22	$385.68	$385.68	$394.95	$394.95	$406.80	$406.80	$426.55	$426.55	$336.34	$336.34
23	$385.68	$385.68	$394.95	$394.95	$406.80	$406.80	$426.55	$426.55	$336.34	$336.34
24	$385.68	$385.68	$394.95	$394.95	$406.80	$406.80	$426.55	$426.55	$336.34	$336.34
25	$387.22	$387.22	$396.53	$396.53	$408.43	$408.43	$428.25	$428.25	$337.69	$337.69
26	$394.94	$394.94	$404.43	$404.43	$416.56	$416.56	$436.78	$436.78	$344.41	$344.41
27	$404.19	$404.19	$413.91	$413.91	$426.32	$426.32	$447.02	$447.02	$352.48	$352.48
28	$419.23	$419.23	$429.31	$429.31	$442.19	$442.19	$463.66	$463.66	$365.60	$365.60
29	$431.57	$431.57	$441.95	$441.95	$455.21	$455.21	$477.30	$477.30	$376.36	$376.36
30	$437.75	$437.75	$448.27	$448.27	$461.72	$461.72	$484.13	$484.13	$381.75	$381.75
31	$447.00	$447.00	$457.75	$457.75	$471.48	$471.48	$494.37	$494.37	$389.82	$389.82
32	$456.26	$456.26	$467.23	$467.23	$481.24	$481.24	$504.60	$504.60	$397.89	$397.89
33	$462.04	$462.04	$473.15	$473.15	$487.34	$487.34	$511.00	$511.00	$402.94	$402.94
34	$468.21	$468.21	$479.47	$479.47	$493.85	$493.85	$517.83	$517.83	$408.32	$408.32
35	$471.30	$471.30	$482.63	$482.63	$497.11	$497.11	$521.24	$521.24	$411.01	$411.01
36	$474.38	$474.38	$485.79	$485.79	$500.36	$500.36	$524.65	$524.65	$413.70	$413.70
37	$477.47	$477.47	$488.95	$488.95	$503.62	$503.62	$528.06	$528.06	$416.39	$416.39
38	$480.56	$480.56	$492.11	$492.11	$506.87	$506.87	$531.48	$531.48	$419.08	$419.08
39	$486.73	$486.73	$498.43	$498.43	$513.38	$513.38	$538.30	$538.30	$424.46	$424.46
40	$492.90	$492.90	$504.75	$504.75	$519.89	$519.89	$545.13	$545.13	$429.84	$429.84
41	$502.15	$502.15	$514.22	$514.22	$529.65	$529.65	$555.36	$555.36	$437.91	$437.91
42	$511.02	$511.02	$523.31	$523.31	$539.01	$539.01	$565.17	$565.17	$445.65	$445.65
43	$523.37	$523.37	$535.95	$535.95	$552.03	$552.03	$578.82	$578.82	$456.41	$456.41
44	$538.79	$538.79	$551.75	$551.75	$568.30	$568.30	$595.88	$595.88	$469.87	$469.87
45	$556.92	$556.92	$570.31	$570.31	$587.42	$587.42	$615.93	$615.93	$485.67	$485.67
46	$578.52	$578.52	$592.42	$592.42	$610.20	$610.20	$639.82	$639.82	$504.51	$504.51
47	$602.82	$602.82	$617.31	$617.31	$635.83	$635.83	$666.69	$666.69	$525.70	$525.70
48	$630.58	$630.58	$645.74	$645.74	$665.12	$665.12	$697.40	$697.40	$549.92	$549.92
49	$657.97	$657.97	$673.78	$673.78	$694.00	$694.00	$727.69	$727.69	$573.80	$573.80
50	$688.82	$688.82	$705.38	$705.38	$726.54	$726.54	$761.81	$761.81	$600.70	$600.70
51	$719.29	$719.29	$736.58	$736.58	$758.68	$758.68	$795.51	$795.51	$627.27	$627.27
52	$752.85	$752.85	$770.94	$770.94	$794.07	$794.07	$832.62	$832.62	$656.54	$656.54
53	$786.78	$786.78	$805.70	$805.70	$829.87	$829.87	$870.15	$870.15	$686.13	$686.13
54	$823.42	$823.42	$843.22	$843.22	$868.51	$868.51	$910.68	$910.68	$718.09	$718.09
55	$860.06	$860.06	$880.74	$880.74	$907.16	$907.16	$951.20	$951.20	$750.04	$750.04
56	$899.79	$899.79	$921.42	$921.42	$949.06	$949.06	$995.13	$995.13	$784.68	$784.68
57	$939.90	$939.90	$962.49	$962.49	$991.37	$991.37	$1,039.49	$1,039.49	$819.66	$819.66
58	$982.71	$982.71	$1,006.33	$1,006.33	$1,036.52	$1,036.52	$1,086.84	$1,086.84	$856.99	$856.99
59	$1,003.92	$1,003.92	$1,028.05	$1,028.05	$1,058.90	$1,058.90	$1,110.30	$1,110.30	$875.49	$875.49
60	$1,046.73	$1,046.73	$1,071.89	$1,071.89	$1,104.05	$1,104.05	$1,157.65	$1,157.65	$912.83	$912.83
61	$1,083.76	$1,083.76	$1,109.81	$1,109.81	$1,143.10	$1,143.10	$1,198.59	$1,198.59	$945.12	$945.12
62	$1,108.06	$1,108.06	$1,134.69	$1,134.69	$1,168.73	$1,168.73	$1,225.47	$1,225.47	$966.30	$966.30
63	$1,138.52	$1,138.52	$1,165.89	$1,165.89	$1,200.87	$1,200.87	$1,259.16	$1,259.16	$992.88	$992.88
64+	$1,157.03	$1,157.03	$1,184.84	$1,184.84	$1,220.39	$1,220.39	$1,279.64	$1,279.64	$1,009.01	$1,009.01

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184	
Plan Marketing Name =>	Silver HSA 3500/0/15 | Combined		Silver HSA 3500/0/15 | Combined		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$3500 Med/Rx Combined		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$265.02	$265.02	$277.88	$277.88	$257.06	$257.06	$264.77	$264.77	$277.62	$277.62
15	$288.58	$288.58	$302.58	$302.58	$279.90	$279.90	$288.30	$288.30	$302.30	$302.30
16	$297.58	$297.58	$312.03	$312.03	$288.64	$288.64	$297.30	$297.30	$311.73	$311.73
17	$306.59	$306.59	$321.47	$321.47	$297.38	$297.38	$306.30	$306.30	$321.17	$321.17
18	$316.29	$316.29	$331.64	$331.64	$306.79	$306.79	$315.99	$315.99	$331.33	$331.33
19	$325.99	$325.99	$341.82	$341.82	$316.19	$316.19	$325.68	$325.68	$341.49	$341.49
20	$336.04	$336.04	$352.35	$352.35	$325.94	$325.94	$335.72	$335.72	$352.01	$352.01
21	$346.43	$346.43	$363.25	$363.25	$336.02	$336.02	$346.10	$346.10	$362.90	$362.90
22	$346.43	$346.43	$363.25	$363.25	$336.02	$336.02	$346.10	$346.10	$362.90	$362.90
23	$346.43	$346.43	$363.25	$363.25	$336.02	$336.02	$346.10	$346.10	$362.90	$362.90
24	$346.43	$346.43	$363.25	$363.25	$336.02	$336.02	$346.10	$346.10	$362.90	$362.90
25	$347.82	$347.82	$364.70	$364.70	$337.36	$337.36	$347.49	$347.49	$364.35	$364.35
26	$354.74	$354.74	$371.97	$371.97	$344.08	$344.08	$354.41	$354.41	$371.61	$371.61
27	$363.06	$363.06	$380.68	$380.68	$352.15	$352.15	$362.71	$362.71	$380.32	$380.32
28	$376.57	$376.57	$394.85	$394.85	$365.25	$365.25	$376.21	$376.21	$394.47	$394.47
29	$387.66	$387.66	$406.47	$406.47	$376.01	$376.01	$387.29	$387.29	$406.09	$406.09
30	$393.20	$393.20	$412.29	$412.29	$381.38	$381.38	$392.82	$392.82	$411.89	$411.89
31	$401.51	$401.51	$421.00	$421.00	$389.45	$389.45	$401.13	$401.13	$420.60	$420.60
32	$409.83	$409.83	$429.72	$429.72	$397.51	$397.51	$409.44	$409.44	$429.31	$429.31
33	$415.02	$415.02	$435.17	$435.17	$402.55	$402.55	$414.63	$414.63	$434.76	$434.76
34	$420.57	$420.57	$440.98	$440.98	$407.93	$407.93	$420.17	$420.17	$440.56	$440.56
35	$423.34	$423.34	$443.89	$443.89	$410.62	$410.62	$422.93	$422.93	$443.47	$443.47
36	$426.11	$426.11	$446.79	$446.79	$413.30	$413.30	$425.70	$425.70	$446.37	$446.37
37	$428.88	$428.88	$449.70	$449.70	$415.99	$415.99	$428.47	$428.47	$449.27	$449.27
38	$431.65	$431.65	$452.61	$452.61	$418.68	$418.68	$431.24	$431.24	$452.18	$452.18
39	$437.19	$437.19	$458.42	$458.42	$424.06	$424.06	$436.78	$436.78	$457.98	$457.98
40	$442.74	$442.74	$464.23	$464.23	$429.43	$429.43	$442.32	$442.32	$463.79	$463.79
41	$451.05	$451.05	$472.95	$472.95	$437.50	$437.50	$450.62	$450.62	$472.50	$472.50
42	$459.02	$459.02	$481.30	$481.30	$445.23	$445.23	$458.58	$458.58	$480.84	$480.84
43	$470.11	$470.11	$492.93	$492.93	$455.98	$455.98	$469.66	$469.66	$492.46	$492.46
44	$483.96	$483.96	$507.46	$507.46	$469.42	$469.42	$483.50	$483.50	$506.97	$506.97
45	$500.25	$500.25	$524.53	$524.53	$485.21	$485.21	$499.77	$499.77	$524.03	$524.03
46	$519.65	$519.65	$544.87	$544.87	$504.03	$504.03	$519.15	$519.15	$544.35	$544.35
47	$541.47	$541.47	$567.76	$567.76	$525.20	$525.20	$540.96	$540.96	$567.22	$567.22
48	$566.41	$566.41	$593.91	$593.91	$549.39	$549.39	$565.87	$565.87	$593.34	$593.34
49	$591.01	$591.01	$619.70	$619.70	$573.25	$573.25	$590.45	$590.45	$619.11	$619.11
50	$618.72	$618.72	$648.76	$648.76	$600.13	$600.13	$618.14	$618.14	$648.14	$648.14
51	$646.09	$646.09	$677.46	$677.46	$626.68	$626.68	$645.48	$645.48	$676.81	$676.81
52	$676.23	$676.23	$709.06	$709.06	$655.91	$655.91	$675.59	$675.59	$708.38	$708.38
53	$706.72	$706.72	$741.02	$741.02	$685.48	$685.48	$706.05	$706.05	$740.32	$740.32
54	$739.63	$739.63	$775.53	$775.53	$717.40	$717.40	$738.92	$738.92	$774.79	$774.79
55	$772.54	$772.54	$810.04	$810.04	$749.32	$749.32	$771.80	$771.80	$809.27	$809.27
56	$808.22	$808.22	$847.46	$847.46	$783.93	$783.93	$807.45	$807.45	$846.65	$846.65
57	$844.25	$844.25	$885.23	$885.23	$818.88	$818.88	$843.45	$843.45	$884.39	$884.39
58	$882.70	$882.70	$925.55	$925.55	$856.18	$856.18	$881.86	$881.86	$924.67	$924.67
59	$901.76	$901.76	$945.53	$945.53	$874.66	$874.66	$900.90	$900.90	$944.63	$944.63
60	$940.21	$940.21	$985.85	$985.85	$911.96	$911.96	$939.32	$939.32	$984.91	$984.91
61	$973.47	$973.47	$1,020.72	$1,020.72	$944.22	$944.22	$972.54	$972.54	$1,019.75	$1,019.75
62	$995.29	$995.29	$1,043.61	$1,043.61	$965.39	$965.39	$994.35	$994.35	$1,042.62	$1,042.62
63	$1,022.66	$1,022.66	$1,072.31	$1,072.31	$991.93	$991.93	$1,021.69	$1,021.69	$1,071.29	$1,071.29
64+	$1,039.28	$1,039.28	$1,089.74	$1,089.74	$1,008.05	$1,008.05	$1,038.29	$1,038.29	$1,088.69	$1,088.69

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$250 Med/Rx		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$262.25	$262.25	$270.12	$270.12	$283.23	$283.23	$253.56	$253.56	$261.17	$261.17
15	$285.56	$285.56	$294.13	$294.13	$308.41	$308.41	$276.10	$276.10	$284.38	$284.38
16	$294.47	$294.47	$303.31	$303.31	$318.03	$318.03	$284.72	$284.72	$293.26	$293.26
17	$303.39	$303.39	$312.49	$312.49	$327.66	$327.66	$293.33	$293.33	$302.13	$302.13
18	$312.99	$312.99	$322.38	$322.38	$338.02	$338.02	$302.61	$302.61	$311.69	$311.69
19	$322.58	$322.58	$332.26	$332.26	$348.39	$348.39	$311.89	$311.89	$321.25	$321.25
20	$332.53	$332.53	$342.50	$342.50	$359.13	$359.13	$321.51	$321.51	$331.15	$331.15
21	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$331.45	$331.45	$341.39	$341.39
22	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$331.45	$331.45	$341.39	$341.39
23	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$331.45	$331.45	$341.39	$341.39
24	$342.81	$342.81	$353.09	$353.09	$370.23	$370.23	$331.45	$331.45	$341.39	$341.39
25	$344.18	$344.18	$354.51	$354.51	$371.72	$371.72	$332.78	$332.78	$342.76	$342.76
26	$351.04	$351.04	$361.57	$361.57	$379.12	$379.12	$339.40	$339.40	$349.59	$349.59
27	$359.26	$359.26	$370.04	$370.04	$388.01	$388.01	$347.36	$347.36	$357.78	$357.78
28	$372.63	$372.63	$383.81	$383.81	$402.45	$402.45	$360.29	$360.29	$371.09	$371.09
29	$383.60	$383.60	$395.11	$395.11	$414.29	$414.29	$370.89	$370.89	$382.02	$382.02
30	$389.09	$389.09	$400.76	$400.76	$420.22	$420.22	$376.20	$376.20	$387.48	$387.48
31	$397.32	$397.32	$409.24	$409.24	$429.10	$429.10	$384.15	$384.15	$395.68	$395.68
32	$405.54	$405.54	$417.71	$417.71	$437.99	$437.99	$392.11	$392.11	$403.87	$403.87
33	$410.69	$410.69	$423.01	$423.01	$443.54	$443.54	$397.08	$397.08	$408.99	$408.99
34	$416.17	$416.17	$428.66	$428.66	$449.47	$449.47	$402.38	$402.38	$414.45	$414.45
35	$418.91	$418.91	$431.48	$431.48	$452.43	$452.43	$405.03	$405.03	$417.18	$417.18
36	$421.66	$421.66	$434.31	$434.31	$455.39	$455.39	$407.68	$407.68	$419.91	$419.91
37	$424.40	$424.40	$437.13	$437.13	$458.35	$458.35	$410.34	$410.34	$422.65	$422.65
38	$427.14	$427.14	$439.96	$439.96	$461.31	$461.31	$412.99	$412.99	$425.38	$425.38
39	$432.63	$432.63	$445.61	$445.61	$467.24	$467.24	$418.29	$418.29	$430.84	$430.84
40	$438.11	$438.11	$451.25	$451.25	$473.16	$473.16	$423.59	$423.59	$436.30	$436.30
41	$446.34	$446.34	$459.73	$459.73	$482.05	$482.05	$431.55	$431.55	$444.49	$444.49
42	$454.22	$454.22	$467.85	$467.85	$490.56	$490.56	$439.17	$439.17	$452.35	$452.35
43	$465.19	$465.19	$479.15	$479.15	$502.41	$502.41	$449.78	$449.78	$463.27	$463.27
44	$478.91	$478.91	$493.27	$493.27	$517.22	$517.22	$463.04	$463.04	$476.93	$476.93
45	$495.02	$495.02	$509.87	$509.87	$534.62	$534.62	$478.61	$478.61	$492.97	$492.97
46	$514.22	$514.22	$529.64	$529.64	$555.35	$555.35	$497.18	$497.18	$512.09	$512.09
47	$535.81	$535.81	$551.89	$551.89	$578.68	$578.68	$518.06	$518.06	$533.60	$533.60
48	$560.49	$560.49	$577.31	$577.31	$605.33	$605.33	$541.92	$541.92	$558.18	$558.18
49	$584.83	$584.83	$602.38	$602.38	$631.62	$631.62	$565.45	$565.45	$582.42	$582.42
50	$612.26	$612.26	$630.63	$630.63	$661.24	$661.24	$591.97	$591.97	$609.73	$609.73
51	$639.34	$639.34	$658.52	$658.52	$690.49	$690.49	$618.15	$618.15	$636.70	$636.70
52	$669.17	$669.17	$689.24	$689.24	$722.70	$722.70	$646.99	$646.99	$666.40	$666.40
53	$699.33	$699.33	$720.31	$720.31	$755.28	$755.28	$676.16	$676.16	$696.44	$696.44
54	$731.90	$731.90	$753.86	$753.86	$790.45	$790.45	$707.65	$707.65	$728.88	$728.88
55	$764.47	$764.47	$787.40	$787.40	$825.62	$825.62	$739.13	$739.13	$761.31	$761.31
56	$799.78	$799.78	$823.77	$823.77	$863.76	$863.76	$773.27	$773.27	$796.47	$796.47
57	$835.43	$835.43	$860.49	$860.49	$902.26	$902.26	$807.74	$807.74	$831.98	$831.98
58	$873.48	$873.48	$899.68	$899.68	$943.36	$943.36	$844.53	$844.53	$869.87	$869.87
59	$892.33	$892.33	$919.10	$919.10	$963.72	$963.72	$862.76	$862.76	$888.65	$888.65
60	$930.39	$930.39	$958.30	$958.30	$1,004.82	$1,004.82	$899.56	$899.56	$926.54	$926.54
61	$963.30	$963.30	$992.19	$992.19	$1,040.36	$1,040.36	$931.37	$931.37	$959.32	$959.32
62	$984.89	$984.89	$1,014.44	$1,014.44	$1,063.68	$1,063.68	$952.26	$952.26	$980.82	$980.82
63	$1,011.98	$1,011.98	$1,042.33	$1,042.33	$1,092.93	$1,092.93	$978.44	$978.44	$1,007.79	$1,007.79
64+	$1,028.42	$1,028.42	$1,059.27	$1,059.27	$1,110.69	$1,110.69	$994.34	$994.34	$1,024.17	$1,024.17

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Gold	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$273.84	$273.84	$258.75	$258.75	$266.51	$266.51	$279.45	$279.45	$307.35	$307.35
15	$298.19	$298.19	$281.75	$281.75	$290.20	$290.20	$304.29	$304.29	$334.67	$334.67
16	$307.49	$307.49	$290.54	$290.54	$299.26	$299.26	$313.78	$313.78	$345.11	$345.11
17	$316.80	$316.80	$299.33	$299.33	$308.31	$308.31	$323.28	$323.28	$355.56	$355.56
18	$326.82	$326.82	$308.80	$308.80	$318.07	$318.07	$333.51	$333.51	$366.81	$366.81
19	$336.85	$336.85	$318.27	$318.27	$327.82	$327.82	$343.74	$343.74	$378.06	$378.06
20	$347.23	$347.23	$328.08	$328.08	$337.93	$337.93	$354.33	$354.33	$389.71	$389.71
21	$357.97	$357.97	$338.23	$338.23	$348.38	$348.38	$365.29	$365.29	$401.76	$401.76
22	$357.97	$357.97	$338.23	$338.23	$348.38	$348.38	$365.29	$365.29	$401.76	$401.76
23	$357.97	$357.97	$338.23	$338.23	$348.38	$348.38	$365.29	$365.29	$401.76	$401.76
24	$357.97	$357.97	$338.23	$338.23	$348.38	$348.38	$365.29	$365.29	$401.76	$401.76
25	$359.40	$359.40	$339.58	$339.58	$349.77	$349.77	$366.75	$366.75	$403.37	$403.37
26	$366.56	$366.56	$346.35	$346.35	$356.74	$356.74	$374.06	$374.06	$411.40	$411.40
27	$375.15	$375.15	$354.47	$354.47	$365.10	$365.10	$382.82	$382.82	$421.04	$421.04
28	$389.11	$389.11	$367.66	$367.66	$378.69	$378.69	$397.07	$397.07	$436.71	$436.71
29	$400.56	$400.56	$378.48	$378.48	$389.83	$389.83	$408.76	$408.76	$449.57	$449.57
30	$406.29	$406.29	$383.89	$383.89	$395.41	$395.41	$414.60	$414.60	$456.00	$456.00
31	$414.88	$414.88	$392.01	$392.01	$403.77	$403.77	$423.37	$423.37	$465.64	$465.64
32	$423.47	$423.47	$400.13	$400.13	$412.13	$412.13	$432.14	$432.14	$475.28	$475.28
33	$428.84	$428.84	$405.20	$405.20	$417.36	$417.36	$437.62	$437.62	$481.31	$481.31
34	$434.57	$434.57	$410.61	$410.61	$422.93	$422.93	$443.46	$443.46	$487.74	$487.74
35	$437.43	$437.43	$413.32	$413.32	$425.72	$425.72	$446.38	$446.38	$490.95	$490.95
36	$440.30	$440.30	$416.02	$416.02	$428.50	$428.50	$449.30	$449.30	$494.16	$494.16
37	$443.16	$443.16	$418.73	$418.73	$431.29	$431.29	$452.23	$452.23	$497.38	$497.38
38	$446.03	$446.03	$421.43	$421.43	$434.08	$434.08	$455.15	$455.15	$500.59	$500.59
39	$451.75	$451.75	$426.85	$426.85	$439.65	$439.65	$460.99	$460.99	$507.02	$507.02
40	$457.48	$457.48	$432.26	$432.26	$445.23	$445.23	$466.84	$466.84	$513.45	$513.45
41	$466.07	$466.07	$440.38	$440.38	$453.59	$453.59	$475.61	$475.61	$523.09	$523.09
42	$474.30	$474.30	$448.15	$448.15	$461.60	$461.60	$484.01	$484.01	$532.33	$532.33
43	$485.76	$485.76	$458.98	$458.98	$472.75	$472.75	$495.70	$495.70	$545.19	$545.19
44	$500.08	$500.08	$472.51	$472.51	$486.68	$486.68	$510.31	$510.31	$561.26	$561.26
45	$516.90	$516.90	$488.40	$488.40	$503.06	$503.06	$527.48	$527.48	$580.14	$580.14
46	$536.95	$536.95	$507.34	$507.34	$522.57	$522.57	$547.93	$547.93	$602.64	$602.64
47	$559.50	$559.50	$528.65	$528.65	$544.51	$544.51	$570.95	$570.95	$627.95	$627.95
48	$585.27	$585.27	$553.01	$553.01	$569.60	$569.60	$597.25	$597.25	$656.88	$656.88
49	$610.69	$610.69	$577.02	$577.02	$594.33	$594.33	$623.18	$623.18	$685.40	$685.40
50	$639.33	$639.33	$604.08	$604.08	$622.20	$622.20	$652.41	$652.41	$717.54	$717.54
51	$667.61	$667.61	$630.80	$630.80	$649.72	$649.72	$681.26	$681.26	$749.28	$749.28
52	$698.75	$698.75	$660.22	$660.22	$680.03	$680.03	$713.04	$713.04	$784.24	$784.24
53	$730.25	$730.25	$689.99	$689.99	$710.69	$710.69	$745.19	$745.19	$819.59	$819.59
54	$764.26	$764.26	$722.12	$722.12	$743.78	$743.78	$779.89	$779.89	$857.76	$857.76
55	$798.26	$798.26	$754.25	$754.25	$776.88	$776.88	$814.59	$814.59	$895.92	$895.92
56	$835.13	$835.13	$789.09	$789.09	$812.76	$812.76	$852.22	$852.22	$937.31	$937.31
57	$872.36	$872.36	$824.27	$824.27	$848.99	$848.99	$890.21	$890.21	$979.09	$979.09
58	$912.10	$912.10	$861.81	$861.81	$887.66	$887.66	$930.75	$930.75	$1,023.68	$1,023.68
59	$931.79	$931.79	$880.41	$880.41	$906.83	$906.83	$950.85	$950.85	$1,045.78	$1,045.78
60	$971.52	$971.52	$917.96	$917.96	$945.49	$945.49	$991.39	$991.39	$1,090.38	$1,090.38
61	$1,005.88	$1,005.88	$950.43	$950.43	$978.94	$978.94	$1,026.46	$1,026.46	$1,128.95	$1,128.95
62	$1,028.44	$1,028.44	$971.73	$971.73	$1,000.89	$1,000.89	$1,049.47	$1,049.47	$1,154.26	$1,154.26
63	$1,056.72	$1,056.72	$998.45	$998.45	$1,028.41	$1,028.41	$1,078.33	$1,078.33	$1,186.00	$1,186.00
64+	$1,073.90	$1,073.90	$1,014.68	$1,014.68	$1,045.13	$1,045.13	$1,095.86	$1,095.86	$1,205.27	$1,205.27

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010188		45127PA0010189	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6	
Network =>	PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$316.57	$316.57	$331.93	$331.93	$312.53	$312.53
15	$344.71	$344.71	$361.44	$361.44	$340.31	$340.31
16	$355.47	$355.47	$372.72	$372.72	$350.94	$350.94
17	$366.22	$366.22	$384.00	$384.00	$361.56	$361.56
18	$377.81	$377.81	$396.15	$396.15	$373.00	$373.00
19	$389.40	$389.40	$408.30	$408.30	$384.44	$384.44
20	$401.40	$401.40	$420.88	$420.88	$396.28	$396.28
21	$413.81	$413.81	$433.90	$433.90	$408.54	$408.54
22	$413.81	$413.81	$433.90	$433.90	$408.54	$408.54
23	$413.81	$413.81	$433.90	$433.90	$408.54	$408.54
24	$413.81	$413.81	$433.90	$433.90	$408.54	$408.54
25	$415.47	$415.47	$435.64	$435.64	$410.17	$410.17
26	$423.74	$423.74	$444.31	$444.31	$418.34	$418.34
27	$433.68	$433.68	$454.73	$454.73	$428.15	$428.15
28	$449.81	$449.81	$471.65	$471.65	$444.08	$444.08
29	$463.06	$463.06	$485.53	$485.53	$457.16	$457.16
30	$469.68	$469.68	$492.48	$492.48	$463.69	$463.69
31	$479.61	$479.61	$502.89	$502.89	$473.50	$473.50
32	$489.54	$489.54	$513.30	$513.30	$483.30	$483.30
33	$495.75	$495.75	$519.81	$519.81	$489.43	$489.43
34	$502.37	$502.37	$526.76	$526.76	$495.97	$495.97
35	$505.68	$505.68	$530.23	$530.23	$499.24	$499.24
36	$508.99	$508.99	$533.70	$533.70	$502.50	$502.50
37	$512.30	$512.30	$537.17	$537.17	$505.77	$505.77
38	$515.61	$515.61	$540.64	$540.64	$509.04	$509.04
39	$522.23	$522.23	$547.58	$547.58	$515.58	$515.58
40	$528.85	$528.85	$554.53	$554.53	$522.11	$522.11
41	$538.78	$538.78	$564.94	$564.94	$531.92	$531.92
42	$548.30	$548.30	$574.92	$574.92	$541.32	$541.32
43	$561.54	$561.54	$588.80	$588.80	$554.39	$554.39
44	$578.10	$578.10	$606.16	$606.16	$570.73	$570.73
45	$597.55	$597.55	$626.55	$626.55	$589.93	$589.93
46	$620.72	$620.72	$650.85	$650.85	$612.81	$612.81
47	$646.79	$646.79	$678.19	$678.19	$638.55	$638.55
48	$676.58	$676.58	$709.43	$709.43	$667.96	$667.96
49	$705.96	$705.96	$740.23	$740.23	$696.97	$696.97
50	$739.07	$739.07	$774.95	$774.95	$729.65	$729.65
51	$771.76	$771.76	$809.22	$809.22	$761.93	$761.93
52	$807.76	$807.76	$846.97	$846.97	$797.47	$797.47
53	$844.18	$844.18	$885.16	$885.16	$833.42	$833.42
54	$883.49	$883.49	$926.38	$926.38	$872.23	$872.23
55	$922.80	$922.80	$967.60	$967.60	$911.04	$911.04
56	$965.43	$965.43	$1,012.29	$1,012.29	$953.12	$953.12
57	$1,008.46	$1,008.46	$1,057.42	$1,057.42	$995.61	$995.61
58	$1,054.40	$1,054.40	$1,105.58	$1,105.58	$1,040.96	$1,040.96
59	$1,077.15	$1,077.15	$1,129.44	$1,129.44	$1,063.43	$1,063.43
60	$1,123.09	$1,123.09	$1,177.61	$1,177.61	$1,108.78	$1,108.78
61	$1,162.81	$1,162.81	$1,219.26	$1,219.26	$1,148.00	$1,148.00
62	$1,188.88	$1,188.88	$1,246.60	$1,246.60	$1,173.74	$1,173.74
63	$1,221.58	$1,221.58	$1,280.88	$1,280.88	$1,206.01	$1,206.01
64+	$1,241.43	$1,241.43	$1,301.69	$1,301.69	$1,225.61	$1,225.61

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010189		45127PA0010189		45127PA0130001		45127PA0130001	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$321.91	$321.91	$337.54	$337.54	$325.96	$325.96	$335.74	$335.74
15	$350.52	$350.52	$367.54	$367.54	$354.93	$354.93	$365.58	$365.58
16	$361.46	$361.46	$379.01	$379.01	$366.01	$366.01	$376.99	$376.99
17	$372.40	$372.40	$390.48	$390.48	$377.09	$377.09	$388.40	$388.40
18	$384.19	$384.19	$402.84	$402.84	$389.02	$389.02	$400.69	$400.69
19	$395.97	$395.97	$415.19	$415.19	$400.95	$400.95	$412.98	$412.98
20	$408.17	$408.17	$427.99	$427.99	$413.31	$413.31	$425.71	$425.71
21	$420.80	$420.80	$441.22	$441.22	$426.09	$426.09	$438.87	$438.87
22	$420.80	$420.80	$441.22	$441.22	$426.09	$426.09	$438.87	$438.87
23	$420.80	$420.80	$441.22	$441.22	$426.09	$426.09	$438.87	$438.87
24	$420.80	$420.80	$441.22	$441.22	$426.09	$426.09	$438.87	$438.87
25	$422.48	$422.48	$442.99	$442.99	$427.79	$427.79	$440.63	$440.63
26	$430.90	$430.90	$451.81	$451.81	$436.32	$436.32	$449.41	$449.41
27	$440.99	$440.99	$462.40	$462.40	$446.54	$446.54	$459.94	$459.94
28	$457.41	$457.41	$479.61	$479.61	$463.16	$463.16	$477.05	$477.05
29	$470.87	$470.87	$493.73	$493.73	$476.79	$476.79	$491.10	$491.10
30	$477.60	$477.60	$500.79	$500.79	$483.61	$483.61	$498.12	$498.12
31	$487.70	$487.70	$511.38	$511.38	$493.84	$493.84	$508.65	$508.65
32	$497.80	$497.80	$521.97	$521.97	$504.06	$504.06	$519.19	$519.19
33	$504.11	$504.11	$528.59	$528.59	$510.46	$510.46	$525.77	$525.77
34	$510.85	$510.85	$535.64	$535.64	$517.27	$517.27	$532.79	$532.79
35	$514.21	$514.21	$539.17	$539.17	$520.68	$520.68	$536.30	$536.30
36	$517.58	$517.58	$542.70	$542.70	$524.09	$524.09	$539.81	$539.81
37	$520.95	$520.95	$546.23	$546.23	$527.50	$527.50	$543.32	$543.32
38	$524.31	$524.31	$549.76	$549.76	$530.91	$530.91	$546.84	$546.84
39	$531.04	$531.04	$556.82	$556.82	$537.73	$537.73	$553.86	$553.86
40	$537.78	$537.78	$563.88	$563.88	$544.54	$544.54	$560.88	$560.88
41	$547.88	$547.88	$574.47	$574.47	$554.77	$554.77	$571.41	$571.41
42	$557.55	$557.55	$584.62	$584.62	$564.57	$564.57	$581.51	$581.51
43	$571.02	$571.02	$598.74	$598.74	$578.20	$578.20	$595.55	$595.55
44	$587.85	$587.85	$616.39	$616.39	$595.25	$595.25	$613.11	$613.11
45	$607.63	$607.63	$637.13	$637.13	$615.27	$615.27	$633.73	$633.73
46	$631.19	$631.19	$661.83	$661.83	$639.14	$639.14	$658.31	$658.31
47	$657.70	$657.70	$689.63	$689.63	$665.98	$665.98	$685.96	$685.96
48	$688.00	$688.00	$721.40	$721.40	$696.66	$696.66	$717.56	$717.56
49	$717.88	$717.88	$752.73	$752.73	$726.91	$726.91	$748.72	$748.72
50	$751.54	$751.54	$788.02	$788.02	$761.00	$761.00	$783.83	$783.83
51	$784.78	$784.78	$822.88	$822.88	$794.66	$794.66	$818.50	$818.50
52	$821.39	$821.39	$861.27	$861.27	$831.73	$831.73	$856.68	$856.68
53	$858.42	$858.42	$900.10	$900.10	$869.22	$869.22	$895.30	$895.30
54	$898.40	$898.40	$942.01	$942.01	$909.70	$909.70	$936.99	$936.99
55	$938.38	$938.38	$983.93	$983.93	$950.18	$950.18	$978.69	$978.69
56	$981.72	$981.72	$1,029.37	$1,029.37	$994.07	$994.07	$1,023.89	$1,023.89
57	$1,025.48	$1,025.48	$1,075.26	$1,075.26	$1,038.38	$1,038.38	$1,069.53	$1,069.53
58	$1,072.19	$1,072.19	$1,124.24	$1,124.24	$1,085.68	$1,085.68	$1,118.25	$1,118.25
59	$1,095.33	$1,095.33	$1,148.50	$1,148.50	$1,109.11	$1,109.11	$1,142.39	$1,142.39
60	$1,142.04	$1,142.04	$1,197.48	$1,197.48	$1,156.41	$1,156.41	$1,191.10	$1,191.10
61	$1,182.44	$1,182.44	$1,239.84	$1,239.84	$1,197.31	$1,197.31	$1,233.23	$1,233.23
62	$1,208.95	$1,208.95	$1,267.63	$1,267.63	$1,224.16	$1,224.16	$1,260.88	$1,260.88
63	$1,242.19	$1,242.19	$1,302.49	$1,302.49	$1,257.82	$1,257.82	$1,295.55	$1,295.55
64+	$1,262.39	$1,262.39	$1,323.66	$1,323.66	$1,278.26	$1,278.26	$1,316.61	$1,316.61

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130001		45127PA0130002		45127PA0130002		45127PA0130002	
Plan Marketing Name =>	Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$352.04	$352.04	$331.79	$331.79	$341.74	$341.74	$358.33	$358.33
15	$383.33	$383.33	$361.28	$361.28	$372.12	$372.12	$390.18	$390.18
16	$395.29	$395.29	$372.56	$372.56	$383.73	$383.73	$402.36	$402.36
17	$407.26	$407.26	$383.83	$383.83	$395.35	$395.35	$414.54	$414.54
18	$420.14	$420.14	$395.98	$395.98	$407.86	$407.86	$427.66	$427.66
19	$433.03	$433.03	$408.12	$408.12	$420.36	$420.36	$440.77	$440.77
20	$446.37	$446.37	$420.70	$420.70	$433.32	$433.32	$454.35	$454.35
21	$460.18	$460.18	$433.71	$433.71	$446.72	$446.72	$468.41	$468.41
22	$460.18	$460.18	$433.71	$433.71	$446.72	$446.72	$468.41	$468.41
23	$460.18	$460.18	$433.71	$433.71	$446.72	$446.72	$468.41	$468.41
24	$460.18	$460.18	$433.71	$433.71	$446.72	$446.72	$468.41	$468.41
25	$462.02	$462.02	$435.44	$435.44	$448.51	$448.51	$470.28	$470.28
26	$471.22	$471.22	$444.12	$444.12	$457.44	$457.44	$479.65	$479.65
27	$482.27	$482.27	$454.53	$454.53	$468.16	$468.16	$490.89	$490.89
28	$500.21	$500.21	$471.44	$471.44	$485.59	$485.59	$509.16	$509.16
29	$514.94	$514.94	$485.32	$485.32	$499.88	$499.88	$524.15	$524.15
30	$522.30	$522.30	$492.26	$492.26	$507.03	$507.03	$531.64	$531.64
31	$533.35	$533.35	$502.67	$502.67	$517.75	$517.75	$542.88	$542.88
32	$544.39	$544.39	$513.08	$513.08	$528.47	$528.47	$554.13	$554.13
33	$551.29	$551.29	$519.58	$519.58	$535.17	$535.17	$561.15	$561.15
34	$558.66	$558.66	$526.52	$526.52	$542.32	$542.32	$568.65	$568.65
35	$562.34	$562.34	$529.99	$529.99	$545.89	$545.89	$572.39	$572.39
36	$566.02	$566.02	$533.46	$533.46	$549.47	$549.47	$576.14	$576.14
37	$569.70	$569.70	$536.93	$536.93	$553.04	$553.04	$579.89	$579.89
38	$573.38	$573.38	$540.40	$540.40	$556.61	$556.61	$583.63	$583.63
39	$580.74	$580.74	$547.34	$547.34	$563.76	$563.76	$591.13	$591.13
40	$588.11	$588.11	$554.28	$554.28	$570.91	$570.91	$598.62	$598.62
41	$599.15	$599.15	$564.69	$564.69	$581.63	$581.63	$609.87	$609.87
42	$609.73	$609.73	$574.67	$574.67	$591.91	$591.91	$620.64	$620.64
43	$624.46	$624.46	$588.54	$588.54	$606.20	$606.20	$635.63	$635.63
44	$642.87	$642.87	$605.89	$605.89	$624.07	$624.07	$654.36	$654.36
45	$664.50	$664.50	$626.28	$626.28	$645.07	$645.07	$676.38	$676.38
46	$690.27	$690.27	$650.57	$650.57	$670.08	$670.08	$702.61	$702.61
47	$719.26	$719.26	$677.89	$677.89	$698.23	$698.23	$732.12	$732.12
48	$752.39	$752.39	$709.12	$709.12	$730.39	$730.39	$765.85	$765.85
49	$785.06	$785.06	$739.91	$739.91	$762.11	$762.11	$799.10	$799.10
50	$821.88	$821.88	$774.61	$774.61	$797.84	$797.84	$836.57	$836.57
51	$858.23	$858.23	$808.87	$808.87	$833.14	$833.14	$873.58	$873.58
52	$898.27	$898.27	$846.60	$846.60	$872.00	$872.00	$914.33	$914.33
53	$938.76	$938.76	$884.77	$884.77	$911.31	$911.31	$955.55	$955.55
54	$982.48	$982.48	$925.97	$925.97	$953.75	$953.75	$1,000.05	$1,000.05
55	$1,026.20	$1,026.20	$967.17	$967.17	$996.19	$996.19	$1,044.55	$1,044.55
56	$1,073.59	$1,073.59	$1,011.85	$1,011.85	$1,042.20	$1,042.20	$1,092.79	$1,092.79
57	$1,121.45	$1,121.45	$1,056.95	$1,056.95	$1,088.66	$1,088.66	$1,141.51	$1,141.51
58	$1,172.53	$1,172.53	$1,105.09	$1,105.09	$1,138.25	$1,138.25	$1,193.50	$1,193.50
59	$1,197.84	$1,197.84	$1,128.95	$1,128.95	$1,162.82	$1,162.82	$1,219.26	$1,219.26
60	$1,248.92	$1,248.92	$1,177.09	$1,177.09	$1,212.40	$1,212.40	$1,271.26	$1,271.26
61	$1,293.10	$1,293.10	$1,218.73	$1,218.73	$1,255.29	$1,255.29	$1,316.22	$1,316.22
62	$1,322.09	$1,322.09	$1,246.05	$1,246.05	$1,283.43	$1,283.43	$1,345.73	$1,345.73
63	$1,358.44	$1,358.44	$1,280.31	$1,280.31	$1,318.72	$1,318.72	$1,382.74	$1,382.74
64+	$1,380.53	$1,380.53	$1,301.12	$1,301.12	$1,340.15	$1,340.15	$1,405.22	$1,405.22

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130003		45127PA0130003		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$283.00	$283.00	$291.49	$291.49	$305.64	$305.64	$288.83	$288.83
15	$308.16	$308.16	$317.40	$317.40	$332.81	$332.81	$314.50	$314.50
16	$317.78	$317.78	$327.31	$327.31	$343.20	$343.20	$324.32	$324.32
17	$327.40	$327.40	$337.22	$337.22	$353.59	$353.59	$334.13	$334.13
18	$337.76	$337.76	$347.89	$347.89	$364.78	$364.78	$344.70	$344.70
19	$348.11	$348.11	$358.56	$358.56	$375.96	$375.96	$355.27	$355.27
20	$358.84	$358.84	$369.61	$369.61	$387.55	$387.55	$366.22	$366.22
21	$369.94	$369.94	$381.04	$381.04	$399.54	$399.54	$377.55	$377.55
22	$369.94	$369.94	$381.04	$381.04	$399.54	$399.54	$377.55	$377.55
23	$369.94	$369.94	$381.04	$381.04	$399.54	$399.54	$377.55	$377.55
24	$369.94	$369.94	$381.04	$381.04	$399.54	$399.54	$377.55	$377.55
25	$371.42	$371.42	$382.56	$382.56	$401.13	$401.13	$379.06	$379.06
26	$378.82	$378.82	$390.18	$390.18	$409.12	$409.12	$386.61	$386.61
27	$387.70	$387.70	$399.33	$399.33	$418.71	$418.71	$395.67	$395.67
28	$402.12	$402.12	$414.19	$414.19	$434.29	$434.29	$410.40	$410.40
29	$413.96	$413.96	$426.38	$426.38	$447.08	$447.08	$422.48	$422.48
30	$419.88	$419.88	$432.48	$432.48	$453.47	$453.47	$428.52	$428.52
31	$428.76	$428.76	$441.62	$441.62	$463.06	$463.06	$437.58	$437.58
32	$437.64	$437.64	$450.77	$450.77	$472.65	$472.65	$446.64	$446.64
33	$443.19	$443.19	$456.48	$456.48	$478.64	$478.64	$452.30	$452.30
34	$449.11	$449.11	$462.58	$462.58	$485.04	$485.04	$458.35	$458.35
35	$452.07	$452.07	$465.63	$465.63	$488.23	$488.23	$461.37	$461.37
36	$455.03	$455.03	$468.68	$468.68	$491.43	$491.43	$464.39	$464.39
37	$457.99	$457.99	$471.73	$471.73	$494.62	$494.62	$467.41	$467.41
38	$460.95	$460.95	$474.77	$474.77	$497.82	$497.82	$470.43	$470.43
39	$466.86	$466.86	$480.87	$480.87	$504.21	$504.21	$476.47	$476.47
40	$472.78	$472.78	$486.97	$486.97	$510.61	$510.61	$482.51	$482.51
41	$481.66	$481.66	$496.11	$496.11	$520.19	$520.19	$491.57	$491.57
42	$490.17	$490.17	$504.88	$504.88	$529.38	$529.38	$500.25	$500.25
43	$502.01	$502.01	$517.07	$517.07	$542.17	$542.17	$512.34	$512.34
44	$516.81	$516.81	$532.31	$532.31	$558.15	$558.15	$527.44	$527.44
45	$534.19	$534.19	$550.22	$550.22	$576.93	$576.93	$545.18	$545.18
46	$554.91	$554.91	$571.56	$571.56	$599.30	$599.30	$566.33	$566.33
47	$578.22	$578.22	$595.56	$595.56	$624.47	$624.47	$590.11	$590.11
48	$604.85	$604.85	$623.00	$623.00	$653.24	$653.24	$617.29	$617.29
49	$631.12	$631.12	$650.05	$650.05	$681.61	$681.61	$644.10	$644.10
50	$660.71	$660.71	$680.53	$680.53	$713.57	$713.57	$674.30	$674.30
51	$689.94	$689.94	$710.64	$710.64	$745.13	$745.13	$704.13	$704.13
52	$722.12	$722.12	$743.79	$743.79	$779.89	$779.89	$736.98	$736.98
53	$754.68	$754.68	$777.32	$777.32	$815.05	$815.05	$770.20	$770.20
54	$789.82	$789.82	$813.52	$813.52	$853.01	$853.01	$806.07	$806.07
55	$824.97	$824.97	$849.72	$849.72	$890.96	$890.96	$841.94	$841.94
56	$863.07	$863.07	$888.96	$888.96	$932.12	$932.12	$880.82	$880.82
57	$901.54	$901.54	$928.59	$928.59	$973.67	$973.67	$920.09	$920.09
58	$942.61	$942.61	$970.89	$970.89	$1,018.02	$1,018.02	$962.00	$962.00
59	$962.95	$962.95	$991.84	$991.84	$1,039.99	$1,039.99	$982.76	$982.76
60	$1,004.02	$1,004.02	$1,034.14	$1,034.14	$1,084.34	$1,084.34	$1,024.67	$1,024.67
61	$1,039.53	$1,039.53	$1,070.72	$1,070.72	$1,122.69	$1,122.69	$1,060.92	$1,060.92
62	$1,062.84	$1,062.84	$1,094.72	$1,094.72	$1,147.86	$1,147.86	$1,084.70	$1,084.70
63	$1,092.06	$1,092.06	$1,124.82	$1,124.82	$1,179.43	$1,179.43	$1,114.53	$1,114.53
64+	$1,109.81	$1,109.81	$1,143.11	$1,143.11	$1,198.61	$1,198.61	$1,132.64	$1,132.64

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: April 1, 2018 **Ending date of Rates:** June 30, 2018

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 0		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9	
Network =>	EPO		EPO	
Metal =>	Silver		Silver	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$297.49	$297.49	$311.93	$311.93
15	$323.93	$323.93	$339.66	$339.66
16	$334.04	$334.04	$350.26	$350.26
17	$344.16	$344.16	$360.86	$360.86
18	$355.04	$355.04	$372.28	$372.28
19	$365.93	$365.93	$383.70	$383.70
20	$377.21	$377.21	$395.52	$395.52
21	$388.88	$388.88	$407.75	$407.75
22	$388.88	$388.88	$407.75	$407.75
23	$388.88	$388.88	$407.75	$407.75
24	$388.88	$388.88	$407.75	$407.75
25	$390.43	$390.43	$409.39	$409.39
26	$398.21	$398.21	$417.54	$417.54
27	$407.54	$407.54	$427.33	$427.33
28	$422.71	$422.71	$443.23	$443.23
29	$435.15	$435.15	$456.28	$456.28
30	$441.37	$441.37	$462.80	$462.80
31	$450.71	$450.71	$472.59	$472.59
32	$460.04	$460.04	$482.37	$482.37
33	$465.87	$465.87	$488.49	$488.49
34	$472.10	$472.10	$495.01	$495.01
35	$475.21	$475.21	$498.28	$498.28
36	$478.32	$478.32	$501.54	$501.54
37	$481.43	$481.43	$504.80	$504.80
38	$484.54	$484.54	$508.06	$508.06
39	$490.76	$490.76	$514.59	$514.59
40	$496.98	$496.98	$521.11	$521.11
41	$506.32	$506.32	$530.90	$530.90
42	$515.26	$515.26	$540.27	$540.27
43	$527.71	$527.71	$553.32	$553.32
44	$543.26	$543.26	$569.63	$569.63
45	$561.54	$561.54	$588.80	$588.80
46	$583.31	$583.31	$611.63	$611.63
47	$607.81	$607.81	$637.32	$637.32
48	$635.81	$635.81	$666.68	$666.68
49	$663.42	$663.42	$695.63	$695.63
50	$694.53	$694.53	$728.25	$728.25
51	$725.25	$725.25	$760.46	$760.46
52	$759.09	$759.09	$795.94	$795.94
53	$793.31	$793.31	$831.82	$831.82
54	$830.25	$830.25	$870.55	$870.55
55	$867.19	$867.19	$909.29	$909.29
56	$907.25	$907.25	$951.29	$951.29
57	$947.69	$947.69	$993.70	$993.70
58	$990.86	$990.86	$1,038.96	$1,038.96
59	$1,012.25	$1,012.25	$1,061.38	$1,061.38
60	$1,055.41	$1,055.41	$1,106.64	$1,106.64
61	$1,092.74	$1,092.74	$1,145.79	$1,145.79
62	$1,117.24	$1,117.24	$1,171.48	$1,171.48
63	$1,147.96	$1,147.96	$1,203.69	$1,203.69
64+	$1,166.63	$1,166.63	$1,223.25	$1,223.25

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010054		45127PA0010054		45127PA0010055	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$364.13	$364.13	$375.06	$375.06	$393.26	$393.26	$369.43	$369.43
15	$396.50	$396.50	$408.39	$408.39	$428.22	$428.22	$402.27	$402.27
16	$408.88	$408.88	$421.14	$421.14	$441.59	$441.59	$414.83	$414.83
17	$421.25	$421.25	$433.89	$433.89	$454.95	$454.95	$427.38	$427.38
18	$434.58	$434.58	$447.62	$447.62	$469.35	$469.35	$440.91	$440.91
19	$447.91	$447.91	$461.34	$461.34	$483.74	$483.74	$454.43	$454.43
20	$461.71	$461.71	$475.56	$475.56	$498.65	$498.65	$468.43	$468.43
21	$475.99	$475.99	$490.27	$490.27	$514.07	$514.07	$482.92	$482.92
22	$475.99	$475.99	$490.27	$490.27	$514.07	$514.07	$482.92	$482.92
23	$475.99	$475.99	$490.27	$490.27	$514.07	$514.07	$482.92	$482.92
24	$475.99	$475.99	$490.27	$490.27	$514.07	$514.07	$482.92	$482.92
25	$477.89	$477.89	$492.23	$492.23	$516.13	$516.13	$484.85	$484.85
26	$487.41	$487.41	$502.04	$502.04	$526.41	$526.41	$494.51	$494.51
27	$498.84	$498.84	$513.80	$513.80	$538.74	$538.74	$506.10	$506.10
28	$517.40	$517.40	$532.92	$532.92	$558.79	$558.79	$524.93	$524.93
29	$532.63	$532.63	$548.61	$548.61	$575.24	$575.24	$540.39	$540.39
30	$540.25	$540.25	$556.46	$556.46	$583.47	$583.47	$548.11	$548.11
31	$551.67	$551.67	$568.22	$568.22	$595.81	$595.81	$559.70	$559.70
32	$563.10	$563.10	$579.99	$579.99	$608.14	$608.14	$571.29	$571.29
33	$570.24	$570.24	$587.34	$587.34	$615.85	$615.85	$578.54	$578.54
34	$577.85	$577.85	$595.19	$595.19	$624.08	$624.08	$586.26	$586.26
35	$581.66	$581.66	$599.11	$599.11	$628.19	$628.19	$590.13	$590.13
36	$585.47	$585.47	$603.03	$603.03	$632.31	$632.31	$593.99	$593.99
37	$589.28	$589.28	$606.95	$606.95	$636.42	$636.42	$597.85	$597.85
38	$593.08	$593.08	$610.88	$610.88	$640.53	$640.53	$601.72	$601.72
39	$600.70	$600.70	$618.72	$618.72	$648.76	$648.76	$609.45	$609.45
40	$608.32	$608.32	$626.56	$626.56	$656.98	$656.98	$617.17	$617.17
41	$619.74	$619.74	$638.33	$638.33	$669.32	$669.32	$628.76	$628.76
42	$630.69	$630.69	$649.61	$649.61	$681.14	$681.14	$639.87	$639.87
43	$645.92	$645.92	$665.30	$665.30	$697.59	$697.59	$655.32	$655.32
44	$664.96	$664.96	$684.91	$684.91	$718.15	$718.15	$674.64	$674.64
45	$687.33	$687.33	$707.95	$707.95	$742.32	$742.32	$697.34	$697.34
46	$713.98	$713.98	$735.40	$735.40	$771.10	$771.10	$724.38	$724.38
47	$743.97	$743.97	$766.29	$766.29	$803.49	$803.49	$754.80	$754.80
48	$778.24	$778.24	$801.59	$801.59	$840.50	$840.50	$789.57	$789.57
49	$812.04	$812.04	$836.40	$836.40	$877.00	$877.00	$823.86	$823.86
50	$850.12	$850.12	$875.62	$875.62	$918.13	$918.13	$862.50	$862.50
51	$887.72	$887.72	$914.35	$914.35	$958.74	$958.74	$900.65	$900.65
52	$929.13	$929.13	$957.01	$957.01	$1,003.46	$1,003.46	$942.66	$942.66
53	$971.02	$971.02	$1,000.15	$1,000.15	$1,048.70	$1,048.70	$985.16	$985.16
54	$1,016.24	$1,016.24	$1,046.73	$1,046.73	$1,097.54	$1,097.54	$1,031.03	$1,031.03
55	$1,061.46	$1,061.46	$1,093.30	$1,093.30	$1,146.37	$1,146.37	$1,076.91	$1,076.91
56	$1,110.48	$1,110.48	$1,143.80	$1,143.80	$1,199.32	$1,199.32	$1,126.65	$1,126.65
57	$1,159.99	$1,159.99	$1,194.79	$1,194.79	$1,252.79	$1,252.79	$1,176.88	$1,176.88
58	$1,212.82	$1,212.82	$1,249.21	$1,249.21	$1,309.85	$1,309.85	$1,230.48	$1,230.48
59	$1,239.00	$1,239.00	$1,276.17	$1,276.17	$1,338.12	$1,338.12	$1,257.04	$1,257.04
60	$1,291.84	$1,291.84	$1,330.59	$1,330.59	$1,395.18	$1,395.18	$1,310.64	$1,310.64
61	$1,337.53	$1,337.53	$1,377.66	$1,377.66	$1,444.53	$1,444.53	$1,357.01	$1,357.01
62	$1,367.52	$1,367.52	$1,408.54	$1,408.54	$1,476.92	$1,476.92	$1,387.43	$1,387.43
63	$1,405.12	$1,405.12	$1,447.28	$1,447.28	$1,517.53	$1,517.53	$1,425.58	$1,425.58
64+	$1,427.96	$1,427.96	$1,470.80	$1,470.80	$1,542.20	$1,542.20	$1,448.75	$1,448.75

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 0		Platinum PPO 0/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$380.52	$380.52	$398.99	$398.99	$348.98	$348.98	$359.45	$359.45	$376.90	$376.90
15	$414.34	$414.34	$434.45	$434.45	$380.00	$380.00	$391.40	$391.40	$410.40	$410.40
16	$427.27	$427.27	$448.01	$448.01	$391.86	$391.86	$403.61	$403.61	$423.21	$423.21
17	$440.21	$440.21	$461.57	$461.57	$403.72	$403.72	$415.83	$415.83	$436.02	$436.02
18	$454.13	$454.13	$476.18	$476.18	$416.49	$416.49	$428.99	$428.99	$449.81	$449.81
19	$468.06	$468.06	$490.78	$490.78	$429.27	$429.27	$442.14	$442.14	$463.61	$463.61
20	$482.49	$482.49	$505.91	$505.91	$442.49	$442.49	$455.77	$455.77	$477.89	$477.89
21	$497.41	$497.41	$521.55	$521.55	$456.18	$456.18	$469.87	$469.87	$492.67	$492.67
22	$497.41	$497.41	$521.55	$521.55	$456.18	$456.18	$469.87	$469.87	$492.67	$492.67
23	$497.41	$497.41	$521.55	$521.55	$456.18	$456.18	$469.87	$469.87	$492.67	$492.67
24	$497.41	$497.41	$521.55	$521.55	$456.18	$456.18	$469.87	$469.87	$492.67	$492.67
25	$499.40	$499.40	$523.64	$523.64	$458.00	$458.00	$471.74	$471.74	$494.65	$494.65
26	$509.35	$509.35	$534.07	$534.07	$467.13	$467.13	$481.14	$481.14	$504.50	$504.50
27	$521.28	$521.28	$546.59	$546.59	$478.08	$478.08	$492.42	$492.42	$516.32	$516.32
28	$540.68	$540.68	$566.93	$566.93	$495.87	$495.87	$510.74	$510.74	$535.54	$535.54
29	$556.60	$556.60	$583.62	$583.62	$510.47	$510.47	$525.78	$525.78	$551.30	$551.30
30	$564.56	$564.56	$591.96	$591.96	$517.76	$517.76	$533.30	$533.30	$559.19	$559.19
31	$576.50	$576.50	$604.48	$604.48	$528.71	$528.71	$544.57	$544.57	$571.01	$571.01
32	$588.43	$588.43	$617.00	$617.00	$539.66	$539.66	$555.85	$555.85	$582.83	$582.83
33	$595.89	$595.89	$624.82	$624.82	$546.50	$546.50	$562.90	$562.90	$590.22	$590.22
34	$603.85	$603.85	$633.17	$633.17	$553.80	$553.80	$570.42	$570.42	$598.11	$598.11
35	$607.83	$607.83	$637.34	$637.34	$557.45	$557.45	$574.18	$574.18	$602.05	$602.05
36	$611.81	$611.81	$641.51	$641.51	$561.10	$561.10	$577.93	$577.93	$605.99	$605.99
37	$615.79	$615.79	$645.68	$645.68	$564.75	$564.75	$581.69	$581.69	$609.93	$609.93
38	$619.77	$619.77	$649.86	$649.86	$568.40	$568.40	$585.45	$585.45	$613.87	$613.87
39	$627.73	$627.73	$658.20	$658.20	$575.70	$575.70	$592.97	$592.97	$621.76	$621.76
40	$635.69	$635.69	$666.55	$666.55	$583.00	$583.00	$600.49	$600.49	$629.64	$629.64
41	$647.62	$647.62	$679.06	$679.06	$593.95	$593.95	$611.76	$611.76	$641.46	$641.46
42	$659.07	$659.07	$691.06	$691.06	$604.44	$604.44	$622.57	$622.57	$652.79	$652.79
43	$674.98	$674.98	$707.75	$707.75	$619.04	$619.04	$637.61	$637.61	$668.56	$668.56
44	$694.88	$694.88	$728.61	$728.61	$637.28	$637.28	$656.40	$656.40	$688.27	$688.27
45	$718.26	$718.26	$753.12	$753.12	$658.72	$658.72	$678.49	$678.49	$711.42	$711.42
46	$746.11	$746.11	$782.33	$782.33	$684.27	$684.27	$704.80	$704.80	$739.01	$739.01
47	$777.45	$777.45	$815.19	$815.19	$713.01	$713.01	$734.40	$734.40	$770.05	$770.05
48	$813.26	$813.26	$852.74	$852.74	$745.85	$745.85	$768.23	$768.23	$805.52	$805.52
49	$848.58	$848.58	$889.77	$889.77	$778.24	$778.24	$801.59	$801.59	$840.50	$840.50
50	$888.37	$888.37	$931.49	$931.49	$814.74	$814.74	$839.18	$839.18	$879.92	$879.92
51	$927.67	$927.67	$972.70	$972.70	$850.78	$850.78	$876.30	$876.30	$918.84	$918.84
52	$970.94	$970.94	$1,018.07	$1,018.07	$890.46	$890.46	$917.18	$917.18	$961.70	$961.70
53	$1,014.71	$1,014.71	$1,063.97	$1,063.97	$930.61	$930.61	$958.53	$958.53	$1,005.06	$1,005.06
54	$1,061.97	$1,061.97	$1,113.52	$1,113.52	$973.94	$973.94	$1,003.16	$1,003.16	$1,051.86	$1,051.86
55	$1,109.22	$1,109.22	$1,163.06	$1,163.06	$1,017.28	$1,017.28	$1,047.80	$1,047.80	$1,098.66	$1,098.66
56	$1,160.45	$1,160.45	$1,216.78	$1,216.78	$1,064.27	$1,064.27	$1,096.20	$1,096.20	$1,149.41	$1,149.41
57	$1,212.18	$1,212.18	$1,271.03	$1,271.03	$1,111.71	$1,111.71	$1,145.06	$1,145.06	$1,200.65	$1,200.65
58	$1,267.39	$1,267.39	$1,328.92	$1,328.92	$1,162.35	$1,162.35	$1,197.22	$1,197.22	$1,255.33	$1,255.33
59	$1,294.75	$1,294.75	$1,357.60	$1,357.60	$1,187.44	$1,187.44	$1,223.06	$1,223.06	$1,282.43	$1,282.43
60	$1,349.96	$1,349.96	$1,415.50	$1,415.50	$1,238.07	$1,238.07	$1,275.21	$1,275.21	$1,337.12	$1,337.12
61	$1,397.72	$1,397.72	$1,465.57	$1,465.57	$1,281.87	$1,281.87	$1,320.32	$1,320.32	$1,384.42	$1,384.42
62	$1,429.05	$1,429.05	$1,498.42	$1,498.42	$1,310.61	$1,310.61	$1,349.92	$1,349.92	$1,415.45	$1,415.45
63	$1,468.35	$1,468.35	$1,539.63	$1,539.63	$1,346.64	$1,346.64	$1,387.04	$1,387.04	$1,454.37	$1,454.37
64+	$1,492.22	$1,492.22	$1,564.65	$1,564.65	$1,368.53	$1,368.53	$1,409.60	$1,409.60	$1,478.01	$1,478.01

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$250 /$0 Med/Rx		$3500 /$250 Med/Rx		$3500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$354.28	$354.28	$364.91	$364.91	$382.62	$382.62	$276.03	$276.03	$284.31	$284.31
15	$385.77	$385.77	$397.34	$397.34	$416.63	$416.63	$300.56	$300.56	$309.58	$309.58
16	$397.81	$397.81	$409.75	$409.75	$429.64	$429.64	$309.94	$309.94	$319.24	$319.24
17	$409.85	$409.85	$422.15	$422.15	$442.64	$442.64	$319.33	$319.33	$328.91	$328.91
18	$422.82	$422.82	$435.50	$435.50	$456.64	$456.64	$329.43	$329.43	$339.31	$339.31
19	$435.79	$435.79	$448.86	$448.86	$470.65	$470.65	$339.53	$339.53	$349.72	$349.72
20	$449.22	$449.22	$462.69	$462.69	$485.15	$485.15	$350.00	$350.00	$360.50	$360.50
21	$463.11	$463.11	$477.00	$477.00	$500.16	$500.16	$360.82	$360.82	$371.64	$371.64
22	$463.11	$463.11	$477.00	$477.00	$500.16	$500.16	$360.82	$360.82	$371.64	$371.64
23	$463.11	$463.11	$477.00	$477.00	$500.16	$500.16	$360.82	$360.82	$371.64	$371.64
24	$463.11	$463.11	$477.00	$477.00	$500.16	$500.16	$360.82	$360.82	$371.64	$371.64
25	$464.96	$464.96	$478.91	$478.91	$502.16	$502.16	$362.26	$362.26	$373.13	$373.13
26	$474.22	$474.22	$488.45	$488.45	$512.16	$512.16	$369.48	$369.48	$380.56	$380.56
27	$485.34	$485.34	$499.90	$499.90	$524.17	$524.17	$378.14	$378.14	$389.48	$389.48
28	$503.40	$503.40	$518.50	$518.50	$543.67	$543.67	$392.21	$392.21	$403.98	$403.98
29	$518.22	$518.22	$533.77	$533.77	$559.68	$559.68	$403.76	$403.76	$415.87	$415.87
30	$525.63	$525.63	$541.40	$541.40	$567.68	$567.68	$409.53	$409.53	$421.82	$421.82
31	$536.74	$536.74	$552.85	$552.85	$579.68	$579.68	$418.19	$418.19	$430.74	$430.74
32	$547.86	$547.86	$564.29	$564.29	$591.69	$591.69	$426.85	$426.85	$439.66	$439.66
33	$554.81	$554.81	$571.45	$571.45	$599.19	$599.19	$432.26	$432.26	$445.23	$445.23
34	$562.22	$562.22	$579.08	$579.08	$607.19	$607.19	$438.04	$438.04	$451.18	$451.18
35	$565.92	$565.92	$582.90	$582.90	$611.19	$611.19	$440.92	$440.92	$454.15	$454.15
36	$569.63	$569.63	$586.71	$586.71	$615.20	$615.20	$443.81	$443.81	$457.12	$457.12
37	$573.33	$573.33	$590.53	$590.53	$619.20	$619.20	$446.70	$446.70	$460.10	$460.10
38	$577.04	$577.04	$594.35	$594.35	$623.20	$623.20	$449.58	$449.58	$463.07	$463.07
39	$584.44	$584.44	$601.98	$601.98	$631.20	$631.20	$455.35	$455.35	$469.02	$469.02
40	$591.85	$591.85	$609.61	$609.61	$639.20	$639.20	$461.13	$461.13	$474.96	$474.96
41	$602.97	$602.97	$621.06	$621.06	$651.21	$651.21	$469.79	$469.79	$483.88	$483.88
42	$613.62	$613.62	$632.03	$632.03	$662.71	$662.71	$478.09	$478.09	$492.43	$492.43
43	$628.44	$628.44	$647.29	$647.29	$678.72	$678.72	$489.63	$489.63	$504.32	$504.32
44	$646.96	$646.96	$666.37	$666.37	$698.72	$698.72	$504.07	$504.07	$519.19	$519.19
45	$668.73	$668.73	$688.79	$688.79	$722.23	$722.23	$521.02	$521.02	$536.65	$536.65
46	$694.66	$694.66	$715.50	$715.50	$750.24	$750.24	$541.23	$541.23	$557.47	$557.47
47	$723.84	$723.84	$745.56	$745.56	$781.75	$781.75	$563.96	$563.96	$580.88	$580.88
48	$757.18	$757.18	$779.90	$779.90	$817.76	$817.76	$589.94	$589.94	$607.64	$607.64
49	$790.07	$790.07	$813.77	$813.77	$853.27	$853.27	$615.56	$615.56	$634.03	$634.03
50	$827.11	$827.11	$851.93	$851.93	$893.28	$893.28	$644.42	$644.42	$663.76	$663.76
51	$863.70	$863.70	$889.61	$889.61	$932.80	$932.80	$672.93	$672.93	$693.12	$693.12
52	$903.99	$903.99	$931.11	$931.11	$976.31	$976.31	$704.32	$704.32	$725.45	$725.45
53	$944.74	$944.74	$973.09	$973.09	$1,020.32	$1,020.32	$736.07	$736.07	$758.15	$758.15
54	$988.74	$988.74	$1,018.40	$1,018.40	$1,067.84	$1,067.84	$770.35	$770.35	$793.46	$793.46
55	$1,032.74	$1,032.74	$1,063.72	$1,063.72	$1,115.35	$1,115.35	$804.63	$804.63	$828.77	$828.77
56	$1,080.44	$1,080.44	$1,112.85	$1,112.85	$1,166.87	$1,166.87	$841.79	$841.79	$867.05	$867.05
57	$1,128.60	$1,128.60	$1,162.46	$1,162.46	$1,218.89	$1,218.89	$879.32	$879.32	$905.70	$905.70
58	$1,180.00	$1,180.00	$1,215.40	$1,215.40	$1,274.40	$1,274.40	$919.37	$919.37	$946.95	$946.95
59	$1,205.48	$1,205.48	$1,241.64	$1,241.64	$1,301.91	$1,301.91	$939.21	$939.21	$967.39	$967.39
60	$1,256.88	$1,256.88	$1,294.59	$1,294.59	$1,357.43	$1,357.43	$979.27	$979.27	$1,008.64	$1,008.64
61	$1,301.34	$1,301.34	$1,340.38	$1,340.38	$1,405.45	$1,405.45	$1,013.90	$1,013.90	$1,044.32	$1,044.32
62	$1,330.52	$1,330.52	$1,370.43	$1,370.43	$1,436.96	$1,436.96	$1,036.64	$1,036.64	$1,067.73	$1,067.73
63	$1,367.10	$1,367.10	$1,408.11	$1,408.11	$1,476.47	$1,476.47	$1,065.14	$1,065.14	$1,097.09	$1,097.09
64+	$1,389.32	$1,389.32	$1,431.00	$1,431.00	$1,500.47	$1,500.47	$1,082.45	$1,082.45	$1,114.92	$1,114.92

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO 1000/0/25 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3500 /$250 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$298.11	$298.11	$281.33	$281.33	$289.77	$289.77	$303.84	$303.84	$320.34	$320.34
15	$324.61	$324.61	$306.34	$306.34	$315.53	$315.53	$330.84	$330.84	$348.81	$348.81
16	$334.74	$334.74	$315.90	$315.90	$325.37	$325.37	$341.17	$341.17	$359.70	$359.70
17	$344.87	$344.87	$325.46	$325.46	$335.22	$335.22	$351.50	$351.50	$370.58	$370.58
18	$355.78	$355.78	$335.76	$335.76	$345.83	$345.83	$362.62	$362.62	$382.31	$382.31
19	$366.69	$366.69	$346.05	$346.05	$356.43	$356.43	$373.74	$373.74	$394.03	$394.03
20	$378.00	$378.00	$356.72	$356.72	$367.42	$367.42	$385.25	$385.25	$406.18	$406.18
21	$389.69	$389.69	$367.75	$367.75	$378.78	$378.78	$397.17	$397.17	$418.74	$418.74
22	$389.69	$389.69	$367.75	$367.75	$378.78	$378.78	$397.17	$397.17	$418.74	$418.74
23	$389.69	$389.69	$367.75	$367.75	$378.78	$378.78	$397.17	$397.17	$418.74	$418.74
24	$389.69	$389.69	$367.75	$367.75	$378.78	$378.78	$397.17	$397.17	$418.74	$418.74
25	$391.24	$391.24	$369.22	$369.22	$380.30	$380.30	$398.76	$398.76	$420.41	$420.41
26	$399.04	$399.04	$376.58	$376.58	$387.87	$387.87	$406.70	$406.70	$428.79	$428.79
27	$408.39	$408.39	$385.40	$385.40	$396.96	$396.96	$416.23	$416.23	$438.84	$438.84
28	$423.59	$423.59	$399.74	$399.74	$411.74	$411.74	$431.72	$431.72	$455.17	$455.17
29	$436.06	$436.06	$411.51	$411.51	$423.86	$423.86	$444.43	$444.43	$468.57	$468.57
30	$442.29	$442.29	$417.40	$417.40	$429.92	$429.92	$450.79	$450.79	$475.27	$475.27
31	$451.65	$451.65	$426.22	$426.22	$439.01	$439.01	$460.32	$460.32	$485.32	$485.32
32	$461.00	$461.00	$435.05	$435.05	$448.10	$448.10	$469.85	$469.85	$495.37	$495.37
33	$466.84	$466.84	$440.56	$440.56	$453.78	$453.78	$475.81	$475.81	$501.65	$501.65
34	$473.08	$473.08	$446.45	$446.45	$459.84	$459.84	$482.16	$482.16	$508.35	$508.35
35	$476.20	$476.20	$449.39	$449.39	$462.87	$462.87	$485.34	$485.34	$511.70	$511.70
36	$479.31	$479.31	$452.33	$452.33	$465.90	$465.90	$488.52	$488.52	$515.05	$515.05
37	$482.43	$482.43	$455.27	$455.27	$468.93	$468.93	$491.70	$491.70	$518.40	$518.40
38	$485.55	$485.55	$458.22	$458.22	$471.96	$471.96	$494.87	$494.87	$521.75	$521.75
39	$491.78	$491.78	$464.10	$464.10	$478.02	$478.02	$501.23	$501.23	$528.45	$528.45
40	$498.02	$498.02	$469.98	$469.98	$484.08	$484.08	$507.58	$507.58	$535.15	$535.15
41	$507.37	$507.37	$478.81	$478.81	$493.17	$493.17	$517.12	$517.12	$545.20	$545.20
42	$516.33	$516.33	$487.27	$487.27	$501.89	$501.89	$526.25	$526.25	$554.83	$554.83
43	$528.80	$528.80	$499.04	$499.04	$514.01	$514.01	$538.96	$538.96	$568.23	$568.23
44	$544.39	$544.39	$513.75	$513.75	$529.16	$529.16	$554.85	$554.85	$584.98	$584.98
45	$562.71	$562.71	$531.03	$531.03	$546.96	$546.96	$573.51	$573.51	$604.66	$604.66
46	$584.53	$584.53	$551.62	$551.62	$568.17	$568.17	$595.76	$595.76	$628.11	$628.11
47	$609.08	$609.08	$574.79	$574.79	$592.04	$592.04	$620.78	$620.78	$654.49	$654.49
48	$637.14	$637.14	$601.27	$601.27	$619.31	$619.31	$649.37	$649.37	$684.64	$684.64
49	$664.80	$664.80	$627.38	$627.38	$646.20	$646.20	$677.57	$677.57	$714.37	$714.37
50	$695.98	$695.98	$656.80	$656.80	$676.51	$676.51	$709.35	$709.35	$747.87	$747.87
51	$726.76	$726.76	$685.85	$685.85	$706.43	$706.43	$740.72	$740.72	$780.95	$780.95
52	$760.67	$760.67	$717.85	$717.85	$739.38	$739.38	$775.28	$775.28	$817.38	$817.38
53	$794.96	$794.96	$750.21	$750.21	$772.72	$772.72	$810.23	$810.23	$854.23	$854.23
54	$831.98	$831.98	$785.15	$785.15	$808.70	$808.70	$847.96	$847.96	$894.01	$894.01
55	$869.00	$869.00	$820.08	$820.08	$844.68	$844.68	$885.69	$885.69	$933.79	$933.79
56	$909.14	$909.14	$857.96	$857.96	$883.70	$883.70	$926.60	$926.60	$976.92	$976.92
57	$949.66	$949.66	$896.21	$896.21	$923.09	$923.09	$967.90	$967.90	$1,020.47	$1,020.47
58	$992.92	$992.92	$937.03	$937.03	$965.14	$965.14	$1,011.99	$1,011.99	$1,066.95	$1,066.95
59	$1,014.35	$1,014.35	$957.25	$957.25	$985.97	$985.97	$1,033.83	$1,033.83	$1,089.98	$1,089.98
60	$1,057.61	$1,057.61	$998.07	$998.07	$1,028.02	$1,028.02	$1,077.92	$1,077.92	$1,136.46	$1,136.46
61	$1,095.02	$1,095.02	$1,033.38	$1,033.38	$1,064.38	$1,064.38	$1,116.05	$1,116.05	$1,176.66	$1,176.66
62	$1,119.57	$1,119.57	$1,056.55	$1,056.55	$1,088.24	$1,088.24	$1,141.07	$1,141.07	$1,203.04	$1,203.04
63	$1,150.35	$1,150.35	$1,085.60	$1,085.60	$1,118.17	$1,118.17	$1,172.45	$1,172.45	$1,236.12	$1,236.12
64+	$1,169.06	$1,169.06	$1,103.24	$1,103.24	$1,136.34	$1,136.34	$1,191.50	$1,191.50	$1,256.21	$1,256.21

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$329.95	$329.95	$345.96	$345.96	$325.63	$325.63	$335.40	$335.40	$351.68	$351.68
15	$359.27	$359.27	$376.72	$376.72	$354.57	$354.57	$365.21	$365.21	$382.94	$382.94
16	$370.49	$370.49	$388.47	$388.47	$365.64	$365.64	$376.61	$376.61	$394.89	$394.89
17	$381.70	$381.70	$400.23	$400.23	$376.71	$376.71	$388.01	$388.01	$406.85	$406.85
18	$393.78	$393.78	$412.89	$412.89	$388.63	$388.63	$400.29	$400.29	$419.72	$419.72
19	$405.86	$405.86	$425.56	$425.56	$400.55	$400.55	$412.56	$412.56	$432.59	$432.59
20	$418.36	$418.36	$438.67	$438.67	$412.89	$412.89	$425.28	$425.28	$445.92	$445.92
21	$431.30	$431.30	$452.24	$452.24	$425.66	$425.66	$438.43	$438.43	$459.71	$459.71
22	$431.30	$431.30	$452.24	$452.24	$425.66	$425.66	$438.43	$438.43	$459.71	$459.71
23	$431.30	$431.30	$452.24	$452.24	$425.66	$425.66	$438.43	$438.43	$459.71	$459.71
24	$431.30	$431.30	$452.24	$452.24	$425.66	$425.66	$438.43	$438.43	$459.71	$459.71
25	$433.03	$433.03	$454.05	$454.05	$427.36	$427.36	$440.18	$440.18	$461.55	$461.55
26	$441.65	$441.65	$463.09	$463.09	$435.88	$435.88	$448.95	$448.95	$470.75	$470.75
27	$452.00	$452.00	$473.95	$473.95	$446.09	$446.09	$459.47	$459.47	$481.78	$481.78
28	$468.83	$468.83	$491.58	$491.58	$462.69	$462.69	$476.57	$476.57	$499.71	$499.71
29	$482.63	$482.63	$506.06	$506.06	$476.31	$476.31	$490.60	$490.60	$514.42	$514.42
30	$489.53	$489.53	$513.29	$513.29	$483.12	$483.12	$497.62	$497.62	$521.77	$521.77
31	$499.88	$499.88	$524.15	$524.15	$493.34	$493.34	$508.14	$508.14	$532.81	$532.81
32	$510.23	$510.23	$535.00	$535.00	$503.56	$503.56	$518.66	$518.66	$543.84	$543.84
33	$516.70	$516.70	$541.78	$541.78	$509.94	$509.94	$525.24	$525.24	$550.74	$550.74
34	$523.60	$523.60	$549.02	$549.02	$516.75	$516.75	$532.25	$532.25	$558.09	$558.09
35	$527.05	$527.05	$552.64	$552.64	$520.16	$520.16	$535.76	$535.76	$561.77	$561.77
36	$530.50	$530.50	$556.25	$556.25	$523.56	$523.56	$539.27	$539.27	$565.45	$565.45
37	$533.95	$533.95	$559.87	$559.87	$526.97	$526.97	$542.78	$542.78	$569.12	$569.12
38	$537.40	$537.40	$563.49	$563.49	$530.37	$530.37	$546.28	$546.28	$572.80	$572.80
39	$544.30	$544.30	$570.73	$570.73	$537.18	$537.18	$553.30	$553.30	$580.16	$580.16
40	$551.20	$551.20	$577.96	$577.96	$543.99	$543.99	$560.31	$560.31	$587.51	$587.51
41	$561.56	$561.56	$588.82	$588.82	$554.21	$554.21	$570.84	$570.84	$598.55	$598.55
42	$571.48	$571.48	$599.22	$599.22	$564.00	$564.00	$580.92	$580.92	$609.12	$609.12
43	$585.28	$585.28	$613.69	$613.69	$577.62	$577.62	$594.95	$594.95	$623.83	$623.83
44	$602.53	$602.53	$631.78	$631.78	$594.65	$594.65	$612.49	$612.49	$642.22	$642.22
45	$622.80	$622.80	$653.03	$653.03	$614.65	$614.65	$633.09	$633.09	$663.83	$663.83
46	$646.95	$646.95	$678.36	$678.36	$638.49	$638.49	$657.64	$657.64	$689.57	$689.57
47	$674.13	$674.13	$706.85	$706.85	$665.31	$665.31	$685.27	$685.27	$718.53	$718.53
48	$705.18	$705.18	$739.41	$739.41	$695.95	$695.95	$716.83	$716.83	$751.63	$751.63
49	$735.80	$735.80	$771.52	$771.52	$726.18	$726.18	$747.96	$747.96	$784.27	$784.27
50	$770.31	$770.31	$807.70	$807.70	$760.23	$760.23	$783.04	$783.04	$821.05	$821.05
51	$804.38	$804.38	$843.43	$843.43	$793.86	$793.86	$817.67	$817.67	$857.36	$857.36
52	$841.90	$841.90	$882.77	$882.77	$830.89	$830.89	$855.81	$855.81	$897.36	$897.36
53	$879.86	$879.86	$922.57	$922.57	$868.35	$868.35	$894.40	$894.40	$937.81	$937.81
54	$920.83	$920.83	$965.53	$965.53	$908.78	$908.78	$936.05	$936.05	$981.49	$981.49
55	$961.80	$961.80	$1,008.49	$1,008.49	$949.22	$949.22	$977.70	$977.70	$1,025.16	$1,025.16
56	$1,006.23	$1,006.23	$1,055.07	$1,055.07	$993.06	$993.06	$1,022.86	$1,022.86	$1,072.51	$1,072.51
57	$1,051.08	$1,051.08	$1,102.11	$1,102.11	$1,037.33	$1,037.33	$1,068.45	$1,068.45	$1,120.32	$1,120.32
58	$1,098.96	$1,098.96	$1,152.31	$1,152.31	$1,084.58	$1,084.58	$1,117.12	$1,117.12	$1,171.35	$1,171.35
59	$1,122.68	$1,122.68	$1,177.18	$1,177.18	$1,107.99	$1,107.99	$1,141.23	$1,141.23	$1,196.63	$1,196.63
60	$1,170.55	$1,170.55	$1,227.38	$1,227.38	$1,155.24	$1,155.24	$1,189.90	$1,189.90	$1,247.66	$1,247.66
61	$1,211.96	$1,211.96	$1,270.79	$1,270.79	$1,196.10	$1,196.10	$1,231.99	$1,231.99	$1,291.79	$1,291.79
62	$1,239.13	$1,239.13	$1,299.28	$1,299.28	$1,222.92	$1,222.92	$1,259.61	$1,259.61	$1,320.75	$1,320.75
63	$1,273.20	$1,273.20	$1,335.01	$1,335.01	$1,256.55	$1,256.55	$1,294.24	$1,294.24	$1,357.07	$1,357.07
64+	$1,293.90	$1,293.90	$1,356.71	$1,356.71	$1,276.97	$1,276.97	$1,315.28	$1,315.28	$1,379.13	$1,379.13

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 0		Gold PPO 2000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$300.89	$300.89	$309.92	$309.92	$324.96	$324.96	$306.18	$306.18	$315.37	$315.37
15	$327.64	$327.64	$337.46	$337.46	$353.85	$353.85	$333.40	$333.40	$343.40	$343.40
16	$337.86	$337.86	$348.00	$348.00	$364.89	$364.89	$343.81	$343.81	$354.12	$354.12
17	$348.09	$348.09	$358.53	$358.53	$375.94	$375.94	$354.21	$354.21	$364.84	$364.84
18	$359.10	$359.10	$369.87	$369.87	$387.83	$387.83	$365.42	$365.42	$376.38	$376.38
19	$370.11	$370.11	$381.22	$381.22	$399.72	$399.72	$376.63	$376.63	$387.92	$387.92
20	$381.52	$381.52	$392.97	$392.97	$412.04	$412.04	$388.23	$388.23	$399.88	$399.88
21	$393.32	$393.32	$405.12	$405.12	$424.79	$424.79	$400.24	$400.24	$412.25	$412.25
22	$393.32	$393.32	$405.12	$405.12	$424.79	$424.79	$400.24	$400.24	$412.25	$412.25
23	$393.32	$393.32	$405.12	$405.12	$424.79	$424.79	$400.24	$400.24	$412.25	$412.25
24	$393.32	$393.32	$405.12	$405.12	$424.79	$424.79	$400.24	$400.24	$412.25	$412.25
25	$394.89	$394.89	$406.74	$406.74	$426.48	$426.48	$401.84	$401.84	$413.90	$413.90
26	$402.76	$402.76	$414.84	$414.84	$434.98	$434.98	$409.85	$409.85	$422.14	$422.14
27	$412.20	$412.20	$424.57	$424.57	$445.18	$445.18	$419.45	$419.45	$432.04	$432.04
28	$427.54	$427.54	$440.37	$440.37	$461.74	$461.74	$435.06	$435.06	$448.11	$448.11
29	$440.13	$440.13	$453.33	$453.33	$475.34	$475.34	$447.87	$447.87	$461.30	$461.30
30	$446.42	$446.42	$459.81	$459.81	$482.13	$482.13	$454.27	$454.27	$467.90	$467.90
31	$455.86	$455.86	$469.53	$469.53	$492.33	$492.33	$463.88	$463.88	$477.79	$477.79
32	$465.30	$465.30	$479.26	$479.26	$502.52	$502.52	$473.48	$473.48	$487.69	$487.69
33	$471.20	$471.20	$485.33	$485.33	$508.89	$508.89	$479.49	$479.49	$493.87	$493.87
34	$477.49	$477.49	$491.82	$491.82	$515.69	$515.69	$485.89	$485.89	$500.47	$500.47
35	$480.64	$480.64	$495.06	$495.06	$519.09	$519.09	$489.09	$489.09	$503.77	$503.77
36	$483.78	$483.78	$498.30	$498.30	$522.49	$522.49	$492.30	$492.30	$507.06	$507.06
37	$486.93	$486.93	$501.54	$501.54	$525.88	$525.88	$495.50	$495.50	$510.36	$510.36
38	$490.08	$490.08	$504.78	$504.78	$529.28	$529.28	$498.70	$498.70	$513.66	$513.66
39	$496.37	$496.37	$511.26	$511.26	$536.08	$536.08	$505.10	$505.10	$520.26	$520.26
40	$502.66	$502.66	$517.74	$517.74	$542.88	$542.88	$511.51	$511.51	$526.85	$526.85
41	$512.10	$512.10	$527.47	$527.47	$553.07	$553.07	$521.11	$521.11	$536.75	$536.75
42	$521.15	$521.15	$536.78	$536.78	$562.84	$562.84	$530.32	$530.32	$546.23	$546.23
43	$533.74	$533.74	$549.75	$549.75	$576.43	$576.43	$543.13	$543.13	$559.42	$559.42
44	$549.47	$549.47	$565.95	$565.95	$593.43	$593.43	$559.14	$559.14	$575.91	$575.91
45	$567.95	$567.95	$584.99	$584.99	$613.39	$613.39	$577.95	$577.95	$595.28	$595.28
46	$589.98	$589.98	$607.68	$607.68	$637.18	$637.18	$600.36	$600.36	$618.37	$618.37
47	$614.76	$614.76	$633.20	$633.20	$663.94	$663.94	$625.58	$625.58	$644.34	$644.34
48	$643.08	$643.08	$662.37	$662.37	$694.52	$694.52	$654.39	$654.39	$674.02	$674.02
49	$671.00	$671.00	$691.13	$691.13	$724.68	$724.68	$682.81	$682.81	$703.29	$703.29
50	$702.47	$702.47	$723.54	$723.54	$758.67	$758.67	$714.83	$714.83	$736.27	$736.27
51	$733.54	$733.54	$755.55	$755.55	$792.23	$792.23	$746.45	$746.45	$768.84	$768.84
52	$767.76	$767.76	$790.79	$790.79	$829.18	$829.18	$781.27	$781.27	$804.71	$804.71
53	$802.37	$802.37	$826.44	$826.44	$866.56	$866.56	$816.49	$816.49	$840.98	$840.98
54	$839.74	$839.74	$864.93	$864.93	$906.92	$906.92	$854.51	$854.51	$880.15	$880.15
55	$877.10	$877.10	$903.42	$903.42	$947.27	$947.27	$892.54	$892.54	$919.31	$919.31
56	$917.62	$917.62	$945.14	$945.14	$991.02	$991.02	$933.76	$933.76	$961.77	$961.77
57	$958.52	$958.52	$987.28	$987.28	$1,035.20	$1,035.20	$975.38	$975.38	$1,004.65	$1,004.65
58	$1,002.18	$1,002.18	$1,032.24	$1,032.24	$1,082.35	$1,082.35	$1,019.81	$1,019.81	$1,050.41	$1,050.41
59	$1,023.81	$1,023.81	$1,054.53	$1,054.53	$1,105.72	$1,105.72	$1,041.82	$1,041.82	$1,073.08	$1,073.08
60	$1,067.47	$1,067.47	$1,099.49	$1,099.49	$1,152.87	$1,152.87	$1,086.25	$1,086.25	$1,118.84	$1,118.84
61	$1,105.23	$1,105.23	$1,138.39	$1,138.39	$1,193.65	$1,193.65	$1,124.67	$1,124.67	$1,158.41	$1,158.41
62	$1,130.01	$1,130.01	$1,163.91	$1,163.91	$1,220.41	$1,220.41	$1,149.89	$1,149.89	$1,184.39	$1,184.39
63	$1,161.08	$1,161.08	$1,195.91	$1,195.91	$1,253.97	$1,253.97	$1,181.51	$1,181.51	$1,216.95	$1,216.95
64+	$1,179.95	$1,179.95	$1,215.35	$1,215.35	$1,274.36	$1,274.36	$1,200.71	$1,200.71	$1,236.74	$1,236.74

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010100		45127PA0010100		45127PA0010100		45127PA0010101	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 0		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$330.68	$330.68	$331.53	$331.53	$341.47	$341.47	$358.05	$358.05	$336.83	$336.83
15	$360.07	$360.07	$361.00	$361.00	$371.83	$371.83	$389.88	$389.88	$366.77	$366.77
16	$371.31	$371.31	$372.26	$372.26	$383.43	$383.43	$402.05	$402.05	$378.22	$378.22
17	$382.55	$382.55	$383.53	$383.53	$395.04	$395.04	$414.22	$414.22	$389.67	$389.67
18	$394.65	$394.65	$395.67	$395.67	$407.54	$407.54	$427.32	$427.32	$401.99	$401.99
19	$406.76	$406.76	$407.80	$407.80	$420.04	$420.04	$440.43	$440.43	$414.32	$414.32
20	$419.29	$419.29	$420.37	$420.37	$432.98	$432.98	$454.00	$454.00	$427.09	$427.09
21	$432.26	$432.26	$433.37	$433.37	$446.37	$446.37	$468.04	$468.04	$440.30	$440.30
22	$432.26	$432.26	$433.37	$433.37	$446.37	$446.37	$468.04	$468.04	$440.30	$440.30
23	$432.26	$432.26	$433.37	$433.37	$446.37	$446.37	$468.04	$468.04	$440.30	$440.30
24	$432.26	$432.26	$433.37	$433.37	$446.37	$446.37	$468.04	$468.04	$440.30	$440.30
25	$433.99	$433.99	$435.10	$435.10	$448.16	$448.16	$469.91	$469.91	$442.06	$442.06
26	$442.63	$442.63	$443.77	$443.77	$457.08	$457.08	$479.27	$479.27	$450.87	$450.87
27	$453.01	$453.01	$454.17	$454.17	$467.80	$467.80	$490.51	$490.51	$461.43	$461.43
28	$469.87	$469.87	$471.07	$471.07	$485.21	$485.21	$508.76	$508.76	$478.61	$478.61
29	$483.70	$483.70	$484.94	$484.94	$499.49	$499.49	$523.74	$523.74	$492.70	$492.70
30	$490.61	$490.61	$491.87	$491.87	$506.63	$506.63	$531.22	$531.22	$499.74	$499.74
31	$500.99	$500.99	$502.28	$502.28	$517.34	$517.34	$542.46	$542.46	$510.31	$510.31
32	$511.36	$511.36	$512.68	$512.68	$528.06	$528.06	$553.69	$553.69	$520.87	$520.87
33	$517.85	$517.85	$519.18	$519.18	$534.75	$534.75	$560.71	$560.71	$527.48	$527.48
34	$524.76	$524.76	$526.11	$526.11	$541.89	$541.89	$568.20	$568.20	$534.52	$534.52
35	$528.22	$528.22	$529.58	$529.58	$545.47	$545.47	$571.94	$571.94	$538.05	$538.05
36	$531.68	$531.68	$533.05	$533.05	$549.04	$549.04	$575.69	$575.69	$541.57	$541.57
37	$535.14	$535.14	$536.51	$536.51	$552.61	$552.61	$579.43	$579.43	$545.09	$545.09
38	$538.59	$538.59	$539.98	$539.98	$556.18	$556.18	$583.18	$583.18	$548.61	$548.61
39	$545.51	$545.51	$546.91	$546.91	$563.32	$563.32	$590.67	$590.67	$555.66	$555.66
40	$552.43	$552.43	$553.85	$553.85	$570.46	$570.46	$598.15	$598.15	$562.70	$562.70
41	$562.80	$562.80	$564.25	$564.25	$581.18	$581.18	$609.39	$609.39	$573.27	$573.27
42	$572.74	$572.74	$574.22	$574.22	$591.44	$591.44	$620.15	$620.15	$583.40	$583.40
43	$586.58	$586.58	$588.08	$588.08	$605.73	$605.73	$635.13	$635.13	$597.49	$597.49
44	$603.87	$603.87	$605.42	$605.42	$623.58	$623.58	$653.85	$653.85	$615.10	$615.10
45	$624.18	$624.18	$625.79	$625.79	$644.56	$644.56	$675.85	$675.85	$635.79	$635.79
46	$648.39	$648.39	$650.05	$650.05	$669.56	$669.56	$702.06	$702.06	$660.45	$660.45
47	$675.62	$675.62	$677.36	$677.36	$697.68	$697.68	$731.55	$731.55	$688.19	$688.19
48	$706.74	$706.74	$708.56	$708.56	$729.82	$729.82	$765.24	$765.24	$719.89	$719.89
49	$737.43	$737.43	$739.33	$739.33	$761.51	$761.51	$798.48	$798.48	$751.15	$751.15
50	$772.01	$772.01	$774.00	$774.00	$797.22	$797.22	$835.92	$835.92	$786.38	$786.38
51	$806.16	$806.16	$808.24	$808.24	$832.48	$832.48	$872.89	$872.89	$821.16	$821.16
52	$843.77	$843.77	$845.94	$845.94	$871.32	$871.32	$913.61	$913.61	$859.47	$859.47
53	$881.81	$881.81	$884.07	$884.07	$910.60	$910.60	$954.80	$954.80	$898.21	$898.21
54	$922.87	$922.87	$925.24	$925.24	$953.00	$953.00	$999.26	$999.26	$940.04	$940.04
55	$963.94	$963.94	$966.42	$966.42	$995.41	$995.41	$1,043.73	$1,043.73	$981.87	$981.87
56	$1,008.46	$1,008.46	$1,011.05	$1,011.05	$1,041.38	$1,041.38	$1,091.94	$1,091.94	$1,027.22	$1,027.22
57	$1,053.42	$1,053.42	$1,056.12	$1,056.12	$1,087.81	$1,087.81	$1,140.61	$1,140.61	$1,073.01	$1,073.01
58	$1,101.40	$1,101.40	$1,104.23	$1,104.23	$1,137.35	$1,137.35	$1,192.56	$1,192.56	$1,121.88	$1,121.88
59	$1,125.17	$1,125.17	$1,128.06	$1,128.06	$1,161.90	$1,161.90	$1,218.31	$1,218.31	$1,146.10	$1,146.10
60	$1,173.15	$1,173.15	$1,176.17	$1,176.17	$1,211.45	$1,211.45	$1,270.26	$1,270.26	$1,194.97	$1,194.97
61	$1,214.65	$1,214.65	$1,217.77	$1,217.77	$1,254.30	$1,254.30	$1,315.19	$1,315.19	$1,237.24	$1,237.24
62	$1,241.88	$1,241.88	$1,245.07	$1,245.07	$1,282.42	$1,282.42	$1,344.68	$1,344.68	$1,264.98	$1,264.98
63	$1,276.03	$1,276.03	$1,279.31	$1,279.31	$1,317.69	$1,317.69	$1,381.65	$1,381.65	$1,299.77	$1,299.77
64+	$1,296.77	$1,296.77	$1,300.10	$1,300.10	$1,339.10	$1,339.10	$1,404.11	$1,404.11	$1,320.89	$1,320.89

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010101		45127PA0010101		45127PA0010116		45127PA0010116		45127PA0010116	
Plan Marketing Name =>	Gold PPO 0/0/35 | Rx 0		Gold PPO 0/0/35 | Rx 0		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$346.93	$346.93	$363.78	$363.78	$328.93	$328.93	$338.79	$338.79	$355.24	$355.24
15	$377.77	$377.77	$396.11	$396.11	$358.17	$358.17	$368.91	$368.91	$386.82	$386.82
16	$389.56	$389.56	$408.48	$408.48	$369.34	$369.34	$380.42	$380.42	$398.89	$398.89
17	$401.36	$401.36	$420.84	$420.84	$380.52	$380.52	$391.94	$391.94	$410.97	$410.97
18	$414.05	$414.05	$434.15	$434.15	$392.56	$392.56	$404.34	$404.34	$423.97	$423.97
19	$426.75	$426.75	$447.47	$447.47	$404.60	$404.60	$416.74	$416.74	$436.97	$436.97
20	$439.90	$439.90	$461.26	$461.26	$417.07	$417.07	$429.58	$429.58	$450.44	$450.44
21	$453.51	$453.51	$475.52	$475.52	$429.97	$429.97	$442.87	$442.87	$464.37	$464.37
22	$453.51	$453.51	$475.52	$475.52	$429.97	$429.97	$442.87	$442.87	$464.37	$464.37
23	$453.51	$453.51	$475.52	$475.52	$429.97	$429.97	$442.87	$442.87	$464.37	$464.37
24	$453.51	$453.51	$475.52	$475.52	$429.97	$429.97	$442.87	$442.87	$464.37	$464.37
25	$455.32	$455.32	$477.43	$477.43	$431.69	$431.69	$444.64	$444.64	$466.23	$466.23
26	$464.39	$464.39	$486.94	$486.94	$440.29	$440.29	$453.50	$453.50	$475.51	$475.51
27	$475.28	$475.28	$498.35	$498.35	$450.61	$450.61	$464.13	$464.13	$486.66	$486.66
28	$492.96	$492.96	$516.89	$516.89	$467.38	$467.38	$481.40	$481.40	$504.77	$504.77
29	$507.48	$507.48	$532.11	$532.11	$481.14	$481.14	$495.57	$495.57	$519.63	$519.63
30	$514.73	$514.73	$539.72	$539.72	$488.02	$488.02	$502.66	$502.66	$527.06	$527.06
31	$525.62	$525.62	$551.13	$551.13	$498.34	$498.34	$513.29	$513.29	$538.20	$538.20
32	$536.50	$536.50	$562.54	$562.54	$508.65	$508.65	$523.91	$523.91	$549.35	$549.35
33	$543.30	$543.30	$569.68	$569.68	$515.10	$515.10	$530.56	$530.56	$556.31	$556.31
34	$550.56	$550.56	$577.29	$577.29	$521.98	$521.98	$537.64	$537.64	$563.74	$563.74
35	$554.19	$554.19	$581.09	$581.09	$525.42	$525.42	$541.19	$541.19	$567.46	$567.46
36	$557.82	$557.82	$584.89	$584.89	$528.86	$528.86	$544.73	$544.73	$571.17	$571.17
37	$561.44	$561.44	$588.70	$588.70	$532.30	$532.30	$548.27	$548.27	$574.89	$574.89
38	$565.07	$565.07	$592.50	$592.50	$535.74	$535.74	$551.81	$551.81	$578.60	$578.60
39	$572.33	$572.33	$600.11	$600.11	$542.62	$542.62	$558.90	$558.90	$586.03	$586.03
40	$579.58	$579.58	$607.72	$607.72	$549.50	$549.50	$565.99	$565.99	$593.46	$593.46
41	$590.47	$590.47	$619.13	$619.13	$559.82	$559.82	$576.62	$576.62	$604.61	$604.61
42	$600.90	$600.90	$630.07	$630.07	$569.71	$569.71	$586.80	$586.80	$615.29	$615.29
43	$615.41	$615.41	$645.29	$645.29	$583.47	$583.47	$600.97	$600.97	$630.15	$630.15
44	$633.55	$633.55	$664.31	$664.31	$600.67	$600.67	$618.69	$618.69	$648.72	$648.72
45	$654.87	$654.87	$686.66	$686.66	$620.88	$620.88	$639.50	$639.50	$670.55	$670.55
46	$680.26	$680.26	$713.29	$713.29	$644.96	$644.96	$664.30	$664.30	$696.55	$696.55
47	$708.83	$708.83	$743.24	$743.24	$672.04	$672.04	$692.20	$692.20	$725.81	$725.81
48	$741.49	$741.49	$777.48	$777.48	$703.00	$703.00	$724.09	$724.09	$759.24	$759.24
49	$773.69	$773.69	$811.24	$811.24	$733.53	$733.53	$755.53	$755.53	$792.21	$792.21
50	$809.97	$809.97	$849.29	$849.29	$767.93	$767.93	$790.96	$790.96	$829.36	$829.36
51	$845.79	$845.79	$886.85	$886.85	$801.89	$801.89	$825.95	$825.95	$866.05	$866.05
52	$885.25	$885.25	$928.22	$928.22	$839.30	$839.30	$864.48	$864.48	$906.45	$906.45
53	$925.16	$925.16	$970.07	$970.07	$877.14	$877.14	$903.45	$903.45	$947.31	$947.31
54	$968.24	$968.24	$1,015.24	$1,015.24	$917.99	$917.99	$945.53	$945.53	$991.42	$991.42
55	$1,011.33	$1,011.33	$1,060.42	$1,060.42	$958.83	$958.83	$987.60	$987.60	$1,035.54	$1,035.54
56	$1,058.04	$1,058.04	$1,109.40	$1,109.40	$1,003.12	$1,003.12	$1,033.21	$1,033.21	$1,083.37	$1,083.37
57	$1,105.20	$1,105.20	$1,158.85	$1,158.85	$1,047.84	$1,047.84	$1,079.27	$1,079.27	$1,131.66	$1,131.66
58	$1,155.54	$1,155.54	$1,211.64	$1,211.64	$1,095.56	$1,095.56	$1,128.43	$1,128.43	$1,183.21	$1,183.21
59	$1,180.48	$1,180.48	$1,237.79	$1,237.79	$1,119.21	$1,119.21	$1,152.79	$1,152.79	$1,208.75	$1,208.75
60	$1,230.82	$1,230.82	$1,290.57	$1,290.57	$1,166.94	$1,166.94	$1,201.95	$1,201.95	$1,260.29	$1,260.29
61	$1,274.36	$1,274.36	$1,336.22	$1,336.22	$1,208.22	$1,208.22	$1,244.46	$1,244.46	$1,304.87	$1,304.87
62	$1,302.93	$1,302.93	$1,366.18	$1,366.18	$1,235.30	$1,235.30	$1,272.36	$1,272.36	$1,334.13	$1,334.13
63	$1,338.76	$1,338.76	$1,403.75	$1,403.75	$1,269.27	$1,269.27	$1,307.35	$1,307.35	$1,370.81	$1,370.81
64+	$1,360.52	$1,360.52	$1,426.56	$1,426.56	$1,289.90	$1,289.90	$1,328.60	$1,328.60	$1,393.10	$1,393.10

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Silver HSA 2250/0/25 | Combined		Silver HSA 2250/0/25 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$500 /$0 Med/Rx		$2250 Med/Rx Combined		$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$334.23	$334.23	$344.26	$344.26	$360.97	$360.97	$284.11	$284.11	$292.64	$292.64
15	$363.94	$363.94	$374.86	$374.86	$393.05	$393.05	$309.37	$309.37	$318.65	$318.65
16	$375.30	$375.30	$386.56	$386.56	$405.32	$405.32	$319.02	$319.02	$328.59	$328.59
17	$386.66	$386.66	$398.26	$398.26	$417.59	$417.59	$328.68	$328.68	$338.54	$338.54
18	$398.89	$398.89	$410.86	$410.86	$430.80	$430.80	$339.08	$339.08	$349.25	$349.25
19	$411.12	$411.12	$423.46	$423.46	$444.01	$444.01	$349.48	$349.48	$359.96	$359.96
20	$423.79	$423.79	$436.51	$436.51	$457.70	$457.70	$360.25	$360.25	$371.06	$371.06
21	$436.90	$436.90	$450.01	$450.01	$471.85	$471.85	$371.39	$371.39	$382.53	$382.53
22	$436.90	$436.90	$450.01	$450.01	$471.85	$471.85	$371.39	$371.39	$382.53	$382.53
23	$436.90	$436.90	$450.01	$450.01	$471.85	$471.85	$371.39	$371.39	$382.53	$382.53
24	$436.90	$436.90	$450.01	$450.01	$471.85	$471.85	$371.39	$371.39	$382.53	$382.53
25	$438.65	$438.65	$451.81	$451.81	$473.74	$473.74	$372.88	$372.88	$384.06	$384.06
26	$447.39	$447.39	$460.81	$460.81	$483.18	$483.18	$380.30	$380.30	$391.71	$391.71
27	$457.87	$457.87	$471.61	$471.61	$494.50	$494.50	$389.22	$389.22	$400.89	$400.89
28	$474.91	$474.91	$489.16	$489.16	$512.90	$512.90	$403.70	$403.70	$415.81	$415.81
29	$488.89	$488.89	$503.56	$503.56	$528.00	$528.00	$415.59	$415.59	$428.05	$428.05
30	$495.88	$495.88	$510.76	$510.76	$535.55	$535.55	$421.53	$421.53	$434.17	$434.17
31	$506.37	$506.37	$521.56	$521.56	$546.88	$546.88	$430.44	$430.44	$443.35	$443.35
32	$516.85	$516.85	$532.36	$532.36	$558.20	$558.20	$439.35	$439.35	$452.54	$452.54
33	$523.41	$523.41	$539.11	$539.11	$565.28	$565.28	$444.93	$444.93	$458.27	$458.27
34	$530.40	$530.40	$546.31	$546.31	$572.83	$572.83	$450.87	$450.87	$464.39	$464.39
35	$533.89	$533.89	$549.91	$549.91	$576.60	$576.60	$453.84	$453.84	$467.45	$467.45
36	$537.39	$537.39	$553.51	$553.51	$580.38	$580.38	$456.81	$456.81	$470.51	$470.51
37	$540.88	$540.88	$557.11	$557.11	$584.15	$584.15	$459.78	$459.78	$473.57	$473.57
38	$544.38	$544.38	$560.71	$560.71	$587.93	$587.93	$462.75	$462.75	$476.63	$476.63
39	$551.37	$551.37	$567.91	$567.91	$595.48	$595.48	$468.69	$468.69	$482.76	$482.76
40	$558.36	$558.36	$575.11	$575.11	$603.03	$603.03	$474.64	$474.64	$488.88	$488.88
41	$568.84	$568.84	$585.91	$585.91	$614.35	$614.35	$483.55	$483.55	$498.06	$498.06
42	$578.89	$578.89	$596.26	$596.26	$625.20	$625.20	$492.09	$492.09	$506.85	$506.85
43	$592.87	$592.87	$610.66	$610.66	$640.30	$640.30	$503.98	$503.98	$519.10	$519.10
44	$610.35	$610.35	$628.66	$628.66	$659.18	$659.18	$518.83	$518.83	$534.40	$534.40
45	$630.88	$630.88	$649.81	$649.81	$681.35	$681.35	$536.29	$536.29	$552.38	$552.38
46	$655.35	$655.35	$675.01	$675.01	$707.78	$707.78	$557.08	$557.08	$573.80	$573.80
47	$682.87	$682.87	$703.36	$703.36	$737.50	$737.50	$580.48	$580.48	$597.90	$597.90
48	$714.33	$714.33	$735.76	$735.76	$771.48	$771.48	$607.22	$607.22	$625.44	$625.44
49	$745.35	$745.35	$767.71	$767.71	$804.98	$804.98	$633.59	$633.59	$652.60	$652.60
50	$780.30	$780.30	$803.71	$803.71	$842.73	$842.73	$663.30	$663.30	$683.20	$683.20
51	$814.82	$814.82	$839.26	$839.26	$880.00	$880.00	$692.64	$692.64	$713.42	$713.42
52	$852.83	$852.83	$878.41	$878.41	$921.06	$921.06	$724.95	$724.95	$746.70	$746.70
53	$891.28	$891.28	$918.01	$918.01	$962.58	$962.58	$757.64	$757.64	$780.36	$780.36
54	$932.78	$932.78	$960.76	$960.76	$1,007.40	$1,007.40	$792.92	$792.92	$816.71	$816.71
55	$974.29	$974.29	$1,003.52	$1,003.52	$1,052.23	$1,052.23	$828.20	$828.20	$853.05	$853.05
56	$1,019.29	$1,019.29	$1,049.87	$1,049.87	$1,100.83	$1,100.83	$866.45	$866.45	$892.45	$892.45
57	$1,064.73	$1,064.73	$1,096.67	$1,096.67	$1,149.90	$1,149.90	$905.08	$905.08	$932.23	$932.23
58	$1,113.22	$1,113.22	$1,146.62	$1,146.62	$1,202.28	$1,202.28	$946.30	$946.30	$974.69	$974.69
59	$1,137.25	$1,137.25	$1,171.37	$1,171.37	$1,228.23	$1,228.23	$966.73	$966.73	$995.73	$995.73
60	$1,185.75	$1,185.75	$1,221.32	$1,221.32	$1,280.61	$1,280.61	$1,007.95	$1,007.95	$1,038.19	$1,038.19
61	$1,227.69	$1,227.69	$1,264.52	$1,264.52	$1,325.90	$1,325.90	$1,043.61	$1,043.61	$1,074.91	$1,074.91
62	$1,255.21	$1,255.21	$1,292.87	$1,292.87	$1,355.63	$1,355.63	$1,067.00	$1,067.00	$1,099.01	$1,099.01
63	$1,289.73	$1,289.73	$1,328.42	$1,328.42	$1,392.91	$1,392.91	$1,096.34	$1,096.34	$1,129.23	$1,129.23
64+	$1,310.69	$1,310.69	$1,350.02	$1,350.02	$1,415.55	$1,415.55	$1,114.16	$1,114.16	$1,147.59	$1,147.59

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132	
Plan Marketing Name =>	Silver HSA 2250/0/25 | Combined		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2250 Med/Rx Combined		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$306.84	$306.84	$268.23	$268.23	$276.28	$276.28	$289.69	$289.69	$273.53	$273.53
15	$334.12	$334.12	$292.07	$292.07	$300.84	$300.84	$315.44	$315.44	$297.85	$297.85
16	$344.55	$344.55	$301.19	$301.19	$310.23	$310.23	$325.29	$325.29	$307.14	$307.14
17	$354.97	$354.97	$310.31	$310.31	$319.62	$319.62	$335.13	$335.13	$316.44	$316.44
18	$366.21	$366.21	$320.13	$320.13	$329.73	$329.73	$345.74	$345.74	$326.45	$326.45
19	$377.44	$377.44	$329.94	$329.94	$339.84	$339.84	$356.34	$356.34	$336.46	$336.46
20	$389.07	$389.07	$340.11	$340.11	$350.31	$350.31	$367.32	$367.32	$346.83	$346.83
21	$401.10	$401.10	$350.63	$350.63	$361.15	$361.15	$378.68	$378.68	$357.56	$357.56
22	$401.10	$401.10	$350.63	$350.63	$361.15	$361.15	$378.68	$378.68	$357.56	$357.56
23	$401.10	$401.10	$350.63	$350.63	$361.15	$361.15	$378.68	$378.68	$357.56	$357.56
24	$401.10	$401.10	$350.63	$350.63	$361.15	$361.15	$378.68	$378.68	$357.56	$357.56
25	$402.71	$402.71	$352.03	$352.03	$362.59	$362.59	$380.20	$380.20	$358.99	$358.99
26	$410.73	$410.73	$359.05	$359.05	$369.82	$369.82	$387.77	$387.77	$366.14	$366.14
27	$420.35	$420.35	$367.46	$367.46	$378.48	$378.48	$396.86	$396.86	$374.72	$374.72
28	$436.00	$436.00	$381.13	$381.13	$392.57	$392.57	$411.63	$411.63	$388.67	$388.67
29	$448.83	$448.83	$392.35	$392.35	$404.13	$404.13	$423.74	$423.74	$400.11	$400.11
30	$455.25	$455.25	$397.97	$397.97	$409.90	$409.90	$429.80	$429.80	$405.83	$405.83
31	$464.88	$464.88	$406.38	$406.38	$418.57	$418.57	$438.89	$438.89	$414.41	$414.41
32	$474.50	$474.50	$414.80	$414.80	$427.24	$427.24	$447.98	$447.98	$422.99	$422.99
33	$480.52	$480.52	$420.05	$420.05	$432.66	$432.66	$453.66	$453.66	$428.36	$428.36
34	$486.94	$486.94	$425.66	$425.66	$438.43	$438.43	$459.72	$459.72	$434.08	$434.08
35	$490.15	$490.15	$428.47	$428.47	$441.32	$441.32	$462.75	$462.75	$436.94	$436.94
36	$493.35	$493.35	$431.27	$431.27	$444.21	$444.21	$465.78	$465.78	$439.80	$439.80
37	$496.56	$496.56	$434.08	$434.08	$447.10	$447.10	$468.81	$468.81	$442.66	$442.66
38	$499.77	$499.77	$436.88	$436.88	$449.99	$449.99	$471.84	$471.84	$445.52	$445.52
39	$506.19	$506.19	$442.50	$442.50	$455.77	$455.77	$477.89	$477.89	$451.24	$451.24
40	$512.61	$512.61	$448.11	$448.11	$461.55	$461.55	$483.95	$483.95	$456.96	$456.96
41	$522.23	$522.23	$456.52	$456.52	$470.22	$470.22	$493.04	$493.04	$465.54	$465.54
42	$531.46	$531.46	$464.58	$464.58	$478.52	$478.52	$501.75	$501.75	$473.77	$473.77
43	$544.29	$544.29	$475.80	$475.80	$490.08	$490.08	$513.87	$513.87	$485.21	$485.21
44	$560.34	$560.34	$489.83	$489.83	$504.53	$504.53	$529.02	$529.02	$499.51	$499.51
45	$579.19	$579.19	$506.31	$506.31	$521.50	$521.50	$546.81	$546.81	$516.32	$516.32
46	$601.65	$601.65	$525.95	$525.95	$541.72	$541.72	$568.02	$568.02	$536.34	$536.34
47	$626.92	$626.92	$548.03	$548.03	$564.48	$564.48	$591.88	$591.88	$558.87	$558.87
48	$655.80	$655.80	$573.28	$573.28	$590.48	$590.48	$619.14	$619.14	$584.61	$584.61
49	$684.28	$684.28	$598.17	$598.17	$616.12	$616.12	$646.03	$646.03	$610.00	$610.00
50	$716.37	$716.37	$626.23	$626.23	$645.01	$645.01	$676.32	$676.32	$638.60	$638.60
51	$748.05	$748.05	$653.92	$653.92	$673.54	$673.54	$706.24	$706.24	$666.85	$666.85
52	$782.95	$782.95	$684.43	$684.43	$704.96	$704.96	$739.18	$739.18	$697.96	$697.96
53	$818.25	$818.25	$715.29	$715.29	$736.74	$736.74	$772.51	$772.51	$729.42	$729.42
54	$856.35	$856.35	$748.60	$748.60	$771.05	$771.05	$808.48	$808.48	$763.39	$763.39
55	$894.46	$894.46	$781.90	$781.90	$805.36	$805.36	$844.46	$844.46	$797.36	$797.36
56	$935.77	$935.77	$818.02	$818.02	$842.56	$842.56	$883.46	$883.46	$834.19	$834.19
57	$977.48	$977.48	$854.49	$854.49	$880.12	$880.12	$922.84	$922.84	$871.37	$871.37
58	$1,022.01	$1,022.01	$893.41	$893.41	$920.21	$920.21	$964.88	$964.88	$911.06	$911.06
59	$1,044.07	$1,044.07	$912.69	$912.69	$940.07	$940.07	$985.71	$985.71	$930.73	$930.73
60	$1,088.59	$1,088.59	$951.61	$951.61	$980.16	$980.16	$1,027.74	$1,027.74	$970.42	$970.42
61	$1,127.09	$1,127.09	$985.27	$985.27	$1,014.83	$1,014.83	$1,064.09	$1,064.09	$1,004.74	$1,004.74
62	$1,152.36	$1,152.36	$1,007.36	$1,007.36	$1,037.58	$1,037.58	$1,087.95	$1,087.95	$1,027.27	$1,027.27
63	$1,184.05	$1,184.05	$1,035.06	$1,035.06	$1,066.11	$1,066.11	$1,117.86	$1,117.86	$1,055.52	$1,055.52
64+	$1,203.29	$1,203.29	$1,051.88	$1,051.88	$1,083.44	$1,083.44	$1,136.03	$1,136.03	$1,072.67	$1,072.67

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/30 | Rx 0		Silver PPO 4000/0/30 | Rx 0		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$281.74	$281.74	$295.42	$295.42	$223.41	$223.41	$230.11	$230.11	$241.28	$241.28
15	$306.78	$306.78	$321.68	$321.68	$243.27	$243.27	$250.57	$250.57	$262.73	$262.73
16	$316.36	$316.36	$331.72	$331.72	$250.86	$250.86	$258.39	$258.39	$270.93	$270.93
17	$325.93	$325.93	$341.76	$341.76	$258.46	$258.46	$266.21	$266.21	$279.13	$279.13
18	$336.25	$336.25	$352.57	$352.57	$266.63	$266.63	$274.63	$274.63	$287.96	$287.96
19	$346.56	$346.56	$363.38	$363.38	$274.81	$274.81	$283.05	$283.05	$296.79	$296.79
20	$357.24	$357.24	$374.58	$374.58	$283.28	$283.28	$291.78	$291.78	$305.94	$305.94
21	$368.29	$368.29	$386.16	$386.16	$292.04	$292.04	$300.80	$300.80	$315.40	$315.40
22	$368.29	$368.29	$386.16	$386.16	$292.04	$292.04	$300.80	$300.80	$315.40	$315.40
23	$368.29	$368.29	$386.16	$386.16	$292.04	$292.04	$300.80	$300.80	$315.40	$315.40
24	$368.29	$368.29	$386.16	$386.16	$292.04	$292.04	$300.80	$300.80	$315.40	$315.40
25	$369.76	$369.76	$387.71	$387.71	$293.21	$293.21	$302.00	$302.00	$316.66	$316.66
26	$377.13	$377.13	$395.43	$395.43	$299.05	$299.05	$308.02	$308.02	$322.97	$322.97
27	$385.96	$385.96	$404.70	$404.70	$306.06	$306.06	$315.24	$315.24	$330.54	$330.54
28	$400.33	$400.33	$419.76	$419.76	$317.45	$317.45	$326.97	$326.97	$342.84	$342.84
29	$412.11	$412.11	$432.12	$432.12	$326.79	$326.79	$336.60	$336.60	$352.94	$352.94
30	$418.01	$418.01	$438.30	$438.30	$331.47	$331.47	$341.41	$341.41	$357.98	$357.98
31	$426.84	$426.84	$447.57	$447.57	$338.47	$338.47	$348.63	$348.63	$365.55	$365.55
32	$435.68	$435.68	$456.83	$456.83	$345.48	$345.48	$355.85	$355.85	$373.12	$373.12
33	$441.21	$441.21	$462.63	$462.63	$349.86	$349.86	$360.36	$360.36	$377.85	$377.85
34	$447.10	$447.10	$468.80	$468.80	$354.54	$354.54	$365.17	$365.17	$382.90	$382.90
35	$450.05	$450.05	$471.89	$471.89	$356.87	$356.87	$367.58	$367.58	$385.42	$385.42
36	$452.99	$452.99	$474.98	$474.98	$359.21	$359.21	$369.99	$369.99	$387.95	$387.95
37	$455.94	$455.94	$478.07	$478.07	$361.55	$361.55	$372.39	$372.39	$390.47	$390.47
38	$458.89	$458.89	$481.16	$481.16	$363.88	$363.88	$374.80	$374.80	$392.99	$392.99
39	$464.78	$464.78	$487.34	$487.34	$368.55	$368.55	$379.61	$379.61	$398.04	$398.04
40	$470.67	$470.67	$493.52	$493.52	$373.23	$373.23	$384.42	$384.42	$403.09	$403.09
41	$479.51	$479.51	$502.79	$502.79	$380.24	$380.24	$391.64	$391.64	$410.65	$410.65
42	$487.98	$487.98	$511.67	$511.67	$386.95	$386.95	$398.56	$398.56	$417.91	$417.91
43	$499.77	$499.77	$524.03	$524.03	$396.30	$396.30	$408.19	$408.19	$428.00	$428.00
44	$514.50	$514.50	$539.47	$539.47	$407.98	$407.98	$420.22	$420.22	$440.62	$440.62
45	$531.81	$531.81	$557.62	$557.62	$421.71	$421.71	$434.36	$434.36	$455.44	$455.44
46	$552.43	$552.43	$579.25	$579.25	$438.06	$438.06	$451.20	$451.20	$473.10	$473.10
47	$575.63	$575.63	$603.58	$603.58	$456.46	$456.46	$470.15	$470.15	$492.98	$492.98
48	$602.15	$602.15	$631.38	$631.38	$477.49	$477.49	$491.81	$491.81	$515.68	$515.68
49	$628.30	$628.30	$658.80	$658.80	$498.22	$498.22	$513.17	$513.17	$538.08	$538.08
50	$657.76	$657.76	$689.69	$689.69	$521.58	$521.58	$537.23	$537.23	$563.31	$563.31
51	$686.85	$686.85	$720.20	$720.20	$544.65	$544.65	$560.99	$560.99	$588.23	$588.23
52	$718.90	$718.90	$753.79	$753.79	$570.06	$570.06	$587.16	$587.16	$615.67	$615.67
53	$751.31	$751.31	$787.78	$787.78	$595.76	$595.76	$613.63	$613.63	$643.42	$643.42
54	$786.29	$786.29	$824.46	$824.46	$623.51	$623.51	$642.21	$642.21	$673.39	$673.39
55	$821.28	$821.28	$861.15	$861.15	$651.25	$651.25	$670.79	$670.79	$703.35	$703.35
56	$859.21	$859.21	$900.92	$900.92	$681.33	$681.33	$701.77	$701.77	$735.84	$735.84
57	$897.51	$897.51	$941.08	$941.08	$711.70	$711.70	$733.05	$733.05	$768.64	$768.64
58	$938.39	$938.39	$983.95	$983.95	$744.12	$744.12	$766.44	$766.44	$803.65	$803.65
59	$958.65	$958.65	$1,005.19	$1,005.19	$760.18	$760.18	$782.99	$782.99	$820.99	$820.99
60	$999.53	$999.53	$1,048.05	$1,048.05	$792.60	$792.60	$816.37	$816.37	$856.00	$856.00
61	$1,034.89	$1,034.89	$1,085.12	$1,085.12	$820.63	$820.63	$845.25	$845.25	$886.28	$886.28
62	$1,058.09	$1,058.09	$1,109.45	$1,109.45	$839.03	$839.03	$864.20	$864.20	$906.15	$906.15
63	$1,087.18	$1,087.18	$1,139.96	$1,139.96	$862.10	$862.10	$887.97	$887.97	$931.07	$931.07
64+	$1,104.86	$1,104.86	$1,158.48	$1,158.48	$876.11	$876.11	$902.39	$902.39	$946.20	$946.20

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 0		Silver PPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$273.89	$273.89	$282.10	$282.10	$295.80	$295.80	$279.19	$279.19	$287.56	$287.56
15	$298.23	$298.23	$307.18	$307.18	$322.09	$322.09	$304.00	$304.00	$313.12	$313.12
16	$307.54	$307.54	$316.77	$316.77	$332.14	$332.14	$313.49	$313.49	$322.90	$322.90
17	$316.85	$316.85	$326.35	$326.35	$342.20	$342.20	$322.98	$322.98	$332.67	$332.67
18	$326.87	$326.87	$336.68	$336.68	$353.02	$353.02	$333.20	$333.20	$343.20	$343.20
19	$336.90	$336.90	$347.00	$347.00	$363.85	$363.85	$343.42	$343.42	$353.72	$353.72
20	$347.28	$347.28	$357.70	$357.70	$375.06	$375.06	$354.00	$354.00	$364.62	$364.62
21	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$364.95	$364.95	$375.90	$375.90
22	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$364.95	$364.95	$375.90	$375.90
23	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$364.95	$364.95	$375.90	$375.90
24	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$364.95	$364.95	$375.90	$375.90
25	$359.45	$359.45	$370.24	$370.24	$388.21	$388.21	$366.41	$366.41	$377.40	$377.40
26	$366.61	$366.61	$377.61	$377.61	$395.94	$395.94	$373.71	$373.71	$384.92	$384.92
27	$375.20	$375.20	$386.46	$386.46	$405.22	$405.22	$382.47	$382.47	$393.94	$393.94
28	$389.17	$389.17	$400.84	$400.84	$420.30	$420.30	$396.70	$396.70	$408.60	$408.60
29	$400.62	$400.62	$412.64	$412.64	$432.67	$432.67	$408.38	$408.38	$420.63	$420.63
30	$406.35	$406.35	$418.54	$418.54	$438.86	$438.86	$414.22	$414.22	$426.64	$426.64
31	$414.95	$414.95	$427.39	$427.39	$448.14	$448.14	$422.98	$422.98	$435.67	$435.67
32	$423.54	$423.54	$436.24	$436.24	$457.42	$457.42	$431.74	$431.74	$444.69	$444.69
33	$428.91	$428.91	$441.78	$441.78	$463.22	$463.22	$437.21	$437.21	$450.33	$450.33
34	$434.64	$434.64	$447.68	$447.68	$469.41	$469.41	$443.05	$443.05	$456.34	$456.34
35	$437.50	$437.50	$450.63	$450.63	$472.50	$472.50	$445.97	$445.97	$459.35	$459.35
36	$440.36	$440.36	$453.58	$453.58	$475.59	$475.59	$448.89	$448.89	$462.36	$462.36
37	$443.23	$443.23	$456.53	$456.53	$478.69	$478.69	$451.81	$451.81	$465.36	$465.36
38	$446.09	$446.09	$459.48	$459.48	$481.78	$481.78	$454.73	$454.73	$468.37	$468.37
39	$451.82	$451.82	$465.38	$465.38	$487.97	$487.97	$460.57	$460.57	$474.38	$474.38
40	$457.55	$457.55	$471.28	$471.28	$494.15	$494.15	$466.41	$466.41	$480.40	$480.40
41	$466.14	$466.14	$480.13	$480.13	$503.43	$503.43	$475.16	$475.16	$489.42	$489.42
42	$474.38	$474.38	$488.61	$488.61	$512.33	$512.33	$483.56	$483.56	$498.07	$498.07
43	$485.83	$485.83	$500.41	$500.41	$524.70	$524.70	$495.24	$495.24	$510.09	$510.09
44	$500.15	$500.15	$515.16	$515.16	$540.17	$540.17	$509.84	$509.84	$525.13	$525.13
45	$516.98	$516.98	$532.49	$532.49	$558.34	$558.34	$526.99	$526.99	$542.80	$542.80
46	$537.03	$537.03	$553.14	$553.14	$579.99	$579.99	$547.42	$547.42	$563.85	$563.85
47	$559.59	$559.59	$576.37	$576.37	$604.35	$604.35	$570.42	$570.42	$587.53	$587.53
48	$585.36	$585.36	$602.92	$602.92	$632.19	$632.19	$596.69	$596.69	$614.59	$614.59
49	$610.78	$610.78	$629.11	$629.11	$659.64	$659.64	$622.60	$622.60	$641.28	$641.28
50	$639.42	$639.42	$658.61	$658.61	$690.58	$690.58	$651.80	$651.80	$671.35	$671.35
51	$667.71	$667.71	$687.74	$687.74	$721.12	$721.12	$680.63	$680.63	$701.05	$701.05
52	$698.86	$698.86	$719.82	$719.82	$754.76	$754.76	$712.38	$712.38	$733.75	$733.75
53	$730.36	$730.36	$752.27	$752.27	$788.79	$788.79	$744.50	$744.50	$766.83	$766.83
54	$764.37	$764.37	$787.30	$787.30	$825.52	$825.52	$779.17	$779.17	$802.54	$802.54
55	$798.38	$798.38	$822.34	$822.34	$862.26	$862.26	$813.84	$813.84	$838.25	$838.25
56	$835.26	$835.26	$860.32	$860.32	$902.08	$902.08	$851.43	$851.43	$876.97	$876.97
57	$872.49	$872.49	$898.67	$898.67	$942.29	$942.29	$889.38	$889.38	$916.06	$916.06
58	$912.23	$912.23	$939.60	$939.60	$985.21	$985.21	$929.89	$929.89	$957.79	$957.79
59	$931.93	$931.93	$959.88	$959.88	$1,006.48	$1,006.48	$949.96	$949.96	$978.46	$978.46
60	$971.67	$971.67	$1,000.82	$1,000.82	$1,049.40	$1,049.40	$990.47	$990.47	$1,020.19	$1,020.19
61	$1,006.04	$1,006.04	$1,036.22	$1,036.22	$1,086.52	$1,086.52	$1,025.51	$1,025.51	$1,056.27	$1,056.27
62	$1,028.59	$1,028.59	$1,059.45	$1,059.45	$1,110.88	$1,110.88	$1,048.50	$1,048.50	$1,079.96	$1,079.96
63	$1,056.88	$1,056.88	$1,088.58	$1,088.58	$1,141.43	$1,141.43	$1,077.33	$1,077.33	$1,109.65	$1,109.65
64+	$1,074.05	$1,074.05	$1,106.27	$1,106.27	$1,159.97	$1,159.97	$1,094.84	$1,094.84	$1,127.69	$1,127.69

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010144		45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 0		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Silver HSA 3500/0/15 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold		Silver	
Deductible =>	$3000 /$0 Med/Rx		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$301.52	$301.52	$308.77	$308.77	$318.03	$318.03	$333.47	$333.47	$262.95	$262.95
15	$328.32	$328.32	$336.22	$336.22	$346.30	$346.30	$363.11	$363.11	$286.32	$286.32
16	$338.57	$338.57	$346.71	$346.71	$357.11	$357.11	$374.45	$374.45	$295.26	$295.26
17	$348.82	$348.82	$357.20	$357.20	$367.92	$367.92	$385.78	$385.78	$304.19	$304.19
18	$359.86	$359.86	$368.51	$368.51	$379.56	$379.56	$397.99	$397.99	$313.82	$313.82
19	$370.89	$370.89	$379.81	$379.81	$391.20	$391.20	$410.19	$410.19	$323.44	$323.44
20	$382.32	$382.32	$391.51	$391.51	$403.26	$403.26	$422.83	$422.83	$333.41	$333.41
21	$394.15	$394.15	$403.62	$403.62	$415.73	$415.73	$435.91	$435.91	$343.72	$343.72
22	$394.15	$394.15	$403.62	$403.62	$415.73	$415.73	$435.91	$435.91	$343.72	$343.72
23	$394.15	$394.15	$403.62	$403.62	$415.73	$415.73	$435.91	$435.91	$343.72	$343.72
24	$394.15	$394.15	$403.62	$403.62	$415.73	$415.73	$435.91	$435.91	$343.72	$343.72
25	$395.72	$395.72	$405.23	$405.23	$417.39	$417.39	$437.65	$437.65	$345.09	$345.09
26	$403.61	$403.61	$413.31	$413.31	$425.71	$425.71	$446.37	$446.37	$351.97	$351.97
27	$413.07	$413.07	$422.99	$422.99	$435.68	$435.68	$456.83	$456.83	$360.22	$360.22
28	$428.44	$428.44	$438.73	$438.73	$451.90	$451.90	$473.83	$473.83	$373.62	$373.62
29	$441.05	$441.05	$451.65	$451.65	$465.20	$465.20	$487.78	$487.78	$384.62	$384.62
30	$447.36	$447.36	$458.11	$458.11	$471.85	$471.85	$494.76	$494.76	$390.12	$390.12
31	$456.82	$456.82	$467.80	$467.80	$481.83	$481.83	$505.22	$505.22	$398.37	$398.37
32	$466.27	$466.27	$477.48	$477.48	$491.81	$491.81	$515.68	$515.68	$406.62	$406.62
33	$472.19	$472.19	$483.54	$483.54	$498.04	$498.04	$522.22	$522.22	$411.78	$411.78
34	$478.49	$478.49	$489.99	$489.99	$504.69	$504.69	$529.19	$529.19	$417.28	$417.28
35	$481.65	$481.65	$493.22	$493.22	$508.02	$508.02	$532.68	$532.68	$420.03	$420.03
36	$484.80	$484.80	$496.45	$496.45	$511.35	$511.35	$536.17	$536.17	$422.78	$422.78
37	$487.95	$487.95	$499.68	$499.68	$514.67	$514.67	$539.66	$539.66	$425.53	$425.53
38	$491.11	$491.11	$502.91	$502.91	$518.00	$518.00	$543.14	$543.14	$428.28	$428.28
39	$497.41	$497.41	$509.37	$509.37	$524.65	$524.65	$550.12	$550.12	$433.77	$433.77
40	$503.72	$503.72	$515.83	$515.83	$531.30	$531.30	$557.09	$557.09	$439.27	$439.27
41	$513.18	$513.18	$525.51	$525.51	$541.28	$541.28	$567.55	$567.55	$447.52	$447.52
42	$522.24	$522.24	$534.80	$534.80	$550.84	$550.84	$577.58	$577.58	$455.43	$455.43
43	$534.86	$534.86	$547.71	$547.71	$564.14	$564.14	$591.53	$591.53	$466.43	$466.43
44	$550.62	$550.62	$563.86	$563.86	$580.77	$580.77	$608.97	$608.97	$480.18	$480.18
45	$569.15	$569.15	$582.83	$582.83	$600.31	$600.31	$629.45	$629.45	$496.33	$496.33
46	$591.22	$591.22	$605.43	$605.43	$623.59	$623.59	$653.86	$653.86	$515.58	$515.58
47	$616.05	$616.05	$630.86	$630.86	$649.78	$649.78	$681.33	$681.33	$537.23	$537.23
48	$644.43	$644.43	$659.92	$659.92	$679.72	$679.72	$712.71	$712.71	$561.98	$561.98
49	$672.41	$672.41	$688.58	$688.58	$709.23	$709.23	$743.66	$743.66	$586.39	$586.39
50	$703.94	$703.94	$720.87	$720.87	$742.49	$742.49	$778.53	$778.53	$613.88	$613.88
51	$735.08	$735.08	$752.75	$752.75	$775.33	$775.33	$812.97	$812.97	$641.04	$641.04
52	$769.37	$769.37	$787.87	$787.87	$811.50	$811.50	$850.90	$850.90	$670.94	$670.94
53	$804.06	$804.06	$823.38	$823.38	$848.09	$848.09	$889.26	$889.26	$701.19	$701.19
54	$841.50	$841.50	$861.73	$861.73	$887.58	$887.58	$930.67	$930.67	$733.84	$733.84
55	$878.95	$878.95	$900.07	$900.07	$927.07	$927.07	$972.08	$972.08	$766.50	$766.50
56	$919.54	$919.54	$941.65	$941.65	$969.89	$969.89	$1,016.98	$1,016.98	$801.90	$801.90
57	$960.53	$960.53	$983.62	$983.62	$1,013.13	$1,013.13	$1,062.31	$1,062.31	$837.65	$837.65
58	$1,004.28	$1,004.28	$1,028.42	$1,028.42	$1,059.28	$1,059.28	$1,110.70	$1,110.70	$875.80	$875.80
59	$1,025.96	$1,025.96	$1,050.62	$1,050.62	$1,082.14	$1,082.14	$1,134.67	$1,134.67	$894.70	$894.70
60	$1,069.71	$1,069.71	$1,095.42	$1,095.42	$1,128.29	$1,128.29	$1,183.06	$1,183.06	$932.86	$932.86
61	$1,107.55	$1,107.55	$1,134.17	$1,134.17	$1,168.20	$1,168.20	$1,224.91	$1,224.91	$965.85	$965.85
62	$1,132.38	$1,132.38	$1,159.60	$1,159.60	$1,194.39	$1,194.39	$1,252.37	$1,252.37	$987.51	$987.51
63	$1,163.52	$1,163.52	$1,191.49	$1,191.49	$1,227.23	$1,227.23	$1,286.81	$1,286.81	$1,014.66	$1,014.66
64+	$1,182.44	$1,182.44	$1,210.85	$1,210.85	$1,247.18	$1,247.18	$1,307.72	$1,307.72	$1,031.15	$1,031.15

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184	
Plan Marketing Name =>	Silver HSA 3500/0/15 | Combined		Silver HSA 3500/0/15 | Combined		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$3500 Med/Rx Combined		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$270.83	$270.83	$283.98	$283.98	$262.70	$262.70	$270.58	$270.58	$283.72	$283.72
15	$294.91	$294.91	$309.22	$309.22	$286.05	$286.05	$294.63	$294.63	$308.94	$308.94
16	$304.11	$304.11	$318.88	$318.88	$294.98	$294.98	$303.83	$303.83	$318.58	$318.58
17	$313.32	$313.32	$328.53	$328.53	$303.91	$303.91	$313.03	$313.03	$328.22	$328.22
18	$323.23	$323.23	$338.92	$338.92	$313.52	$313.52	$322.93	$322.93	$338.61	$338.61
19	$333.14	$333.14	$349.32	$349.32	$323.14	$323.14	$332.83	$332.83	$348.99	$348.99
20	$343.41	$343.41	$360.08	$360.08	$333.10	$333.10	$343.09	$343.09	$359.75	$359.75
21	$354.03	$354.03	$371.22	$371.22	$343.40	$343.40	$353.70	$353.70	$370.87	$370.87
22	$354.03	$354.03	$371.22	$371.22	$343.40	$343.40	$353.70	$353.70	$370.87	$370.87
23	$354.03	$354.03	$371.22	$371.22	$343.40	$343.40	$353.70	$353.70	$370.87	$370.87
24	$354.03	$354.03	$371.22	$371.22	$343.40	$343.40	$353.70	$353.70	$370.87	$370.87
25	$355.45	$355.45	$372.70	$372.70	$344.77	$344.77	$355.12	$355.12	$372.36	$372.36
26	$362.53	$362.53	$380.13	$380.13	$351.64	$351.64	$362.19	$362.19	$379.77	$379.77
27	$371.03	$371.03	$389.04	$389.04	$359.88	$359.88	$370.68	$370.68	$388.67	$388.67
28	$384.83	$384.83	$403.51	$403.51	$373.28	$373.28	$384.47	$384.47	$403.14	$403.14
29	$396.16	$396.16	$415.39	$415.39	$384.26	$384.26	$395.79	$395.79	$415.01	$415.01
30	$401.83	$401.83	$421.33	$421.33	$389.76	$389.76	$401.45	$401.45	$420.94	$420.94
31	$410.32	$410.32	$430.24	$430.24	$398.00	$398.00	$409.94	$409.94	$429.84	$429.84
32	$418.82	$418.82	$439.15	$439.15	$406.24	$406.24	$418.43	$418.43	$438.74	$438.74
33	$424.13	$424.13	$444.72	$444.72	$411.39	$411.39	$423.73	$423.73	$444.30	$444.30
34	$429.79	$429.79	$450.66	$450.66	$416.89	$416.89	$429.39	$429.39	$450.24	$450.24
35	$432.63	$432.63	$453.63	$453.63	$419.63	$419.63	$432.22	$432.22	$453.21	$453.21
36	$435.46	$435.46	$456.60	$456.60	$422.38	$422.38	$435.05	$435.05	$456.17	$456.17
37	$438.29	$438.29	$459.57	$459.57	$425.13	$425.13	$437.88	$437.88	$459.14	$459.14
38	$441.12	$441.12	$462.54	$462.54	$427.88	$427.88	$440.71	$440.71	$462.11	$462.11
39	$446.79	$446.79	$468.48	$468.48	$433.37	$433.37	$446.37	$446.37	$468.04	$468.04
40	$452.45	$452.45	$474.42	$474.42	$438.87	$438.87	$452.03	$452.03	$473.97	$473.97
41	$460.95	$460.95	$483.33	$483.33	$447.11	$447.11	$460.52	$460.52	$482.88	$482.88
42	$469.09	$469.09	$491.86	$491.86	$455.00	$455.00	$468.66	$468.66	$491.41	$491.41
43	$480.42	$480.42	$503.74	$503.74	$465.99	$465.99	$479.97	$479.97	$503.27	$503.27
44	$494.58	$494.58	$518.59	$518.59	$479.73	$479.73	$494.12	$494.12	$518.11	$518.11
45	$511.22	$511.22	$536.04	$536.04	$495.87	$495.87	$510.75	$510.75	$535.54	$535.54
46	$531.05	$531.05	$556.83	$556.83	$515.10	$515.10	$530.55	$530.55	$556.31	$556.31
47	$553.35	$553.35	$580.21	$580.21	$536.73	$536.73	$552.84	$552.84	$579.67	$579.67
48	$578.84	$578.84	$606.94	$606.94	$561.46	$561.46	$578.30	$578.30	$606.38	$606.38
49	$603.98	$603.98	$633.30	$633.30	$585.84	$585.84	$603.42	$603.42	$632.71	$632.71
50	$632.30	$632.30	$662.99	$662.99	$613.31	$613.31	$631.71	$631.71	$662.38	$662.38
51	$660.27	$660.27	$692.32	$692.32	$640.44	$640.44	$659.65	$659.65	$691.68	$691.68
52	$691.07	$691.07	$724.62	$724.62	$670.32	$670.32	$690.43	$690.43	$723.94	$723.94
53	$722.22	$722.22	$757.28	$757.28	$700.54	$700.54	$721.55	$721.55	$756.58	$756.58
54	$755.86	$755.86	$792.55	$792.55	$733.16	$733.16	$755.15	$755.15	$791.81	$791.81
55	$789.49	$789.49	$827.82	$827.82	$765.78	$765.78	$788.76	$788.76	$827.04	$827.04
56	$825.96	$825.96	$866.05	$866.05	$801.15	$801.15	$825.19	$825.19	$865.24	$865.24
57	$862.78	$862.78	$904.66	$904.66	$836.87	$836.87	$861.97	$861.97	$903.82	$903.82
58	$902.07	$902.07	$945.86	$945.86	$874.98	$874.98	$901.23	$901.23	$944.98	$944.98
59	$921.54	$921.54	$966.28	$966.28	$893.87	$893.87	$920.69	$920.69	$965.38	$965.38
60	$960.84	$960.84	$1,007.48	$1,007.48	$931.99	$931.99	$959.95	$959.95	$1,006.55	$1,006.55
61	$994.83	$994.83	$1,043.12	$1,043.12	$964.95	$964.95	$993.90	$993.90	$1,042.15	$1,042.15
62	$1,017.13	$1,017.13	$1,066.51	$1,066.51	$986.59	$986.59	$1,016.19	$1,016.19	$1,065.52	$1,065.52
63	$1,045.10	$1,045.10	$1,095.83	$1,095.83	$1,013.72	$1,013.72	$1,044.13	$1,044.13	$1,094.81	$1,094.81
64+	$1,062.08	$1,062.08	$1,113.65	$1,113.65	$1,030.19	$1,030.19	$1,061.10	$1,061.10	$1,112.61	$1,112.61

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$250 Med/Rx		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$268.00	$268.00	$276.04	$276.04	$289.44	$289.44	$259.12	$259.12	$266.89	$266.89
15	$291.82	$291.82	$300.58	$300.58	$315.17	$315.17	$282.15	$282.15	$290.62	$290.62
16	$300.93	$300.93	$309.96	$309.96	$325.01	$325.01	$290.96	$290.96	$299.69	$299.69
17	$310.04	$310.04	$319.34	$319.34	$334.85	$334.85	$299.77	$299.77	$308.76	$308.76
18	$319.85	$319.85	$329.45	$329.45	$345.44	$345.44	$309.25	$309.25	$318.53	$318.53
19	$329.66	$329.66	$339.55	$339.55	$356.03	$356.03	$318.74	$318.74	$328.30	$328.30
20	$339.82	$339.82	$350.01	$350.01	$367.01	$367.01	$328.56	$328.56	$338.42	$338.42
21	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$338.72	$338.72	$348.88	$348.88
22	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$338.72	$338.72	$348.88	$348.88
23	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$338.72	$338.72	$348.88	$348.88
24	$350.33	$350.33	$360.84	$360.84	$378.36	$378.36	$338.72	$338.72	$348.88	$348.88
25	$351.73	$351.73	$362.28	$362.28	$379.87	$379.87	$340.07	$340.07	$350.28	$350.28
26	$358.74	$358.74	$369.50	$369.50	$387.44	$387.44	$346.85	$346.85	$357.25	$357.25
27	$367.15	$367.15	$378.16	$378.16	$396.52	$396.52	$354.98	$354.98	$365.63	$365.63
28	$380.81	$380.81	$392.23	$392.23	$411.27	$411.27	$368.19	$368.19	$379.23	$379.23
29	$392.02	$392.02	$403.78	$403.78	$423.38	$423.38	$379.03	$379.03	$390.40	$390.40
30	$397.62	$397.62	$409.55	$409.55	$429.43	$429.43	$384.45	$384.45	$395.98	$395.98
31	$406.03	$406.03	$418.21	$418.21	$438.52	$438.52	$392.58	$392.58	$404.35	$404.35
32	$414.44	$414.44	$426.87	$426.87	$447.60	$447.60	$400.71	$400.71	$412.73	$412.73
33	$419.70	$419.70	$432.29	$432.29	$453.27	$453.27	$405.79	$405.79	$417.96	$417.96
34	$425.30	$425.30	$438.06	$438.06	$459.32	$459.32	$411.21	$411.21	$423.54	$423.54
35	$428.10	$428.10	$440.95	$440.95	$462.35	$462.35	$413.92	$413.92	$426.33	$426.33
36	$430.91	$430.91	$443.83	$443.83	$465.38	$465.38	$416.63	$416.63	$429.12	$429.12
37	$433.71	$433.71	$446.72	$446.72	$468.41	$468.41	$419.34	$419.34	$431.92	$431.92
38	$436.51	$436.51	$449.61	$449.61	$471.43	$471.43	$422.05	$422.05	$434.71	$434.71
39	$442.12	$442.12	$455.38	$455.38	$477.49	$477.49	$427.46	$427.46	$440.29	$440.29
40	$447.72	$447.72	$461.15	$461.15	$483.54	$483.54	$432.88	$432.88	$445.87	$445.87
41	$456.13	$456.13	$469.81	$469.81	$492.62	$492.62	$441.01	$441.01	$454.24	$454.24
42	$464.19	$464.19	$478.11	$478.11	$501.32	$501.32	$448.80	$448.80	$462.27	$462.27
43	$475.40	$475.40	$489.66	$489.66	$513.43	$513.43	$459.64	$459.64	$473.43	$473.43
44	$489.41	$489.41	$504.09	$504.09	$528.56	$528.56	$473.19	$473.19	$487.39	$487.39
45	$505.88	$505.88	$521.05	$521.05	$546.35	$546.35	$489.11	$489.11	$503.79	$503.79
46	$525.50	$525.50	$541.26	$541.26	$567.53	$567.53	$508.08	$508.08	$523.32	$523.32
47	$547.57	$547.57	$563.99	$563.99	$591.37	$591.37	$529.42	$529.42	$545.30	$545.30
48	$572.79	$572.79	$589.97	$589.97	$618.61	$618.61	$553.81	$553.81	$570.42	$570.42
49	$597.66	$597.66	$615.59	$615.59	$645.48	$645.48	$577.86	$577.86	$595.19	$595.19
50	$625.69	$625.69	$644.46	$644.46	$675.74	$675.74	$604.95	$604.95	$623.10	$623.10
51	$653.37	$653.37	$672.97	$672.97	$705.63	$705.63	$631.71	$631.71	$650.66	$650.66
52	$683.84	$683.84	$704.36	$704.36	$738.55	$738.55	$661.18	$661.18	$681.02	$681.02
53	$714.67	$714.67	$736.11	$736.11	$771.85	$771.85	$690.99	$690.99	$711.72	$711.72
54	$747.95	$747.95	$770.39	$770.39	$807.79	$807.79	$723.17	$723.17	$744.86	$744.86
55	$781.24	$781.24	$804.67	$804.67	$843.73	$843.73	$755.35	$755.35	$778.01	$778.01
56	$817.32	$817.32	$841.84	$841.84	$882.71	$882.71	$790.23	$790.23	$813.94	$813.94
57	$853.75	$853.75	$879.37	$879.37	$922.05	$922.05	$825.46	$825.46	$850.22	$850.22
58	$892.64	$892.64	$919.42	$919.42	$964.05	$964.05	$863.06	$863.06	$888.95	$888.95
59	$911.91	$911.91	$939.27	$939.27	$984.86	$984.86	$881.69	$881.69	$908.14	$908.14
60	$950.80	$950.80	$979.32	$979.32	$1,026.86	$1,026.86	$919.29	$919.29	$946.86	$946.86
61	$984.43	$984.43	$1,013.96	$1,013.96	$1,063.18	$1,063.18	$951.80	$951.80	$980.36	$980.36
62	$1,006.50	$1,006.50	$1,036.69	$1,036.69	$1,087.02	$1,087.02	$973.14	$973.14	$1,002.34	$1,002.34
63	$1,034.17	$1,034.17	$1,065.20	$1,065.20	$1,116.91	$1,116.91	$999.90	$999.90	$1,029.90	$1,029.90
64+	$1,050.98	$1,050.98	$1,082.51	$1,082.51	$1,135.07	$1,135.07	$1,016.15	$1,016.15	$1,046.63	$1,046.63

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Gold	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$279.85	$279.85	$264.42	$264.42	$272.35	$272.35	$285.58	$285.58	$314.09	$314.09
15	$304.73	$304.73	$287.93	$287.93	$296.56	$296.56	$310.96	$310.96	$342.01	$342.01
16	$314.24	$314.24	$296.91	$296.91	$305.82	$305.82	$320.67	$320.67	$352.69	$352.69
17	$323.75	$323.75	$305.90	$305.90	$315.08	$315.08	$330.37	$330.37	$363.36	$363.36
18	$333.99	$333.99	$315.58	$315.58	$325.05	$325.05	$340.82	$340.82	$374.86	$374.86
19	$344.23	$344.23	$325.26	$325.26	$335.01	$335.01	$351.28	$351.28	$386.36	$386.36
20	$354.84	$354.84	$335.28	$335.28	$345.34	$345.34	$362.10	$362.10	$398.26	$398.26
21	$365.82	$365.82	$345.65	$345.65	$356.02	$356.02	$373.30	$373.30	$410.58	$410.58
22	$365.82	$365.82	$345.65	$345.65	$356.02	$356.02	$373.30	$373.30	$410.58	$410.58
23	$365.82	$365.82	$345.65	$345.65	$356.02	$356.02	$373.30	$373.30	$410.58	$410.58
24	$365.82	$365.82	$345.65	$345.65	$356.02	$356.02	$373.30	$373.30	$410.58	$410.58
25	$367.28	$367.28	$347.03	$347.03	$357.44	$357.44	$374.80	$374.80	$412.22	$412.22
26	$374.60	$374.60	$353.95	$353.95	$364.56	$364.56	$382.26	$382.26	$420.43	$420.43
27	$383.38	$383.38	$362.24	$362.24	$373.11	$373.11	$391.22	$391.22	$430.29	$430.29
28	$397.64	$397.64	$375.72	$375.72	$386.99	$386.99	$405.78	$405.78	$446.30	$446.30
29	$409.35	$409.35	$386.78	$386.78	$398.39	$398.39	$417.72	$417.72	$459.44	$459.44
30	$415.20	$415.20	$392.31	$392.31	$404.08	$404.08	$423.70	$423.70	$466.01	$466.01
31	$423.98	$423.98	$400.61	$400.61	$412.63	$412.63	$432.66	$432.66	$475.86	$475.86
32	$432.76	$432.76	$408.90	$408.90	$421.17	$421.17	$441.62	$441.62	$485.72	$485.72
33	$438.25	$438.25	$414.09	$414.09	$426.51	$426.51	$447.22	$447.22	$491.87	$491.87
34	$444.10	$444.10	$419.62	$419.62	$432.21	$432.21	$453.19	$453.19	$498.44	$498.44
35	$447.03	$447.03	$422.38	$422.38	$435.06	$435.06	$456.18	$456.18	$501.73	$501.73
36	$449.96	$449.96	$425.15	$425.15	$437.90	$437.90	$459.16	$459.16	$505.01	$505.01
37	$452.88	$452.88	$427.91	$427.91	$440.75	$440.75	$462.15	$462.15	$508.30	$508.30
38	$455.81	$455.81	$430.68	$430.68	$443.60	$443.60	$465.13	$465.13	$511.58	$511.58
39	$461.66	$461.66	$436.21	$436.21	$449.30	$449.30	$471.11	$471.11	$518.15	$518.15
40	$467.51	$467.51	$441.74	$441.74	$454.99	$454.99	$477.08	$477.08	$524.72	$524.72
41	$476.29	$476.29	$450.04	$450.04	$463.54	$463.54	$486.04	$486.04	$534.58	$534.58
42	$484.71	$484.71	$457.99	$457.99	$471.73	$471.73	$494.63	$494.63	$544.02	$544.02
43	$496.41	$496.41	$469.05	$469.05	$483.12	$483.12	$506.57	$506.57	$557.16	$557.16
44	$511.05	$511.05	$482.87	$482.87	$497.36	$497.36	$521.50	$521.50	$573.58	$573.58
45	$528.24	$528.24	$499.12	$499.12	$514.09	$514.09	$539.05	$539.05	$592.88	$592.88
46	$548.73	$548.73	$518.48	$518.48	$534.03	$534.03	$559.95	$559.95	$615.87	$615.87
47	$571.77	$571.77	$540.25	$540.25	$556.46	$556.46	$583.47	$583.47	$641.74	$641.74
48	$598.11	$598.11	$565.14	$565.14	$582.09	$582.09	$610.35	$610.35	$671.30	$671.30
49	$624.08	$624.08	$589.68	$589.68	$607.37	$607.37	$636.85	$636.85	$700.45	$700.45
50	$653.35	$653.35	$617.33	$617.33	$635.85	$635.85	$666.72	$666.72	$733.30	$733.30
51	$682.25	$682.25	$644.64	$644.64	$663.98	$663.98	$696.21	$696.21	$765.73	$765.73
52	$714.08	$714.08	$674.71	$674.71	$694.95	$694.95	$728.69	$728.69	$801.45	$801.45
53	$746.27	$746.27	$705.13	$705.13	$726.28	$726.28	$761.54	$761.54	$837.58	$837.58
54	$781.02	$781.02	$737.96	$737.96	$760.10	$760.10	$797.00	$797.00	$876.59	$876.59
55	$815.77	$815.77	$770.80	$770.80	$793.92	$793.92	$832.46	$832.46	$915.59	$915.59
56	$853.45	$853.45	$806.40	$806.40	$830.59	$830.59	$870.91	$870.91	$957.88	$957.88
57	$891.50	$891.50	$842.35	$842.35	$867.62	$867.62	$909.74	$909.74	$1,000.58	$1,000.58
58	$932.10	$932.10	$880.72	$880.72	$907.14	$907.14	$951.17	$951.17	$1,046.16	$1,046.16
59	$952.22	$952.22	$899.73	$899.73	$926.72	$926.72	$971.71	$971.71	$1,068.74	$1,068.74
60	$992.83	$992.83	$938.09	$938.09	$966.24	$966.24	$1,013.14	$1,013.14	$1,114.31	$1,114.31
61	$1,027.95	$1,027.95	$971.28	$971.28	$1,000.41	$1,000.41	$1,048.98	$1,048.98	$1,153.73	$1,153.73
62	$1,050.99	$1,050.99	$993.05	$993.05	$1,022.84	$1,022.84	$1,072.50	$1,072.50	$1,179.60	$1,179.60
63	$1,079.89	$1,079.89	$1,020.36	$1,020.36	$1,050.97	$1,050.97	$1,101.99	$1,101.99	$1,212.03	$1,212.03
64+	$1,097.45	$1,097.45	$1,036.94	$1,036.94	$1,068.05	$1,068.05	$1,119.90	$1,119.90	$1,231.73	$1,231.73

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010188		45127PA0010189	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6	
Network =>	PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.52	$323.52	$339.22	$339.22	$319.39	$319.39
15	$352.27	$352.27	$369.37	$369.37	$347.78	$347.78
16	$363.27	$363.27	$380.90	$380.90	$358.63	$358.63
17	$374.26	$374.26	$392.43	$392.43	$369.49	$369.49
18	$386.11	$386.11	$404.85	$404.85	$381.18	$381.18
19	$397.95	$397.95	$417.26	$417.26	$392.87	$392.87
20	$410.21	$410.21	$430.12	$430.12	$404.98	$404.98
21	$422.90	$422.90	$443.43	$443.43	$417.50	$417.50
22	$422.90	$422.90	$443.43	$443.43	$417.50	$417.50
23	$422.90	$422.90	$443.43	$443.43	$417.50	$417.50
24	$422.90	$422.90	$443.43	$443.43	$417.50	$417.50
25	$424.59	$424.59	$445.20	$445.20	$419.17	$419.17
26	$433.05	$433.05	$454.07	$454.07	$427.52	$427.52
27	$443.20	$443.20	$464.71	$464.71	$437.54	$437.54
28	$459.69	$459.69	$482.00	$482.00	$453.82	$453.82
29	$473.22	$473.22	$496.19	$496.19	$467.18	$467.18
30	$479.99	$479.99	$503.29	$503.29	$473.86	$473.86
31	$490.14	$490.14	$513.93	$513.93	$483.88	$483.88
32	$500.29	$500.29	$524.57	$524.57	$493.90	$493.90
33	$506.63	$506.63	$531.22	$531.22	$500.16	$500.16
34	$513.40	$513.40	$538.32	$538.32	$506.84	$506.84
35	$516.78	$516.78	$541.87	$541.87	$510.18	$510.18
36	$520.16	$520.16	$545.41	$545.41	$513.52	$513.52
37	$523.55	$523.55	$548.96	$548.96	$516.86	$516.86
38	$526.93	$526.93	$552.51	$552.51	$520.21	$520.21
39	$533.70	$533.70	$559.60	$559.60	$526.88	$526.88
40	$540.46	$540.46	$566.70	$566.70	$533.57	$533.57
41	$550.61	$550.61	$577.34	$577.34	$543.58	$543.58
42	$560.34	$560.34	$587.54	$587.54	$553.19	$553.19
43	$573.87	$573.87	$601.73	$601.73	$566.55	$566.55
44	$590.79	$590.79	$619.47	$619.47	$583.25	$583.25
45	$610.66	$610.66	$640.31	$640.31	$602.87	$602.87
46	$634.35	$634.35	$665.14	$665.14	$626.25	$626.25
47	$660.99	$660.99	$693.08	$693.08	$652.55	$652.55
48	$691.44	$691.44	$725.00	$725.00	$682.61	$682.61
49	$721.46	$721.46	$756.49	$756.49	$712.26	$712.26
50	$755.29	$755.29	$791.96	$791.96	$745.66	$745.66
51	$788.70	$788.70	$826.99	$826.99	$778.64	$778.64
52	$825.50	$825.50	$865.57	$865.57	$814.96	$814.96
53	$862.71	$862.71	$904.59	$904.59	$851.70	$851.70
54	$902.89	$902.89	$946.72	$946.72	$891.36	$891.36
55	$943.06	$943.06	$988.84	$988.84	$931.02	$931.02
56	$986.62	$986.62	$1,034.51	$1,034.51	$974.03	$974.03
57	$1,030.60	$1,030.60	$1,080.63	$1,080.63	$1,017.45	$1,017.45
58	$1,077.54	$1,077.54	$1,129.85	$1,129.85	$1,063.79	$1,063.79
59	$1,100.80	$1,100.80	$1,154.24	$1,154.24	$1,086.75	$1,086.75
60	$1,147.74	$1,147.74	$1,203.46	$1,203.46	$1,133.10	$1,133.10
61	$1,188.34	$1,188.34	$1,246.03	$1,246.03	$1,173.18	$1,173.18
62	$1,214.98	$1,214.98	$1,273.96	$1,273.96	$1,199.48	$1,199.48
63	$1,248.39	$1,248.39	$1,308.99	$1,308.99	$1,232.46	$1,232.46
64+	$1,268.69	$1,268.69	$1,330.28	$1,330.28	$1,252.49	$1,252.49

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010189		45127PA0010189		45127PA0130001		45127PA0130001	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$328.97	$328.97	$344.94	$344.94	$333.11	$333.11	$343.10	$343.10
15	$358.21	$358.21	$375.60	$375.60	$362.72	$362.72	$373.60	$373.60
16	$369.39	$369.39	$387.32	$387.32	$374.04	$374.04	$385.26	$385.26
17	$380.57	$380.57	$399.05	$399.05	$385.36	$385.36	$396.93	$396.93
18	$392.61	$392.61	$411.67	$411.67	$397.56	$397.56	$409.48	$409.48
19	$404.65	$404.65	$424.30	$424.30	$409.75	$409.75	$422.04	$422.04
20	$417.12	$417.12	$437.37	$437.37	$422.38	$422.38	$435.05	$435.05
21	$430.02	$430.02	$450.90	$450.90	$435.44	$435.44	$448.50	$448.50
22	$430.02	$430.02	$450.90	$450.90	$435.44	$435.44	$448.50	$448.50
23	$430.02	$430.02	$450.90	$450.90	$435.44	$435.44	$448.50	$448.50
24	$430.02	$430.02	$450.90	$450.90	$435.44	$435.44	$448.50	$448.50
25	$431.75	$431.75	$452.70	$452.70	$437.18	$437.18	$450.30	$450.30
26	$440.35	$440.35	$461.72	$461.72	$445.89	$445.89	$459.27	$459.27
27	$450.67	$450.67	$472.54	$472.54	$456.34	$456.34	$470.03	$470.03
28	$467.44	$467.44	$490.13	$490.13	$473.32	$473.32	$487.52	$487.52
29	$481.20	$481.20	$504.56	$504.56	$487.26	$487.26	$501.88	$501.88
30	$488.08	$488.08	$511.77	$511.77	$494.22	$494.22	$509.05	$509.05
31	$498.40	$498.40	$522.59	$522.59	$504.67	$504.67	$519.82	$519.82
32	$508.72	$508.72	$533.41	$533.41	$515.13	$515.13	$530.58	$530.58
33	$515.17	$515.17	$540.18	$540.18	$521.66	$521.66	$537.31	$537.31
34	$522.05	$522.05	$547.39	$547.39	$528.62	$528.62	$544.48	$544.48
35	$525.49	$525.49	$551.00	$551.00	$532.11	$532.11	$548.07	$548.07
36	$528.93	$528.93	$554.61	$554.61	$535.59	$535.59	$551.66	$551.66
37	$532.37	$532.37	$558.21	$558.21	$539.07	$539.07	$555.25	$555.25
38	$535.81	$535.81	$561.82	$561.82	$542.56	$542.56	$558.83	$558.83
39	$542.69	$542.69	$569.04	$569.04	$549.53	$549.53	$566.01	$566.01
40	$549.57	$549.57	$576.25	$576.25	$556.49	$556.49	$573.19	$573.19
41	$559.89	$559.89	$587.07	$587.07	$566.94	$566.94	$583.95	$583.95
42	$569.78	$569.78	$597.44	$597.44	$576.96	$576.96	$594.27	$594.27
43	$583.54	$583.54	$611.87	$611.87	$590.89	$590.89	$608.62	$608.62
44	$600.74	$600.74	$629.91	$629.91	$608.31	$608.31	$626.56	$626.56
45	$620.96	$620.96	$651.10	$651.10	$628.78	$628.78	$647.64	$647.64
46	$645.04	$645.04	$676.35	$676.35	$653.16	$653.16	$672.75	$672.75
47	$672.13	$672.13	$704.76	$704.76	$680.59	$680.59	$701.01	$701.01
48	$703.09	$703.09	$737.22	$737.22	$711.94	$711.94	$733.30	$733.30
49	$733.62	$733.62	$769.24	$769.24	$742.86	$742.86	$765.15	$765.15
50	$768.02	$768.02	$805.31	$805.31	$777.70	$777.70	$801.03	$801.03
51	$802.00	$802.00	$840.93	$840.93	$812.10	$812.10	$836.46	$836.46
52	$839.41	$839.41	$880.16	$880.16	$849.98	$849.98	$875.48	$875.48
53	$877.25	$877.25	$919.84	$919.84	$888.30	$888.30	$914.95	$914.95
54	$918.10	$918.10	$962.67	$962.67	$929.66	$929.66	$957.55	$957.55
55	$958.96	$958.96	$1,005.51	$1,005.51	$971.03	$971.03	$1,000.16	$1,000.16
56	$1,003.25	$1,003.25	$1,051.95	$1,051.95	$1,015.88	$1,015.88	$1,046.36	$1,046.36
57	$1,047.97	$1,047.97	$1,098.84	$1,098.84	$1,061.17	$1,061.17	$1,093.00	$1,093.00
58	$1,095.70	$1,095.70	$1,148.89	$1,148.89	$1,109.50	$1,109.50	$1,142.79	$1,142.79
59	$1,119.36	$1,119.36	$1,173.69	$1,173.69	$1,133.45	$1,133.45	$1,167.45	$1,167.45
60	$1,167.09	$1,167.09	$1,223.74	$1,223.74	$1,181.78	$1,181.78	$1,217.24	$1,217.24
61	$1,208.37	$1,208.37	$1,267.03	$1,267.03	$1,223.59	$1,223.59	$1,260.29	$1,260.29
62	$1,235.46	$1,235.46	$1,295.44	$1,295.44	$1,251.02	$1,251.02	$1,288.55	$1,288.55
63	$1,269.43	$1,269.43	$1,331.06	$1,331.06	$1,285.42	$1,285.42	$1,323.98	$1,323.98
64+	$1,290.07	$1,290.07	$1,352.69	$1,352.69	$1,306.31	$1,306.31	$1,345.50	$1,345.50

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130001		45127PA0130002		45127PA0130002		45127PA0130002	
Plan Marketing Name =>	Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$359.76	$359.76	$339.07	$339.07	$349.24	$349.24	$366.20	$366.20
15	$391.74	$391.74	$369.21	$369.21	$380.29	$380.29	$398.75	$398.75
16	$403.97	$403.97	$380.73	$380.73	$392.16	$392.16	$411.19	$411.19
17	$416.19	$416.19	$392.26	$392.26	$404.03	$404.03	$423.64	$423.64
18	$429.36	$429.36	$404.67	$404.67	$416.81	$416.81	$437.04	$437.04
19	$442.53	$442.53	$417.08	$417.08	$429.59	$429.59	$450.45	$450.45
20	$456.17	$456.17	$429.93	$429.93	$442.83	$442.83	$464.33	$464.33
21	$470.28	$470.28	$443.23	$443.23	$456.53	$456.53	$478.69	$478.69
22	$470.28	$470.28	$443.23	$443.23	$456.53	$456.53	$478.69	$478.69
23	$470.28	$470.28	$443.23	$443.23	$456.53	$456.53	$478.69	$478.69
24	$470.28	$470.28	$443.23	$443.23	$456.53	$456.53	$478.69	$478.69
25	$472.16	$472.16	$445.00	$445.00	$458.35	$458.35	$480.60	$480.60
26	$481.56	$481.56	$453.87	$453.87	$467.48	$467.48	$490.18	$490.18
27	$492.85	$492.85	$464.51	$464.51	$478.44	$478.44	$501.67	$501.67
28	$511.19	$511.19	$481.79	$481.79	$496.24	$496.24	$520.33	$520.33
29	$526.24	$526.24	$495.97	$495.97	$510.85	$510.85	$535.65	$535.65
30	$533.76	$533.76	$503.07	$503.07	$518.16	$518.16	$543.31	$543.31
31	$545.05	$545.05	$513.70	$513.70	$529.11	$529.11	$554.80	$554.80
32	$556.34	$556.34	$524.34	$524.34	$540.07	$540.07	$566.29	$566.29
33	$563.39	$563.39	$530.99	$530.99	$546.92	$546.92	$573.47	$573.47
34	$570.91	$570.91	$538.08	$538.08	$554.22	$554.22	$581.13	$581.13
35	$574.68	$574.68	$541.63	$541.63	$557.88	$557.88	$584.96	$584.96
36	$578.44	$578.44	$545.17	$545.17	$561.53	$561.53	$588.79	$588.79
37	$582.20	$582.20	$548.72	$548.72	$565.18	$565.18	$592.62	$592.62
38	$585.96	$585.96	$552.26	$552.26	$568.83	$568.83	$596.45	$596.45
39	$593.49	$593.49	$559.36	$559.36	$576.14	$576.14	$604.10	$604.10
40	$601.01	$601.01	$566.45	$566.45	$583.44	$583.44	$611.76	$611.76
41	$612.30	$612.30	$577.09	$577.09	$594.40	$594.40	$623.25	$623.25
42	$623.11	$623.11	$587.28	$587.28	$604.90	$604.90	$634.26	$634.26
43	$638.16	$638.16	$601.46	$601.46	$619.51	$619.51	$649.58	$649.58
44	$656.97	$656.97	$619.19	$619.19	$637.77	$637.77	$668.73	$668.73
45	$679.08	$679.08	$640.02	$640.02	$659.22	$659.22	$691.23	$691.23
46	$705.41	$705.41	$664.84	$664.84	$684.79	$684.79	$718.03	$718.03
47	$735.04	$735.04	$692.77	$692.77	$713.55	$713.55	$748.19	$748.19
48	$768.90	$768.90	$724.68	$724.68	$746.42	$746.42	$782.66	$782.66
49	$802.29	$802.29	$756.15	$756.15	$778.83	$778.83	$816.64	$816.64
50	$839.91	$839.91	$791.61	$791.61	$815.36	$815.36	$854.94	$854.94
51	$877.06	$877.06	$826.62	$826.62	$851.42	$851.42	$892.75	$892.75
52	$917.98	$917.98	$865.18	$865.18	$891.14	$891.14	$934.40	$934.40
53	$959.36	$959.36	$904.19	$904.19	$931.31	$931.31	$976.52	$976.52
54	$1,004.04	$1,004.04	$946.30	$946.30	$974.68	$974.68	$1,022.00	$1,022.00
55	$1,048.71	$1,048.71	$988.40	$988.40	$1,018.05	$1,018.05	$1,067.48	$1,067.48
56	$1,097.15	$1,097.15	$1,034.06	$1,034.06	$1,065.08	$1,065.08	$1,116.78	$1,116.78
57	$1,146.06	$1,146.06	$1,080.15	$1,080.15	$1,112.56	$1,112.56	$1,166.56	$1,166.56
58	$1,198.26	$1,198.26	$1,129.35	$1,129.35	$1,163.23	$1,163.23	$1,219.70	$1,219.70
59	$1,224.13	$1,224.13	$1,153.73	$1,153.73	$1,188.34	$1,188.34	$1,246.03	$1,246.03
60	$1,276.33	$1,276.33	$1,202.93	$1,202.93	$1,239.01	$1,239.01	$1,299.16	$1,299.16
61	$1,321.47	$1,321.47	$1,245.48	$1,245.48	$1,282.84	$1,282.84	$1,345.11	$1,345.11
62	$1,351.10	$1,351.10	$1,273.40	$1,273.40	$1,311.60	$1,311.60	$1,375.27	$1,375.27
63	$1,388.25	$1,388.25	$1,308.41	$1,308.41	$1,347.67	$1,347.67	$1,413.09	$1,413.09
64+	$1,410.83	$1,410.83	$1,329.68	$1,329.68	$1,369.58	$1,369.58	$1,436.06	$1,436.06

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130003		45127PA0130003		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$289.22	$289.22	$297.89	$297.89	$312.35	$312.35	$295.17	$295.17
15	$314.92	$314.92	$324.37	$324.37	$340.12	$340.12	$321.40	$321.40
16	$324.75	$324.75	$334.50	$334.50	$350.73	$350.73	$331.44	$331.44
17	$334.58	$334.58	$344.62	$344.62	$361.35	$361.35	$341.47	$341.47
18	$345.17	$345.17	$355.52	$355.52	$372.78	$372.78	$352.27	$352.27
19	$355.75	$355.75	$366.43	$366.43	$384.21	$384.21	$363.08	$363.08
20	$366.72	$366.72	$377.72	$377.72	$396.06	$396.06	$374.26	$374.26
21	$378.06	$378.06	$389.40	$389.40	$408.30	$408.30	$385.84	$385.84
22	$378.06	$378.06	$389.40	$389.40	$408.30	$408.30	$385.84	$385.84
23	$378.06	$378.06	$389.40	$389.40	$408.30	$408.30	$385.84	$385.84
24	$378.06	$378.06	$389.40	$389.40	$408.30	$408.30	$385.84	$385.84
25	$379.57	$379.57	$390.96	$390.96	$409.94	$409.94	$387.38	$387.38
26	$387.13	$387.13	$398.75	$398.75	$418.10	$418.10	$395.10	$395.10
27	$396.21	$396.21	$408.09	$408.09	$427.90	$427.90	$404.36	$404.36
28	$410.95	$410.95	$423.28	$423.28	$443.83	$443.83	$419.41	$419.41
29	$423.05	$423.05	$435.74	$435.74	$456.89	$456.89	$431.75	$431.75
30	$429.10	$429.10	$441.97	$441.97	$463.43	$463.43	$437.93	$437.93
31	$438.17	$438.17	$451.32	$451.32	$473.23	$473.23	$447.19	$447.19
32	$447.24	$447.24	$460.66	$460.66	$483.02	$483.02	$456.45	$456.45
33	$452.92	$452.92	$466.50	$466.50	$489.15	$489.15	$462.24	$462.24
34	$458.96	$458.96	$472.73	$472.73	$495.68	$495.68	$468.41	$468.41
35	$461.99	$461.99	$475.85	$475.85	$498.95	$498.95	$471.50	$471.50
36	$465.01	$465.01	$478.96	$478.96	$502.21	$502.21	$474.58	$474.58
37	$468.04	$468.04	$482.08	$482.08	$505.48	$505.48	$477.67	$477.67
38	$471.06	$471.06	$485.19	$485.19	$508.75	$508.75	$480.76	$480.76
39	$477.11	$477.11	$491.43	$491.43	$515.28	$515.28	$486.93	$486.93
40	$483.16	$483.16	$497.66	$497.66	$521.81	$521.81	$493.10	$493.10
41	$492.23	$492.23	$507.00	$507.00	$531.61	$531.61	$502.36	$502.36
42	$500.93	$500.93	$515.96	$515.96	$541.00	$541.00	$511.24	$511.24
43	$513.03	$513.03	$528.42	$528.42	$554.07	$554.07	$523.58	$523.58
44	$528.15	$528.15	$543.99	$543.99	$570.40	$570.40	$539.02	$539.02
45	$545.92	$545.92	$562.30	$562.30	$589.59	$589.59	$557.15	$557.15
46	$567.09	$567.09	$584.10	$584.10	$612.46	$612.46	$578.76	$578.76
47	$590.91	$590.91	$608.64	$608.64	$638.18	$638.18	$603.07	$603.07
48	$618.13	$618.13	$636.67	$636.67	$667.58	$667.58	$630.85	$630.85
49	$644.97	$644.97	$664.32	$664.32	$696.57	$696.57	$658.24	$658.24
50	$675.22	$675.22	$695.47	$695.47	$729.23	$729.23	$689.11	$689.11
51	$705.08	$705.08	$726.23	$726.23	$761.49	$761.49	$719.59	$719.59
52	$737.97	$737.97	$760.11	$760.11	$797.01	$797.01	$753.16	$753.16
53	$771.24	$771.24	$794.38	$794.38	$832.94	$832.94	$787.11	$787.11
54	$807.16	$807.16	$831.37	$831.37	$871.73	$871.73	$823.77	$823.77
55	$843.07	$843.07	$868.37	$868.37	$910.52	$910.52	$860.42	$860.42
56	$882.01	$882.01	$908.47	$908.47	$952.58	$952.58	$900.16	$900.16
57	$921.33	$921.33	$948.97	$948.97	$995.04	$995.04	$940.29	$940.29
58	$963.30	$963.30	$992.20	$992.20	$1,040.36	$1,040.36	$983.12	$983.12
59	$984.09	$984.09	$1,013.61	$1,013.61	$1,062.82	$1,062.82	$1,004.34	$1,004.34
60	$1,026.05	$1,026.05	$1,056.84	$1,056.84	$1,108.14	$1,108.14	$1,047.17	$1,047.17
61	$1,062.35	$1,062.35	$1,094.22	$1,094.22	$1,147.34	$1,147.34	$1,084.21	$1,084.21
62	$1,086.17	$1,086.17	$1,118.75	$1,118.75	$1,173.06	$1,173.06	$1,108.52	$1,108.52
63	$1,116.03	$1,116.03	$1,149.51	$1,149.51	$1,205.32	$1,205.32	$1,139.00	$1,139.00
64+	$1,134.17	$1,134.17	$1,168.20	$1,168.20	$1,224.90	$1,224.90	$1,157.51	$1,157.51

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: July 1, 2018 **Ending date of Rates:** September 30, 2018

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 0		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9	
Network =>	EPO		EPO	
Metal =>	Silver		Silver	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.02	$304.02	$318.78	$318.78
15	$331.05	$331.05	$347.12	$347.12
16	$341.38	$341.38	$357.95	$357.95
17	$351.71	$351.71	$368.79	$368.79
18	$362.84	$362.84	$380.45	$380.45
19	$373.97	$373.97	$392.12	$392.12
20	$385.49	$385.49	$404.21	$404.21
21	$397.42	$397.42	$416.71	$416.71
22	$397.42	$397.42	$416.71	$416.71
23	$397.42	$397.42	$416.71	$416.71
24	$397.42	$397.42	$416.71	$416.71
25	$399.00	$399.00	$418.37	$418.37
26	$406.95	$406.95	$426.71	$426.71
27	$416.49	$416.49	$436.71	$436.71
28	$431.99	$431.99	$452.96	$452.96
29	$444.71	$444.71	$466.30	$466.30
30	$451.07	$451.07	$472.96	$472.96
31	$460.60	$460.60	$482.96	$482.96
32	$470.14	$470.14	$492.96	$492.96
33	$476.10	$476.10	$499.22	$499.22
34	$482.46	$482.46	$505.88	$505.88
35	$485.64	$485.64	$509.22	$509.22
36	$488.82	$488.82	$512.55	$512.55
37	$492.00	$492.00	$515.88	$515.88
38	$495.18	$495.18	$519.22	$519.22
39	$501.54	$501.54	$525.88	$525.88
40	$507.90	$507.90	$532.55	$532.55
41	$517.43	$517.43	$542.55	$542.55
42	$526.58	$526.58	$552.14	$552.14
43	$539.29	$539.29	$565.47	$565.47
44	$555.19	$555.19	$582.14	$582.14
45	$573.87	$573.87	$601.73	$601.73
46	$596.12	$596.12	$625.06	$625.06
47	$621.16	$621.16	$651.31	$651.31
48	$649.77	$649.77	$681.32	$681.32
49	$677.99	$677.99	$710.90	$710.90
50	$709.78	$709.78	$744.24	$744.24
51	$741.18	$741.18	$777.16	$777.16
52	$775.75	$775.75	$813.41	$813.41
53	$810.73	$810.73	$850.08	$850.08
54	$848.48	$848.48	$889.67	$889.67
55	$886.24	$886.24	$929.26	$929.26
56	$927.17	$927.17	$972.18	$972.18
57	$968.50	$968.50	$1,015.52	$1,015.52
58	$1,012.61	$1,012.61	$1,061.77	$1,061.77
59	$1,034.47	$1,034.47	$1,084.69	$1,084.69
60	$1,078.58	$1,078.58	$1,130.94	$1,130.94
61	$1,116.74	$1,116.74	$1,170.95	$1,170.95
62	$1,141.77	$1,141.77	$1,197.20	$1,197.20
63	$1,173.17	$1,173.17	$1,230.12	$1,230.12
64+	$1,192.25	$1,192.25	$1,250.12	$1,250.12

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010054		45127PA0010054		45127PA0010054		45127PA0010055	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 250		Platinum PPO 0/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined		$3000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$372.13	$372.13	$383.29	$383.29	$401.90	$401.90	$377.54	$377.54
15	$405.20	$405.20	$417.36	$417.36	$437.62	$437.62	$411.10	$411.10
16	$417.85	$417.85	$430.39	$430.39	$451.28	$451.28	$423.93	$423.93
17	$430.50	$430.50	$443.41	$443.41	$464.94	$464.94	$436.77	$436.77
18	$444.12	$444.12	$457.44	$457.44	$479.65	$479.65	$450.58	$450.58
19	$457.74	$457.74	$471.47	$471.47	$494.36	$494.36	$464.40	$464.40
20	$471.85	$471.85	$486.00	$486.00	$509.59	$509.59	$478.71	$478.71
21	$486.44	$486.44	$501.03	$501.03	$525.36	$525.36	$493.52	$493.52
22	$486.44	$486.44	$501.03	$501.03	$525.36	$525.36	$493.52	$493.52
23	$486.44	$486.44	$501.03	$501.03	$525.36	$525.36	$493.52	$493.52
24	$486.44	$486.44	$501.03	$501.03	$525.36	$525.36	$493.52	$493.52
25	$488.39	$488.39	$503.04	$503.04	$527.46	$527.46	$495.49	$495.49
26	$498.11	$498.11	$513.06	$513.06	$537.96	$537.96	$505.36	$505.36
27	$509.79	$509.79	$525.08	$525.08	$550.57	$550.57	$517.21	$517.21
28	$528.76	$528.76	$544.62	$544.62	$571.06	$571.06	$536.46	$536.46
29	$544.33	$544.33	$560.66	$560.66	$587.87	$587.87	$552.25	$552.25
30	$552.11	$552.11	$568.67	$568.67	$596.28	$596.28	$560.15	$560.15
31	$563.78	$563.78	$580.70	$580.70	$608.89	$608.89	$571.99	$571.99
32	$575.46	$575.46	$592.72	$592.72	$621.50	$621.50	$583.83	$583.83
33	$582.76	$582.76	$600.24	$600.24	$629.38	$629.38	$591.24	$591.24
34	$590.54	$590.54	$608.25	$608.25	$637.78	$637.78	$599.13	$599.13
35	$594.43	$594.43	$612.26	$612.26	$641.98	$641.98	$603.08	$603.08
36	$598.32	$598.32	$616.27	$616.27	$646.19	$646.19	$607.03	$607.03
37	$602.21	$602.21	$620.28	$620.28	$650.39	$650.39	$610.98	$610.98
38	$606.10	$606.10	$624.29	$624.29	$654.59	$654.59	$614.93	$614.93
39	$613.89	$613.89	$632.30	$632.30	$663.00	$663.00	$622.82	$622.82
40	$621.67	$621.67	$640.32	$640.32	$671.40	$671.40	$630.72	$630.72
41	$633.34	$633.34	$652.35	$652.35	$684.01	$684.01	$642.56	$642.56
42	$644.53	$644.53	$663.87	$663.87	$696.10	$696.10	$653.91	$653.91
43	$660.10	$660.10	$679.90	$679.90	$712.91	$712.91	$669.71	$669.71
44	$679.56	$679.56	$699.94	$699.94	$733.92	$733.92	$689.45	$689.45
45	$702.42	$702.42	$723.49	$723.49	$758.61	$758.61	$712.64	$712.64
46	$729.66	$729.66	$751.55	$751.55	$788.03	$788.03	$740.28	$740.28
47	$760.31	$760.31	$783.11	$783.11	$821.13	$821.13	$771.37	$771.37
48	$795.33	$795.33	$819.19	$819.19	$858.96	$858.96	$806.91	$806.91
49	$829.87	$829.87	$854.76	$854.76	$896.26	$896.26	$841.95	$841.95
50	$868.78	$868.78	$894.85	$894.85	$938.28	$938.28	$881.43	$881.43
51	$907.21	$907.21	$934.43	$934.43	$979.79	$979.79	$920.41	$920.41
52	$949.53	$949.53	$978.02	$978.02	$1,025.49	$1,025.49	$963.35	$963.35
53	$992.34	$992.34	$1,022.11	$1,022.11	$1,071.72	$1,071.72	$1,006.78	$1,006.78
54	$1,038.55	$1,038.55	$1,069.71	$1,069.71	$1,121.63	$1,121.63	$1,053.67	$1,053.67
55	$1,084.76	$1,084.76	$1,117.30	$1,117.30	$1,171.54	$1,171.54	$1,100.55	$1,100.55
56	$1,134.86	$1,134.86	$1,168.91	$1,168.91	$1,225.65	$1,225.65	$1,151.38	$1,151.38
57	$1,185.45	$1,185.45	$1,221.02	$1,221.02	$1,280.29	$1,280.29	$1,202.71	$1,202.71
58	$1,239.45	$1,239.45	$1,276.63	$1,276.63	$1,338.61	$1,338.61	$1,257.49	$1,257.49
59	$1,266.20	$1,266.20	$1,304.19	$1,304.19	$1,367.50	$1,367.50	$1,284.63	$1,284.63
60	$1,320.20	$1,320.20	$1,359.80	$1,359.80	$1,425.81	$1,425.81	$1,339.41	$1,339.41
61	$1,366.90	$1,366.90	$1,407.90	$1,407.90	$1,476.25	$1,476.25	$1,386.79	$1,386.79
62	$1,397.54	$1,397.54	$1,439.47	$1,439.47	$1,509.35	$1,509.35	$1,417.88	$1,417.88
63	$1,435.97	$1,435.97	$1,479.05	$1,479.05	$1,550.85	$1,550.85	$1,456.87	$1,456.87
64+	$1,459.31	$1,459.31	$1,503.09	$1,503.09	$1,576.07	$1,576.07	$1,480.55	$1,480.55

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15 | Rx 0		Platinum PPO 0/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250		Platinum PPO 250/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx		$250 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER	
OOP Maximum =>	$3000 Med/Rx Combined		$3000 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$388.87	$388.87	$407.75	$407.75	$356.64	$356.64	$367.34	$367.34	$385.17	$385.17
15	$423.44	$423.44	$443.99	$443.99	$388.34	$388.34	$399.99	$399.99	$419.41	$419.41
16	$436.65	$436.65	$457.85	$457.85	$400.47	$400.47	$412.48	$412.48	$432.50	$432.50
17	$449.87	$449.87	$471.71	$471.71	$412.59	$412.59	$424.96	$424.96	$445.59	$445.59
18	$464.10	$464.10	$486.63	$486.63	$425.64	$425.64	$438.41	$438.41	$459.69	$459.69
19	$478.33	$478.33	$501.55	$501.55	$438.69	$438.69	$451.86	$451.86	$473.79	$473.79
20	$493.08	$493.08	$517.01	$517.01	$452.21	$452.21	$465.78	$465.78	$488.39	$488.39
21	$508.33	$508.33	$533.00	$533.00	$466.20	$466.20	$480.19	$480.19	$503.50	$503.50
22	$508.33	$508.33	$533.00	$533.00	$466.20	$466.20	$480.19	$480.19	$503.50	$503.50
23	$508.33	$508.33	$533.00	$533.00	$466.20	$466.20	$480.19	$480.19	$503.50	$503.50
24	$508.33	$508.33	$533.00	$533.00	$466.20	$466.20	$480.19	$480.19	$503.50	$503.50
25	$510.36	$510.36	$535.13	$535.13	$468.06	$468.06	$482.11	$482.11	$505.51	$505.51
26	$520.53	$520.53	$545.79	$545.79	$477.39	$477.39	$491.71	$491.71	$515.58	$515.58
27	$532.73	$532.73	$558.59	$558.59	$488.58	$488.58	$503.23	$503.23	$527.66	$527.66
28	$552.55	$552.55	$579.37	$579.37	$506.76	$506.76	$521.96	$521.96	$547.30	$547.30
29	$568.82	$568.82	$596.43	$596.43	$521.68	$521.68	$537.33	$537.33	$563.41	$563.41
30	$576.95	$576.95	$604.96	$604.96	$529.14	$529.14	$545.01	$545.01	$571.47	$571.47
31	$589.15	$589.15	$617.75	$617.75	$540.33	$540.33	$556.54	$556.54	$583.55	$583.55
32	$601.35	$601.35	$630.54	$630.54	$551.51	$551.51	$568.06	$568.06	$595.64	$595.64
33	$608.97	$608.97	$638.54	$638.54	$558.51	$558.51	$575.26	$575.26	$603.19	$603.19
34	$617.11	$617.11	$647.06	$647.06	$565.97	$565.97	$582.95	$582.95	$611.24	$611.24
35	$621.17	$621.17	$651.33	$651.33	$569.70	$569.70	$586.79	$586.79	$615.27	$615.27
36	$625.24	$625.24	$655.59	$655.59	$573.43	$573.43	$590.63	$590.63	$619.30	$619.30
37	$629.31	$629.31	$659.86	$659.86	$577.16	$577.16	$594.47	$594.47	$623.33	$623.33
38	$633.37	$633.37	$664.12	$664.12	$580.89	$580.89	$598.31	$598.31	$627.36	$627.36
39	$641.51	$641.51	$672.65	$672.65	$588.34	$588.34	$605.99	$605.99	$635.41	$635.41
40	$649.64	$649.64	$681.18	$681.18	$595.80	$595.80	$613.68	$613.68	$643.47	$643.47
41	$661.84	$661.84	$693.97	$693.97	$606.99	$606.99	$625.20	$625.20	$655.55	$655.55
42	$673.53	$673.53	$706.23	$706.23	$617.72	$617.72	$636.25	$636.25	$667.13	$667.13
43	$689.80	$689.80	$723.28	$723.28	$632.63	$632.63	$651.61	$651.61	$683.24	$683.24
44	$710.13	$710.13	$744.60	$744.60	$651.28	$651.28	$670.82	$670.82	$703.38	$703.38
45	$734.02	$734.02	$769.65	$769.65	$673.19	$673.19	$693.39	$693.39	$727.05	$727.05
46	$762.49	$762.49	$799.50	$799.50	$699.30	$699.30	$720.28	$720.28	$755.24	$755.24
47	$794.51	$794.51	$833.08	$833.08	$728.67	$728.67	$750.53	$750.53	$786.96	$786.96
48	$831.11	$831.11	$871.46	$871.46	$762.24	$762.24	$785.10	$785.10	$823.22	$823.22
49	$867.20	$867.20	$909.30	$909.30	$795.34	$795.34	$819.20	$819.20	$858.96	$858.96
50	$907.87	$907.87	$951.94	$951.94	$832.63	$832.63	$857.61	$857.61	$899.24	$899.24
51	$948.03	$948.03	$994.05	$994.05	$869.46	$869.46	$895.55	$895.55	$939.02	$939.02
52	$992.25	$992.25	$1,040.42	$1,040.42	$910.02	$910.02	$937.32	$937.32	$982.82	$982.82
53	$1,036.98	$1,036.98	$1,087.32	$1,087.32	$951.05	$951.05	$979.58	$979.58	$1,027.13	$1,027.13
54	$1,085.28	$1,085.28	$1,137.96	$1,137.96	$995.34	$995.34	$1,025.20	$1,025.20	$1,074.96	$1,074.96
55	$1,133.57	$1,133.57	$1,188.59	$1,188.59	$1,039.63	$1,039.63	$1,070.81	$1,070.81	$1,122.80	$1,122.80
56	$1,185.92	$1,185.92	$1,243.49	$1,243.49	$1,087.64	$1,087.64	$1,120.27	$1,120.27	$1,174.66	$1,174.66
57	$1,238.79	$1,238.79	$1,298.92	$1,298.92	$1,136.13	$1,136.13	$1,170.21	$1,170.21	$1,227.02	$1,227.02
58	$1,295.21	$1,295.21	$1,358.09	$1,358.09	$1,187.88	$1,187.88	$1,223.51	$1,223.51	$1,282.91	$1,282.91
59	$1,323.17	$1,323.17	$1,387.40	$1,387.40	$1,213.52	$1,213.52	$1,249.92	$1,249.92	$1,310.60	$1,310.60
60	$1,379.60	$1,379.60	$1,446.57	$1,446.57	$1,265.27	$1,265.27	$1,303.22	$1,303.22	$1,366.49	$1,366.49
61	$1,428.39	$1,428.39	$1,497.73	$1,497.73	$1,310.02	$1,310.02	$1,349.32	$1,349.32	$1,414.82	$1,414.82
62	$1,460.42	$1,460.42	$1,531.31	$1,531.31	$1,339.39	$1,339.39	$1,379.57	$1,379.57	$1,446.54	$1,446.54
63	$1,500.58	$1,500.58	$1,573.42	$1,573.42	$1,376.22	$1,376.22	$1,417.51	$1,417.51	$1,486.32	$1,486.32
64+	$1,524.98	$1,524.98	$1,598.99	$1,598.99	$1,398.59	$1,398.59	$1,440.56	$1,440.56	$1,510.49	$1,510.49

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Platinum PPO 250/0/15 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	$250 /$0 Med/Rx		$250 /$0 Med/Rx		$250 /$0 Med/Rx		$3500 /$250 Med/Rx		$3500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$15/$30/$200 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$362.06	$362.06	$372.92	$372.92	$391.02	$391.02	$282.09	$282.09	$290.55	$290.55
15	$394.24	$394.24	$406.07	$406.07	$425.78	$425.78	$307.16	$307.16	$316.38	$316.38
16	$406.55	$406.55	$418.74	$418.74	$439.07	$439.07	$316.75	$316.75	$326.25	$326.25
17	$418.85	$418.85	$431.42	$431.42	$452.36	$452.36	$326.33	$326.33	$336.12	$336.12
18	$432.10	$432.10	$445.07	$445.07	$466.67	$466.67	$336.66	$336.66	$346.76	$346.76
19	$445.36	$445.36	$458.72	$458.72	$480.98	$480.98	$346.98	$346.98	$357.39	$357.39
20	$459.08	$459.08	$472.85	$472.85	$495.81	$495.81	$357.68	$357.68	$368.41	$368.41
21	$473.28	$473.28	$487.48	$487.48	$511.14	$511.14	$368.74	$368.74	$379.80	$379.80
22	$473.28	$473.28	$487.48	$487.48	$511.14	$511.14	$368.74	$368.74	$379.80	$379.80
23	$473.28	$473.28	$487.48	$487.48	$511.14	$511.14	$368.74	$368.74	$379.80	$379.80
24	$473.28	$473.28	$487.48	$487.48	$511.14	$511.14	$368.74	$368.74	$379.80	$379.80
25	$475.17	$475.17	$489.43	$489.43	$513.19	$513.19	$370.21	$370.21	$381.32	$381.32
26	$484.64	$484.64	$499.18	$499.18	$523.41	$523.41	$377.59	$377.59	$388.92	$388.92
27	$496.00	$496.00	$510.88	$510.88	$535.68	$535.68	$386.44	$386.44	$398.03	$398.03
28	$514.46	$514.46	$529.89	$529.89	$555.61	$555.61	$400.82	$400.82	$412.84	$412.84
29	$529.60	$529.60	$545.49	$545.49	$571.97	$571.97	$412.62	$412.62	$425.00	$425.00
30	$537.17	$537.17	$553.29	$553.29	$580.15	$580.15	$418.52	$418.52	$431.08	$431.08
31	$548.53	$548.53	$564.99	$564.99	$592.41	$592.41	$427.37	$427.37	$440.19	$440.19
32	$559.89	$559.89	$576.69	$576.69	$604.68	$604.68	$436.22	$436.22	$449.31	$449.31
33	$566.99	$566.99	$584.00	$584.00	$612.35	$612.35	$441.75	$441.75	$455.00	$455.00
34	$574.56	$574.56	$591.80	$591.80	$620.53	$620.53	$447.65	$447.65	$461.08	$461.08
35	$578.35	$578.35	$595.70	$595.70	$624.62	$624.62	$450.60	$450.60	$464.12	$464.12
36	$582.13	$582.13	$599.60	$599.60	$628.71	$628.71	$453.55	$453.55	$467.16	$467.16
37	$585.92	$585.92	$603.50	$603.50	$632.79	$632.79	$456.50	$456.50	$470.20	$470.20
38	$589.71	$589.71	$607.40	$607.40	$636.88	$636.88	$459.45	$459.45	$473.23	$473.23
39	$597.28	$597.28	$615.20	$615.20	$645.06	$645.06	$465.35	$465.35	$479.31	$479.31
40	$604.85	$604.85	$623.00	$623.00	$653.24	$653.24	$471.25	$471.25	$485.39	$485.39
41	$616.21	$616.21	$634.70	$634.70	$665.51	$665.51	$480.10	$480.10	$494.50	$494.50
42	$627.10	$627.10	$645.91	$645.91	$677.26	$677.26	$488.58	$488.58	$503.24	$503.24
43	$642.24	$642.24	$661.51	$661.51	$693.62	$693.62	$500.38	$500.38	$515.39	$515.39
44	$661.17	$661.17	$681.01	$681.01	$714.07	$714.07	$515.13	$515.13	$530.58	$530.58
45	$683.42	$683.42	$703.92	$703.92	$738.09	$738.09	$532.46	$532.46	$548.43	$548.43
46	$709.92	$709.92	$731.22	$731.22	$766.71	$766.71	$553.11	$553.11	$569.70	$569.70
47	$739.74	$739.74	$761.93	$761.93	$798.92	$798.92	$576.34	$576.34	$593.63	$593.63
48	$773.81	$773.81	$797.03	$797.03	$835.72	$835.72	$602.89	$602.89	$620.98	$620.98
49	$807.42	$807.42	$831.64	$831.64	$872.01	$872.01	$629.07	$629.07	$647.94	$647.94
50	$845.28	$845.28	$870.64	$870.64	$912.90	$912.90	$658.57	$658.57	$678.33	$678.33
51	$882.67	$882.67	$909.15	$909.15	$953.28	$953.28	$687.70	$687.70	$708.33	$708.33
52	$923.84	$923.84	$951.56	$951.56	$997.75	$997.75	$719.78	$719.78	$741.37	$741.37
53	$965.49	$965.49	$994.46	$994.46	$1,042.73	$1,042.73	$752.23	$752.23	$774.80	$774.80
54	$1,010.45	$1,010.45	$1,040.77	$1,040.77	$1,091.29	$1,091.29	$787.26	$787.26	$810.88	$810.88
55	$1,055.41	$1,055.41	$1,087.08	$1,087.08	$1,139.85	$1,139.85	$822.29	$822.29	$846.96	$846.96
56	$1,104.16	$1,104.16	$1,137.29	$1,137.29	$1,192.50	$1,192.50	$860.27	$860.27	$886.08	$886.08
57	$1,153.38	$1,153.38	$1,187.98	$1,187.98	$1,245.65	$1,245.65	$898.62	$898.62	$925.58	$925.58
58	$1,205.92	$1,205.92	$1,242.09	$1,242.09	$1,302.39	$1,302.39	$939.55	$939.55	$967.74	$967.74
59	$1,231.95	$1,231.95	$1,268.91	$1,268.91	$1,330.50	$1,330.50	$959.83	$959.83	$988.63	$988.63
60	$1,284.48	$1,284.48	$1,323.02	$1,323.02	$1,387.24	$1,387.24	$1,000.76	$1,000.76	$1,030.78	$1,030.78
61	$1,329.92	$1,329.92	$1,369.81	$1,369.81	$1,436.31	$1,436.31	$1,036.16	$1,036.16	$1,067.24	$1,067.24
62	$1,359.73	$1,359.73	$1,400.53	$1,400.53	$1,468.51	$1,468.51	$1,059.39	$1,059.39	$1,091.17	$1,091.17
63	$1,397.12	$1,397.12	$1,439.04	$1,439.04	$1,508.89	$1,508.89	$1,088.52	$1,088.52	$1,121.18	$1,121.18
64+	$1,419.83	$1,419.83	$1,462.43	$1,462.43	$1,533.42	$1,533.42	$1,106.21	$1,106.21	$1,139.40	$1,139.40

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	Gold PPO HRA 3000/0/45 - 800 | Rx 250		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO HRA 3000/0/45 - 800 | Rx 0		Gold PPO 1000/0/25 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3500 /$250 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$3500 /$0 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.65	$304.65	$287.50	$287.50	$296.13	$296.13	$310.50	$310.50	$327.37	$327.37
15	$331.73	$331.73	$313.06	$313.06	$322.45	$322.45	$338.10	$338.10	$356.47	$356.47
16	$342.09	$342.09	$322.83	$322.83	$332.51	$332.51	$348.66	$348.66	$367.59	$367.59
17	$352.44	$352.44	$332.60	$332.60	$342.58	$342.58	$359.21	$359.21	$378.72	$378.72
18	$363.59	$363.59	$343.12	$343.12	$353.42	$353.42	$370.57	$370.57	$390.70	$390.70
19	$374.74	$374.74	$353.65	$353.65	$364.26	$364.26	$381.94	$381.94	$402.68	$402.68
20	$386.29	$386.29	$364.55	$364.55	$375.48	$375.48	$393.71	$393.71	$415.09	$415.09
21	$398.24	$398.24	$375.82	$375.82	$387.09	$387.09	$405.89	$405.89	$427.93	$427.93
22	$398.24	$398.24	$375.82	$375.82	$387.09	$387.09	$405.89	$405.89	$427.93	$427.93
23	$398.24	$398.24	$375.82	$375.82	$387.09	$387.09	$405.89	$405.89	$427.93	$427.93
24	$398.24	$398.24	$375.82	$375.82	$387.09	$387.09	$405.89	$405.89	$427.93	$427.93
25	$399.83	$399.83	$377.32	$377.32	$388.64	$388.64	$407.51	$407.51	$429.64	$429.64
26	$407.80	$407.80	$384.84	$384.84	$396.38	$396.38	$415.63	$415.63	$438.20	$438.20
27	$417.35	$417.35	$393.86	$393.86	$405.68	$405.68	$425.37	$425.37	$448.47	$448.47
28	$432.89	$432.89	$408.52	$408.52	$420.77	$420.77	$441.20	$441.20	$465.16	$465.16
29	$445.63	$445.63	$420.54	$420.54	$433.16	$433.16	$454.19	$454.19	$478.85	$478.85
30	$452.00	$452.00	$426.56	$426.56	$439.35	$439.35	$460.68	$460.68	$485.70	$485.70
31	$461.56	$461.56	$435.58	$435.58	$448.64	$448.64	$470.42	$470.42	$495.97	$495.97
32	$471.12	$471.12	$444.60	$444.60	$457.93	$457.93	$480.16	$480.16	$506.24	$506.24
33	$477.09	$477.09	$450.23	$450.23	$463.74	$463.74	$486.25	$486.25	$512.66	$512.66
34	$483.46	$483.46	$456.25	$456.25	$469.93	$469.93	$492.75	$492.75	$519.51	$519.51
35	$486.65	$486.65	$459.25	$459.25	$473.03	$473.03	$495.99	$495.99	$522.93	$522.93
36	$489.83	$489.83	$462.26	$462.26	$476.13	$476.13	$499.24	$499.24	$526.35	$526.35
37	$493.02	$493.02	$465.27	$465.27	$479.22	$479.22	$502.49	$502.49	$529.78	$529.78
38	$496.21	$496.21	$468.27	$468.27	$482.32	$482.32	$505.73	$505.73	$533.20	$533.20
39	$502.58	$502.58	$474.28	$474.28	$488.51	$488.51	$512.23	$512.23	$540.05	$540.05
40	$508.95	$508.95	$480.30	$480.30	$494.71	$494.71	$518.72	$518.72	$546.89	$546.89
41	$518.51	$518.51	$489.32	$489.32	$504.00	$504.00	$528.46	$528.46	$557.16	$557.16
42	$527.67	$527.67	$497.96	$497.96	$512.90	$512.90	$537.80	$537.80	$567.01	$567.01
43	$540.41	$540.41	$509.99	$509.99	$525.29	$525.29	$550.79	$550.79	$580.70	$580.70
44	$556.34	$556.34	$525.02	$525.02	$540.77	$540.77	$567.02	$567.02	$597.82	$597.82
45	$575.06	$575.06	$542.68	$542.68	$558.96	$558.96	$586.10	$586.10	$617.93	$617.93
46	$597.36	$597.36	$563.73	$563.73	$580.64	$580.64	$608.83	$608.83	$641.90	$641.90
47	$622.45	$622.45	$587.41	$587.41	$605.03	$605.03	$634.40	$634.40	$668.85	$668.85
48	$651.12	$651.12	$614.47	$614.47	$632.90	$632.90	$663.62	$663.62	$699.67	$699.67
49	$679.40	$679.40	$641.15	$641.15	$660.38	$660.38	$692.44	$692.44	$730.05	$730.05
50	$711.26	$711.26	$671.21	$671.21	$691.35	$691.35	$724.91	$724.91	$764.28	$764.28
51	$742.72	$742.72	$700.90	$700.90	$721.93	$721.93	$756.98	$756.98	$798.09	$798.09
52	$777.36	$777.36	$733.60	$733.60	$755.61	$755.61	$792.29	$792.29	$835.32	$835.32
53	$812.41	$812.41	$766.67	$766.67	$789.67	$789.67	$828.01	$828.01	$872.98	$872.98
54	$850.24	$850.24	$802.38	$802.38	$826.45	$826.45	$866.57	$866.57	$913.63	$913.63
55	$888.07	$888.07	$838.08	$838.08	$863.22	$863.22	$905.12	$905.12	$954.28	$954.28
56	$929.09	$929.09	$876.79	$876.79	$903.09	$903.09	$946.93	$946.93	$998.36	$998.36
57	$970.51	$970.51	$915.87	$915.87	$943.35	$943.35	$989.14	$989.14	$1,042.87	$1,042.87
58	$1,014.71	$1,014.71	$957.59	$957.59	$986.32	$986.32	$1,034.20	$1,034.20	$1,090.37	$1,090.37
59	$1,036.62	$1,036.62	$978.26	$978.26	$1,007.61	$1,007.61	$1,056.52	$1,056.52	$1,113.90	$1,113.90
60	$1,080.82	$1,080.82	$1,019.98	$1,019.98	$1,050.57	$1,050.57	$1,101.57	$1,101.57	$1,161.40	$1,161.40
61	$1,119.05	$1,119.05	$1,056.05	$1,056.05	$1,087.74	$1,087.74	$1,140.54	$1,140.54	$1,202.48	$1,202.48
62	$1,144.14	$1,144.14	$1,079.73	$1,079.73	$1,112.12	$1,112.12	$1,166.11	$1,166.11	$1,229.44	$1,229.44
63	$1,175.60	$1,175.60	$1,109.42	$1,109.42	$1,142.70	$1,142.70	$1,198.17	$1,198.17	$1,263.25	$1,263.25
64+	$1,194.71	$1,194.71	$1,127.45	$1,127.45	$1,161.27	$1,161.27	$1,217.66	$1,217.66	$1,283.78	$1,283.78

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 250		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0		Gold PPO 1000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$337.19	$337.19	$353.56	$353.56	$332.78	$332.78	$342.77	$342.77	$359.41	$359.41
15	$367.16	$367.16	$384.98	$384.98	$362.36	$362.36	$373.23	$373.23	$391.35	$391.35
16	$378.62	$378.62	$397.00	$397.00	$373.67	$373.67	$384.88	$384.88	$403.57	$403.57
17	$390.08	$390.08	$409.02	$409.02	$384.98	$384.98	$396.53	$396.53	$415.78	$415.78
18	$402.42	$402.42	$421.96	$421.96	$397.16	$397.16	$409.08	$409.08	$428.94	$428.94
19	$414.76	$414.76	$434.90	$434.90	$409.34	$409.34	$421.62	$421.62	$442.09	$442.09
20	$427.54	$427.54	$448.30	$448.30	$421.96	$421.96	$434.62	$434.62	$455.72	$455.72
21	$440.77	$440.77	$462.16	$462.16	$435.01	$435.01	$448.06	$448.06	$469.81	$469.81
22	$440.77	$440.77	$462.16	$462.16	$435.01	$435.01	$448.06	$448.06	$469.81	$469.81
23	$440.77	$440.77	$462.16	$462.16	$435.01	$435.01	$448.06	$448.06	$469.81	$469.81
24	$440.77	$440.77	$462.16	$462.16	$435.01	$435.01	$448.06	$448.06	$469.81	$469.81
25	$442.53	$442.53	$464.01	$464.01	$436.75	$436.75	$449.85	$449.85	$471.69	$471.69
26	$451.35	$451.35	$473.26	$473.26	$445.45	$445.45	$458.81	$458.81	$481.09	$481.09
27	$461.92	$461.92	$484.35	$484.35	$455.89	$455.89	$469.57	$469.57	$492.36	$492.36
28	$479.11	$479.11	$502.37	$502.37	$472.86	$472.86	$487.04	$487.04	$510.68	$510.68
29	$493.22	$493.22	$517.16	$517.16	$486.78	$486.78	$501.38	$501.38	$525.72	$525.72
30	$500.27	$500.27	$524.56	$524.56	$493.74	$493.74	$508.55	$508.55	$533.24	$533.24
31	$510.85	$510.85	$535.65	$535.65	$504.18	$504.18	$519.30	$519.30	$544.51	$544.51
32	$521.43	$521.43	$546.74	$546.74	$514.62	$514.62	$530.06	$530.06	$555.79	$555.79
33	$528.04	$528.04	$553.67	$553.67	$521.14	$521.14	$536.78	$536.78	$562.83	$562.83
34	$535.09	$535.09	$561.07	$561.07	$528.10	$528.10	$543.95	$543.95	$570.35	$570.35
35	$538.62	$538.62	$564.76	$564.76	$531.58	$531.58	$547.53	$547.53	$574.11	$574.11
36	$542.14	$542.14	$568.46	$568.46	$535.06	$535.06	$551.11	$551.11	$577.87	$577.87
37	$545.67	$545.67	$572.16	$572.16	$538.54	$538.54	$554.70	$554.70	$581.63	$581.63
38	$549.20	$549.20	$575.86	$575.86	$542.02	$542.02	$558.28	$558.28	$585.38	$585.38
39	$556.25	$556.25	$583.25	$583.25	$548.98	$548.98	$565.45	$565.45	$592.90	$592.90
40	$563.30	$563.30	$590.65	$590.65	$555.94	$555.94	$572.62	$572.62	$600.42	$600.42
41	$573.88	$573.88	$601.74	$601.74	$566.38	$566.38	$583.37	$583.37	$611.69	$611.69
42	$584.02	$584.02	$612.37	$612.37	$576.39	$576.39	$593.68	$593.68	$622.50	$622.50
43	$598.12	$598.12	$627.16	$627.16	$590.31	$590.31	$608.02	$608.02	$637.53	$637.53
44	$615.75	$615.75	$645.64	$645.64	$607.71	$607.71	$625.94	$625.94	$656.33	$656.33
45	$636.47	$636.47	$667.37	$667.37	$628.15	$628.15	$647.00	$647.00	$678.41	$678.41
46	$661.15	$661.15	$693.25	$693.25	$652.52	$652.52	$672.09	$672.09	$704.72	$704.72
47	$688.92	$688.92	$722.36	$722.36	$679.92	$679.92	$700.32	$700.32	$734.31	$734.31
48	$720.66	$720.66	$755.64	$755.64	$711.24	$711.24	$732.58	$732.58	$768.14	$768.14
49	$751.95	$751.95	$788.45	$788.45	$742.13	$742.13	$764.39	$764.39	$801.50	$801.50
50	$787.21	$787.21	$825.43	$825.43	$776.93	$776.93	$800.24	$800.24	$839.08	$839.08
51	$822.03	$822.03	$861.94	$861.94	$811.29	$811.29	$835.63	$835.63	$876.20	$876.20
52	$860.38	$860.38	$902.14	$902.14	$849.14	$849.14	$874.61	$874.61	$917.07	$917.07
53	$899.17	$899.17	$942.82	$942.82	$887.42	$887.42	$914.04	$914.04	$958.41	$958.41
54	$941.04	$941.04	$986.72	$986.72	$928.75	$928.75	$956.61	$956.61	$1,003.05	$1,003.05
55	$982.91	$982.91	$1,030.63	$1,030.63	$970.07	$970.07	$999.17	$999.17	$1,047.68	$1,047.68
56	$1,028.31	$1,028.31	$1,078.23	$1,078.23	$1,014.88	$1,014.88	$1,045.32	$1,045.32	$1,096.07	$1,096.07
57	$1,074.15	$1,074.15	$1,126.29	$1,126.29	$1,060.12	$1,060.12	$1,091.92	$1,091.92	$1,144.93	$1,144.93
58	$1,123.08	$1,123.08	$1,177.59	$1,177.59	$1,108.41	$1,108.41	$1,141.66	$1,141.66	$1,197.08	$1,197.08
59	$1,147.32	$1,147.32	$1,203.01	$1,203.01	$1,132.33	$1,132.33	$1,166.30	$1,166.30	$1,222.92	$1,222.92
60	$1,196.24	$1,196.24	$1,254.31	$1,254.31	$1,180.62	$1,180.62	$1,216.04	$1,216.04	$1,275.07	$1,275.07
61	$1,238.56	$1,238.56	$1,298.68	$1,298.68	$1,222.38	$1,222.38	$1,259.05	$1,259.05	$1,320.17	$1,320.17
62	$1,266.33	$1,266.33	$1,327.80	$1,327.80	$1,249.78	$1,249.78	$1,287.28	$1,287.28	$1,349.77	$1,349.77
63	$1,301.15	$1,301.15	$1,364.31	$1,364.31	$1,284.15	$1,284.15	$1,322.67	$1,322.67	$1,386.88	$1,386.88
64+	$1,322.30	$1,322.30	$1,386.48	$1,386.48	$1,305.02	$1,305.02	$1,344.17	$1,344.17	$1,409.42	$1,409.42

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 250		Gold PPO 2000/0/25 | Rx 0		Gold PPO 2000/0/25 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$250 Med/Rx		$2000 /$0 Med/Rx		$2000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$307.49	$307.49	$316.72	$316.72	$332.09	$332.09	$312.91	$312.91	$322.30	$322.30
15	$334.82	$334.82	$344.87	$344.87	$361.61	$361.61	$340.72	$340.72	$350.94	$350.94
16	$345.28	$345.28	$355.63	$355.63	$372.90	$372.90	$351.36	$351.36	$361.90	$361.90
17	$355.73	$355.73	$366.40	$366.40	$384.18	$384.18	$361.99	$361.99	$372.85	$372.85
18	$366.98	$366.98	$377.99	$377.99	$396.34	$396.34	$373.44	$373.44	$384.65	$384.65
19	$378.23	$378.23	$389.58	$389.58	$408.49	$408.49	$384.90	$384.90	$396.44	$396.44
20	$389.89	$389.89	$401.59	$401.59	$421.08	$421.08	$396.76	$396.76	$408.66	$408.66
21	$401.95	$401.95	$414.01	$414.01	$434.11	$434.11	$409.03	$409.03	$421.30	$421.30
22	$401.95	$401.95	$414.01	$414.01	$434.11	$434.11	$409.03	$409.03	$421.30	$421.30
23	$401.95	$401.95	$414.01	$414.01	$434.11	$434.11	$409.03	$409.03	$421.30	$421.30
24	$401.95	$401.95	$414.01	$414.01	$434.11	$434.11	$409.03	$409.03	$421.30	$421.30
25	$403.56	$403.56	$415.66	$415.66	$435.84	$435.84	$410.67	$410.67	$422.99	$422.99
26	$411.60	$411.60	$423.94	$423.94	$444.52	$444.52	$418.85	$418.85	$431.41	$431.41
27	$421.24	$421.24	$433.88	$433.88	$454.94	$454.94	$428.66	$428.66	$441.52	$441.52
28	$436.92	$436.92	$450.03	$450.03	$471.87	$471.87	$444.62	$444.62	$457.95	$457.95
29	$449.78	$449.78	$463.28	$463.28	$485.76	$485.76	$457.70	$457.70	$471.44	$471.44
30	$456.21	$456.21	$469.90	$469.90	$492.71	$492.71	$464.25	$464.25	$478.18	$478.18
31	$465.86	$465.86	$479.84	$479.84	$503.13	$503.13	$474.07	$474.07	$488.29	$488.29
32	$475.51	$475.51	$489.77	$489.77	$513.55	$513.55	$483.88	$483.88	$498.40	$498.40
33	$481.54	$481.54	$495.98	$495.98	$520.06	$520.06	$490.02	$490.02	$504.72	$504.72
34	$487.97	$487.97	$502.61	$502.61	$527.00	$527.00	$496.56	$496.56	$511.46	$511.46
35	$491.18	$491.18	$505.92	$505.92	$530.48	$530.48	$499.83	$499.83	$514.83	$514.83
36	$494.40	$494.40	$509.23	$509.23	$533.95	$533.95	$503.11	$503.11	$518.20	$518.20
37	$497.61	$497.61	$512.54	$512.54	$537.42	$537.42	$506.38	$506.38	$521.57	$521.57
38	$500.83	$500.83	$515.85	$515.85	$540.90	$540.90	$509.65	$509.65	$524.94	$524.94
39	$507.26	$507.26	$522.48	$522.48	$547.84	$547.84	$516.20	$516.20	$531.68	$531.68
40	$513.69	$513.69	$529.10	$529.10	$554.79	$554.79	$522.74	$522.74	$538.42	$538.42
41	$523.34	$523.34	$539.04	$539.04	$565.21	$565.21	$532.56	$532.56	$548.53	$548.53
42	$532.58	$532.58	$548.56	$548.56	$575.19	$575.19	$541.96	$541.96	$558.22	$558.22
43	$545.45	$545.45	$561.81	$561.81	$589.08	$589.08	$555.05	$555.05	$571.71	$571.71
44	$561.52	$561.52	$578.37	$578.37	$606.45	$606.45	$571.41	$571.41	$588.56	$588.56
45	$580.42	$580.42	$597.83	$597.83	$626.85	$626.85	$590.64	$590.64	$608.36	$608.36
46	$602.92	$602.92	$621.01	$621.01	$651.16	$651.16	$613.54	$613.54	$631.95	$631.95
47	$628.25	$628.25	$647.10	$647.10	$678.51	$678.51	$639.31	$639.31	$658.49	$658.49
48	$657.19	$657.19	$676.90	$676.90	$709.76	$709.76	$668.76	$668.76	$688.83	$688.83
49	$685.73	$685.73	$706.30	$706.30	$740.58	$740.58	$697.81	$697.81	$718.74	$718.74
50	$717.88	$717.88	$739.42	$739.42	$775.31	$775.31	$730.53	$730.53	$752.44	$752.44
51	$749.64	$749.64	$772.13	$772.13	$809.61	$809.61	$762.84	$762.84	$785.73	$785.73
52	$784.61	$784.61	$808.14	$808.14	$847.37	$847.37	$798.43	$798.43	$822.38	$822.38
53	$819.98	$819.98	$844.58	$844.58	$885.58	$885.58	$834.42	$834.42	$859.45	$859.45
54	$858.16	$858.16	$883.91	$883.91	$926.82	$926.82	$873.28	$873.28	$899.48	$899.48
55	$896.35	$896.35	$923.24	$923.24	$968.06	$968.06	$912.14	$912.14	$939.50	$939.50
56	$937.75	$937.75	$965.88	$965.88	$1,012.77	$1,012.77	$954.27	$954.27	$982.89	$982.89
57	$979.55	$979.55	$1,008.94	$1,008.94	$1,057.92	$1,057.92	$996.81	$996.81	$1,026.71	$1,026.71
58	$1,024.17	$1,024.17	$1,054.89	$1,054.89	$1,106.10	$1,106.10	$1,042.21	$1,042.21	$1,073.47	$1,073.47
59	$1,046.28	$1,046.28	$1,077.66	$1,077.66	$1,129.98	$1,129.98	$1,064.71	$1,064.71	$1,096.65	$1,096.65
60	$1,090.89	$1,090.89	$1,123.62	$1,123.62	$1,178.16	$1,178.16	$1,110.11	$1,110.11	$1,143.41	$1,143.41
61	$1,129.48	$1,129.48	$1,163.36	$1,163.36	$1,219.84	$1,219.84	$1,149.37	$1,149.37	$1,183.86	$1,183.86
62	$1,154.80	$1,154.80	$1,189.45	$1,189.45	$1,247.19	$1,247.19	$1,175.14	$1,175.14	$1,210.40	$1,210.40
63	$1,186.56	$1,186.56	$1,222.15	$1,222.15	$1,281.48	$1,281.48	$1,207.46	$1,207.46	$1,243.68	$1,243.68
64+	$1,205.84	$1,205.84	$1,242.02	$1,242.02	$1,302.32	$1,302.32	$1,227.08	$1,227.08	$1,263.89	$1,263.89

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010100		45127PA0010100		45127PA0010100		45127PA0010101	
Plan Marketing Name =>	Gold PPO 2000/0/25 | Rx 0		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 250		Gold PPO 0/0/35 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$2000 /$0 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$250 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$337.94	$337.94	$338.80	$338.80	$348.97	$348.97	$365.91	$365.91	$344.23	$344.23
15	$367.98	$367.98	$368.92	$368.92	$379.99	$379.99	$398.43	$398.43	$374.83	$374.83
16	$379.47	$379.47	$380.43	$380.43	$391.85	$391.85	$410.87	$410.87	$386.52	$386.52
17	$390.95	$390.95	$391.95	$391.95	$403.71	$403.71	$423.30	$423.30	$398.22	$398.22
18	$403.32	$403.32	$404.35	$404.35	$416.48	$416.48	$436.70	$436.70	$410.82	$410.82
19	$415.69	$415.69	$416.75	$416.75	$429.25	$429.25	$450.09	$450.09	$423.42	$423.42
20	$428.50	$428.50	$429.59	$429.59	$442.48	$442.48	$463.96	$463.96	$436.47	$436.47
21	$441.75	$441.75	$442.88	$442.88	$456.17	$456.17	$478.31	$478.31	$449.97	$449.97
22	$441.75	$441.75	$442.88	$442.88	$456.17	$456.17	$478.31	$478.31	$449.97	$449.97
23	$441.75	$441.75	$442.88	$442.88	$456.17	$456.17	$478.31	$478.31	$449.97	$449.97
24	$441.75	$441.75	$442.88	$442.88	$456.17	$456.17	$478.31	$478.31	$449.97	$449.97
25	$443.52	$443.52	$444.65	$444.65	$457.99	$457.99	$480.22	$480.22	$451.77	$451.77
26	$452.35	$452.35	$453.51	$453.51	$467.11	$467.11	$489.79	$489.79	$460.77	$460.77
27	$462.96	$462.96	$464.14	$464.14	$478.06	$478.06	$501.27	$501.27	$471.57	$471.57
28	$480.18	$480.18	$481.41	$481.41	$495.85	$495.85	$519.92	$519.92	$489.12	$489.12
29	$494.32	$494.32	$495.58	$495.58	$510.45	$510.45	$535.23	$535.23	$503.52	$503.52
30	$501.39	$501.39	$502.67	$502.67	$517.75	$517.75	$542.88	$542.88	$510.72	$510.72
31	$511.99	$511.99	$513.30	$513.30	$528.70	$528.70	$554.36	$554.36	$521.52	$521.52
32	$522.59	$522.59	$523.93	$523.93	$539.64	$539.64	$565.84	$565.84	$532.31	$532.31
33	$529.22	$529.22	$530.57	$530.57	$546.49	$546.49	$573.02	$573.02	$539.06	$539.06
34	$536.29	$536.29	$537.66	$537.66	$553.79	$553.79	$580.67	$580.67	$546.26	$546.26
35	$539.82	$539.82	$541.20	$541.20	$557.44	$557.44	$584.50	$584.50	$549.86	$549.86
36	$543.36	$543.36	$544.74	$544.74	$561.08	$561.08	$588.32	$588.32	$553.46	$553.46
37	$546.89	$546.89	$548.29	$548.29	$564.73	$564.73	$592.15	$592.15	$557.06	$557.06
38	$550.42	$550.42	$551.83	$551.83	$568.38	$568.38	$595.97	$595.97	$560.66	$560.66
39	$557.49	$557.49	$558.91	$558.91	$575.68	$575.68	$603.63	$603.63	$567.86	$567.86
40	$564.56	$564.56	$566.00	$566.00	$582.98	$582.98	$611.28	$611.28	$575.06	$575.06
41	$575.16	$575.16	$576.63	$576.63	$593.93	$593.93	$622.76	$622.76	$585.86	$585.86
42	$585.32	$585.32	$586.82	$586.82	$604.42	$604.42	$633.76	$633.76	$596.21	$596.21
43	$599.46	$599.46	$600.99	$600.99	$619.02	$619.02	$649.07	$649.07	$610.61	$610.61
44	$617.13	$617.13	$618.70	$618.70	$637.26	$637.26	$668.20	$668.20	$628.61	$628.61
45	$637.89	$637.89	$639.52	$639.52	$658.70	$658.70	$690.68	$690.68	$649.76	$649.76
46	$662.63	$662.63	$664.32	$664.32	$684.25	$684.25	$717.47	$717.47	$674.96	$674.96
47	$690.46	$690.46	$692.22	$692.22	$712.99	$712.99	$747.60	$747.60	$703.30	$703.30
48	$722.27	$722.27	$724.11	$724.11	$745.83	$745.83	$782.04	$782.04	$735.70	$735.70
49	$753.63	$753.63	$755.55	$755.55	$778.22	$778.22	$816.00	$816.00	$767.65	$767.65
50	$788.97	$788.97	$790.98	$790.98	$814.71	$814.71	$854.26	$854.26	$803.65	$803.65
51	$823.87	$823.87	$825.97	$825.97	$850.75	$850.75	$892.05	$892.05	$839.19	$839.19
52	$862.30	$862.30	$864.50	$864.50	$890.44	$890.44	$933.66	$933.66	$878.34	$878.34
53	$901.17	$901.17	$903.48	$903.48	$930.58	$930.58	$975.75	$975.75	$917.94	$917.94
54	$943.14	$943.14	$945.55	$945.55	$973.92	$973.92	$1,021.19	$1,021.19	$960.69	$960.69
55	$985.11	$985.11	$987.62	$987.62	$1,017.25	$1,017.25	$1,066.63	$1,066.63	$1,003.43	$1,003.43
56	$1,030.61	$1,030.61	$1,033.24	$1,033.24	$1,064.24	$1,064.24	$1,115.90	$1,115.90	$1,049.78	$1,049.78
57	$1,076.55	$1,076.55	$1,079.30	$1,079.30	$1,111.68	$1,111.68	$1,165.64	$1,165.64	$1,096.58	$1,096.58
58	$1,125.59	$1,125.59	$1,128.46	$1,128.46	$1,162.31	$1,162.31	$1,218.73	$1,218.73	$1,146.52	$1,146.52
59	$1,149.88	$1,149.88	$1,152.82	$1,152.82	$1,187.40	$1,187.40	$1,245.04	$1,245.04	$1,171.27	$1,171.27
60	$1,198.92	$1,198.92	$1,201.98	$1,201.98	$1,238.04	$1,238.04	$1,298.13	$1,298.13	$1,221.22	$1,221.22
61	$1,241.32	$1,241.32	$1,244.49	$1,244.49	$1,281.83	$1,281.83	$1,344.05	$1,344.05	$1,264.42	$1,264.42
62	$1,269.15	$1,269.15	$1,272.39	$1,272.39	$1,310.57	$1,310.57	$1,374.19	$1,374.19	$1,292.76	$1,292.76
63	$1,304.05	$1,304.05	$1,307.38	$1,307.38	$1,346.60	$1,346.60	$1,411.97	$1,411.97	$1,328.31	$1,328.31
64+	$1,325.25	$1,325.25	$1,328.63	$1,328.63	$1,368.50	$1,368.50	$1,434.92	$1,434.92	$1,349.90	$1,349.90

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010101		45127PA0010101		45127PA0010116		45127PA0010116		45127PA0010116	
Plan Marketing Name =>	Gold PPO 0/0/35 | Rx 0		Gold PPO 0/0/35 | Rx 0		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250		Gold PPO 500/0/40 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0 /$0 Med/Rx		$0 /$0 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx		$500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$354.55	$354.55	$371.77	$371.77	$336.14	$336.14	$346.23	$346.23	$363.03	$363.03
15	$386.07	$386.07	$404.81	$404.81	$366.02	$366.02	$377.00	$377.00	$395.30	$395.30
16	$398.12	$398.12	$417.45	$417.45	$377.44	$377.44	$388.77	$388.77	$407.64	$407.64
17	$410.17	$410.17	$430.08	$430.08	$388.87	$388.87	$400.54	$400.54	$419.98	$419.98
18	$423.15	$423.15	$443.69	$443.69	$401.17	$401.17	$413.21	$413.21	$433.27	$433.27
19	$436.12	$436.12	$457.30	$457.30	$413.48	$413.48	$425.88	$425.88	$446.55	$446.55
20	$449.57	$449.57	$471.39	$471.39	$426.22	$426.22	$439.00	$439.00	$460.32	$460.32
21	$463.47	$463.47	$485.97	$485.97	$439.40	$439.40	$452.58	$452.58	$474.55	$474.55
22	$463.47	$463.47	$485.97	$485.97	$439.40	$439.40	$452.58	$452.58	$474.55	$474.55
23	$463.47	$463.47	$485.97	$485.97	$439.40	$439.40	$452.58	$452.58	$474.55	$474.55
24	$463.47	$463.47	$485.97	$485.97	$439.40	$439.40	$452.58	$452.58	$474.55	$474.55
25	$465.32	$465.32	$487.91	$487.91	$441.16	$441.16	$454.39	$454.39	$476.45	$476.45
26	$474.59	$474.59	$497.63	$497.63	$449.95	$449.95	$463.44	$463.44	$485.94	$485.94
27	$485.72	$485.72	$509.29	$509.29	$460.49	$460.49	$474.31	$474.31	$497.33	$497.33
28	$503.79	$503.79	$528.25	$528.25	$477.63	$477.63	$491.96	$491.96	$515.84	$515.84
29	$518.62	$518.62	$543.80	$543.80	$491.69	$491.69	$506.44	$506.44	$531.02	$531.02
30	$526.04	$526.04	$551.57	$551.57	$498.72	$498.72	$513.68	$513.68	$538.62	$538.62
31	$537.16	$537.16	$563.24	$563.24	$509.26	$509.26	$524.54	$524.54	$550.01	$550.01
32	$548.28	$548.28	$574.90	$574.90	$519.81	$519.81	$535.40	$535.40	$561.40	$561.40
33	$555.24	$555.24	$582.19	$582.19	$526.40	$526.40	$542.19	$542.19	$568.51	$568.51
34	$562.65	$562.65	$589.96	$589.96	$533.43	$533.43	$549.43	$549.43	$576.11	$576.11
35	$566.36	$566.36	$593.85	$593.85	$536.95	$536.95	$553.06	$553.06	$579.90	$579.90
36	$570.07	$570.07	$597.74	$597.74	$540.46	$540.46	$556.68	$556.68	$583.70	$583.70
37	$573.77	$573.77	$601.63	$601.63	$543.98	$543.98	$560.30	$560.30	$587.50	$587.50
38	$577.48	$577.48	$605.52	$605.52	$547.49	$547.49	$563.92	$563.92	$591.29	$591.29
39	$584.90	$584.90	$613.29	$613.29	$554.52	$554.52	$571.16	$571.16	$598.88	$598.88
40	$592.31	$592.31	$621.07	$621.07	$561.55	$561.55	$578.40	$578.40	$606.48	$606.48
41	$603.44	$603.44	$632.73	$632.73	$572.10	$572.10	$589.26	$589.26	$617.87	$617.87
42	$614.10	$614.10	$643.91	$643.91	$582.20	$582.20	$599.67	$599.67	$628.78	$628.78
43	$628.93	$628.93	$659.46	$659.46	$596.27	$596.27	$614.15	$614.15	$643.97	$643.97
44	$647.47	$647.47	$678.90	$678.90	$613.84	$613.84	$632.26	$632.26	$662.95	$662.95
45	$669.25	$669.25	$701.74	$701.74	$634.49	$634.49	$653.53	$653.53	$685.25	$685.25
46	$695.20	$695.20	$728.95	$728.95	$659.10	$659.10	$678.87	$678.87	$711.83	$711.83
47	$724.40	$724.40	$759.57	$759.57	$686.78	$686.78	$707.39	$707.39	$741.72	$741.72
48	$757.77	$757.77	$794.56	$794.56	$718.42	$718.42	$739.97	$739.97	$775.89	$775.89
49	$790.68	$790.68	$829.06	$829.06	$749.62	$749.62	$772.10	$772.10	$809.59	$809.59
50	$827.76	$827.76	$867.94	$867.94	$784.77	$784.77	$808.31	$808.31	$847.55	$847.55
51	$864.37	$864.37	$906.33	$906.33	$819.48	$819.48	$844.07	$844.07	$885.04	$885.04
52	$904.69	$904.69	$948.61	$948.61	$857.71	$857.71	$883.44	$883.44	$926.33	$926.33
53	$945.48	$945.48	$991.37	$991.37	$896.38	$896.38	$923.27	$923.27	$968.09	$968.09
54	$989.51	$989.51	$1,037.54	$1,037.54	$938.12	$938.12	$966.26	$966.26	$1,013.17	$1,013.17
55	$1,033.54	$1,033.54	$1,083.71	$1,083.71	$979.86	$979.86	$1,009.26	$1,009.26	$1,058.25	$1,058.25
56	$1,081.27	$1,081.27	$1,133.76	$1,133.76	$1,025.12	$1,025.12	$1,055.87	$1,055.87	$1,107.13	$1,107.13
57	$1,129.47	$1,129.47	$1,184.30	$1,184.30	$1,070.82	$1,070.82	$1,102.94	$1,102.94	$1,156.48	$1,156.48
58	$1,180.92	$1,180.92	$1,238.25	$1,238.25	$1,119.59	$1,119.59	$1,153.18	$1,153.18	$1,209.16	$1,209.16
59	$1,206.41	$1,206.41	$1,264.97	$1,264.97	$1,143.76	$1,143.76	$1,178.07	$1,178.07	$1,235.26	$1,235.26
60	$1,257.86	$1,257.86	$1,318.92	$1,318.92	$1,192.53	$1,192.53	$1,228.31	$1,228.31	$1,287.93	$1,287.93
61	$1,302.35	$1,302.35	$1,365.57	$1,365.57	$1,234.71	$1,234.71	$1,271.76	$1,271.76	$1,333.49	$1,333.49
62	$1,331.55	$1,331.55	$1,396.18	$1,396.18	$1,262.40	$1,262.40	$1,300.27	$1,300.27	$1,363.39	$1,363.39
63	$1,368.16	$1,368.16	$1,434.58	$1,434.58	$1,297.11	$1,297.11	$1,336.02	$1,336.02	$1,400.88	$1,400.88
64+	$1,390.40	$1,390.40	$1,457.90	$1,457.90	$1,318.19	$1,318.19	$1,357.74	$1,357.74	$1,423.65	$1,423.65

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Gold PPO 500/0/40 | Rx 0		Silver HSA 2250/0/25 | Combined		Silver HSA 2250/0/25 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$500 /$0 Med/Rx		$2250 Med/Rx Combined		$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$300 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$341.56	$341.56	$351.81	$351.81	$368.89	$368.89	$290.36	$290.36	$299.07	$299.07
15	$371.93	$371.93	$383.08	$383.08	$401.68	$401.68	$316.17	$316.17	$325.65	$325.65
16	$383.53	$383.53	$395.04	$395.04	$414.22	$414.22	$326.03	$326.03	$335.81	$335.81
17	$395.14	$395.14	$407.00	$407.00	$426.76	$426.76	$335.90	$335.90	$345.98	$345.98
18	$407.65	$407.65	$419.87	$419.87	$440.26	$440.26	$346.53	$346.53	$356.93	$356.93
19	$420.15	$420.15	$432.75	$432.75	$453.76	$453.76	$357.16	$357.16	$367.87	$367.87
20	$433.10	$433.10	$446.09	$446.09	$467.74	$467.74	$368.16	$368.16	$379.21	$379.21
21	$446.49	$446.49	$459.88	$459.88	$482.21	$482.21	$379.55	$379.55	$390.94	$390.94
22	$446.49	$446.49	$459.88	$459.88	$482.21	$482.21	$379.55	$379.55	$390.94	$390.94
23	$446.49	$446.49	$459.88	$459.88	$482.21	$482.21	$379.55	$379.55	$390.94	$390.94
24	$446.49	$446.49	$459.88	$459.88	$482.21	$482.21	$379.55	$379.55	$390.94	$390.94
25	$448.28	$448.28	$461.72	$461.72	$484.14	$484.14	$381.07	$381.07	$392.50	$392.50
26	$457.21	$457.21	$470.92	$470.92	$493.78	$493.78	$388.66	$388.66	$400.32	$400.32
27	$467.92	$467.92	$481.96	$481.96	$505.36	$505.36	$397.77	$397.77	$409.70	$409.70
28	$485.33	$485.33	$499.89	$499.89	$524.16	$524.16	$412.57	$412.57	$424.95	$424.95
29	$499.62	$499.62	$514.61	$514.61	$539.59	$539.59	$424.72	$424.72	$437.46	$437.46
30	$506.77	$506.77	$521.97	$521.97	$547.31	$547.31	$430.79	$430.79	$443.71	$443.71
31	$517.48	$517.48	$533.01	$533.01	$558.88	$558.88	$439.90	$439.90	$453.10	$453.10
32	$528.20	$528.20	$544.04	$544.04	$570.45	$570.45	$449.01	$449.01	$462.48	$462.48
33	$534.90	$534.90	$550.94	$550.94	$577.69	$577.69	$454.70	$454.70	$468.34	$468.34
34	$542.04	$542.04	$558.30	$558.30	$585.40	$585.40	$460.77	$460.77	$474.60	$474.60
35	$545.61	$545.61	$561.98	$561.98	$589.26	$589.26	$463.81	$463.81	$477.72	$477.72
36	$549.18	$549.18	$565.66	$565.66	$593.12	$593.12	$466.85	$466.85	$480.85	$480.85
37	$552.75	$552.75	$569.34	$569.34	$596.97	$596.97	$469.88	$469.88	$483.98	$483.98
38	$556.33	$556.33	$573.02	$573.02	$600.83	$600.83	$472.92	$472.92	$487.11	$487.11
39	$563.47	$563.47	$580.37	$580.37	$608.55	$608.55	$478.99	$478.99	$493.36	$493.36
40	$570.61	$570.61	$587.73	$587.73	$616.26	$616.26	$485.06	$485.06	$499.62	$499.62
41	$581.33	$581.33	$598.77	$598.77	$627.84	$627.84	$494.17	$494.17	$509.00	$509.00
42	$591.60	$591.60	$609.35	$609.35	$638.93	$638.93	$502.90	$502.90	$517.99	$517.99
43	$605.89	$605.89	$624.06	$624.06	$654.36	$654.36	$515.05	$515.05	$530.50	$530.50
44	$623.75	$623.75	$642.46	$642.46	$673.65	$673.65	$530.23	$530.23	$546.14	$546.14
45	$644.73	$644.73	$664.07	$664.07	$696.31	$696.31	$548.07	$548.07	$564.51	$564.51
46	$669.74	$669.74	$689.83	$689.83	$723.31	$723.31	$569.33	$569.33	$586.40	$586.40
47	$697.86	$697.86	$718.80	$718.80	$753.69	$753.69	$593.24	$593.24	$611.03	$611.03
48	$730.01	$730.01	$751.91	$751.91	$788.41	$788.41	$620.56	$620.56	$639.18	$639.18
49	$761.71	$761.71	$784.56	$784.56	$822.65	$822.65	$647.51	$647.51	$666.94	$666.94
50	$797.43	$797.43	$821.35	$821.35	$861.23	$861.23	$677.88	$677.88	$698.21	$698.21
51	$832.70	$832.70	$857.68	$857.68	$899.32	$899.32	$707.86	$707.86	$729.10	$729.10
52	$871.55	$871.55	$897.69	$897.69	$941.27	$941.27	$740.88	$740.88	$763.11	$763.11
53	$910.84	$910.84	$938.16	$938.16	$983.71	$983.71	$774.28	$774.28	$797.51	$797.51
54	$953.26	$953.26	$981.85	$981.85	$1,029.52	$1,029.52	$810.34	$810.34	$834.65	$834.65
55	$995.67	$995.67	$1,025.54	$1,025.54	$1,075.33	$1,075.33	$846.40	$846.40	$871.79	$871.79
56	$1,041.66	$1,041.66	$1,072.91	$1,072.91	$1,124.99	$1,124.99	$885.49	$885.49	$912.05	$912.05
57	$1,088.10	$1,088.10	$1,120.74	$1,120.74	$1,175.14	$1,175.14	$924.96	$924.96	$952.71	$952.71
58	$1,137.66	$1,137.66	$1,171.79	$1,171.79	$1,228.67	$1,228.67	$967.09	$967.09	$996.11	$996.11
59	$1,162.21	$1,162.21	$1,197.08	$1,197.08	$1,255.19	$1,255.19	$987.97	$987.97	$1,017.61	$1,017.61
60	$1,211.77	$1,211.77	$1,248.13	$1,248.13	$1,308.72	$1,308.72	$1,030.10	$1,030.10	$1,061.00	$1,061.00
61	$1,254.64	$1,254.64	$1,292.28	$1,292.28	$1,355.01	$1,355.01	$1,066.54	$1,066.54	$1,098.53	$1,098.53
62	$1,282.77	$1,282.77	$1,321.25	$1,321.25	$1,385.39	$1,385.39	$1,090.45	$1,090.45	$1,123.16	$1,123.16
63	$1,318.04	$1,318.04	$1,357.58	$1,357.58	$1,423.48	$1,423.48	$1,120.43	$1,120.43	$1,154.04	$1,154.04
64+	$1,339.46	$1,339.46	$1,379.64	$1,379.64	$1,446.62	$1,446.62	$1,138.64	$1,138.64	$1,172.81	$1,172.81

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010124		45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132	
Plan Marketing Name =>	Silver HSA 2250/0/25 | Combined		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 250		Silver PPO 4000/0/30 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2250 Med/Rx Combined		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$250 Med/Rx		$4000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$313.58	$313.58	$274.12	$274.12	$282.35	$282.35	$296.05	$296.05	$279.54	$279.54
15	$341.46	$341.46	$298.49	$298.49	$307.44	$307.44	$322.37	$322.37	$304.39	$304.39
16	$352.12	$352.12	$307.81	$307.81	$317.04	$317.04	$332.43	$332.43	$313.89	$313.89
17	$362.77	$362.77	$317.12	$317.12	$326.64	$326.64	$342.49	$342.49	$323.39	$323.39
18	$374.25	$374.25	$327.16	$327.16	$336.97	$336.97	$353.33	$353.33	$333.62	$333.62
19	$385.73	$385.73	$337.19	$337.19	$347.30	$347.30	$364.16	$364.16	$343.85	$343.85
20	$397.62	$397.62	$347.58	$347.58	$358.01	$358.01	$375.39	$375.39	$354.45	$354.45
21	$409.91	$409.91	$358.33	$358.33	$369.08	$369.08	$387.00	$387.00	$365.41	$365.41
22	$409.91	$409.91	$358.33	$358.33	$369.08	$369.08	$387.00	$387.00	$365.41	$365.41
23	$409.91	$409.91	$358.33	$358.33	$369.08	$369.08	$387.00	$387.00	$365.41	$365.41
24	$409.91	$409.91	$358.33	$358.33	$369.08	$369.08	$387.00	$387.00	$365.41	$365.41
25	$411.55	$411.55	$359.76	$359.76	$370.56	$370.56	$388.54	$388.54	$366.87	$366.87
26	$419.75	$419.75	$366.93	$366.93	$377.94	$377.94	$396.28	$396.28	$374.18	$374.18
27	$429.59	$429.59	$375.53	$375.53	$386.80	$386.80	$405.57	$405.57	$382.95	$382.95
28	$445.58	$445.58	$389.50	$389.50	$401.19	$401.19	$420.67	$420.67	$397.20	$397.20
29	$458.69	$458.69	$400.97	$400.97	$413.00	$413.00	$433.05	$433.05	$408.89	$408.89
30	$465.25	$465.25	$406.70	$406.70	$418.91	$418.91	$439.24	$439.24	$414.74	$414.74
31	$475.09	$475.09	$415.30	$415.30	$427.76	$427.76	$448.53	$448.53	$423.51	$423.51
32	$484.93	$484.93	$423.90	$423.90	$436.62	$436.62	$457.82	$457.82	$432.28	$432.28
33	$491.08	$491.08	$429.28	$429.28	$442.16	$442.16	$463.62	$463.62	$437.76	$437.76
34	$497.64	$497.64	$435.01	$435.01	$448.06	$448.06	$469.81	$469.81	$443.61	$443.61
35	$500.91	$500.91	$437.88	$437.88	$451.02	$451.02	$472.91	$472.91	$446.53	$446.53
36	$504.19	$504.19	$440.75	$440.75	$453.97	$453.97	$476.01	$476.01	$449.45	$449.45
37	$507.47	$507.47	$443.61	$443.61	$456.92	$456.92	$479.10	$479.10	$452.38	$452.38
38	$510.75	$510.75	$446.48	$446.48	$459.87	$459.87	$482.20	$482.20	$455.30	$455.30
39	$517.31	$517.31	$452.21	$452.21	$465.78	$465.78	$488.39	$488.39	$461.15	$461.15
40	$523.87	$523.87	$457.95	$457.95	$471.68	$471.68	$494.58	$494.58	$466.99	$466.99
41	$533.71	$533.71	$466.55	$466.55	$480.54	$480.54	$503.87	$503.87	$475.76	$475.76
42	$543.14	$543.14	$474.79	$474.79	$489.03	$489.03	$512.77	$512.77	$484.17	$484.17
43	$556.25	$556.25	$486.25	$486.25	$500.84	$500.84	$525.15	$525.15	$495.86	$495.86
44	$572.65	$572.65	$500.59	$500.59	$515.60	$515.60	$540.63	$540.63	$510.48	$510.48
45	$591.92	$591.92	$517.43	$517.43	$532.95	$532.95	$558.82	$558.82	$527.65	$527.65
46	$614.87	$614.87	$537.50	$537.50	$553.62	$553.62	$580.49	$580.49	$548.12	$548.12
47	$640.70	$640.70	$560.07	$560.07	$576.87	$576.87	$604.88	$604.88	$571.14	$571.14
48	$670.21	$670.21	$585.87	$585.87	$603.45	$603.45	$632.74	$632.74	$597.45	$597.45
49	$699.31	$699.31	$611.31	$611.31	$629.65	$629.65	$660.22	$660.22	$623.39	$623.39
50	$732.11	$732.11	$639.98	$639.98	$659.18	$659.18	$691.18	$691.18	$652.62	$652.62
51	$764.49	$764.49	$668.29	$668.29	$688.33	$688.33	$721.75	$721.75	$681.49	$681.49
52	$800.15	$800.15	$699.46	$699.46	$720.44	$720.44	$755.42	$755.42	$713.28	$713.28
53	$836.22	$836.22	$730.99	$730.99	$752.92	$752.92	$789.47	$789.47	$745.44	$745.44
54	$875.17	$875.17	$765.03	$765.03	$787.99	$787.99	$826.24	$826.24	$780.15	$780.15
55	$914.11	$914.11	$799.08	$799.08	$823.05	$823.05	$863.00	$863.00	$814.86	$814.86
56	$956.33	$956.33	$835.98	$835.98	$861.06	$861.06	$902.86	$902.86	$852.50	$852.50
57	$998.96	$998.96	$873.25	$873.25	$899.45	$899.45	$943.11	$943.11	$890.50	$890.50
58	$1,044.46	$1,044.46	$913.02	$913.02	$940.42	$940.42	$986.07	$986.07	$931.06	$931.06
59	$1,067.01	$1,067.01	$932.73	$932.73	$960.71	$960.71	$1,007.35	$1,007.35	$951.16	$951.16
60	$1,112.51	$1,112.51	$972.51	$972.51	$1,001.68	$1,001.68	$1,050.31	$1,050.31	$991.72	$991.72
61	$1,151.86	$1,151.86	$1,006.91	$1,006.91	$1,037.11	$1,037.11	$1,087.46	$1,087.46	$1,026.80	$1,026.80
62	$1,177.68	$1,177.68	$1,029.48	$1,029.48	$1,060.37	$1,060.37	$1,111.84	$1,111.84	$1,049.82	$1,049.82
63	$1,210.07	$1,210.07	$1,057.79	$1,057.79	$1,089.52	$1,089.52	$1,142.41	$1,142.41	$1,078.69	$1,078.69
64+	$1,229.73	$1,229.73	$1,074.98	$1,074.98	$1,107.23	$1,107.23	$1,160.99	$1,160.99	$1,096.22	$1,096.22

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135	
Plan Marketing Name =>	Silver PPO 4000/0/30 | Rx 0		Silver PPO 4000/0/30 | Rx 0		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined		Bronze HSA 6350/0/0 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	$4000 /$0 Med/Rx		$4000 /$0 Med/Rx		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$287.92	$287.92	$301.90	$301.90	$228.31	$228.31	$235.16	$235.16	$246.58	$246.58
15	$313.52	$313.52	$328.74	$328.74	$248.61	$248.61	$256.07	$256.07	$268.50	$268.50
16	$323.30	$323.30	$339.00	$339.00	$256.37	$256.37	$264.06	$264.06	$276.88	$276.88
17	$333.09	$333.09	$349.26	$349.26	$264.13	$264.13	$272.05	$272.05	$285.26	$285.26
18	$343.63	$343.63	$360.31	$360.31	$272.48	$272.48	$280.66	$280.66	$294.28	$294.28
19	$354.17	$354.17	$371.36	$371.36	$280.84	$280.84	$289.27	$289.27	$303.31	$303.31
20	$365.08	$365.08	$382.80	$382.80	$289.50	$289.50	$298.18	$298.18	$312.66	$312.66
21	$376.37	$376.37	$394.64	$394.64	$298.45	$298.45	$307.40	$307.40	$322.33	$322.33
22	$376.37	$376.37	$394.64	$394.64	$298.45	$298.45	$307.40	$307.40	$322.33	$322.33
23	$376.37	$376.37	$394.64	$394.64	$298.45	$298.45	$307.40	$307.40	$322.33	$322.33
24	$376.37	$376.37	$394.64	$394.64	$298.45	$298.45	$307.40	$307.40	$322.33	$322.33
25	$377.88	$377.88	$396.22	$396.22	$299.64	$299.64	$308.63	$308.63	$323.62	$323.62
26	$385.41	$385.41	$404.11	$404.11	$305.61	$305.61	$314.78	$314.78	$330.06	$330.06
27	$394.44	$394.44	$413.59	$413.59	$312.78	$312.78	$322.16	$322.16	$337.80	$337.80
28	$409.12	$409.12	$428.98	$428.98	$324.42	$324.42	$334.15	$334.15	$350.37	$350.37
29	$421.16	$421.16	$441.61	$441.61	$333.97	$333.97	$343.98	$343.98	$360.68	$360.68
30	$427.18	$427.18	$447.92	$447.92	$338.74	$338.74	$348.90	$348.90	$365.84	$365.84
31	$436.22	$436.22	$457.39	$457.39	$345.90	$345.90	$356.28	$356.28	$373.58	$373.58
32	$445.25	$445.25	$466.86	$466.86	$353.07	$353.07	$363.66	$363.66	$381.31	$381.31
33	$450.89	$450.89	$472.78	$472.78	$357.54	$357.54	$368.27	$368.27	$386.15	$386.15
34	$456.92	$456.92	$479.10	$479.10	$362.32	$362.32	$373.19	$373.19	$391.30	$391.30
35	$459.93	$459.93	$482.25	$482.25	$364.71	$364.71	$375.65	$375.65	$393.88	$393.88
36	$462.94	$462.94	$485.41	$485.41	$367.09	$367.09	$378.11	$378.11	$396.46	$396.46
37	$465.95	$465.95	$488.57	$488.57	$369.48	$369.48	$380.57	$380.57	$399.04	$399.04
38	$468.96	$468.96	$491.72	$491.72	$371.87	$371.87	$383.02	$383.02	$401.62	$401.62
39	$474.98	$474.98	$498.04	$498.04	$376.64	$376.64	$387.94	$387.94	$406.78	$406.78
40	$481.00	$481.00	$504.35	$504.35	$381.42	$381.42	$392.86	$392.86	$411.93	$411.93
41	$490.04	$490.04	$513.82	$513.82	$388.58	$388.58	$400.24	$400.24	$419.67	$419.67
42	$498.69	$498.69	$522.90	$522.90	$395.45	$395.45	$407.31	$407.31	$427.08	$427.08
43	$510.74	$510.74	$535.53	$535.53	$405.00	$405.00	$417.15	$417.15	$437.40	$437.40
44	$525.79	$525.79	$551.32	$551.32	$416.93	$416.93	$429.44	$429.44	$450.29	$450.29
45	$543.48	$543.48	$569.86	$569.86	$430.96	$430.96	$443.89	$443.89	$465.44	$465.44
46	$564.56	$564.56	$591.96	$591.96	$447.68	$447.68	$461.11	$461.11	$483.49	$483.49
47	$588.27	$588.27	$616.83	$616.83	$466.48	$466.48	$480.47	$480.47	$503.80	$503.80
48	$615.37	$615.37	$645.24	$645.24	$487.97	$487.97	$502.60	$502.60	$527.00	$527.00
49	$642.09	$642.09	$673.26	$673.26	$509.16	$509.16	$524.43	$524.43	$549.89	$549.89
50	$672.20	$672.20	$704.83	$704.83	$533.03	$533.03	$549.02	$549.02	$575.67	$575.67
51	$701.93	$701.93	$736.01	$736.01	$556.61	$556.61	$573.31	$573.31	$601.14	$601.14
52	$734.68	$734.68	$770.34	$770.34	$582.57	$582.57	$600.05	$600.05	$629.18	$629.18
53	$767.80	$767.80	$805.07	$805.07	$608.84	$608.84	$627.10	$627.10	$657.55	$657.55
54	$803.55	$803.55	$842.56	$842.56	$637.19	$637.19	$656.31	$656.31	$688.17	$688.17
55	$839.31	$839.31	$880.05	$880.05	$665.54	$665.54	$685.51	$685.51	$718.79	$718.79
56	$878.08	$878.08	$920.70	$920.70	$696.28	$696.28	$717.17	$717.17	$751.99	$751.99
57	$917.22	$917.22	$961.74	$961.74	$727.32	$727.32	$749.14	$749.14	$785.51	$785.51
58	$959.00	$959.00	$1,005.55	$1,005.55	$760.45	$760.45	$783.26	$783.26	$821.29	$821.29
59	$979.70	$979.70	$1,027.26	$1,027.26	$776.87	$776.87	$800.17	$800.17	$839.01	$839.01
60	$1,021.47	$1,021.47	$1,071.06	$1,071.06	$809.99	$809.99	$834.29	$834.29	$874.79	$874.79
61	$1,057.61	$1,057.61	$1,108.95	$1,108.95	$838.64	$838.64	$863.80	$863.80	$905.74	$905.74
62	$1,081.32	$1,081.32	$1,133.81	$1,133.81	$857.45	$857.45	$883.17	$883.17	$926.04	$926.04
63	$1,111.05	$1,111.05	$1,164.99	$1,164.99	$881.02	$881.02	$907.46	$907.46	$951.51	$951.51
64+	$1,129.11	$1,129.11	$1,183.92	$1,183.92	$895.34	$895.34	$922.20	$922.20	$966.98	$966.98

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 250		Silver PPO 3000/0/45 | Rx 0		Silver PPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$279.90	$279.90	$288.30	$288.30	$302.29	$302.29	$285.31	$285.31	$293.87	$293.87
15	$304.78	$304.78	$313.92	$313.92	$329.16	$329.16	$310.68	$310.68	$320.00	$320.00
16	$314.29	$314.29	$323.72	$323.72	$339.43	$339.43	$320.37	$320.37	$329.98	$329.98
17	$323.80	$323.80	$333.52	$333.52	$349.71	$349.71	$330.07	$330.07	$339.97	$339.97
18	$334.05	$334.05	$344.07	$344.07	$360.77	$360.77	$340.51	$340.51	$350.73	$350.73
19	$344.29	$344.29	$354.62	$354.62	$371.84	$371.84	$350.96	$350.96	$361.48	$361.48
20	$354.90	$354.90	$365.55	$365.55	$383.30	$383.30	$361.77	$361.77	$372.62	$372.62
21	$365.88	$365.88	$376.86	$376.86	$395.15	$395.15	$372.96	$372.96	$384.15	$384.15
22	$365.88	$365.88	$376.86	$376.86	$395.15	$395.15	$372.96	$372.96	$384.15	$384.15
23	$365.88	$365.88	$376.86	$376.86	$395.15	$395.15	$372.96	$372.96	$384.15	$384.15
24	$365.88	$365.88	$376.86	$376.86	$395.15	$395.15	$372.96	$372.96	$384.15	$384.15
25	$367.34	$367.34	$378.36	$378.36	$396.73	$396.73	$374.45	$374.45	$385.69	$385.69
26	$374.66	$374.66	$385.90	$385.90	$404.63	$404.63	$381.91	$381.91	$393.37	$393.37
27	$383.44	$383.44	$394.95	$394.95	$414.12	$414.12	$390.86	$390.86	$402.59	$402.59
28	$397.71	$397.71	$409.64	$409.64	$429.53	$429.53	$405.41	$405.41	$417.57	$417.57
29	$409.42	$409.42	$421.70	$421.70	$442.17	$442.17	$417.34	$417.34	$429.86	$429.86
30	$415.27	$415.27	$427.73	$427.73	$448.50	$448.50	$423.31	$423.31	$436.01	$436.01
31	$424.05	$424.05	$436.78	$436.78	$457.98	$457.98	$432.26	$432.26	$445.23	$445.23
32	$432.84	$432.84	$445.82	$445.82	$467.46	$467.46	$441.21	$441.21	$454.45	$454.45
33	$438.32	$438.32	$451.47	$451.47	$473.39	$473.39	$446.81	$446.81	$460.21	$460.21
34	$444.18	$444.18	$457.50	$457.50	$479.71	$479.71	$452.77	$452.77	$466.36	$466.36
35	$447.11	$447.11	$460.52	$460.52	$482.87	$482.87	$455.76	$455.76	$469.43	$469.43
36	$450.03	$450.03	$463.53	$463.53	$486.03	$486.03	$458.74	$458.74	$472.50	$472.50
37	$452.96	$452.96	$466.55	$466.55	$489.20	$489.20	$461.72	$461.72	$475.58	$475.58
38	$455.89	$455.89	$469.56	$469.56	$492.36	$492.36	$464.71	$464.71	$478.65	$478.65
39	$461.74	$461.74	$475.59	$475.59	$498.68	$498.68	$470.68	$470.68	$484.80	$484.80
40	$467.59	$467.59	$481.62	$481.62	$505.00	$505.00	$476.64	$476.64	$490.94	$490.94
41	$476.38	$476.38	$490.67	$490.67	$514.49	$514.49	$485.59	$485.59	$500.16	$500.16
42	$484.79	$484.79	$499.33	$499.33	$523.57	$523.57	$494.17	$494.17	$509.00	$509.00
43	$496.50	$496.50	$511.39	$511.39	$536.22	$536.22	$506.11	$506.11	$521.29	$521.29
44	$511.13	$511.13	$526.47	$526.47	$552.03	$552.03	$521.03	$521.03	$536.66	$536.66
45	$528.33	$528.33	$544.18	$544.18	$570.60	$570.60	$538.55	$538.55	$554.71	$554.71
46	$548.82	$548.82	$565.28	$565.28	$592.73	$592.73	$559.44	$559.44	$576.22	$576.22
47	$571.87	$571.87	$589.03	$589.03	$617.62	$617.62	$582.94	$582.94	$600.42	$600.42
48	$598.21	$598.21	$616.16	$616.16	$646.07	$646.07	$609.79	$609.79	$628.08	$628.08
49	$624.19	$624.19	$642.92	$642.92	$674.13	$674.13	$636.27	$636.27	$655.36	$655.36
50	$653.46	$653.46	$673.07	$673.07	$705.74	$705.74	$666.11	$666.11	$686.09	$686.09
51	$682.37	$682.37	$702.84	$702.84	$736.96	$736.96	$695.57	$695.57	$716.44	$716.44
52	$714.20	$714.20	$735.62	$735.62	$771.33	$771.33	$728.02	$728.02	$749.86	$749.86
53	$746.40	$746.40	$768.79	$768.79	$806.11	$806.11	$760.84	$760.84	$783.66	$783.66
54	$781.15	$781.15	$804.59	$804.59	$843.65	$843.65	$796.27	$796.27	$820.16	$820.16
55	$815.91	$815.91	$840.39	$840.39	$881.19	$881.19	$831.70	$831.70	$856.65	$856.65
56	$853.60	$853.60	$879.21	$879.21	$921.89	$921.89	$870.12	$870.12	$896.22	$896.22
57	$891.65	$891.65	$918.40	$918.40	$962.98	$962.98	$908.90	$908.90	$936.17	$936.17
58	$932.26	$932.26	$960.23	$960.23	$1,006.84	$1,006.84	$950.30	$950.30	$978.81	$978.81
59	$952.39	$952.39	$980.96	$980.96	$1,028.58	$1,028.58	$970.81	$970.81	$999.94	$999.94
60	$993.00	$993.00	$1,022.79	$1,022.79	$1,072.44	$1,072.44	$1,012.21	$1,012.21	$1,042.58	$1,042.58
61	$1,028.12	$1,028.12	$1,058.97	$1,058.97	$1,110.37	$1,110.37	$1,048.02	$1,048.02	$1,079.46	$1,079.46
62	$1,051.17	$1,051.17	$1,082.71	$1,082.71	$1,135.27	$1,135.27	$1,071.51	$1,071.51	$1,103.66	$1,103.66
63	$1,080.08	$1,080.08	$1,112.48	$1,112.48	$1,166.48	$1,166.48	$1,100.98	$1,100.98	$1,134.01	$1,134.01
64+	$1,097.63	$1,097.63	$1,130.57	$1,130.57	$1,185.44	$1,185.44	$1,118.87	$1,118.87	$1,152.44	$1,152.44

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010144		45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170	
Plan Marketing Name =>	Silver PPO 3000/0/45 | Rx 0		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Gold HSA 1500/0/15 | Combined		Silver HSA 3500/0/15 | Combined	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Gold		Gold		Gold		Silver	
Deductible =>	$3000 /$0 Med/Rx		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$1500 Med/Rx Combined		$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$15/$30/$250 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6350 Med/Rx Combined		$6550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$308.14	$308.14	$315.55	$315.55	$325.01	$325.01	$340.79	$340.79	$268.71	$268.71
15	$335.53	$335.53	$343.60	$343.60	$353.90	$353.90	$371.08	$371.08	$292.60	$292.60
16	$346.00	$346.00	$354.32	$354.32	$364.95	$364.95	$382.67	$382.67	$301.73	$301.73
17	$356.48	$356.48	$365.04	$365.04	$376.00	$376.00	$394.25	$394.25	$310.87	$310.87
18	$367.75	$367.75	$376.59	$376.59	$387.89	$387.89	$406.72	$406.72	$320.70	$320.70
19	$379.03	$379.03	$388.14	$388.14	$399.79	$399.79	$419.20	$419.20	$330.54	$330.54
20	$390.71	$390.71	$400.11	$400.11	$412.11	$412.11	$432.11	$432.11	$340.72	$340.72
21	$402.80	$402.80	$412.48	$412.48	$424.85	$424.85	$445.48	$445.48	$351.26	$351.26
22	$402.80	$402.80	$412.48	$412.48	$424.85	$424.85	$445.48	$445.48	$351.26	$351.26
23	$402.80	$402.80	$412.48	$412.48	$424.85	$424.85	$445.48	$445.48	$351.26	$351.26
24	$402.80	$402.80	$412.48	$412.48	$424.85	$424.85	$445.48	$445.48	$351.26	$351.26
25	$404.41	$404.41	$414.13	$414.13	$426.55	$426.55	$447.26	$447.26	$352.67	$352.67
26	$412.46	$412.46	$422.38	$422.38	$435.05	$435.05	$456.17	$456.17	$359.69	$359.69
27	$422.13	$422.13	$432.28	$432.28	$445.25	$445.25	$466.86	$466.86	$368.12	$368.12
28	$437.84	$437.84	$448.37	$448.37	$461.82	$461.82	$484.24	$484.24	$381.82	$381.82
29	$450.73	$450.73	$461.57	$461.57	$475.41	$475.41	$498.49	$498.49	$393.06	$393.06
30	$457.17	$457.17	$468.16	$468.16	$482.21	$482.21	$505.62	$505.62	$398.68	$398.68
31	$466.84	$466.84	$478.06	$478.06	$492.41	$492.41	$516.31	$516.31	$407.11	$407.11
32	$476.51	$476.51	$487.96	$487.96	$502.60	$502.60	$527.00	$527.00	$415.54	$415.54
33	$482.55	$482.55	$494.15	$494.15	$508.98	$508.98	$533.68	$533.68	$420.81	$420.81
34	$489.00	$489.00	$500.75	$500.75	$515.77	$515.77	$540.81	$540.81	$426.43	$426.43
35	$492.22	$492.22	$504.05	$504.05	$519.17	$519.17	$544.37	$544.37	$429.24	$429.24
36	$495.44	$495.44	$507.35	$507.35	$522.57	$522.57	$547.94	$547.94	$432.05	$432.05
37	$498.66	$498.66	$510.65	$510.65	$525.97	$525.97	$551.50	$551.50	$434.86	$434.86
38	$501.88	$501.88	$513.95	$513.95	$529.37	$529.37	$555.07	$555.07	$437.67	$437.67
39	$508.33	$508.33	$520.55	$520.55	$536.17	$536.17	$562.19	$562.19	$443.29	$443.29
40	$514.77	$514.77	$527.15	$527.15	$542.96	$542.96	$569.32	$569.32	$448.91	$448.91
41	$524.44	$524.44	$537.05	$537.05	$553.16	$553.16	$580.01	$580.01	$457.34	$457.34
42	$533.71	$533.71	$546.54	$546.54	$562.93	$562.93	$590.26	$590.26	$465.42	$465.42
43	$546.60	$546.60	$559.74	$559.74	$576.53	$576.53	$604.51	$604.51	$476.66	$476.66
44	$562.71	$562.71	$576.23	$576.23	$593.52	$593.52	$622.33	$622.33	$490.71	$490.71
45	$581.64	$581.64	$595.62	$595.62	$613.49	$613.49	$643.27	$643.27	$507.22	$507.22
46	$604.20	$604.20	$618.72	$618.72	$637.28	$637.28	$668.22	$668.22	$526.89	$526.89
47	$629.57	$629.57	$644.71	$644.71	$664.05	$664.05	$696.28	$696.28	$549.02	$549.02
48	$658.57	$658.57	$674.40	$674.40	$694.64	$694.64	$728.36	$728.36	$574.31	$574.31
49	$687.17	$687.17	$703.69	$703.69	$724.80	$724.80	$759.99	$759.99	$599.25	$599.25
50	$719.40	$719.40	$736.69	$736.69	$758.79	$758.79	$795.62	$795.62	$627.35	$627.35
51	$751.22	$751.22	$769.28	$769.28	$792.35	$792.35	$830.82	$830.82	$655.10	$655.10
52	$786.26	$786.26	$805.16	$805.16	$829.32	$829.32	$869.57	$869.57	$685.66	$685.66
53	$821.71	$821.71	$841.46	$841.46	$866.70	$866.70	$908.78	$908.78	$716.57	$716.57
54	$859.97	$859.97	$880.64	$880.64	$907.06	$907.06	$951.10	$951.10	$749.94	$749.94
55	$898.24	$898.24	$919.83	$919.83	$947.43	$947.43	$993.42	$993.42	$783.31	$783.31
56	$939.72	$939.72	$962.32	$962.32	$991.19	$991.19	$1,039.30	$1,039.30	$819.49	$819.49
57	$981.62	$981.62	$1,005.21	$1,005.21	$1,035.37	$1,035.37	$1,085.63	$1,085.63	$856.02	$856.02
58	$1,026.33	$1,026.33	$1,051.00	$1,051.00	$1,082.53	$1,082.53	$1,135.08	$1,135.08	$895.01	$895.01
59	$1,048.48	$1,048.48	$1,073.69	$1,073.69	$1,105.90	$1,105.90	$1,159.58	$1,159.58	$914.33	$914.33
60	$1,093.19	$1,093.19	$1,119.47	$1,119.47	$1,153.05	$1,153.05	$1,209.03	$1,209.03	$953.32	$953.32
61	$1,131.86	$1,131.86	$1,159.07	$1,159.07	$1,193.84	$1,193.84	$1,251.79	$1,251.79	$987.04	$987.04
62	$1,157.24	$1,157.24	$1,185.06	$1,185.06	$1,220.61	$1,220.61	$1,279.86	$1,279.86	$1,009.17	$1,009.17
63	$1,189.06	$1,189.06	$1,217.64	$1,217.64	$1,254.17	$1,254.17	$1,315.05	$1,315.05	$1,036.92	$1,036.92
64+	$1,208.39	$1,208.39	$1,237.43	$1,237.43	$1,274.55	$1,274.55	$1,336.43	$1,336.43	$1,053.77	$1,053.77

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184	
Plan Marketing Name =>	Silver HSA 3500/0/15 | Combined		Silver HSA 3500/0/15 | Combined		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250		Silver PPO 5000/0/30 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3500 Med/Rx Combined		$3500 Med/Rx Combined		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$25/$50/$350 PCP/SPC/ER		$25/$50/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$6550 Med/Rx Combined		$6550 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$276.78	$276.78	$290.21	$290.21	$268.47	$268.47	$276.52	$276.52	$289.95	$289.95
15	$301.38	$301.38	$316.01	$316.01	$292.33	$292.33	$301.10	$301.10	$315.72	$315.72
16	$310.78	$310.78	$325.87	$325.87	$301.46	$301.46	$310.50	$310.50	$325.57	$325.57
17	$320.19	$320.19	$335.73	$335.73	$310.58	$310.58	$319.90	$319.90	$335.43	$335.43
18	$330.32	$330.32	$346.36	$346.36	$320.41	$320.41	$330.02	$330.02	$346.04	$346.04
19	$340.45	$340.45	$356.98	$356.98	$330.23	$330.23	$340.14	$340.14	$356.65	$356.65
20	$350.94	$350.94	$367.98	$367.98	$340.41	$340.41	$350.62	$350.62	$367.64	$367.64
21	$361.80	$361.80	$379.36	$379.36	$350.94	$350.94	$361.47	$361.47	$379.02	$379.02
22	$361.80	$361.80	$379.36	$379.36	$350.94	$350.94	$361.47	$361.47	$379.02	$379.02
23	$361.80	$361.80	$379.36	$379.36	$350.94	$350.94	$361.47	$361.47	$379.02	$379.02
24	$361.80	$361.80	$379.36	$379.36	$350.94	$350.94	$361.47	$361.47	$379.02	$379.02
25	$363.24	$363.24	$380.88	$380.88	$352.34	$352.34	$362.91	$362.91	$380.53	$380.53
26	$370.48	$370.48	$388.47	$388.47	$359.36	$359.36	$370.14	$370.14	$388.11	$388.11
27	$379.16	$379.16	$397.57	$397.57	$367.79	$367.79	$378.82	$378.82	$397.21	$397.21
28	$393.27	$393.27	$412.37	$412.37	$381.47	$381.47	$392.92	$392.92	$411.99	$411.99
29	$404.85	$404.85	$424.50	$424.50	$392.70	$392.70	$404.48	$404.48	$424.12	$424.12
30	$410.64	$410.64	$430.57	$430.57	$398.32	$398.32	$410.27	$410.27	$430.18	$430.18
31	$419.32	$419.32	$439.68	$439.68	$406.74	$406.74	$418.94	$418.94	$439.28	$439.28
32	$428.01	$428.01	$448.78	$448.78	$415.16	$415.16	$427.62	$427.62	$448.37	$448.37
33	$433.43	$433.43	$454.47	$454.47	$420.43	$420.43	$433.04	$433.04	$454.06	$454.06
34	$439.22	$439.22	$460.54	$460.54	$426.04	$426.04	$438.82	$438.82	$460.12	$460.12
35	$442.12	$442.12	$463.58	$463.58	$428.85	$428.85	$441.71	$441.71	$463.16	$463.16
36	$445.01	$445.01	$466.61	$466.61	$431.66	$431.66	$444.61	$444.61	$466.19	$466.19
37	$447.91	$447.91	$469.65	$469.65	$434.46	$434.46	$447.50	$447.50	$469.22	$469.22
38	$450.80	$450.80	$472.68	$472.68	$437.27	$437.27	$450.39	$450.39	$472.25	$472.25
39	$456.59	$456.59	$478.75	$478.75	$442.89	$442.89	$456.17	$456.17	$478.32	$478.32
40	$462.38	$462.38	$484.82	$484.82	$448.50	$448.50	$461.96	$461.96	$484.38	$484.38
41	$471.06	$471.06	$493.93	$493.93	$456.92	$456.92	$470.63	$470.63	$493.48	$493.48
42	$479.38	$479.38	$502.65	$502.65	$465.00	$465.00	$478.95	$478.95	$502.20	$502.20
43	$490.96	$490.96	$514.79	$514.79	$476.23	$476.23	$490.51	$490.51	$514.32	$514.32
44	$505.43	$505.43	$529.97	$529.97	$490.26	$490.26	$504.97	$504.97	$529.48	$529.48
45	$522.44	$522.44	$547.80	$547.80	$506.76	$506.76	$521.96	$521.96	$547.30	$547.30
46	$542.70	$542.70	$569.04	$569.04	$526.41	$526.41	$542.20	$542.20	$568.52	$568.52
47	$565.49	$565.49	$592.94	$592.94	$548.52	$548.52	$564.97	$564.97	$592.40	$592.40
48	$591.54	$591.54	$620.25	$620.25	$573.79	$573.79	$591.00	$591.00	$619.69	$619.69
49	$617.23	$617.23	$647.19	$647.19	$598.70	$598.70	$616.66	$616.66	$646.60	$646.60
50	$646.17	$646.17	$677.54	$677.54	$626.78	$626.78	$645.58	$645.58	$676.92	$676.92
51	$674.75	$674.75	$707.51	$707.51	$654.50	$654.50	$674.14	$674.14	$706.86	$706.86
52	$706.23	$706.23	$740.51	$740.51	$685.03	$685.03	$705.59	$705.59	$739.84	$739.84
53	$738.07	$738.07	$773.90	$773.90	$715.92	$715.92	$737.40	$737.40	$773.19	$773.19
54	$772.44	$772.44	$809.94	$809.94	$749.26	$749.26	$771.73	$771.73	$809.20	$809.20
55	$806.81	$806.81	$845.97	$845.97	$782.60	$782.60	$806.07	$806.07	$845.20	$845.20
56	$844.07	$844.07	$885.05	$885.05	$818.74	$818.74	$843.31	$843.31	$884.24	$884.24
57	$881.70	$881.70	$924.50	$924.50	$855.24	$855.24	$880.90	$880.90	$923.66	$923.66
58	$921.86	$921.86	$966.61	$966.61	$894.20	$894.20	$921.02	$921.02	$965.73	$965.73
59	$941.76	$941.76	$987.48	$987.48	$913.50	$913.50	$940.90	$940.90	$986.58	$986.58
60	$981.92	$981.92	$1,029.59	$1,029.59	$952.45	$952.45	$981.02	$981.02	$1,028.65	$1,028.65
61	$1,016.65	$1,016.65	$1,066.00	$1,066.00	$986.14	$986.14	$1,015.73	$1,015.73	$1,065.03	$1,065.03
62	$1,039.45	$1,039.45	$1,089.90	$1,089.90	$1,008.25	$1,008.25	$1,038.50	$1,038.50	$1,088.91	$1,088.91
63	$1,068.03	$1,068.03	$1,119.87	$1,119.87	$1,035.97	$1,035.97	$1,067.05	$1,067.05	$1,118.85	$1,118.85
64+	$1,085.39	$1,085.39	$1,138.07	$1,138.07	$1,052.81	$1,052.81	$1,084.40	$1,084.40	$1,137.05	$1,137.05

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 5000/0/30 | Rx 0		Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$6000 /$250 Med/Rx		$6000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$273.89	$273.89	$282.10	$282.10	$295.80	$295.80	$264.81	$264.81	$272.76	$272.76
15	$298.23	$298.23	$307.18	$307.18	$322.09	$322.09	$288.35	$288.35	$297.00	$297.00
16	$307.54	$307.54	$316.77	$316.77	$332.14	$332.14	$297.35	$297.35	$306.27	$306.27
17	$316.85	$316.85	$326.35	$326.35	$342.20	$342.20	$306.35	$306.35	$315.54	$315.54
18	$326.87	$326.87	$336.68	$336.68	$353.02	$353.02	$316.04	$316.04	$325.53	$325.53
19	$336.90	$336.90	$347.00	$347.00	$363.85	$363.85	$325.74	$325.74	$335.51	$335.51
20	$347.28	$347.28	$357.70	$357.70	$375.06	$375.06	$335.78	$335.78	$345.85	$345.85
21	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$346.16	$346.16	$356.54	$356.54
22	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$346.16	$346.16	$356.54	$356.54
23	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$346.16	$346.16	$356.54	$356.54
24	$358.02	$358.02	$368.76	$368.76	$386.66	$386.66	$346.16	$346.16	$356.54	$356.54
25	$359.45	$359.45	$370.24	$370.24	$388.21	$388.21	$347.54	$347.54	$357.97	$357.97
26	$366.61	$366.61	$377.61	$377.61	$395.94	$395.94	$354.47	$354.47	$365.10	$365.10
27	$375.20	$375.20	$386.46	$386.46	$405.22	$405.22	$362.78	$362.78	$373.66	$373.66
28	$389.17	$389.17	$400.84	$400.84	$420.30	$420.30	$376.28	$376.28	$387.56	$387.56
29	$400.62	$400.62	$412.64	$412.64	$432.67	$432.67	$387.35	$387.35	$398.97	$398.97
30	$406.35	$406.35	$418.54	$418.54	$438.86	$438.86	$392.89	$392.89	$404.68	$404.68
31	$414.95	$414.95	$427.39	$427.39	$448.14	$448.14	$401.20	$401.20	$413.24	$413.24
32	$423.54	$423.54	$436.24	$436.24	$457.42	$457.42	$409.51	$409.51	$421.79	$421.79
33	$428.91	$428.91	$441.78	$441.78	$463.22	$463.22	$414.70	$414.70	$427.14	$427.14
34	$434.64	$434.64	$447.68	$447.68	$469.41	$469.41	$420.24	$420.24	$432.85	$432.85
35	$437.50	$437.50	$450.63	$450.63	$472.50	$472.50	$423.01	$423.01	$435.70	$435.70
36	$440.36	$440.36	$453.58	$453.58	$475.59	$475.59	$425.78	$425.78	$438.55	$438.55
37	$443.23	$443.23	$456.53	$456.53	$478.69	$478.69	$428.55	$428.55	$441.40	$441.40
38	$446.09	$446.09	$459.48	$459.48	$481.78	$481.78	$431.32	$431.32	$444.25	$444.25
39	$451.82	$451.82	$465.38	$465.38	$487.97	$487.97	$436.85	$436.85	$449.96	$449.96
40	$457.55	$457.55	$471.28	$471.28	$494.15	$494.15	$442.39	$442.39	$455.66	$455.66
41	$466.14	$466.14	$480.13	$480.13	$503.43	$503.43	$450.70	$450.70	$464.22	$464.22
42	$474.38	$474.38	$488.61	$488.61	$512.33	$512.33	$458.66	$458.66	$472.42	$472.42
43	$485.83	$485.83	$500.41	$500.41	$524.70	$524.70	$469.74	$469.74	$483.83	$483.83
44	$500.15	$500.15	$515.16	$515.16	$540.17	$540.17	$483.59	$483.59	$498.09	$498.09
45	$516.98	$516.98	$532.49	$532.49	$558.34	$558.34	$499.86	$499.86	$514.85	$514.85
46	$537.03	$537.03	$553.14	$553.14	$579.99	$579.99	$519.24	$519.24	$534.82	$534.82
47	$559.59	$559.59	$576.37	$576.37	$604.35	$604.35	$541.05	$541.05	$557.28	$557.28
48	$585.36	$585.36	$602.92	$602.92	$632.19	$632.19	$565.97	$565.97	$582.95	$582.95
49	$610.78	$610.78	$629.11	$629.11	$659.64	$659.64	$590.55	$590.55	$608.27	$608.27
50	$639.42	$639.42	$658.61	$658.61	$690.58	$690.58	$618.24	$618.24	$636.79	$636.79
51	$667.71	$667.71	$687.74	$687.74	$721.12	$721.12	$645.59	$645.59	$664.96	$664.96
52	$698.86	$698.86	$719.82	$719.82	$754.76	$754.76	$675.70	$675.70	$695.98	$695.98
53	$730.36	$730.36	$752.27	$752.27	$788.79	$788.79	$706.17	$706.17	$727.35	$727.35
54	$764.37	$764.37	$787.30	$787.30	$825.52	$825.52	$739.05	$739.05	$761.22	$761.22
55	$798.38	$798.38	$822.34	$822.34	$862.26	$862.26	$771.94	$771.94	$795.09	$795.09
56	$835.26	$835.26	$860.32	$860.32	$902.08	$902.08	$807.59	$807.59	$831.82	$831.82
57	$872.49	$872.49	$898.67	$898.67	$942.29	$942.29	$843.59	$843.59	$868.90	$868.90
58	$912.23	$912.23	$939.60	$939.60	$985.21	$985.21	$882.02	$882.02	$908.48	$908.48
59	$931.93	$931.93	$959.88	$959.88	$1,006.48	$1,006.48	$901.05	$901.05	$928.09	$928.09
60	$971.67	$971.67	$1,000.82	$1,000.82	$1,049.40	$1,049.40	$939.48	$939.48	$967.66	$967.66
61	$1,006.04	$1,006.04	$1,036.22	$1,036.22	$1,086.52	$1,086.52	$972.71	$972.71	$1,001.89	$1,001.89
62	$1,028.59	$1,028.59	$1,059.45	$1,059.45	$1,110.88	$1,110.88	$994.52	$994.52	$1,024.35	$1,024.35
63	$1,056.88	$1,056.88	$1,088.58	$1,088.58	$1,141.43	$1,141.43	$1,021.86	$1,021.86	$1,052.52	$1,052.52
64+	$1,074.05	$1,074.05	$1,106.27	$1,106.27	$1,159.97	$1,159.97	$1,038.47	$1,038.47	$1,069.62	$1,069.62

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010186		45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35 | Rx 250		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Silver PPO 6000/0/35 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Gold	
Deductible =>	$6000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$5000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$286.00	$286.00	$270.23	$270.23	$278.34	$278.34	$291.85	$291.85	$320.99	$320.99
15	$311.42	$311.42	$294.25	$294.25	$303.08	$303.08	$317.79	$317.79	$349.52	$349.52
16	$321.14	$321.14	$303.43	$303.43	$312.54	$312.54	$327.71	$327.71	$360.43	$360.43
17	$330.86	$330.86	$312.62	$312.62	$322.00	$322.00	$337.63	$337.63	$371.34	$371.34
18	$341.33	$341.33	$322.51	$322.51	$332.18	$332.18	$348.31	$348.31	$383.09	$383.09
19	$351.80	$351.80	$332.40	$332.40	$342.37	$342.37	$358.99	$358.99	$394.83	$394.83
20	$362.64	$362.64	$342.64	$342.64	$352.92	$352.92	$370.05	$370.05	$407.00	$407.00
21	$373.85	$373.85	$353.24	$353.24	$363.84	$363.84	$381.50	$381.50	$419.59	$419.59
22	$373.85	$373.85	$353.24	$353.24	$363.84	$363.84	$381.50	$381.50	$419.59	$419.59
23	$373.85	$373.85	$353.24	$353.24	$363.84	$363.84	$381.50	$381.50	$419.59	$419.59
24	$373.85	$373.85	$353.24	$353.24	$363.84	$363.84	$381.50	$381.50	$419.59	$419.59
25	$375.35	$375.35	$354.65	$354.65	$365.29	$365.29	$383.03	$383.03	$421.27	$421.27
26	$382.83	$382.83	$361.72	$361.72	$372.57	$372.57	$390.66	$390.66	$429.66	$429.66
27	$391.80	$391.80	$370.20	$370.20	$381.30	$381.30	$399.81	$399.81	$439.73	$439.73
28	$406.38	$406.38	$383.97	$383.97	$395.49	$395.49	$414.69	$414.69	$456.09	$456.09
29	$418.34	$418.34	$395.28	$395.28	$407.13	$407.13	$426.90	$426.90	$469.52	$469.52
30	$424.32	$424.32	$400.93	$400.93	$412.96	$412.96	$433.00	$433.00	$476.23	$476.23
31	$433.30	$433.30	$409.41	$409.41	$421.69	$421.69	$442.16	$442.16	$486.30	$486.30
32	$442.27	$442.27	$417.88	$417.88	$430.42	$430.42	$451.31	$451.31	$496.37	$496.37
33	$447.88	$447.88	$423.18	$423.18	$435.88	$435.88	$457.04	$457.04	$502.67	$502.67
34	$453.86	$453.86	$428.83	$428.83	$441.70	$441.70	$463.14	$463.14	$509.38	$509.38
35	$456.85	$456.85	$431.66	$431.66	$444.61	$444.61	$466.19	$466.19	$512.74	$512.74
36	$459.84	$459.84	$434.49	$434.49	$447.52	$447.52	$469.24	$469.24	$516.10	$516.10
37	$462.83	$462.83	$437.31	$437.31	$450.43	$450.43	$472.30	$472.30	$519.45	$519.45
38	$465.82	$465.82	$440.14	$440.14	$453.34	$453.34	$475.35	$475.35	$522.81	$522.81
39	$471.80	$471.80	$445.79	$445.79	$459.16	$459.16	$481.45	$481.45	$529.52	$529.52
40	$477.78	$477.78	$451.44	$451.44	$464.98	$464.98	$487.56	$487.56	$536.24	$536.24
41	$486.76	$486.76	$459.92	$459.92	$473.72	$473.72	$496.71	$496.71	$546.31	$546.31
42	$495.35	$495.35	$468.04	$468.04	$482.08	$482.08	$505.49	$505.49	$555.96	$555.96
43	$507.32	$507.32	$479.35	$479.35	$493.73	$493.73	$517.69	$517.69	$569.38	$569.38
44	$522.27	$522.27	$493.48	$493.48	$508.28	$508.28	$532.95	$532.95	$586.17	$586.17
45	$539.84	$539.84	$510.08	$510.08	$525.38	$525.38	$550.88	$550.88	$605.89	$605.89
46	$560.78	$560.78	$529.86	$529.86	$545.76	$545.76	$572.25	$572.25	$629.38	$629.38
47	$584.33	$584.33	$552.11	$552.11	$568.68	$568.68	$596.28	$596.28	$655.82	$655.82
48	$611.25	$611.25	$577.55	$577.55	$594.87	$594.87	$623.75	$623.75	$686.03	$686.03
49	$637.79	$637.79	$602.63	$602.63	$620.71	$620.71	$650.84	$650.84	$715.82	$715.82
50	$667.70	$667.70	$630.89	$630.89	$649.81	$649.81	$681.36	$681.36	$749.39	$749.39
51	$697.24	$697.24	$658.79	$658.79	$678.56	$678.56	$711.50	$711.50	$782.54	$782.54
52	$729.76	$729.76	$689.52	$689.52	$710.21	$710.21	$744.69	$744.69	$819.04	$819.04
53	$762.66	$762.66	$720.61	$720.61	$742.23	$742.23	$778.26	$778.26	$855.96	$855.96
54	$798.18	$798.18	$754.17	$754.17	$776.79	$776.79	$814.50	$814.50	$895.82	$895.82
55	$833.69	$833.69	$787.73	$787.73	$811.36	$811.36	$850.74	$850.74	$935.69	$935.69
56	$872.20	$872.20	$824.11	$824.11	$848.83	$848.83	$890.04	$890.04	$978.90	$978.90
57	$911.08	$911.08	$860.85	$860.85	$886.67	$886.67	$929.71	$929.71	$1,022.54	$1,022.54
58	$952.58	$952.58	$900.06	$900.06	$927.06	$927.06	$972.06	$972.06	$1,069.12	$1,069.12
59	$973.14	$973.14	$919.48	$919.48	$947.07	$947.07	$993.04	$993.04	$1,092.19	$1,092.19
60	$1,014.64	$1,014.64	$958.69	$958.69	$987.45	$987.45	$1,035.39	$1,035.39	$1,138.77	$1,138.77
61	$1,050.53	$1,050.53	$992.60	$992.60	$1,022.38	$1,022.38	$1,072.01	$1,072.01	$1,179.05	$1,179.05
62	$1,074.08	$1,074.08	$1,014.86	$1,014.86	$1,045.30	$1,045.30	$1,096.05	$1,096.05	$1,205.48	$1,205.48
63	$1,103.61	$1,103.61	$1,042.76	$1,042.76	$1,074.05	$1,074.05	$1,126.19	$1,126.19	$1,238.63	$1,238.63
64+	$1,121.55	$1,121.55	$1,059.71	$1,059.71	$1,091.51	$1,091.51	$1,144.49	$1,144.49	$1,258.76	$1,258.76

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>						
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010188		45127PA0010189	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 250		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6	
Network =>	PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold	
Deductible =>	$5000 /$250 Med/Rx		$5000 /$250 Med/Rx		$5000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$330.62	$330.62	$346.67	$346.67	$326.40	$326.40
15	$360.00	$360.00	$377.48	$377.48	$355.42	$355.42
16	$371.24	$371.24	$389.26	$389.26	$366.51	$366.51
17	$382.48	$382.48	$401.04	$401.04	$377.60	$377.60
18	$394.58	$394.58	$413.73	$413.73	$389.55	$389.55
19	$406.68	$406.68	$426.42	$426.42	$401.50	$401.50
20	$419.21	$419.21	$439.56	$439.56	$413.87	$413.87
21	$432.18	$432.18	$453.16	$453.16	$426.67	$426.67
22	$432.18	$432.18	$453.16	$453.16	$426.67	$426.67
23	$432.18	$432.18	$453.16	$453.16	$426.67	$426.67
24	$432.18	$432.18	$453.16	$453.16	$426.67	$426.67
25	$433.91	$433.91	$454.97	$454.97	$428.38	$428.38
26	$442.55	$442.55	$464.03	$464.03	$436.91	$436.91
27	$452.92	$452.92	$474.91	$474.91	$447.15	$447.15
28	$469.78	$469.78	$492.58	$492.58	$463.79	$463.79
29	$483.61	$483.61	$507.08	$507.08	$477.44	$477.44
30	$490.52	$490.52	$514.33	$514.33	$484.27	$484.27
31	$500.89	$500.89	$525.21	$525.21	$494.51	$494.51
32	$511.27	$511.27	$536.08	$536.08	$504.75	$504.75
33	$517.75	$517.75	$542.88	$542.88	$511.15	$511.15
34	$524.66	$524.66	$550.13	$550.13	$517.98	$517.98
35	$528.12	$528.12	$553.76	$553.76	$521.39	$521.39
36	$531.58	$531.58	$557.38	$557.38	$524.80	$524.80
37	$535.04	$535.04	$561.01	$561.01	$528.22	$528.22
38	$538.49	$538.49	$564.63	$564.63	$531.63	$531.63
39	$545.41	$545.41	$571.88	$571.88	$538.46	$538.46
40	$552.32	$552.32	$579.13	$579.13	$545.28	$545.28
41	$562.70	$562.70	$590.01	$590.01	$555.52	$555.52
42	$572.64	$572.64	$600.43	$600.43	$565.34	$565.34
43	$586.47	$586.47	$614.93	$614.93	$578.99	$578.99
44	$603.75	$603.75	$633.06	$633.06	$596.06	$596.06
45	$624.06	$624.06	$654.36	$654.36	$616.11	$616.11
46	$648.27	$648.27	$679.74	$679.74	$640.00	$640.00
47	$675.49	$675.49	$708.28	$708.28	$666.89	$666.89
48	$706.61	$706.61	$740.91	$740.91	$697.61	$697.61
49	$737.30	$737.30	$773.09	$773.09	$727.90	$727.90
50	$771.87	$771.87	$809.34	$809.34	$762.03	$762.03
51	$806.01	$806.01	$845.14	$845.14	$795.74	$795.74
52	$843.61	$843.61	$884.56	$884.56	$832.86	$832.86
53	$881.64	$881.64	$924.44	$924.44	$870.41	$870.41
54	$922.70	$922.70	$967.49	$967.49	$910.94	$910.94
55	$963.76	$963.76	$1,010.54	$1,010.54	$951.47	$951.47
56	$1,008.27	$1,008.27	$1,057.22	$1,057.22	$995.42	$995.42
57	$1,053.22	$1,053.22	$1,104.34	$1,104.34	$1,039.79	$1,039.79
58	$1,101.19	$1,101.19	$1,154.64	$1,154.64	$1,087.16	$1,087.16
59	$1,124.96	$1,124.96	$1,179.57	$1,179.57	$1,110.62	$1,110.62
60	$1,172.93	$1,172.93	$1,229.87	$1,229.87	$1,157.98	$1,157.98
61	$1,214.42	$1,214.42	$1,273.37	$1,273.37	$1,198.94	$1,198.94
62	$1,241.65	$1,241.65	$1,301.92	$1,301.92	$1,225.82	$1,225.82
63	$1,275.79	$1,275.79	$1,337.72	$1,337.72	$1,259.53	$1,259.53
64+	$1,296.53	$1,296.53	$1,359.47	$1,359.47	$1,280.00	$1,280.00

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010189		45127PA0010189		45127PA0130001		45127PA0130001	
Plan Marketing Name =>	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Shared Deductible PPO 5000/0 - 500 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 250	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$5000 /$0 Med/Rx		$5000 /$0 Med/Rx		$1000 /$250 Med/Rx		$1000 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$336.19	$336.19	$352.51	$352.51	$340.42	$340.42	$350.64	$350.64
15	$366.08	$366.08	$383.85	$383.85	$370.68	$370.68	$381.81	$381.81
16	$377.50	$377.50	$395.83	$395.83	$382.26	$382.26	$393.72	$393.72
17	$388.93	$388.93	$407.81	$407.81	$393.82	$393.82	$405.64	$405.64
18	$401.24	$401.24	$420.71	$420.71	$406.28	$406.28	$418.47	$418.47
19	$413.54	$413.54	$433.62	$433.62	$418.74	$418.74	$431.31	$431.31
20	$426.29	$426.29	$446.98	$446.98	$431.65	$431.65	$444.60	$444.60
21	$439.47	$439.47	$460.80	$460.80	$445.00	$445.00	$458.35	$458.35
22	$439.47	$439.47	$460.80	$460.80	$445.00	$445.00	$458.35	$458.35
23	$439.47	$439.47	$460.80	$460.80	$445.00	$445.00	$458.35	$458.35
24	$439.47	$439.47	$460.80	$460.80	$445.00	$445.00	$458.35	$458.35
25	$441.23	$441.23	$462.65	$462.65	$446.78	$446.78	$460.18	$460.18
26	$450.02	$450.02	$471.86	$471.86	$455.68	$455.68	$469.35	$469.35
27	$460.56	$460.56	$482.92	$482.92	$466.36	$466.36	$480.35	$480.35
28	$477.70	$477.70	$500.89	$500.89	$483.72	$483.72	$498.23	$498.23
29	$491.77	$491.77	$515.64	$515.64	$497.96	$497.96	$512.89	$512.89
30	$498.80	$498.80	$523.01	$523.01	$505.08	$505.08	$520.23	$520.23
31	$509.35	$509.35	$534.07	$534.07	$515.76	$515.76	$531.23	$531.23
32	$519.89	$519.89	$545.13	$545.13	$526.44	$526.44	$542.23	$542.23
33	$526.49	$526.49	$552.04	$552.04	$533.11	$533.11	$549.10	$549.10
34	$533.52	$533.52	$559.42	$559.42	$540.23	$540.23	$556.44	$556.44
35	$537.03	$537.03	$563.10	$563.10	$543.79	$543.79	$560.10	$560.10
36	$540.55	$540.55	$566.79	$566.79	$547.35	$547.35	$563.77	$563.77
37	$544.06	$544.06	$570.47	$570.47	$550.91	$550.91	$567.44	$567.44
38	$547.58	$547.58	$574.16	$574.16	$554.47	$554.47	$571.10	$571.10
39	$554.61	$554.61	$581.53	$581.53	$561.59	$561.59	$578.44	$578.44
40	$561.64	$561.64	$588.91	$588.91	$568.71	$568.71	$585.77	$585.77
41	$572.19	$572.19	$599.97	$599.97	$579.39	$579.39	$596.77	$596.77
42	$582.30	$582.30	$610.56	$610.56	$589.62	$589.62	$607.31	$607.31
43	$596.36	$596.36	$625.31	$625.31	$603.86	$603.86	$621.98	$621.98
44	$613.94	$613.94	$643.74	$643.74	$621.66	$621.66	$640.31	$640.31
45	$634.59	$634.59	$665.40	$665.40	$642.58	$642.58	$661.86	$661.86
46	$659.21	$659.21	$691.21	$691.21	$667.50	$667.50	$687.52	$687.52
47	$686.89	$686.89	$720.24	$720.24	$695.54	$695.54	$716.40	$716.40
48	$718.53	$718.53	$753.41	$753.41	$727.58	$727.58	$749.40	$749.40
49	$749.74	$749.74	$786.13	$786.13	$759.17	$759.17	$781.95	$781.95
50	$784.89	$784.89	$823.00	$823.00	$794.77	$794.77	$818.61	$818.61
51	$819.61	$819.61	$859.40	$859.40	$829.92	$829.92	$854.82	$854.82
52	$857.85	$857.85	$899.49	$899.49	$868.64	$868.64	$894.70	$894.70
53	$896.52	$896.52	$940.04	$940.04	$907.80	$907.80	$935.03	$935.03
54	$938.27	$938.27	$983.82	$983.82	$950.08	$950.08	$978.58	$978.58
55	$980.02	$980.02	$1,027.59	$1,027.59	$992.35	$992.35	$1,022.12	$1,022.12
56	$1,025.28	$1,025.28	$1,075.05	$1,075.05	$1,038.19	$1,038.19	$1,069.33	$1,069.33
57	$1,070.99	$1,070.99	$1,122.98	$1,122.98	$1,084.46	$1,084.46	$1,117.00	$1,117.00
58	$1,119.77	$1,119.77	$1,174.13	$1,174.13	$1,133.86	$1,133.86	$1,167.88	$1,167.88
59	$1,143.94	$1,143.94	$1,199.47	$1,199.47	$1,158.34	$1,158.34	$1,193.09	$1,193.09
60	$1,192.72	$1,192.72	$1,250.62	$1,250.62	$1,207.73	$1,207.73	$1,243.96	$1,243.96
61	$1,234.91	$1,234.91	$1,294.86	$1,294.86	$1,250.45	$1,250.45	$1,287.96	$1,287.96
62	$1,262.60	$1,262.60	$1,323.89	$1,323.89	$1,278.49	$1,278.49	$1,316.84	$1,316.84
63	$1,297.32	$1,297.32	$1,360.29	$1,360.29	$1,313.64	$1,313.64	$1,353.05	$1,353.05
64+	$1,318.40	$1,318.40	$1,382.40	$1,382.40	$1,334.99	$1,334.99	$1,375.04	$1,375.04

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130001		45127PA0130002		45127PA0130002		45127PA0130002	
Plan Marketing Name =>	Gold Valley Advantage EPO 1000/0/15 | Rx 250		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0		Gold Valley Advantage EPO 1000/0/15 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	9		6		7		9	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$250 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER		$25/$50/$250 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$367.66	$367.66	$346.51	$346.51	$356.91	$356.91	$374.24	$374.24
15	$400.34	$400.34	$377.32	$377.32	$388.64	$388.64	$407.50	$407.50
16	$412.84	$412.84	$389.09	$389.09	$400.77	$400.77	$420.22	$420.22
17	$425.33	$425.33	$400.87	$400.87	$412.90	$412.90	$432.94	$432.94
18	$438.79	$438.79	$413.55	$413.55	$425.96	$425.96	$446.64	$446.64
19	$452.24	$452.24	$426.24	$426.24	$439.02	$439.02	$460.33	$460.33
20	$466.18	$466.18	$439.37	$439.37	$452.55	$452.55	$474.52	$474.52
21	$480.60	$480.60	$452.96	$452.96	$466.55	$466.55	$489.20	$489.20
22	$480.60	$480.60	$452.96	$452.96	$466.55	$466.55	$489.20	$489.20
23	$480.60	$480.60	$452.96	$452.96	$466.55	$466.55	$489.20	$489.20
24	$480.60	$480.60	$452.96	$452.96	$466.55	$466.55	$489.20	$489.20
25	$482.52	$482.52	$454.77	$454.77	$468.41	$468.41	$491.15	$491.15
26	$492.13	$492.13	$463.83	$463.83	$477.75	$477.75	$500.94	$500.94
27	$503.67	$503.67	$474.70	$474.70	$488.94	$488.94	$512.68	$512.68
28	$522.41	$522.41	$492.37	$492.37	$507.14	$507.14	$531.76	$531.76
29	$537.79	$537.79	$506.86	$506.86	$522.07	$522.07	$547.41	$547.41
30	$545.48	$545.48	$514.11	$514.11	$529.53	$529.53	$555.24	$555.24
31	$557.02	$557.02	$524.98	$524.98	$540.73	$540.73	$566.98	$566.98
32	$568.55	$568.55	$535.85	$535.85	$551.93	$551.93	$578.72	$578.72
33	$575.76	$575.76	$542.65	$542.65	$558.93	$558.93	$586.06	$586.06
34	$583.45	$583.45	$549.89	$549.89	$566.39	$566.39	$593.88	$593.88
35	$587.29	$587.29	$553.52	$553.52	$570.12	$570.12	$597.80	$597.80
36	$591.14	$591.14	$557.14	$557.14	$573.86	$573.86	$601.71	$601.71
37	$594.98	$594.98	$560.76	$560.76	$577.59	$577.59	$605.63	$605.63
38	$598.83	$598.83	$564.39	$564.39	$581.32	$581.32	$609.54	$609.54
39	$606.52	$606.52	$571.64	$571.64	$588.78	$588.78	$617.37	$617.37
40	$614.21	$614.21	$578.88	$578.88	$596.25	$596.25	$625.19	$625.19
41	$625.74	$625.74	$589.75	$589.75	$607.45	$607.45	$636.93	$636.93
42	$636.80	$636.80	$600.17	$600.17	$618.18	$618.18	$648.19	$648.19
43	$652.17	$652.17	$614.67	$614.67	$633.11	$633.11	$663.84	$663.84
44	$671.40	$671.40	$632.79	$632.79	$651.77	$651.77	$683.41	$683.41
45	$693.99	$693.99	$654.07	$654.07	$673.70	$673.70	$706.40	$706.40
46	$720.90	$720.90	$679.44	$679.44	$699.82	$699.82	$733.80	$733.80
47	$751.18	$751.18	$707.98	$707.98	$729.22	$729.22	$764.61	$764.61
48	$785.78	$785.78	$740.59	$740.59	$762.81	$762.81	$799.84	$799.84
49	$819.90	$819.90	$772.75	$772.75	$795.93	$795.93	$834.57	$834.57
50	$858.35	$858.35	$808.99	$808.99	$833.26	$833.26	$873.71	$873.71
51	$896.32	$896.32	$844.77	$844.77	$870.11	$870.11	$912.35	$912.35
52	$938.13	$938.13	$884.18	$884.18	$910.70	$910.70	$954.91	$954.91
53	$980.42	$980.42	$924.04	$924.04	$951.76	$951.76	$997.96	$997.96
54	$1,026.08	$1,026.08	$967.07	$967.07	$996.08	$996.08	$1,044.44	$1,044.44
55	$1,071.74	$1,071.74	$1,010.10	$1,010.10	$1,040.40	$1,040.40	$1,090.91	$1,090.91
56	$1,121.24	$1,121.24	$1,056.76	$1,056.76	$1,088.46	$1,088.46	$1,141.30	$1,141.30
57	$1,171.22	$1,171.22	$1,103.86	$1,103.86	$1,136.98	$1,136.98	$1,192.17	$1,192.17
58	$1,224.57	$1,224.57	$1,154.14	$1,154.14	$1,188.77	$1,188.77	$1,246.47	$1,246.47
59	$1,251.00	$1,251.00	$1,179.05	$1,179.05	$1,214.43	$1,214.43	$1,273.38	$1,273.38
60	$1,304.35	$1,304.35	$1,229.33	$1,229.33	$1,266.21	$1,266.21	$1,327.68	$1,327.68
61	$1,350.49	$1,350.49	$1,272.82	$1,272.82	$1,311.00	$1,311.00	$1,374.64	$1,374.64
62	$1,380.76	$1,380.76	$1,301.35	$1,301.35	$1,340.39	$1,340.39	$1,405.46	$1,405.46
63	$1,418.73	$1,418.73	$1,337.14	$1,337.14	$1,377.25	$1,377.25	$1,444.11	$1,444.11
64+	$1,441.79	$1,441.79	$1,358.87	$1,358.87	$1,399.64	$1,399.64	$1,467.59	$1,467.59

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: October 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0130003		45127PA0130003		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 250		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	EPO		EPO		EPO		EPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$295.56	$295.56	$304.42	$304.42	$319.20	$319.20	$301.65	$301.65
15	$321.83	$321.83	$331.48	$331.48	$347.58	$347.58	$328.46	$328.46
16	$331.87	$331.87	$341.83	$341.83	$358.42	$358.42	$338.71	$338.71
17	$341.92	$341.92	$352.18	$352.18	$369.27	$369.27	$348.96	$348.96
18	$352.74	$352.74	$363.32	$363.32	$380.96	$380.96	$360.01	$360.01
19	$363.56	$363.56	$374.46	$374.46	$392.64	$392.64	$371.05	$371.05
20	$374.76	$374.76	$386.00	$386.00	$404.74	$404.74	$382.48	$382.48
21	$386.35	$386.35	$397.94	$397.94	$417.26	$417.26	$394.31	$394.31
22	$386.35	$386.35	$397.94	$397.94	$417.26	$417.26	$394.31	$394.31
23	$386.35	$386.35	$397.94	$397.94	$417.26	$417.26	$394.31	$394.31
24	$386.35	$386.35	$397.94	$397.94	$417.26	$417.26	$394.31	$394.31
25	$387.90	$387.90	$399.53	$399.53	$418.93	$418.93	$395.89	$395.89
26	$395.62	$395.62	$407.49	$407.49	$427.27	$427.27	$403.77	$403.77
27	$404.89	$404.89	$417.04	$417.04	$437.29	$437.29	$413.24	$413.24
28	$419.96	$419.96	$432.56	$432.56	$453.56	$453.56	$428.61	$428.61
29	$432.33	$432.33	$445.30	$445.30	$466.91	$466.91	$441.23	$441.23
30	$438.51	$438.51	$451.66	$451.66	$473.59	$473.59	$447.54	$447.54
31	$447.78	$447.78	$461.21	$461.21	$483.60	$483.60	$457.01	$457.01
32	$457.05	$457.05	$470.76	$470.76	$493.62	$493.62	$466.47	$466.47
33	$462.85	$462.85	$476.73	$476.73	$499.88	$499.88	$472.38	$472.38
34	$469.03	$469.03	$483.10	$483.10	$506.55	$506.55	$478.69	$478.69
35	$472.12	$472.12	$486.28	$486.28	$509.89	$509.89	$481.85	$481.85
36	$475.21	$475.21	$489.47	$489.47	$513.23	$513.23	$485.00	$485.00
37	$478.30	$478.30	$492.65	$492.65	$516.57	$516.57	$488.16	$488.16
38	$481.39	$481.39	$495.83	$495.83	$519.90	$519.90	$491.31	$491.31
39	$487.57	$487.57	$502.20	$502.20	$526.58	$526.58	$497.62	$497.62
40	$493.76	$493.76	$508.57	$508.57	$533.26	$533.26	$503.93	$503.93
41	$503.03	$503.03	$518.12	$518.12	$543.27	$543.27	$513.39	$513.39
42	$511.91	$511.91	$527.27	$527.27	$552.87	$552.87	$522.46	$522.46
43	$524.28	$524.28	$540.01	$540.01	$566.22	$566.22	$535.08	$535.08
44	$539.73	$539.73	$555.92	$555.92	$582.91	$582.91	$550.85	$550.85
45	$557.89	$557.89	$574.63	$574.63	$602.52	$602.52	$569.38	$569.38
46	$579.52	$579.52	$596.91	$596.91	$625.89	$625.89	$591.46	$591.46
47	$603.87	$603.87	$621.98	$621.98	$652.17	$652.17	$616.31	$616.31
48	$631.68	$631.68	$650.63	$650.63	$682.22	$682.22	$644.70	$644.70
49	$659.11	$659.11	$678.89	$678.89	$711.84	$711.84	$672.69	$672.69
50	$690.02	$690.02	$710.72	$710.72	$745.22	$745.22	$704.24	$704.24
51	$720.54	$720.54	$742.16	$742.16	$778.19	$778.19	$735.39	$735.39
52	$754.16	$754.16	$776.78	$776.78	$814.49	$814.49	$769.69	$769.69
53	$788.15	$788.15	$811.80	$811.80	$851.21	$851.21	$804.39	$804.39
54	$824.86	$824.86	$849.60	$849.60	$890.85	$890.85	$841.85	$841.85
55	$861.56	$861.56	$887.41	$887.41	$930.49	$930.49	$879.31	$879.31
56	$901.35	$901.35	$928.40	$928.40	$973.46	$973.46	$919.93	$919.93
57	$941.53	$941.53	$969.78	$969.78	$1,016.86	$1,016.86	$960.93	$960.93
58	$984.42	$984.42	$1,013.95	$1,013.95	$1,063.17	$1,063.17	$1,004.70	$1,004.70
59	$1,005.67	$1,005.67	$1,035.84	$1,035.84	$1,086.12	$1,086.12	$1,026.39	$1,026.39
60	$1,048.55	$1,048.55	$1,080.01	$1,080.01	$1,132.44	$1,132.44	$1,070.16	$1,070.16
61	$1,085.64	$1,085.64	$1,118.21	$1,118.21	$1,172.49	$1,172.49	$1,108.01	$1,108.01
62	$1,109.98	$1,109.98	$1,143.28	$1,143.28	$1,198.78	$1,198.78	$1,132.85	$1,132.85
63	$1,140.51	$1,140.51	$1,174.72	$1,174.72	$1,231.75	$1,231.75	$1,164.00	$1,164.00
64+	$1,159.04	$1,159.04	$1,193.81	$1,193.81	$1,251.77	$1,251.77	$1,182.92	$1,182.92

Company Name: Capital Advantage Assurance Company
Market: Small Group
Product: PPO and EPO
Effective Date of Rates: **October 1, 2018** **Ending date of Rates:** **December 31, 2018**

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	45127PA0130004		45127PA0130004	
Plan Marketing Name =>	Silver Valley Advantage EPO 3000/0/45 | Rx 0		Silver Valley Advantage EPO 3000/0/45 | Rx 0	
Form # =>	C18-CAAC-SPG		C18-CAAC-SPG	
Rating Area =>	7		9	
Network =>	EPO		EPO	
Metal =>	Silver		Silver	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%	
Copays =>	$45/$75/$400 PCP/SPC/ER		$45/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$310.70	$310.70	$325.78	$325.78
15	$338.31	$338.31	$354.74	$354.74
16	$348.87	$348.87	$365.81	$365.81
17	$359.43	$359.43	$376.88	$376.88
18	$370.81	$370.81	$388.81	$388.81
19	$382.18	$382.18	$400.73	$400.73
20	$393.96	$393.96	$413.08	$413.08
21	$406.14	$406.14	$425.85	$425.85
22	$406.14	$406.14	$425.85	$425.85
23	$406.14	$406.14	$425.85	$425.85
24	$406.14	$406.14	$425.85	$425.85
25	$407.76	$407.76	$427.56	$427.56
26	$415.89	$415.89	$436.08	$436.08
27	$425.63	$425.63	$446.30	$446.30
28	$441.47	$441.47	$462.90	$462.90
29	$454.47	$454.47	$476.53	$476.53
30	$460.97	$460.97	$483.35	$483.35
31	$470.72	$470.72	$493.57	$493.57
32	$480.46	$480.46	$503.79	$503.79
33	$486.55	$486.55	$510.17	$510.17
34	$493.05	$493.05	$516.99	$516.99
35	$496.30	$496.30	$520.39	$520.39
36	$499.55	$499.55	$523.80	$523.80
37	$502.80	$502.80	$527.21	$527.21
38	$506.05	$506.05	$530.62	$530.62
39	$512.55	$512.55	$537.43	$537.43
40	$519.05	$519.05	$544.24	$544.24
41	$528.79	$528.79	$554.46	$554.46
42	$538.13	$538.13	$564.26	$564.26
43	$551.13	$551.13	$577.88	$577.88
44	$567.38	$567.38	$594.92	$594.92
45	$586.47	$586.47	$614.93	$614.93
46	$609.21	$609.21	$638.78	$638.78
47	$634.80	$634.80	$665.61	$665.61
48	$664.04	$664.04	$696.27	$696.27
49	$692.87	$692.87	$726.51	$726.51
50	$725.36	$725.36	$760.58	$760.58
51	$757.45	$757.45	$794.22	$794.22
52	$792.78	$792.78	$831.27	$831.27
53	$828.52	$828.52	$868.74	$868.74
54	$867.11	$867.11	$909.20	$909.20
55	$905.69	$905.69	$949.66	$949.66
56	$947.52	$947.52	$993.52	$993.52
57	$989.76	$989.76	$1,037.81	$1,037.81
58	$1,034.84	$1,034.84	$1,085.08	$1,085.08
59	$1,057.18	$1,057.18	$1,108.50	$1,108.50
60	$1,102.26	$1,102.26	$1,155.77	$1,155.77
61	$1,141.25	$1,141.25	$1,196.65	$1,196.65
62	$1,166.84	$1,166.84	$1,223.48	$1,223.48
63	$1,198.92	$1,198.92	$1,257.12	$1,257.12
64+	$1,218.41	$1,218.41	$1,277.55	$1,277.55

Capital Advantage Assurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6									
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
45127PA0010054	Platinum PPO 0/0/15 | Rx 250	PPO	Platinum	Off	$455.77	$455.77	$455.77	$455.77	$455.77	$455.77	$455.77	$455.77	$455.77	$455.77
45127PA0010055	Platinum PPO 0/0/15 | Rx 0	PPO	Platinum	Off	$462.40	$462.40	$462.40	$462.40	$462.40	$462.40	$462.40	$462.40	$462.40	$462.40
45127PA0010057	Platinum PPO 250/0/15 | Rx 250	PPO	Platinum	Off	$436.80	$436.80	$436.80	$436.80	$436.80	$436.80	$436.80	$436.80	$436.80	$436.80
45127PA0010058	Platinum PPO 250/0/15 | Rx 0	PPO	Platinum	Off	$443.43	$443.43	$443.43	$443.43	$443.43	$443.43	$443.43	$443.43	$443.43	$443.43
45127PA0010069	Gold PPO HRA 3000/0/45 - 800 | Rx 250	PPO	Gold	Off	$345.49	$345.49	$345.49	$345.49	$345.49	$345.49	$345.49	$345.49	$345.49	$345.49
45127PA0010070	Gold PPO HRA 3000/0/45 - 800 | Rx 0	PPO	Gold	Off	$352.12	$352.12	$352.12	$352.12	$352.12	$352.12	$352.12	$352.12	$352.12	$352.12
45127PA0010084	Gold PPO 1000/0/25 | Rx 250	PPO	Gold	Off	$400.94	$400.94	$400.94	$400.94	$400.94	$400.94	$400.94	$400.94	$400.94	$400.94
45127PA0010085	Gold PPO 1000/0/25 | Rx 0	PPO	Gold	Off	$407.58	$407.58	$407.58	$407.58	$407.58	$407.58	$407.58	$407.58	$407.58	$407.58
45127PA0010089	Gold PPO 2000/0/25 | Rx 250	PPO	Gold	Off	$376.60	$376.60	$376.60	$376.60	$376.60	$376.60	$376.60	$376.60	$376.60	$376.60
45127PA0010090	Gold PPO 2000/0/25 | Rx 0	PPO	Gold	Off	$383.24	$383.24	$383.24	$383.24	$383.24	$383.24	$383.24	$383.24	$383.24	$383.24
45127PA0010100	Gold PPO 0/0/35 | Rx 250	PPO	Gold	Off	$414.96	$414.96	$414.96	$414.96	$414.96	$414.96	$414.96	$414.96	$414.96	$414.96
45127PA0010101	Gold PPO 0/0/35 | Rx 0	PPO	Gold	Off	$421.59	$421.59	$421.59	$421.59	$421.59	$421.59	$421.59	$421.59	$421.59	$421.59
45127PA0010116	Gold PPO 500/0/40 | Rx 250	PPO	Gold	Off	$411.70	$411.70	$411.70	$411.70	$411.70	$411.70	$411.70	$411.70	$411.70	$411.70
45127PA0010117	Gold PPO 500/0/40 | Rx 0	PPO	Gold	Off	$418.33	$418.33	$418.33	$418.33	$418.33	$418.33	$418.33	$418.33	$418.33	$418.33
45127PA0010124	Silver HSA 2250/0/25 | Combined	PPO	Silver	Off	$355.61	$355.61	$355.61	$355.61	$355.61	$355.61	$355.61	$355.61	$355.61	$355.61
45127PA0010131	Silver PPO 4000/0/30 | Rx 250	PPO	Silver	Off	$335.74	$335.74	$335.74	$335.74	$335.74	$335.74	$335.74	$335.74	$335.74	$335.74
45127PA0010132	Silver PPO 4000/0/30 | Rx 0	PPO	Silver	Off	$342.37	$342.37	$342.37	$342.37	$342.37	$342.37	$342.37	$342.37	$342.37	$342.37
45127PA0010135	Bronze HSA 6350/0/0 | Combined	PPO	Bronze	Off	$279.63	$279.63	$279.63	$279.63	$279.63	$279.63	$279.63	$279.63	$279.63	$279.63
45127PA0010143	Silver PPO 3000/0/45 | Rx 250	PPO	Silver	Off	$342.81	$342.81	$342.81	$342.81	$342.81	$342.81	$342.81	$342.81	$342.81	$342.81
45127PA0010144	Silver PPO 3000/0/45 | Rx 0	PPO	Silver	Off	$349.44	$349.44	$349.44	$349.44	$349.44	$349.44	$349.44	$349.44	$349.44	$349.44
45127PA0010161	Gold HSA 1500/0/15 | Combined	PPO	Gold	Off	$386.47	$386.47	$386.47	$386.47	$386.47	$386.47	$386.47	$386.47	$386.47	$386.47
45127PA0010170	Silver HSA 3500/0/15 | Combined	PPO	Silver	Off	$329.12	$329.12	$329.12	$329.12	$329.12	$329.12	$329.12	$329.12	$329.12	$329.12
45127PA0010184	Silver PPO 5000/0/30 | Rx 250	PPO	Silver	Off	$328.81	$328.81	$328.81	$328.81	$328.81	$328.81	$328.81	$328.81	$328.81	$328.81
45127PA0010185	Silver PPO 5000/0/30 | Rx 0	PPO	Silver	Off	$335.44	$335.44	$335.44	$335.44	$335.44	$335.44	$335.44	$335.44	$335.44	$335.44
45127PA0010186	Silver PPO 6000/0/35 | Rx 250	PPO	Silver	Off	$324.33	$324.33	$324.33	$324.33	$324.33	$324.33	$324.33	$324.33	$324.33	$324.33
45127PA0010187	Silver PPO 6000/0/35 | Rx 0	PPO	Silver	Off	$330.96	$330.96	$330.96	$330.96	$330.96	$330.96	$330.96	$330.96	$330.96	$330.96
45127PA0010188	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	PPO	Gold	Off	$393.13	$393.13	$393.13	$393.13	$393.13	$393.13	$393.13	$393.13	$393.13	$393.13
45127PA0010189	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	PPO	Gold	Off	$399.76	$399.76	$399.76	$399.76	$399.76	$399.76	$399.76	$399.76	$399.76	$399.76
45127PA0130001	Gold Valley Advantage EPO 1000/0/15 | Rx 250	EPO	Gold	Off	$416.94	$416.94	$416.94	$416.94	$416.94	$416.94	$416.94	$416.94	$416.94	$416.94
45127PA0130002	Gold Valley Advantage EPO 1000/0/15 | Rx 0	EPO	Gold	Off	$424.40	$424.40	$424.40	$424.40	$424.40	$424.40	$424.40	$424.40	$424.40	$424.40
45127PA0130003	Silver Valley Advantage EPO 3000/0/45 | Rx 250	EPO	Silver	Off	$361.99	$361.99	$361.99	$361.99	$361.99	$361.99	$361.99	$361.99	$361.99	$361.99
45127PA0130004	Silver Valley Advantage EPO 3000/0/45 | Rx 0	EPO	Silver	Off	$369.45	$369.45	$369.45	$369.45	$369.45	$369.45	$369.45	$369.45	$369.45	$369.45

Capital Advantage Assurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 7				RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010054	Platinum PPO 0/0/15 | Rx 250	PPO	Platinum	Off	$469.44	$469.44	$469.44	$469.44	$492.23	$492.23	$492.23	$492.23	$492.23	$492.23	$492.23
45127PA0010055	Platinum PPO 0/0/15 | Rx 0	PPO	Platinum	Off	$476.27	$476.27	$476.27	$476.27	$499.39	$499.39	$499.39	$499.39	$499.39	$499.39	$499.39
45127PA0010057	Platinum PPO 250/0/15 | Rx 250	PPO	Platinum	Off	$449.90	$449.90	$449.90	$449.90	$471.74	$471.74	$471.74	$471.74	$471.74	$471.74	$471.74
45127PA0010058	Platinum PPO 250/0/15 | Rx 0	PPO	Platinum	Off	$456.73	$456.73	$456.73	$456.73	$478.90	$478.90	$478.90	$478.90	$478.90	$478.90	$478.90
45127PA0010069	Gold PPO HRA 3000/0/45 - 800 | Rx 250	PPO	Gold	Off	$355.85	$355.85	$355.85	$355.85	$373.13	$373.13	$373.13	$373.13	$373.13	$373.13	$373.13
45127PA0010070	Gold PPO HRA 3000/0/45 - 800 | Rx 0	PPO	Gold	Off	$362.68	$362.68	$362.68	$362.68	$380.29	$380.29	$380.29	$380.29	$380.29	$380.29	$380.29
45127PA0010084	Gold PPO 1000/0/25 | Rx 250	PPO	Gold	Off	$412.97	$412.97	$412.97	$412.97	$433.02	$433.02	$433.02	$433.02	$433.02	$433.02	$433.02
45127PA0010085	Gold PPO 1000/0/25 | Rx 0	PPO	Gold	Off	$419.81	$419.81	$419.81	$419.81	$440.19	$440.19	$440.19	$440.19	$440.19	$440.19	$440.19
45127PA0010089	Gold PPO 2000/0/25 | Rx 250	PPO	Gold	Off	$387.90	$387.90	$387.90	$387.90	$406.73	$406.73	$406.73	$406.73	$406.73	$406.73	$406.73
45127PA0010090	Gold PPO 2000/0/25 | Rx 0	PPO	Gold	Off	$394.74	$394.74	$394.74	$394.74	$413.90	$413.90	$413.90	$413.90	$413.90	$413.90	$413.90
45127PA0010100	Gold PPO 0/0/35 | Rx 250	PPO	Gold	Off	$427.41	$427.41	$427.41	$427.41	$448.16	$448.16	$448.16	$448.16	$448.16	$448.16	$448.16
45127PA0010101	Gold PPO 0/0/35 | Rx 0	PPO	Gold	Off	$434.24	$434.24	$434.24	$434.24	$455.32	$455.32	$455.32	$455.32	$455.32	$455.32	$455.32
45127PA0010116	Gold PPO 500/0/40 | Rx 250	PPO	Gold	Off	$424.05	$424.05	$424.05	$424.05	$444.64	$444.64	$444.64	$444.64	$444.64	$444.64	$444.64
45127PA0010117	Gold PPO 500/0/40 | Rx 0	PPO	Gold	Off	$430.88	$430.88	$430.88	$430.88	$451.80	$451.80	$451.80	$451.80	$451.80	$451.80	$451.80
45127PA0010124	Silver HSA 2250/0/25 | Combined	PPO	Silver	Off	$366.28	$366.28	$366.28	$366.28	$384.06	$384.06	$384.06	$384.06	$384.06	$384.06	$384.06
45127PA0010131	Silver PPO 4000/0/30 | Rx 250	PPO	Silver	Off	$345.81	$345.81	$345.81	$345.81	$362.60	$362.60	$362.60	$362.60	$362.60	$362.60	$362.60
45127PA0010132	Silver PPO 4000/0/30 | Rx 0	PPO	Silver	Off	$352.64	$352.64	$352.64	$352.64	$369.76	$369.76	$369.76	$369.76	$369.76	$369.76	$369.76
45127PA0010135	Bronze HSA 6350/0/0 | Combined	PPO	Bronze	Off	$288.02	$288.02	$288.02	$288.02	$302.00	$302.00	$302.00	$302.00	$302.00	$302.00	$302.00
45127PA0010143	Silver PPO 3000/0/45 | Rx 250	PPO	Silver	Off	$353.09	$353.09	$353.09	$353.09	$370.23	$370.23	$370.23	$370.23	$370.23	$370.23	$370.23
45127PA0010144	Silver PPO 3000/0/45 | Rx 0	PPO	Silver	Off	$359.92	$359.92	$359.92	$359.92	$377.40	$377.40	$377.40	$377.40	$377.40	$377.40	$377.40
45127PA0010161	Gold HSA 1500/0/15 | Combined	PPO	Gold	Off	$398.06	$398.06	$398.06	$398.06	$417.39	$417.39	$417.39	$417.39	$417.39	$417.39	$417.39
45127PA0010170	Silver HSA 3500/0/15 | Combined	PPO	Silver	Off	$338.99	$338.99	$338.99	$338.99	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45
45127PA0010184	Silver PPO 5000/0/30 | Rx 250	PPO	Silver	Off	$338.67	$338.67	$338.67	$338.67	$355.11	$355.11	$355.11	$355.11	$355.11	$355.11	$355.11
45127PA0010185	Silver PPO 5000/0/30 | Rx 0	PPO	Silver	Off	$345.50	$345.50	$345.50	$345.50	$362.28	$362.28	$362.28	$362.28	$362.28	$362.28	$362.28
45127PA0010186	Silver PPO 6000/0/35 | Rx 250	PPO	Silver	Off	$334.06	$334.06	$334.06	$334.06	$350.28	$350.28	$350.28	$350.28	$350.28	$350.28	$350.28
45127PA0010187	Silver PPO 6000/0/35 | Rx 0	PPO	Silver	Off	$340.89	$340.89	$340.89	$340.89	$357.44	$357.44	$357.44	$357.44	$357.44	$357.44	$357.44
45127PA0010188	Gold Shared Deductible PPO 5000/0 - 500 | Rx 250	PPO	Gold	Off	$404.92	$404.92	$404.92	$404.92	$424.58	$424.58	$424.58	$424.58	$424.58	$424.58	$424.58
45127PA0010189	Gold Shared Deductible PPO 5000/0 - 500 | Rx 0	PPO	Gold	Off	$411.75	$411.75	$411.75	$411.75	$431.74	$431.74	$431.74	$431.74	$431.74	$431.74	$431.74
45127PA0130001	Gold Valley Advantage EPO 1000/0/15 | Rx 250	EPO	Gold	Off	$429.45	$429.45	$429.45	$429.45	$450.30	$450.30	$450.30	$450.30	$450.30	$450.30	$450.30
45127PA0130002	Gold Valley Advantage EPO 1000/0/15 | Rx 0	EPO	Gold	Off	$437.13	$437.13	$437.13	$437.13	$458.35	$458.35	$458.35	$458.35	$458.35	$458.35	$458.35
45127PA0130003	Silver Valley Advantage EPO 3000/0/45 | Rx 250	EPO	Silver	Off	$372.85	$372.85	$372.85	$372.85	$390.95	$390.95	$390.95	$390.95	$390.95	$390.95	$390.95
45127PA0130004	Silver Valley Advantage EPO 3000/0/45 | Rx 0	EPO	Silver	Off	$380.53	$380.53	$380.53	$380.53	$399.01	$399.01	$399.01	$399.01	$399.01	$399.01	$399.01

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*	45127
Federal TIN*	45-5492167
Rate Effective Date*	1/1/2018
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
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	0-14	339.04	339.04
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	15	369.17	369.17
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	16	380.70	380.70
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	17	392.22	392.22
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	18	404.63	404.63
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	19	417.04	417.04
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	20	429.89	429.89
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	21	443.19	454.27
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	22	443.19	454.27
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	23	443.19	454.27
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	24	443.19	454.27
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	25	444.96	456.08
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	26	453.82	465.17
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	27	464.46	476.07
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	28	481.74	493.79
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	29	495.93	508.32
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	30	503.02	515.59
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	31	513.65	526.50
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	32	524.29	537.40
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	33	530.94	544.21
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	34	538.03	551.48
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	35	541.57	555.11
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	36	545.12	558.75
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	37	548.67	562.38
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	38	552.21	566.02
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	39	559.30	573.28
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	40	566.39	608.87
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	41	577.03	620.31
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	42	587.22	631.26
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	43	601.41	646.51
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	44	619.13	665.57
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	45	639.96	703.96
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	46	664.78	731.26
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	47	692.70	761.97
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	48	724.61	797.07
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	49	756.08	831.69
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	50	791.53	910.26
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	51	826.54	950.53
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	52	865.10	994.87
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	53	904.10	1039.72
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	54	946.20	1088.14
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	55	988.31	1185.97
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	56	1033.96	1240.75
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	57	1080.05	1296.06
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	58	1129.24	1355.09
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	59	1153.62	1384.34
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	60	1202.81	1503.51
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	61	1245.36	1556.70
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	62	1273.28	1591.60
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	63	1308.29	1635.36
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco Us	64 and over	1329.56	1661.95
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	0-14	349.21	349.21
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	15	380.25	380.25
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	16	392.12	392.12
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	17	403.99	403.99
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	18	416.77	416.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	19	429.55	429.55
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	20	442.79	442.79
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	21	456.48	467.89
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	22	456.48	467.89
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	23	456.48	467.89
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	24	456.48	467.89
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	25	458.31	469.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	26	467.44	479.12
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	27	478.39	490.35
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	28	496.20	508.60
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	29	510.80	523.57
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	30	518.11	531.06
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	31	529.06	542.29
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	32	540.02	553.52
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	33	546.87	560.54
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	34	554.17	568.02
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	35	557.82	571.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	36	561.47	575.51
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	37	565.13	579.25
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	38	568.78	583.00
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	39	576.08	590.48
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	40	583.39	627.14
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	41	594.34	638.92
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	42	604.84	650.20
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	43	619.45	665.91
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	44	637.71	685.53
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	45	659.16	725.08
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	46	684.72	753.20
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	47	713.48	784.83
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	48	746.35	820.98
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	49	778.76	856.64
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	50	815.28	937.57
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	51	851.34	979.04

45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	52	891.05	1024.71
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	53	931.22	1070.91
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	54	974.59	1120.78
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	55	1017.96	1221.55
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	56	1064.97	1277.97
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	57	1112.45	1334.94
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	58	1163.12	1395.74
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	59	1188.22	1425.87
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	60	1238.89	1548.62
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	61	1282.72	1603.40
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	62	1311.48	1639.34
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	63	1347.54	1684.42
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Us	64 and over	1369.44	1711.81
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	0-14	366.16	366.16
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	15	398.71	398.71
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	16	411.15	411.15
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	17	423.60	423.60
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	18	437.00	437.00
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	19	450.40	450.40
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	20	464.28	464.28
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	21	478.64	490.61
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	22	478.64	490.61
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	23	478.64	490.61
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	24	478.64	490.61
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	25	480.56	492.57
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	26	490.13	502.38
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	27	501.62	514.16
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	28	520.28	533.29
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	29	535.60	548.99
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	30	543.26	556.84
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	31	554.75	568.61
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	32	566.23	580.39
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	33	573.41	587.75
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	34	581.07	595.60
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	35	584.90	599.52
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	36	588.73	603.45
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	37	592.56	607.37
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	38	596.39	611.30
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	39	604.05	619.15
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	40	611.70	657.58
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	41	623.19	669.93
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	42	634.20	681.77
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	43	649.52	698.23
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	44	668.66	718.81
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	45	691.16	760.28
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	46	717.96	789.76
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	47	748.12	822.93
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	48	782.58	860.84
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	49	816.56	898.22
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	50	854.85	983.08
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	51	892.67	1026.57
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	52	934.31	1074.46
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	53	976.43	1122.89
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	54	1021.90	1175.19
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	55	1067.37	1280.85
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	56	1116.67	1340.01
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	57	1166.45	1399.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	58	1219.58	1463.50
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	59	1245.91	1495.09
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	60	1299.03	1623.79
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	61	1344.98	1681.23
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	62	1375.14	1718.92
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	63	1412.95	1766.19
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Us	64 and over	1435.92	1794.91

45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	0-14	407.32	407.32
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	15	443.53	443.53
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	16	457.37	457.37
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	17	471.21	471.21
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	18	486.12	486.12
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	19	501.03	501.03
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	20	516.47	516.47
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	21	532.45	545.76
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	22	532.45	545.76
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	23	532.45	545.76
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	24	532.45	545.76
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	25	534.58	547.94
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	26	545.22	558.86
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	27	558.00	571.95
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	28	578.77	593.24
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	29	595.81	610.70
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	30	604.33	619.43
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	31	617.10	632.53
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	32	629.88	645.63
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	33	637.87	653.82
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	34	646.39	662.55
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	35	650.65	666.91
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	36	654.91	671.28
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	37	659.17	675.65
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	38	663.43	680.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	39	671.95	688.75
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	40	680.47	731.50
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	41	693.24	745.24
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	42	705.49	758.40
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	43	722.53	776.72
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	44	743.83	799.61
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	45	768.85	845.74
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	46	798.67	878.54
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	47	832.21	915.43
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	48	870.55	957.60
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	49	908.35	999.19
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	50	950.95	1093.59
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	51	993.01	1141.96
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	52	1039.33	1195.23
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	53	1086.19	1249.12
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	54	1136.77	1307.29
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	55	1187.35	1424.82
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	56	1242.20	1490.64
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	57	1297.57	1557.08
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	58	1356.67	1628.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	59	1385.96	1663.15
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	60	1445.06	1806.32
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	61	1496.17	1870.22
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	62	1529.72	1912.15
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	63	1571.78	1964.73
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco Us	64 and over	1597.34	1996.67
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	0-14	419.54	419.54
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	15	456.83	456.83
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	16	471.09	471.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	17	485.35	485.35
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	18	500.71	500.71
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	19	516.06	516.06
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	20	531.97	531.97
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	21	548.42	562.13
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	22	548.42	562.13
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	23	548.42	562.13
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	24	548.42	562.13
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	25	550.61	564.38
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	26	561.58	575.62
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	27	574.74	589.11
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	28	596.13	611.03
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	29	613.68	629.02
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	30	622.46	638.02
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	31	635.62	651.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	32	648.78	665.00
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	33	657.01	673.43
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	34	665.78	682.43
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	35	670.17	686.92
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	36	674.56	691.42
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	37	678.94	695.92
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	38	683.33	700.41
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	39	692.10	709.41
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	40	700.88	753.45
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	41	714.04	767.59
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	42	726.66	781.15
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	43	744.20	800.02
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	44	766.14	823.60
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	45	791.92	871.11
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	46	822.63	904.89
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	47	857.18	942.90
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	48	896.67	986.33
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	49	935.60	1029.16
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	50	979.48	1126.40
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	51	1022.80	1176.22
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	52	1070.51	1231.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	53	1118.78	1286.59
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	54	1170.87	1346.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	55	1222.97	1467.57
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	56	1279.46	1535.35
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	57	1336.50	1603.80
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	58	1397.37	1676.85
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	59	1427.54	1713.04
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	60	1488.41	1860.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	61	1541.06	1926.32
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	62	1575.61	1969.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	63	1618.93	2023.67
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco	64 and over	1645.25	2056.57
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco	0-14	439.91	439.91
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco	15	479.01	479.01
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco	16	493.96	493.96

45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	17	508.91	508.91
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	18	525.01	525.01
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	19	541.11	541.11
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	20	557.79	557.79
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	21	575.04	589.42
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	22	575.04	589.42
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	23	575.04	589.42
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	24	575.04	589.42
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	25	577.34	591.78
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	26	588.84	603.56
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	27	602.64	617.71
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	28	625.07	640.70
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	29	643.47	659.56
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	30	652.67	668.99
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	31	666.47	683.13
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	32	680.27	697.28
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	33	688.90	706.12
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	34	698.10	715.55
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	35	702.70	720.27
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	36	707.30	724.98
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	37	711.90	729.70
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	38	716.50	734.41
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	39	725.70	743.84
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	40	734.90	790.02
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	41	748.70	804.86
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	42	761.93	819.07
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	43	780.33	838.86
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	44	803.33	863.58
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	45	830.36	913.40
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	46	862.56	948.82
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	47	898.79	988.67
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	48	940.19	1034.21
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	49	981.02	1079.12
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	50	1027.02	1181.08
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	51	1072.45	1233.32
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	52	1122.48	1290.85
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	53	1173.08	1349.05
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	54	1227.71	1411.87
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	55	1282.34	1538.81
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	56	1341.57	1609.89
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	57	1401.38	1681.65
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	58	1465.21	1758.25
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	59	1496.83	1796.20
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	60	1560.66	1950.83
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	61	1615.87	2019.83
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	62	1652.09	2065.12
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	63	1697.52	2121.90
45127PA0020013	Rating Area 9	Tobacco Use/Non-Tobacco	64 and over	1725.11	2156.41
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	0-14	299.93	299.93
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	15	326.59	326.59
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	16	336.78	336.78
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	17	346.97	346.97
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	18	357.95	357.95
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	19	368.93	368.93
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	20	380.30	380.30
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	21	392.06	401.86
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	22	392.06	401.86
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	23	392.06	401.86
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	24	392.06	401.86
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	25	393.63	403.47
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	26	401.47	411.51
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	27	410.88	421.15
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	28	426.17	436.82
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	29	438.71	449.68
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	30	444.99	456.11
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	31	454.40	465.76
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	32	463.81	475.40
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	33	469.69	481.43
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	34	475.96	487.86
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	35	479.10	491.07
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	36	482.23	494.29
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	37	485.37	497.50
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	38	488.51	500.72
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	39	494.78	507.15
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	40	501.05	538.63
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	41	510.46	548.75
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	42	519.48	558.44
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	43	532.03	571.93
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	44	547.71	588.79
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	45	566.13	622.75
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	46	588.09	646.90
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	47	612.79	674.07
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	48	641.02	705.12
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	49	668.85	735.74
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	50	700.22	805.25
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	51	731.19	840.87
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	52	765.30	880.10
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	53	799.80	919.77
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	54	837.05	962.60
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	55	874.29	1049.15
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	56	914.68	1097.61
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	57	955.45	1146.54
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	58	998.97	1198.76
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	59	1020.53	1224.64
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	60	1064.05	1330.06
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	61	1101.69	1377.11
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	62	1126.39	1407.98
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	63	1157.36	1446.70
45127PA0020020	Rating Area 6	Tobacco Use/Non-Tobacco	64 and over	1176.17	1470.22
45127PA0020020	Rating Area 7	Tobacco Use/Non-Tobacco	0-14	308.92	308.92
45127PA0020020	Rating Area 7	Tobacco Use/Non-Tobacco	15	336.38	336.38
45127PA0020020	Rating Area 7	Tobacco Use/Non-Tobacco	16	346.88	346.88
45127PA0020020	Rating Area 7	Tobacco Use/Non-Tobacco	17	357.38	357.38
45127PA0020020	Rating Area 7	Tobacco Use/Non-Tobacco	18	368.69	368.69
45127PA0020020	Rating Area 7	Tobacco Use/Non-Tobacco	19	380.00	380.00

45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	20	391.71	391.71
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	21	403.82	413.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	22	403.82	413.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	23	403.82	413.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	24	403.82	413.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	25	405.44	415.57
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	26	413.51	423.85
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	27	423.21	433.79
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	28	438.95	449.93
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	29	451.88	463.17
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	30	458.34	469.80
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	31	468.03	479.73
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	32	477.72	489.66
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	33	483.78	495.87
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	34	490.24	502.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	35	493.47	505.81
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	36	496.70	509.12
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	37	499.93	512.43
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	38	503.16	515.74
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	39	509.62	522.36
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	40	516.08	554.79
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	41	525.78	565.21
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	42	535.06	575.19
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	43	547.99	589.08
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	44	564.14	606.45
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	45	583.12	641.43
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	46	605.73	666.31
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	47	631.17	694.29
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	48	660.25	726.27
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	49	688.92	757.81
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	50	721.23	829.41
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	51	753.13	866.10
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	52	788.26	906.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	53	823.80	947.37
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	54	862.16	991.48
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	55	900.52	1080.63
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	56	942.12	1130.54
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	57	984.11	1180.94
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	58	1028.94	1234.72
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	59	1051.15	1261.38
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	60	1095.97	1369.96
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	61	1134.74	1418.42
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	62	1160.18	1450.22
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	63	1192.08	1490.10
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco	64 and over	1211.45	1514.33
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	0-14	323.92	323.92
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	15	352.71	352.71
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	16	363.72	363.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	17	374.73	374.73
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	18	386.59	386.59
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	19	398.44	398.44
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	20	410.72	410.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	21	423.42	434.01
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	22	423.42	434.01
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	23	423.42	434.01
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	24	423.42	434.01
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	25	425.12	435.75
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	26	433.59	444.43
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	27	443.75	454.84
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	28	460.26	471.77
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	29	473.81	485.66
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	30	480.59	492.60
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	31	490.75	503.02
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	32	500.91	513.43
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	33	507.26	519.94
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	34	514.04	526.89
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	35	517.42	530.36
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	36	520.81	533.83
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	37	524.20	537.30
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	38	527.59	540.78
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	39	534.36	547.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	40	541.14	581.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	41	551.30	592.65
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	42	561.04	603.12
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	43	574.59	617.68
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	44	591.52	635.89
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	45	611.43	672.57
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	46	635.14	698.65
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	47	661.81	727.99
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	48	692.30	761.53
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	49	722.36	794.60
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	50	756.24	869.67
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	51	789.69	908.14
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	52	826.52	950.50
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	53	863.79	993.35
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	54	904.01	1039.61
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	55	944.24	1133.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	56	987.85	1185.42
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	57	1031.89	1238.26
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	58	1078.89	1294.66
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	59	1102.17	1322.61
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	60	1149.17	1436.47
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	61	1189.82	1487.28
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	62	1216.50	1520.62
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	63	1249.95	1562.44
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco	64 and over	1270.26	1587.84

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	1/1/2018			
Rate Expiration Date*	3/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual 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
45127PA0010054	Rating Area 6	No Preference	0-14	348.66
45127PA0010054	Rating Area 6	No Preference	15	379.66
45127PA0010054	Rating Area 6	No Preference	16	391.51
45127PA0010054	Rating Area 6	No Preference	17	403.36
45127PA0010054	Rating Area 6	No Preference	18	416.12
45127PA0010054	Rating Area 6	No Preference	19	428.88
45127PA0010054	Rating Area 6	No Preference	20	442.10
45127PA0010054	Rating Area 6	No Preference	21	455.77
45127PA0010054	Rating Area 6	No Preference	22	455.77
45127PA0010054	Rating Area 6	No Preference	23	455.77
45127PA0010054	Rating Area 6	No Preference	24	455.77
45127PA0010054	Rating Area 6	No Preference	25	457.59
45127PA0010054	Rating Area 6	No Preference	26	466.71
45127PA0010054	Rating Area 6	No Preference	27	477.65
45127PA0010054	Rating Area 6	No Preference	28	495.42
45127PA0010054	Rating Area 6	No Preference	29	510.01
45127PA0010054	Rating Area 6	No Preference	30	517.30
45127PA0010054	Rating Area 6	No Preference	31	528.24
45127PA0010054	Rating Area 6	No Preference	32	539.18
45127PA0010054	Rating Area 6	No Preference	33	546.01
45127PA0010054	Rating Area 6	No Preference	34	553.30
45127PA0010054	Rating Area 6	No Preference	35	556.95
45127PA0010054	Rating Area 6	No Preference	36	560.60
45127PA0010054	Rating Area 6	No Preference	37	564.24
45127PA0010054	Rating Area 6	No Preference	38	567.89
45127PA0010054	Rating Area 6	No Preference	39	575.18
45127PA0010054	Rating Area 6	No Preference	40	582.47
45127PA0010054	Rating Area 6	No Preference	41	593.41
45127PA0010054	Rating Area 6	No Preference	42	603.90
45127PA0010054	Rating Area 6	No Preference	43	618.48
45127PA0010054	Rating Area 6	No Preference	44	636.71
45127PA0010054	Rating Area 6	No Preference	45	658.13
45127PA0010054	Rating Area 6	No Preference	46	683.66
45127PA0010054	Rating Area 6	No Preference	47	712.37
45127PA0010054	Rating Area 6	No Preference	48	745.18
45127PA0010054	Rating Area 6	No Preference	49	777.54
45127PA0010054	Rating Area 6	No Preference	50	814.01
45127PA0010054	Rating Area 6	No Preference	51	850.01
45127PA0010054	Rating Area 6	No Preference	52	889.66
45127PA0010054	Rating Area 6	No Preference	53	929.77
45127PA0010054	Rating Area 6	No Preference	54	973.07
45127PA0010054	Rating Area 6	No Preference	55	1016.37
45127PA0010054	Rating Area 6	No Preference	56	1063.31
45127PA0010054	Rating Area 6	No Preference	57	1110.71
45127PA0010054	Rating Area 6	No Preference	58	1161.30
45127PA0010054	Rating Area 6	No Preference	59	1186.37
45127PA0010054	Rating Area 6	No Preference	60	1236.96
45127PA0010054	Rating Area 6	No Preference	61	1280.71
45127PA0010054	Rating Area 6	No Preference	62	1309.43
45127PA0010054	Rating Area 6	No Preference	63	1345.43
45127PA0010054	Rating Area 6	No Preference	64 and over	1367.30
45127PA0010054	Rating Area 7	No Preference	0-14	359.12
45127PA0010054	Rating Area 7	No Preference	15	391.05
45127PA0010054	Rating Area 7	No Preference	16	403.25
45127PA0010054	Rating Area 7	No Preference	17	415.46
45127PA0010054	Rating Area 7	No Preference	18	428.60
45127PA0010054	Rating Area 7	No Preference	19	441.75
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45127PA0010054	Rating Area 7	No Preference	21	469.44
45127PA0010054	Rating Area 7	No Preference	22	469.44
45127PA0010054	Rating Area 7	No Preference	23	469.44
45127PA0010054	Rating Area 7	No Preference	24	469.44
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45127PA0010054	Rating Area 7	No Preference	26	480.71
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45127PA0010054	Rating Area 7	No Preference	28	510.28
45127PA0010054	Rating Area 7	No Preference	29	525.31
45127PA0010054	Rating Area 7	No Preference	30	532.82
45127PA0010054	Rating Area 7	No Preference	31	544.08
45127PA0010054	Rating Area 7	No Preference	32	555.35
45127PA0010054	Rating Area 7	No Preference	33	562.39
45127PA0010054	Rating Area 7	No Preference	34	569.90
45127PA0010054	Rating Area 7	No Preference	35	573.66
45127PA0010054	Rating Area 7	No Preference	36	577.42
45127PA0010054	Rating Area 7	No Preference	37	581.17
45127PA0010054	Rating Area 7	No Preference	38	584.93
45127PA0010054	Rating Area 7	No Preference	39	592.44
45127PA0010054	Rating Area 7	No Preference	40	599.95
45127PA0010054	Rating Area 7	No Preference	41	611.21
45127PA0010054	Rating Area 7	No Preference	42	622.01
45127PA0010054	Rating Area 7	No Preference	43	637.03
45127PA0010054	Rating Area 7	No Preference	44	655.81
45127PA0010054	Rating Area 7	No Preference	45	677.88
45127PA0010054	Rating Area 7	No Preference	46	704.16
45127PA0010054	Rating Area 7	No Preference	47	733.74
45127PA0010054	Rating Area 7	No Preference	48	767.54
45127PA0010054	Rating Area 7	No Preference	49	800.87

45127PA0010054	Rating Area 7	No Preference	50	838.43
45127PA0010054	Rating Area 7	No Preference	51	875.51
45127PA0010054	Rating Area 7	No Preference	52	916.35
45127PA0010054	Rating Area 7	No Preference	53	957.66
45127PA0010054	Rating Area 7	No Preference	54	1002.26
45127PA0010054	Rating Area 7	No Preference	55	1046.86
45127PA0010054	Rating Area 7	No Preference	56	1095.21
45127PA0010054	Rating Area 7	No Preference	57	1144.03
45127PA0010054	Rating Area 7	No Preference	58	1196.14
45127PA0010054	Rating Area 7	No Preference	59	1221.96
45127PA0010054	Rating Area 7	No Preference	60	1274.07
45127PA0010054	Rating Area 7	No Preference	61	1319.14
45127PA0010054	Rating Area 7	No Preference	62	1348.71
45127PA0010054	Rating Area 7	No Preference	63	1385.80
45127PA0010054	Rating Area 7	No Preference	64 and over	1408.32
45127PA0010054	Rating Area 9	No Preference	0-14	376.56
45127PA0010054	Rating Area 9	No Preference	15	410.03
45127PA0010054	Rating Area 9	No Preference	16	422.83
45127PA0010054	Rating Area 9	No Preference	17	435.62
45127PA0010054	Rating Area 9	No Preference	18	449.41
45127PA0010054	Rating Area 9	No Preference	19	463.19
45127PA0010054	Rating Area 9	No Preference	20	477.46
45127PA0010054	Rating Area 9	No Preference	21	492.23
45127PA0010054	Rating Area 9	No Preference	22	492.23
45127PA0010054	Rating Area 9	No Preference	23	492.23
45127PA0010054	Rating Area 9	No Preference	24	492.23
45127PA0010054	Rating Area 9	No Preference	25	494.20
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45127PA0010054	Rating Area 9	No Preference	28	535.06
45127PA0010054	Rating Area 9	No Preference	29	550.81
45127PA0010054	Rating Area 9	No Preference	30	558.68
45127PA0010054	Rating Area 9	No Preference	31	570.50
45127PA0010054	Rating Area 9	No Preference	32	582.31
45127PA0010054	Rating Area 9	No Preference	33	589.69
45127PA0010054	Rating Area 9	No Preference	34	597.57
45127PA0010054	Rating Area 9	No Preference	35	601.51
45127PA0010054	Rating Area 9	No Preference	36	605.44
45127PA0010054	Rating Area 9	No Preference	37	609.38
45127PA0010054	Rating Area 9	No Preference	38	613.32
45127PA0010054	Rating Area 9	No Preference	39	621.20
45127PA0010054	Rating Area 9	No Preference	40	629.07
45127PA0010054	Rating Area 9	No Preference	41	640.89
45127PA0010054	Rating Area 9	No Preference	42	652.21
45127PA0010054	Rating Area 9	No Preference	43	667.96
45127PA0010054	Rating Area 9	No Preference	44	687.65
45127PA0010054	Rating Area 9	No Preference	45	710.78
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45127PA0010054	Rating Area 9	No Preference	47	769.36
45127PA0010054	Rating Area 9	No Preference	48	804.80
45127PA0010054	Rating Area 9	No Preference	49	839.75
45127PA0010054	Rating Area 9	No Preference	50	879.13
45127PA0010054	Rating Area 9	No Preference	51	918.01
45127PA0010054	Rating Area 9	No Preference	52	960.84
45127PA0010054	Rating Area 9	No Preference	53	1004.15
45127PA0010054	Rating Area 9	No Preference	54	1050.91
45127PA0010054	Rating Area 9	No Preference	55	1097.68
45127PA0010054	Rating Area 9	No Preference	56	1148.38
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45127PA0010135	Rating Area 9	No Preference	34	366.63
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45127PA0010135	Rating Area 9	No Preference	36	371.46
45127PA0010135	Rating Area 9	No Preference	37	373.88
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45127PA0010184	Rating Area 7	No Preference	54	723.07
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45127PA0010184	Rating Area 7	No Preference	56	790.13
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45127PA0010184	Rating Area 7	No Preference	58	862.94
45127PA0010184	Rating Area 7	No Preference	59	881.57
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45127PA0010186	Rating Area 7	No Preference	62	959.75
45127PA0010186	Rating Area 7	No Preference	63	986.14
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45127PA0010189	Rating Area 7	No Preference	16	353.70
45127PA0010189	Rating Area 7	No Preference	17	364.40
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45127PA0010189	Rating Area 7	No Preference	19	387.46
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45127PA0010189	Rating Area 7	No Preference	41	536.10
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45127PA0130004	Rating Area 9	No Preference	63	1177.87
45127PA0130004	Rating Area 9	No Preference	64 and over	1197.02

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	4/1/2018			
Rate Expiration Date*	6/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
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45127PA0010054	Rating Area 6	No Preference	16	400.10
45127PA0010054	Rating Area 6	No Preference	17	412.21
45127PA0010054	Rating Area 6	No Preference	18	425.25
45127PA0010054	Rating Area 6	No Preference	19	438.29
45127PA0010054	Rating Area 6	No Preference	20	451.80
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45127PA0010054	Rating Area 6	No Preference	22	465.77
45127PA0010054	Rating Area 6	No Preference	23	465.77
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45127PA0010054	Rating Area 6	No Preference	27	488.13
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45127PA0010054	Rating Area 6	No Preference	29	521.20
45127PA0010054	Rating Area 6	No Preference	30	528.65
45127PA0010054	Rating Area 6	No Preference	31	539.83
45127PA0010054	Rating Area 6	No Preference	32	551.01
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45127PA0010069	Rating Area 9	No Preference	63	1125.64
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45127PA0010085	Rating Area 7	No Preference	16	368.52
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45127PA0010132	Rating Area 9	No Preference	62	1085.62
45127PA0010132	Rating Area 9	No Preference	63	1115.47
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45127PA0010135	Rating Area 6	No Preference	16	245.48
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45127PA0010135	Rating Area 6	No Preference	18	260.91
45127PA0010135	Rating Area 6	No Preference	19	268.91
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45127PA0010135	Rating Area 6	No Preference	23	285.77
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45127PA0010135	Rating Area 6	No Preference	25	286.91
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45127PA0010135	Rating Area 6	No Preference	28	310.63
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45127PA0010170	Rating Area 9	No Preference	30	412.29
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45127PA0010185	Rating Area 6	No Preference	55	764.47
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45127PA0010185	Rating Area 7	No Preference	24	353.09
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45127PA0010185	Rating Area 7	No Preference	61	992.19
45127PA0010185	Rating Area 7	No Preference	62	1014.44
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45127PA0010185	Rating Area 9	No Preference	15	308.41
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45127PA0010185	Rating Area 9	No Preference	23	370.23
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45127PA0010185	Rating Area 9	No Preference	62	1063.68
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45127PA0010186	Rating Area 6	No Preference	31	384.15
45127PA0010186	Rating Area 6	No Preference	32	392.11
45127PA0010186	Rating Area 6	No Preference	33	397.08
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45127PA0130004	Rating Area 9	No Preference	63	1203.69
45127PA0130004	Rating Area 9	No Preference	64 and over	1223.25

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	7/1/2018			
Rate Expiration Date*	9/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
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45127PA0010054	Rating Area 6	No Preference	17	421.25
45127PA0010054	Rating Area 6	No Preference	18	434.58
45127PA0010054	Rating Area 6	No Preference	19	447.91
45127PA0010054	Rating Area 6	No Preference	20	461.71
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45127PA0010143	Rating Area 7	No Preference	63	1088.58
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45127PA0010185	Rating Area 7	No Preference	18	329.45
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45127PA0130003	Rating Area 7	No Preference	63	1149.51
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45127PA0130004	Rating Area 9	No Preference	63	1230.12
45127PA0130004	Rating Area 9	No Preference	64 and over	1250.12

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	10/1/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
45127PA0010054	Rating Area 6	No Preference	0-14	372.13
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45127PA0010054	Rating Area 6	No Preference	16	417.85
45127PA0010054	Rating Area 6	No Preference	17	430.50
45127PA0010054	Rating Area 6	No Preference	18	444.12
45127PA0010054	Rating Area 6	No Preference	19	457.74
45127PA0010054	Rating Area 6	No Preference	20	471.85
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45127PA0010054	Rating Area 6	No Preference	23	486.44
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45127PA0010135	Rating Area 9	No Preference	26	330.06
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45127PA0010135	Rating Area 9	No Preference	30	365.84
45127PA0010135	Rating Area 9	No Preference	31	373.58
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45127PA0010135	Rating Area 9	No Preference	39	406.78
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45127PA0010184	Rating Area 7	No Preference	51	674.14
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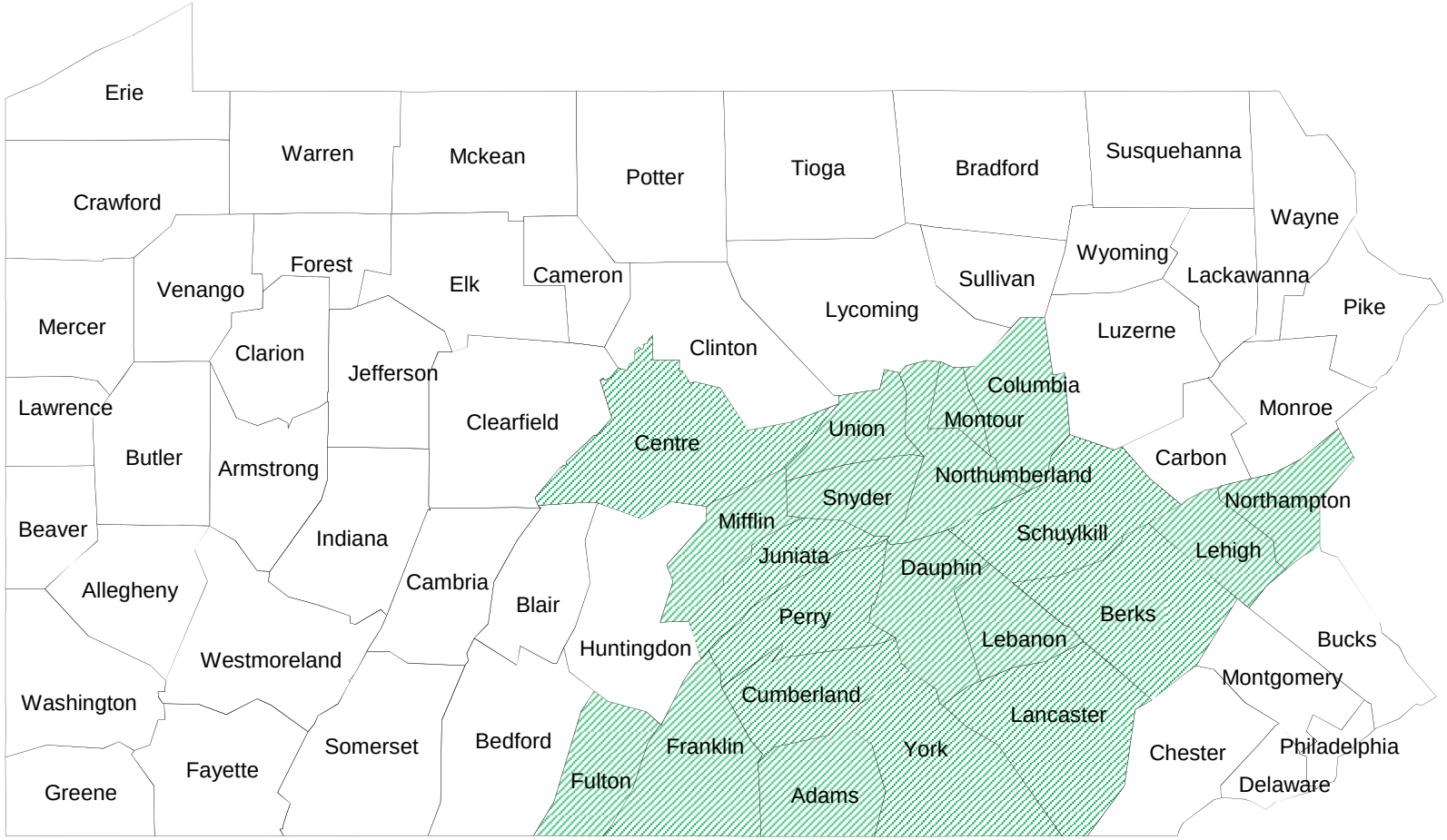
2017 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

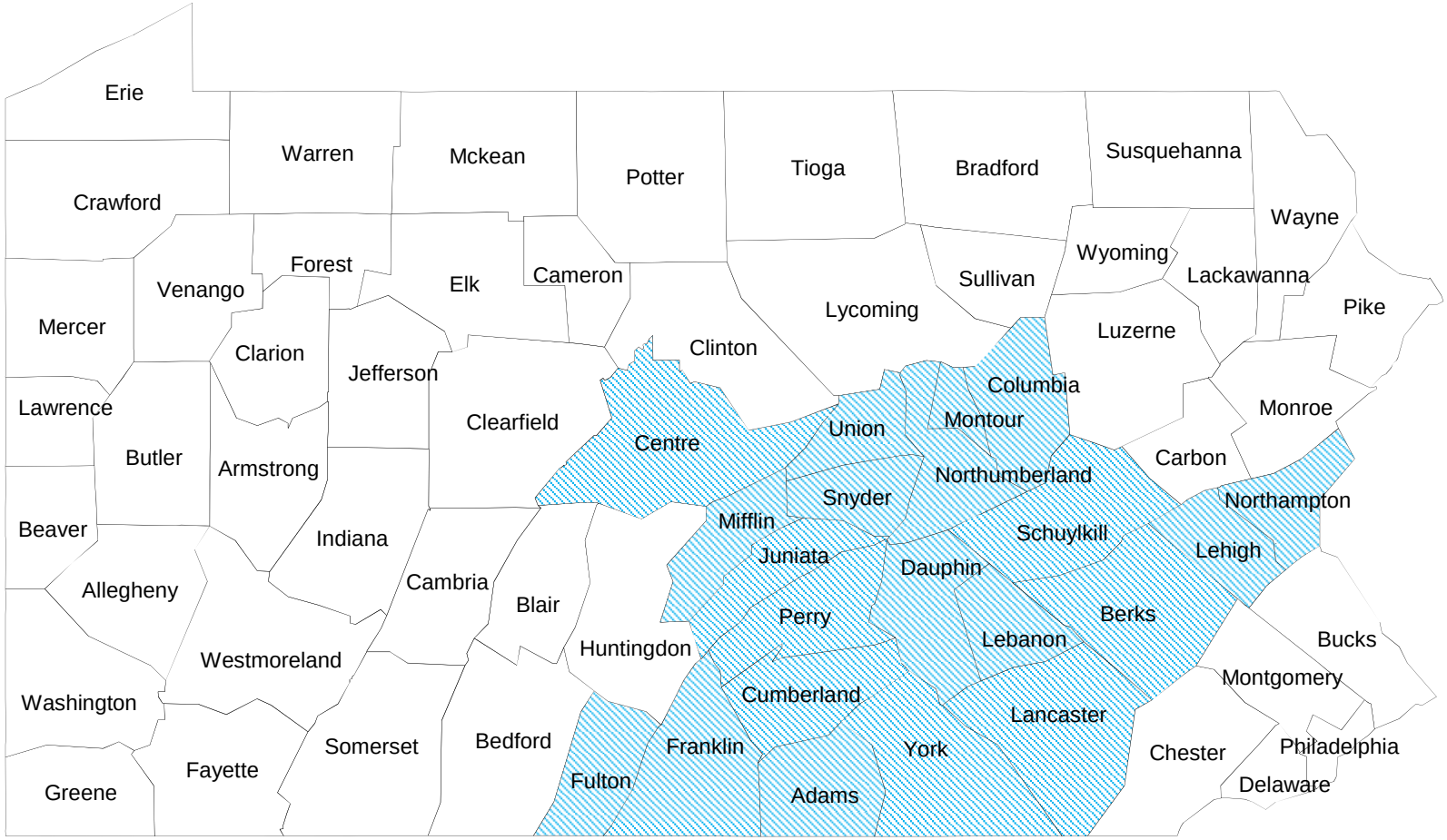
: 2017 on-exchange service area

: 2017 off-exchange only service area

2018 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

: 2018 on-exchange service area

: 2018 off-exchange only service area

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 1

Market	Company	Type	Date	Med Paid	Rx Paid	Completion	Incurred	Med Premium	Rx Premium	Total Premium	Members
Small Group	CAAC	Transitional	201601	$4,106,699	$833,155	1.00	$4,949,305	$6,436,199	$1,177,862	$7,614,061	15,966
Small Group	CAAC	Transitional	201602	$3,866,294	$905,166	1.00	$4,780,589	$6,530,778	$1,152,234	$7,683,012	15,999
Small Group	CAAC	Transitional	201603	$4,925,480	$1,024,816	1.00	$5,965,804	$6,511,789	$1,141,847	$7,653,636	16,009
Small Group	CAAC	Transitional	201604	$4,624,012	$958,855	1.00	$5,602,778	$6,610,748	$1,155,198	$7,765,946	16,040
Small Group	CAAC	Transitional	201605	$4,396,676	$1,016,314	1.00	$5,435,411	$6,541,201	$1,149,425	$7,690,627	16,068
Small Group	CAAC	Transitional	201606	$4,167,754	$991,438	0.99	$5,191,662	$6,280,365	$1,112,975	$7,393,339	15,432
Small Group	CAAC	Transitional	201607	$3,440,436	$861,544	0.99	$4,335,493	$5,668,305	$998,763	$6,667,069	13,615
Small Group	CAAC	Transitional	201608	$3,538,603	$870,721	0.98	$4,501,527	$5,062,015	$894,306	$5,956,320	12,137
Small Group	CAAC	Transitional	201609	$2,903,466	$616,884	0.98	$3,573,998	$4,160,528	$714,919	$4,875,447	10,007
Small Group	CAAC	Transitional	201610	$2,151,217	$516,510	0.94	$2,846,206	$3,397,390	$573,027	$3,970,416	8,416
Small Group	CAAC	Transitional	201611	$2,646,850	$479,200	0.97	$3,232,314	$3,172,846	$534,967	$3,707,813	7,934
Small Group	CAAC	Transitional	201612	$38,406	$6,721	0.93	$48,485	$29,159	$5,647	$34,806	83
Total				$40,805,892	$9,081,323		$50,463,570	$60,401,323	$10,611,170	$71,012,493	147,706

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 2

Total Medical - Trend Model and Market Adjustments

		2017	2018	Average
		8%	**8%**	**8%**

Commerical Medical Trend

Cost	Total	5.3%	4.7%	5.0%
	Facility	5.9%	5.7%	5.8%
	Professional	4.0%	2.7%	3.4%
Utilization		0.6%	0.6%	0.6%

Total Drug- Trend Model and Market Adjustments

	2017	2018	Average
	14%	**15%**	**14%**

Commercial Drug Trend

Cost	12.2%	13.0%	12.6%
Utilization	1.4%	1.7%	1.6%

Adjustment Specific to Market Segment

Induced Utilization	0.0%	0.0%	0.0%
Leveraging (Applied Medical Only)	1.1%	1.1%	1.1%
Intensity (Applied Medical Only)	1.1%	1.1%	1.1%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 2a

Capital BlueCross Monthly Medical Trend Report

Capital BlueCross Monthly Medical Trend Report

For 12 Month Periods Ended

Small Group Total

	12 Months Ended:			% Change	
	201705	201605	201505	2017/2016	2016/2015
Allowed PMPM					
Inpatient	$ 104.38	$ 90.70	$ 92.20	15.1%	-1.6%
Outpatient	173.52	157.72	150.67	10.0%	4.7%
Professional	125.63	121.79	118.62	3.1%	2.7%
Medical Total	**$ 403.53**	**$ 370.22**	**$ 361.50**	9.0%	2.4%
Non-Specialty Drug	61.47	60.53	57.73	1.5%	4.9%
Specialty Drug	32.68	30.45	27.84	7.3%	9.4%
Pharmacy Total	**$ 94.14**	**$ 90.97**	**$ 85.57**	3.5%	6.3%
Grand Total	**$ 497.67**	**$ 461.19**	**$ 447.06**	7.9%	3.2%
Incurred/Paid PMPM					
Inpatient	$ 101.15	$ 87.49	$ 89.49	15.6%	-2.2%
Outpatient	141.59	129.27	125.93	9.5%	2.7%
Professional	92.97	90.67	90.54	2.5%	0.1%
Medical Total	**$ 335.70**	**$ 307.43**	**$ 305.96**	9.2%	0.5%
Non-Specialty Drug	47.15	45.33	41.44	4.0%	9.4%
Specialty Drug	31.44	29.53	27.03	6.5%	9.2%
Pharmacy Total	**$ 78.59**	**$ 74.86**	**$ 68.47**	5.0%	9.3%
Grand Total	**$ 414.30**	**$ 382.29**	**$ 374.43**	8.4%	2.1%
Utilization Metrics					
Admissions/1000 Members	63.9	63.9	65.8	0.0%	-2.9%
Average Length of Stay	4.76	4.55	4.75	4.7%	-4.2%
Days/1000 Members	304	291	312	4.7%	-7.0%
Outpatient Visits/1000 Members	2,346	2,311	2,323	1.6%	-0.5%
Professional Visits/1000 Members	8,819	8,716	8,823	1.2%	-1.2%
Non-Specialty Prescriptions PMPY	10.81	10.99	11.05	-1.6%	-0.6%
Specialty Prescriptions PMPY	0.068	0.064	0.084	6.8%	-24.2%
Unit Cost (Allowed)					
Cost per Inpatient Admission	$ 19,609.28	$ 17,035.95	$ 16,813.69	15.1%	1.3%
Cost per Outpatient Visit	887.46	819.15	778.44	8.3%	5.2%
Cost per Professional Visit	170.94	167.68	161.33	1.9%	3.9%
Cost per Non-Specilaty Prescription	68.21	66.11	62.70	3.2%	5.4%
Cost per Specialty Prescription	5,771.74	5,744.26	3,979.03	0.5%	44.4%
Unit Cost (Incurred/Paid)					
Cost per Inpatient Admission	$ 19,002.03	$ 16,433.16	$ 16,318.82	15.6%	0.7%
Cost per Outpatient Visit	724.14	671.37	650.60	7.9%	3.2%
Cost per Professional Visit	126.49	124.84	123.14	1.3%	1.4%
Cost per Non-Specilaty Prescription	52.32	49.51	45.01	5.7%	10.0%
Cost per Specialty Prescription	5,554.04	5,571.62	3,863.43	-0.3%	44.2%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 3

Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor	(8)/(6*7) Induced Utilization	Induced Demand Table 10
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010055	Platinum	41,040	31,754,688	31,171,578	0.98	1.000	0.93	0.95	1.05
45127PA0010054	Platinum	19,824	15,360,361	14,841,214	0.97	1.000	0.92	0.95	1.05
45127PA0010058	Platinum	30,936	24,035,739	22,533,587	0.94	1.000	0.92	0.98	1.02
45127PA0010057	Platinum	15228	11,849,562	10,926,108	0.92	1.000	0.90	0.98	1.02
45127PA0010161	Gold	45132	35,594,374	28,652,092	0.80	1.000	0.80	1.00	1.00
45127PA0010101	Gold	2880	2,249,367	1,994,483	0.89	1.000	0.89	1.00	1.00
45127PA0010100	Gold	1848	1,445,810	1,259,664	0.87	1.000	0.87	1.00	1.00
45127PA0010085	Gold	102084	80,024,057	68,346,670	0.85	1.000	0.85	1.00	1.00
45127PA0010084	Gold	26244	20,610,549	17,284,865	0.84	1.000	0.84	1.00	1.00
45127PA0010090	Gold	207612	163,900,114	130,701,289	0.80	1.000	0.80	1.00	1.00
45127PA0010089	Gold	53820	42,577,248	33,295,830	0.78	1.000	0.78	1.00	1.00
45127PA0010117	Gold	39372	30,776,288	27,055,471	0.88	1.000	0.88	1.00	1.00
45127PA0010116	Gold	9828	7,695,691	6,646,509	0.86	1.000	0.86	1.00	1.00
45127PA0010070	Gold	2808	2,252,766	1,624,307	0.72	1.000	0.72	1.00	1.00
45127PA0010069	Gold	0	0	0	0.00	1.000	0.71	1.00	1.00
45127PA0010124	Silver	46044	36,687,407	26,898,303	0.73	1.000	0.73	1.00	1.00
45127PA0010170	Silver	50580	40,724,323	27,347,240	0.67	1.000	0.67	1.00	1.00
45127PA0010144	Silver	74328	59,358,953	42,668,092	0.72	1.000	0.72	1.00	1.00
45127PA0010143	Silver	29628	23,721,483	16,685,214	0.70	1.000	0.70	1.00	1.00
45127PA0010132	Silver	56460	45,212,149	31,755,144	0.70	1.000	0.70	1.00	1.00
45127PA0010131	Silver	30036	24,116,464	16,566,172	0.69	1.000	0.69	1.00	1.00
45127PA0010185	Silver	4356	3,497,928	2,400,429	0.69	1.000	0.69	1.00	1.00
45127PA0010184	Silver	2076	1,671,706	1,121,394	0.67	1.000	0.67	1.00	1.00
45127PA0010187	Silver	2544	2,046,688	1,383,194	0.68	1.000	0.68	1.00	1.00
45127PA0010186	Silver	1140	919,777	607,408	0.66	1.000	0.66	1.00	1.00
45127PA0010135	Bronze	19536	16,131,108	8,975,073	0.56	1.000	0.56	1.00	1.00
45127PA0010189	Gold	1956	1,536,641	1,284,477	0.84	1.000	0.84	1.00	1.00
45127PA0010188	Gold	1956	1,539,577	1,263,168	0.82	1.000	0.82	1.00	1.00
45127PA0130002	Gold	1308	1,034,399	911,886	0.88	1.000	0.88	1.00	1.00
45127PA0130001	Gold	1308	1,036,630	895,875	0.86	1.000	0.86	1.00	1.00
45127PA0130004	Silver	1308	1,053,271	793,866	0.75	1.000	0.75	1.00	1.00
45127PA0130003	Silver	1308	1,056,334	777,854	0.74	1.000	0.74	1.00	1.00
Total		924,528	731,471,453	578,668,456	0.79	1.00	0.79	1.00	

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 5

Effective copays example

		Effective Copays			Actual Benefits							
					Generic		Brand Pref		Brand Pref		Brand NP	
HIOS ID	Plan Name	Generic	Brand Pref	Brand NP	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
45127PA0010054	Platinum PPO 0/0/15 Rx $250	11.80	39.33	63.93	4	10	20	50	40	100	65	163

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2018

With this response, please find corresponding Q&A Exhibits in "SG_17-37_Initial_CAAC_PPO_Q&AExhibits_Supporting_20170626.xlsm"

Question 1. As we discussed, please revise the PA AM and all supporting documents as well as the SERFF Rate/Rule Schedule tab to show the average and range of rate increase from Table 10 as directed in the 2018 Guidance.

Answer 1. I have updated the PA AM, all supporting documents, and SERFF to use Table 10.

Question 2. The cover letter indicates off exchange while other documents show on/off exchange. Please review and revise for consistency.

Answer 2. I have updated all documents to show off exchange only.

Question 3. The cover letter indicates PPO as the only product in this filing. However, the URRT and other documents also show the offering of an EPO. Please review and revise.

Answer 3. I have updated the cover letter to show PPO and EPO offerings.

Question 4. Please review the mapping directions on pages 12 – 13 of the 2018 Rate Guidance and update Table 10 columns AG – AO, as necessary. When revising, please remain cognizant that the total covered lives in cell V15 of Table 10 must equal Table 1 cell D18. If the mapping is correct, please explain why Table 10 cell V15 is not equivalent to Table 1 Cell D18.

Answer 4. I have updated Table 10 with two revisions:

- Transitional policies: The transitional policies are marked as "DNM" because these remaining members are mapped by transitional plan design, so mapping varies. In order to stay consistent with the URRT, the rate increase in Table 10 is ACA-compliant plan to ACA-compliant plan. Also, because these members are not mapped on Table 10, cell V15 does not match Table 1. But Table 10, cell AP15 does match Table 1.
- Include 2016 plans discontinued in 2017, but still have membership as of 2/1/17.

Question 5. Regarding the number of covered lives, the Rate/Rule Schedule tab indicates 43,716, the Rate Change Summary Request shows 76,192 and Table 10 indicates 70,476. Please reconcile or explain. Be advised that the 2018 Guidance, consistent with the 2017 guidance,

states that the policy holders in the Rate/Rule Schedule tab should show data for the number of covered lives. Please review and revise for consistency.

Answer 5. The Rate/Rule Schedule tab previously used subscribers as policyholders. As requested, this has been updated to reflect covered lives and matches Table 1.

Question 6. Please update the cover letter to include the correct reference to the corresponding binder.

Answer 6. I have updated the cover letter to include the correct corresponding binder number.

Question 7. Worksheet II cell G29 projected product increase indicates 11.65% rate increase for the renewing PPO products while Tables 11 shows 13.9%. Please reconcile.

Answer 7. I have updated Worksheet II with a correction to the annual increase, but it now shows 11.98%. For the small group market, Worksheet II projected product increase will not match Table 11. This is because Table 11 measures January 2018 over January 2017 rate increase, while the URRT measures member-weighted average by renewal quarter 2018 over 2017. Because CAAC filed a rate increase Q3 2017 and Q4 2017, the average 2018 over 2017 rate change is less than the January 2018 over January 2017 rate change.

Question 8. Does data in Tables 2 and 4 include transitional business? If so, please provide total claims amount, the total premium and the number of transitional members.

Answer 8. Tables 2 and 4 do include transitional business. Please see Q&A Exhibit 1 for the requested data.

Question 9. Please provide the quantitative development of the trend factors shown in Exhibit E for Cost and Utilization.

Answer 9. Pricing trend data is found in Q&A Exhibit 2. Trend is calculated using:

- Vendor Physician Cost Model
- Internal Hospital Contracting Model
- Internal Prescription Drug Trend Model
- Medical utilization estimates reviewed by CBC's Chief Medical Officer

The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.

Contracting increases are adjusted for the following factors:

- Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This is the measure of additional trend for technological changes, moving from less to more expensive treatments (i.e. shift from x-rays to MRIs or more expensive pharmaceutical drug treatments).
- Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles, to the paid trend. Leveraging can be seen in historical trend reports as described below and see in Exhibit 2a (difference between incurred and allowed trends).

Utilization trend also takes into account the historical data. Please refer to Q&A Exhibit 2a for CAAC small group trend summary.

The Prescription Drug model considers the following trend components:

- Price Inflation
- Contract Pricing
- Member Cost-Sharing
- Units per Script
- Brand/Generic Mix
- Therapeutic Mix
- Cost per Script
- Utilization

Question 10. Please explain why there is no induced utilization factor included in the utilization trend while there is one included in the individual filing.

Answer 10. Induced utilization is CBC's best estimate for increased utilization in the individual market due to unknown future regulatory changes. CBC predicts that consumers will use more services in 2018 due to unknown coverage status in 2019. CBC does not expect this same behavior in the small group market, as small employers are likely to continue to offer similar coverage even with regulatory changes.

Question 11. Please provide the development and explain the purpose of the 1.289 factor shown in the other projection factor in the URRT for "Other Medical" in Exhibit F.

Answer 11. 1.289 factor in "Other Medical" is to adjust the base data to include pediatric dental and vision claims. Due to data constraints, the pediatric dental and vision claims are not included in the base data. Pediatric dental and vision is underwritten by CAAC, but embedded with medical/Rx products underwritten by CAAC, CAIC, and KHPC. Because of this, data is difficult to allocate to each company. I hope to be able to provide this data split by company in the near future. But for this filing the rate development is performed as follows:

- Pediatric Dental: The pediatric dental calculation is taken directly from CAAC Stand-Alone Dental Filing CABC-130539624. The per-child-per month rate from the filing is

converted to a PMPM in an embedded plan, since every member pays, but only children receive the benefit.

- Pediatric Vision: Rating begins with starting cost and utilization by procedure code. Separate in-network and out-of-network cost and utilization are used in the rating methodology. Starting cost and utilization are then adjusted based on the selected plan designs. Utilization is adjusted based on the chosen benefit period (12 months), copay, and the maximum allowance levels. Starting cost is adjusted based on copays, coinsurance, and maximums. Final cost per service is calculated as the minimum of the max for that service category and the starting cost, minus the copay, and multiplied by the coinsurance. The per-child-per-month rate is converted to a PMPM in an embedded plan, since every member pays, but only children receive the benefit.
- Please note that this factor is an estimate of allowed claims. Incurred claims are estimated separately as described in the above bullets. The "Other Medical" factor in the URRT only impacts the allowed calculation, which ultimately impacts the paid-to-allowed ratio. Premiums are not impacted.

Question 12. Page 12 of the PA Am indicates that the impact of transitional policies is discussed in the Projection Factor section. The Department could not locate this discussion. Please revise the AM to discuss.

Answer 12. I have updated the PA AM, page 12 to indicate that no explicit adjustment is made for the impact of transitional policies.

Question 13. Please explain why there is no adjustment for the distribution of transitional policies when projecting the paid claims in Exhibit G, as page 12 of the Actuarial Memorandum states transitional policies are part of the single risk pool experience.

Answer 13. The impact of transitional policies differs significantly from the individual to the small group market. Transitional small group members do not have significantly different experience than ACA (net risk adjustment). This is because both transitional and ACA members have typically been covered by health insurance. Coverage gaps in the individual market are a significant driver to increased utilization (pent-up demand) and cost (conditions worsening from lack of treatment over uninsured period). Coverage gaps are more likely to occur with individual ACA members than small group ACA members. New small employers did not enter the market after the ACA, instead, the small group population has remained fairly stable. So while small group transitional members may be slightly healthier than small group ACA members, risk adjustment should account for these differences, and small group ACA members do not have the same cost drivers such as pent-up demand and worsening conditions due to being uninsured. Given these factors, I did not make an explicit adjustment for transitional members.

Question 14. Please provide an explanation for the development of the plan Final PMPM amounts on the "PMPM" tab including the development of the "Adjustment Ded Sloping" factor. Specifically, please provide an explanation for the "Adjustment Ded Sloping" factor is not consistent for plans with the same deductible and why it does not always move in the opposite direction of the deductible change (i.e., the Gold PPO 0/0/25 has a $500 deductible and a 1.01 factor while the Gold PPO 1000/0/25 has a higher deductible of $1,000 and also a higher factor of 1.05).

Answer 14. The amounts in the PMPM column of the PMPM tab are from CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

The Final PMPMs are adjusted for two reasons:

- Market/Competition: Adjustments were made in order to create premium relativities similar to 2017. Competitors have wider pricing relativities than CBC's actuarial cost model would indicate. Because of competitive pressure in the small group market, CBC has widened the deductible pricing slope to give less credit for low deductibles and more credit for higher deductibles. Please also note that CBC applies admin on a PMPM basis instead of as a flat percent of premium. This drive up the cost of low-cost, high-deductible plans as a flat percent of premium would drive up costs of high-premium, low deductible plans and drive down the cost of low-premium, high-deductible plans. So adjustments to manual cost mitigate that impact.
- AV Calculator: The AV calculator was also referenced when making adjustments to plans. If CBC's actuarial cost model produces a 20% difference between a platinum and gold plan, adjustments were made to bring the relativity closer to 10%-14%.

The adjustment to the Gold PPO 1000 plan looks to be inconsistent with other adjustments. But in this case, the manual cost model shows a 17% difference between the Gold PPO 1000 and Platinum PPO 0. The adjustment was made to get closer to AV relativities.

Question 15. Please elaborate on the comment "Shared Deductible Priced like Gold 1000 plan" shown in the "PMPM" tab and why that plan does not use the same Medical PMPM build up method as the other plans.

Answer 15. The shared deductible plan is a $5,000 deductible plan where CAAC pays the first $500 of deductible. CBC's actuarial cost model does not properly adjust for the first $500 in full deductible coverage. But the CMS AV model does calculate AV including HRA funds, which is very similar to a shared deductible plan. Because the shared deductible plan has a similar AV to the Gold PPO 1000 plan, I used that plan as a gauge for pricing.

Question 16. Please explain the development of the Benefit Mix Adjustment shown in Exhibit D. Specifically, please provide the source for the Medical PMPM of $318.24 and the Rx PMPM

of $68.16. Additionally, please explain why it would be reasonable to assume the manual claim amounts PMPM would not change between the experience and rating periods.

Answer 16. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments. This actuarial cost model derives a Manual Cost for each benefit design in the experience period. The member-month weighted average of the Manual Cost PMPMs equals "Average Manual Claim PMPM in Experience Period".

It is reasonable to assume that the benefit mix between the experience period and the projection period is the same because the small group population is fairly stable. Employers prefer to offer consistent benefits to their employees each year. Buy-downs (movement to higher deductibles) have slowed in recent years.

Question 17. Please answer the following questions about the development of the risk adjustment transfer amount shown in Exhibit K:

a. How was the statewide premium increase of 12% per year determined?
b. Please provide justification for using the statewide average premium in calculating the risk adjustment percentage instead of Capital's own average premium.
c. How are you accounting for the 2018 risk adjustment calculation change to remove the impact of administrative expenses? In other words, where is the adjustment to reduce the statewide average premium by 14%?
d. Please explain and provide the development for the 2.0% adjustment for transitional movement to ACA.
e. Please explain and provide the development for the 2.0% adjustment for market improvement in coding.

Answer 17.

a. The 12% average annual premium increase, is intended to represent anticipated increases due to allowance trend of roughly 5% - 8%, leveraging of roughly 3% - 5%, and the impact of continued migration of transitional policies into the ACA market. Since the aggregate 12% is truly an unknown, as it is impacted by things outside of CBC control, the estimate delivered was reviewed for reasonability and was deemed appropriate.
b. Since the statewide average premiums are normalized for AV of the state, then carrier specific AV applied back to get to an AV adjusted carrier premium, there is a need for an estimate of both the statewide AV as well as the carrier specific AV. Speculating that the state AV and the carrier AV are markedly different requires knowledge that we don't

currently possess since history is limited. Since at the time of filing 2016 was still unknown, speculating what will occur in 2016, 2017 and ultimately 2018 requires simplifying assumptions. One of those simplifying assumptions is that the statewide AV, GCF and other complex components of the RA payment transfer formula are identical and remain unchanged.

c. Similar to b) above, there is so much uncertainty in anticipating 2016 RA payment transfers as of the time of filing, exacerbating the difficulty in estimating 2018. While it is reasonable to think that the 14% administrative expense reduction mentioned in statutory guidance will have an impact, all of the moving parts of the RA payment transfer formula along with market and regulatory dynamics make speculation of impact a challenge for industry actuaries. Ultimately, after all of the assumptions are applied to the formula, total net impact was seen to be within a reasonable level of expectation, so the 14% AE was implicit and not explicitly stated.
d. Prior to 2014 payers had initiated a marketing initiative to aid small groups in attaining the lowest rates possible. Ultimately, healthy groups were marketed transitional policies and less healthy groups were marketed ACA policies (since healthy groups would be favorably impacted by disallowing of risk in premium rating). As transitional policies migrate to ACA, the overall health status of the CBC's ACA population will improve, driving up CBC's payment transfer. The amount is ultimately unknown, but it is estimated that it will certainly have an unfavorable impact. 2% was reviewed for reasonability and was deemed appropriate.
e. Internal coding represents the fact that CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. The churn rate for SG business is upwards of 30%. Since risk adjustment, closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believe that CBC is disadvantaged in the market. The amount is ultimately unknown, but it is estimated that it will have an unfavorable impact. 2% was reviewed for reasonability and was deemed appropriate.

Question 18. Please indicate if the pricing AVs shown in Exhibit L, rows 34 and 35, include induced demand.

a. If induced utilization is included, please provide the induced utilization amount for each plan as well as an explanation about how the amount was determined.
b. If induced utilization is not included, please provide an explanation for where in the rate calculation it is included and an explanation about how the amount was determined.
c. Additionally, please explain why only the two platinum plans have induced utilization adjustments in row 38 but all other plans show 1.0.

Answer 18.

a. Induced utilization is not included in Exhibit L rows 34 and 35.
b. For the small group market, induced utilization is only added to platinum plans, as other metal levels do drive over-utilization like is seen in the individual market.
c. Please see answer b. above.

Question 19. Please provide an explanation for the significant difference in the Metal AVs in Exhibit A1 and the pricing AVs in Exhibit L.

Answer 19. There are several reasons why plan premiums may not be proportional to AV Pricing Values.

- CAAC does not use the AV Calculator as a pricing model
    - The AV Calculator is a nationwide model designed to provide a consistent and explainable process for determining benefits. It is not designed to be a region-specific pricing model
    - CAAC uses a vendor pricing model calibrated to Capital BlueCross (CBC) data. The actuarial model is explained in the Actuarial Memorandum under the Plan Adjusted Index Rate section.
- Market/Competitive Forces: Please see answer 14 above.

Question 20. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing Avs and Induced Demand in Table 10. The Department could not locate this exhibit. Please provide this exhibit in Excel.

Answer 20. Please see Q&A Exhibit 3 for the data requested.

Question 21. In Table 13, you have proposed changes to your geographic factors for rating areas 7 and 9. Please provide analysis of the data in exhibit Q in your supporting Excel exhibits. Explain and show the development of columns C, E, F, G and J in this exhibit. Additionally:

a. Please provide an explanation for what "Demo Units" represent and how they are calculated.
b. Please provide an explanation for how the impact of morbidity differences between regions was removed when developing the geographic factors.
c. Please provide information on the development of the Contracted Increase values; specifically the wide variance of the factors even within a region.
d. Please provide additional explanation around the magnitude and direction of the geographic factor changes as compared with the 2017 factors.

Answer 21. CMS has approved nine geographical rating areas (GRA) in the state of Pennsylvania. CAAC operates in a 21-county area of Pennsylvania, encompassing three of the nine defined regions. CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims for the 2016 calendar year by region, normalized for demographics/risk. Demographics were normalized by gathering demo-units for the CY 2016. Demo-units are Milliman Health Cost Guidelines demographic factors x member-months. So demo-units divided by member-months is the average demographic factor in this population. The 2016 experience was adjusted for future contracting changes in order to project results to 2018. We then compared the claim cost for each of the three regions, and calculated cost differentials between the regions, mostly due to differences in hospital contracting between regions.

a) Demo-units are Milliman Health Cost Guidelines demographic factors x member-months. So demo-units divided by member-months is the average demographic factor in this population.
b) In credible populations, normalizing for demographics is synonymous with normalizing for risk/morbidity. The claim PMPMS by county are normalized for demographics.
c) The contracted increases come from CBC's provider contracting area. Provider contacting provides actuarial with contracted hospital and physician increases in 2017 and 2018. These increases are used to adjust claims by county from the 2016 base experience period to the 2018 projection period. The calculation is found in Q&A Exhibits 4a-4c.
    a. Exhibit 4a: Summary of increases two-year contracted increases by hospital, also summarized by county.
        i. Note that Hershey hospital contracted increase of 18% was mitigated to 10% in order mitigate further adverse impact to region 9. Hershey handles severe cases and patients come from all regions to be treated, so the cost is distributed across all regions.
    b. Exhibit 4b: Provider contracting IP hospital contracting increases by month
    c. Exhibit 4c: Provider contracting OP hospital contracting increases by month
    d. For this exercise, professional contracting increases were assumed to be the same across all providers/counties.
d) CBC has seen a change in the experience attributed to region 9 as well as future contracted increases in relation to region 6 and 7. Pinnacle accounts for a large portion of region 9 claims and their 2-year contracted increase of 21% is significant in comparison to the average.

Question 22. Please provide an explanation for how the effective copay's were developed for use in the AV Calculator and why that method is appropriate.

Answer 22. The Rx effective copays are developed as follows:

- Generic: CBC has a 2-tier generic copay structure – generic preferred and generic non-preferred. It is estimated that 50% of generic drugs fall into each category.
- All tiers: Copays are blended to reflect retail and mail copays. Mail copays are divided by 3 because 1 mail prescription is typically equal to 3 retail prescriptions. It is estimated that Rx prescriptions are 90% retail and 10% mail order.

Please see Q&A Exhibit 5 for an example calculation.

Question 23. In Table 6, the sum of the administrative expenses in cells C50 – C52 does not equal cell C49. Please review and revise.

Answer 23. I have updated Table 6 so the sum of C50-C52 equal C49.

Question 24. Table 6, cell B54, indicates the PCORI fee is $0.18. The 2018 PCORI pmpm amount should be $0.20. Please revise. Also review the percent of premium in cell C54 to ensure the yielding amount is consistent with $0.20.

Answer 24. I have updated PCORI fee to $0.20 and revised the percent of premium in Table 6.

Question 25. Table 6 cell C63 indicates the Single Risk Pool pmpm is $677.16, while the Single risk pool in the URRT in cell V43 indicates $651.49. Please reconcile.

Answer 25. For the small group market, Table 6 Single Risk Pool PMPM will not match URRT cell V43. This is because Table 6 uses a quarterly trended amount, while the URRT uses Q1 amount.

Question 26. Please show the development of the Health Insurance Industry Fee of 3.8% as shown in Table 6 cell C57.

Answer 26. CBC's finance department estimated our 2016 HIF fee to be 3.62%. The HIF assessment has risen from $11.3 billion in 2016 to $14.3 billion in 2018 (25% increase). If premiums, on average, have risen 20% in 2 years, the assessment needs to increase 5%. CBC trended the 3.62% at 4% over two years to arrive at 3.78%. The same 2018 HIF percentage is applied in rate development across all market segments.

But for the small group market only, for groups renewing starting in Q2 2018, a portion of their HIF assessment will be at the 2019 level. For this reason, the assessment is trended at 3% in 2019 and the final 2018 filing assessment is the member-weighted average by renewal quarter.

Question 27. Show development of the federal income tax in cell C56 of Table 6.

Answer 27. The federal income tax is estimated to be 35 percent of the 2 percent risk/contingency, or 35% x 2% = 0.7%.

Question 28. Page 4 of the PA AM indicates the projected pediatric dental is $5.01 while Exhibit G shows $3.61. Please explain.

Answer 28. The difference between the PA AM projected amount and Exhibit G is $5.01 is the projected allowed amount and $3.61 is the projected incurred amount.

Question 29. Provide support for all expenses that do not reflect payments made to providers under the contract for covered medical services. Describe the methodology used for developing the estimate of these non-benefit expenses expected during the projection period for the applicable market, including any allocation of corporate overhead. The Department notes that the administrative expense pmpm proposed in this filing is $68.05 compared to $64.17 in the approved 2017 filing. Please justify this 6% proposed increase.

Answer 29. Administrative Expense is calculated using an allocation method from CBC's finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask for the

percentage of time spent on PPO versus HMO versus Drug versus Medicare. And separately will ask for the percentage of time spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC small group products. This includes administrative fee incurred to administer Rx rebates.

The total administrative expense (including broker commissions and quality improvement) is $59.89 PMPM. The approved 2017 total administrative expense is $59.62.

Question 30. Modify PA AM to include the average age factor. Also include the associated age according to the CMS default curve. Please note Table 1 should show the SRP true average age unlike the age associated with the average age factor.

Answer 30. I have updated the PA AM, Calibration section, to include the average age factor and the associated average age according to the CMS age curve.

Question 31. 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.

Answer 31. Brokers are paid the same commission rate for all geographic locations, enrollment dates, and metal levels. The broker commission applied in rating is taken directly from CBC's Finance Department's line of business report for small group YTD 2017. The 2018 broker commission schedule is yet to be finalized. Attached please find the 1/1/2017 copy of the broker agreement – redacted version. Files are as follows:

a. Redacted Agent Agreement: "SG_17-37_Initial_CAAC_PPO_BrokerRedacted_Supporting_20170626.pdf"
b. Redacted Preferred Producer Master Agreement: "SG_17-37_Initial_CAAC_PPO_PPMABrokerRedacted_Supporting_20170626.pdf"

If you have any further questions regarding this filing, please call me at [redacted] (or via email at [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 1

Capital BlueCross Monthly Medical Trend Report

For 12 Month Periods Ended

Small Group Total

	12 Months Ended:			% Change	
Allowed PMPM	201705	201605	201505	2017/2016	2016/2015
Inpatient	$ 104.38	$ 90.70	$ 92.20	15.1%	-1.6%
Outpatient	173.52	157.72	150.67	10.0%	4.7%
Professional	125.63	121.79	118.62	3.1%	2.7%
Medical Total	**$ 403.53**	**$ 370.22**	**$ 361.50**	9.0%	2.4%
Non-Specialty Drug	61.47	60.53	57.73	1.5%	4.9%
Specialty Drug	32.68	30.45	27.84	7.3%	9.4%
Pharmacy Total	**$ 94.14**	**$ 90.97**	**$ 85.57**	3.5%	6.3%
Grand Total	**$ 497.67**	**$ 461.19**	**$ 447.06**	7.9%	3.2%
Incurred/Paid PMPM					
Inpatient	$ 101.15	$ 87.49	$ 89.49	15.6%	-2.2%
Outpatient	141.59	129.27	125.93	9.5%	2.7%
Professional	92.97	90.67	90.54	2.5%	0.1%
Medical Total	**$ 335.70**	**$ 307.43**	**$ 305.96**	9.2%	0.5%
Non-Specialty Drug	47.15	45.33	41.44	4.0%	9.4%
Specialty Drug	31.44	29.53	27.03	6.5%	9.2%
Pharmacy Total	**$ 78.59**	**$ 74.86**	**$ 68.47**	5.0%	9.3%
Grand Total	**$ 414.30**	**$ 382.29**	**$ 374.43**	8.4%	2.1%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 2

Without Adjustment for Pediatric Dental and Vision

	Experience Period				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections		
		Allowed									
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM
Other Medical	Services	422.19	354.61	12.48	1.000	1.005	1.078	1.010	430.68	414.24	14.87

With Adjustment for Pediatric Dental and Vision

	Experience Period				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections		
		Allowed									
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM
Other Medical	Services	422.19	354.61	12.48	1.000	1.289	1.078	1.010	430.68	531.47	19.07

Estimated Allowed PMPM	4.21
Estimated Incurred PMPM	3.87

Pediatric Dental Rate Development *

Total Annual Claims	280.44
Value of Deductible	19.64
Value of OOP	68.43
Dominion Annual Claims	192.37
Monthly Claims	16.03
Adverse Selection	0.143
Risk Adjusted Claims per Child	18.32
% of Members Age 0-18 **	18.7%
Projected Claims PMPM	**$3.42**

* Claim details are found in 2018 Stand-Alone Dental Filing CABC-131022099
** From Small Group data

Pediatric Vision Rate Development *

	Claim Cost per Child per Month	
Category	In-Network	OON
Exam	$ 1.35	$ 0.04
Contact Lens Eval/Fitting	$ -	$ -
Frame	$ 0.41	$ 0.05
Eyeglass Lenses	$ 0.81	$ 0.05
Contact Lenses	$ 0.58	$ 0.02
Lens Option	$ -	$ -
Value Added Benefits	$ 0.00	$ -
Value of Combined Max	$ 0.00	
Total	$ 3.15	$ 0.16
CBC Adjustment	72%	0.72
Voluntary Adjustment	45%	1.00
Low Vision Aid Adj		1.00
Estimated Claims Cost per Child		$2.38
% of Members Age 0-18 **		18.7%
Projected Claims PMPM		**$0.44**

* From CBC's internal vision quote model
** From Small Group data

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 3

Results	PPACA	Transitional	Total
2016 Risk Score	1.59	1.10	1.49
Adjusted for Transitional Migration	1.64	1.06	1.43
Impact to Risk Score			-4.1%

Number of Months in RA Pool

	Group Type				
	467,918	118,235	586,153		
Number of Months in RA Pool	PPACA	Transition	Total	Distribution of Transitional Groups by # Months in RA Pool	Cumulative Dist Transitional Groups by # Months in RA Pool
1	[redacted]	[redacted]	[redacted]	[redacted]	
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

Transitional/PPACA-1 [redacted]

Risk Scores

	Group Type	
[redacted]	[redacted]	[redacted]
PPACA	Transition	Total
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]

Risk Score Growth with Maturity

Group Type			
PPACA	Transition	Cumulative	Maturity Growth
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]

Risk Score Adjusted for Maturity

Group Type	
PPACA	Transition
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
1.644	3.780

Member Months Adjusted to 12 Months in RA Pool

704,451	396,298	
Group Type		
PPACA	Transition	Total
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
251,391	744	252,135

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 4

			Reinsurance			Individual RA			Small Group RA		
Company Name	HIOS ID	STATE	2014	2015	2016	2014	2015	2016	2014	2015	2016
Aetna Health Inc. (a PA corp.)	64844	PA	$1,280,386	$6,956,216	$12,886,104	-$1,144,737	-$25,852,345	-$31,760,033	-$3,059,493	-$1,628,025	-$5,577,918
Aetna HealthAssurance Pennsylvania, Inc.	18939	PA	$0	$0	$0	$0	$0	$0	$0	$0	-$4,892,978
Aetna Life Insurance Company	33906	PA	$2,951,626	$4,645,171	$0	-$67,222	-$9,332,073	-$64	-$382,153	-$361,487	-$835,762
Capital Advantage Assurance Company	45127	PA	$276,428	$4,544,340	$13,180,606	$395,777	$6,863,660	$13,226,705	$5,977,678	-$3,297,708	-$6,125,098
Capital Advantage Insurance Company CAIC	82795	PA	$4,230,863	$0	$0	$3,395,486	$0	-$52,068	-$38,117	$84,422	-$140,667
Celtic Insurance Company	10842	PA	$0	$0	$0	-$6,141	-$2,443	$0	$0	$0	$0
Coventry Health and Life Insurance Co.	16072	PA	$0	$0	$0	$0	$0	$0	$0	-$101,342	-$104,427
Federated Mutual Insurance Company	80148	PA	$0	$0	$0	$0	$0	$0	-$405,353	-$2,549,616	-$2,016,941
First Priority Life Insurance Company, Inc.	55957	PA	$19,949,106	$22,703,971	$10,257,016	$585,146	-$3,237,217	-$6,653,750	$1,050,495	-$305,361	$3,259,788
Geisinger Health Plan	22444	PA	$14,765,963	$9,309,344	$5,014,141	$1,759,835	$11,417,707	$2,695,563	-$6,627,592	-$2,139,259	-$2,263,960
Geisinger Quality Options	75729	PA	$2,772,467	$1,545,945	$2,364,122	$490,533	$1,142,253	$7,409,434	-$2,827,499	-$1,613,340	-$584,164
HealthAmerica Pennsylvania, Inc.	91303	PA	$2,150,141	$2,390,671	$0	-$1,253,464	-$2,527,672	$0	$0	$0	$0
HealthAssurance PA, Inc	93838	PA	$0	$0	$0	$0	$0	$0	-$1,641,283	-$58,719	-$4,558,706
Highmark Benefits Group Inc.	79962	PA	$0	$0	$0	$0	$0	$0	$0	-$984,207	$989,557
Highmark Coverage Advantage Inc.	79279	PA	$0	$0	$0	$0	$0	$0	$0	$220,268	$165,131
Highmark Health Insurance Company	70194	PA	$59,657,177	$37,247,106	$19,268,231	$42,359,592	$51,852,280	$49,750,020	$5,446,786	$777,889	-$437,220
Highmark Inc.	33709	PA	$97,340,297	$106,751,487	$8,120,536	-$44,238,595	-$46,784,130	-$3,929,580	-$4,503,418	-$7,096,865	-$2,657,962
Highmark Select Resources Inc.	36247	PA	$0	$0	$5,266,381	$0	$0	$3,930,304	$0	$0	$0
Independence Blue Cross (QCC Ins. Co.)	31609	PA	$67,630,617	$43,116,918	$23,746,837	$50,795,146	$64,851,297	$74,118,153	$13,315,932	$24,985,337	$32,747,626
Inter-County Hospital Plan	48788	PA	$0	$0	$0	$0	$0	$0	-$818,248	-$508,919	-$455,848
John Alden Life Insurance Company	58819	PA	$0	$0	$0	$0	$0	$0	-$78,134	-$101,659	$0
Keystone Health Plan Central	53789	PA	$1,122,657	$1,234,236	$5,430,423	$238,390	$298,017	-$35,510,815	-$78,245	$5,269	-$946,155
Keystone Health Plan East, Inc.	33871	PA	$56,237,854	$49,277,760	$23,860,952	-$61,020,486	-$12,386,831	-$53,397,058	-$7,900,230	-$4,106,694	#########
Keystone Health Plan West	38949	PA	$304,443	$81,905	$0	$223,700	$63,116	$232,540	-$59,934	-$7,981	-$18,946
Time Insurance Company	19068	PA	$4,662,824	$3,983,204	$0	$1,461,480	$3,948,940	$0	-$220,046	-$394,254	$0
UnitedHealthcare Insurance Company	23489	PA	$0	$0	$0	$0	$0	$0	-$2,928,220	-$5,371,432	-$6,368,539
UnitedHealthcare Life Insurance Company	45404	PA	$1,124,050	$1,101,471	$264,047	$798,351	$1,720,001	-$300,893	$0	$0	$0
UnitedHealthcare of Pennsylvania, Inc.	24872	PA	$0	$6,773,389	$3,711,026	$0	-$39,114,322	-$14,547,161	$0	$0	$0
UPMC Health Coverage, Inc.	62560	PA	$2,326,234	$0	$0	$2,366,388	-$11,718	$0	$480,494	-$317,613	-$1,157,499
UPMC Health Network, Inc.	16481	PA	$921,884	$0	$0	$541,632	$0	$0	$1,137,930	-$1,036,677	$0
UPMC Health Options, Inc.	16322	PA	$24,575	$17,827,409	$18,516,908	-$3,587	-$3,105,783	-$5,211,297	$3,575,646	$5,913,428	$12,239,314
UPMC Health Plan, Inc.	52899	PA	$2,040,378	$32,872	$0	$2,322,777	$197,264	$0	$583,004	-$5,456	$0

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2018
Q&A Exhibit 5

2016 Small Group Results
Induced Demand Development

Market	Issuer	Metal	Allowed Claims	Paid Claims	Premium	Risk Adjustment	Reinsurance	MM	RA Adjusted MLR	AV	Allowed PMPM	RA Adjusted Paid PMPM	Avg Age	CMS Age Factor	RA and Age Adj Paid PMPM	Pricing AV	Induced Demand	**Normalized Induced Demand**	**Applied Induced Demand***
Small Group	All	Platinum	$46,413,767	$42,742,371	$48,870,741	$374,017	$0	60,875	87%	0.9	$756.30	$695.99	37	1.238	$693.09	1.10	1.23	**1.14**	**1.04**
Small Group	All	Gold	$167,852,596	$141,870,017	$167,699,180	$1,769,299	$0	271,692	84%	0.8	$611.29	$515.66	38	1.246	$510.22	0.81	1.02	**0.94**	**1.00**
Small Group	All	Silver	$66,805,039	$51,771,352	$65,486,633	-$8,395,960	$0	125,036	91%	0.7	$601.43	$481.20	33	1.198	$495.20	0.79	1.13	**1.04**	**1.00**
Small Group	All	Bronze	$8,918,683	$6,573,440	$6,863,622	-$959,276	$0	16,133	111%	0.6	$612.28	$466.91	39	1.262	$456.13	0.73	1.21	**1.12**	**1.00**
		Total	$289,990,085	$242,957,181	$288,920,176	-$7,211,920	$0	473,736	86%	0.78	$627.36	$528.08	37	1.233	527.91	0.841	1.080	**1.000**	**1.005**

*Weighted average of

1.05 and 1.02

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2018

With this response, please find corresponding Q&A Exhibits in "SG_17-37_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20170714.xlsm"

Question 1. In response to Answer 9, please provide quantitative support for the leveraging assumption of 1.1% annually considering the projected small change in the average paid-to-allowed ratio from 2016 to 2018.

Answer 1. Please see Q&A Exhibit 1 for small group total trend data used to estimate adjustments to trend. 2017 over 2016 allowed trend is 8.4% and incurred trend is 7.9% - a difference of 0.5%. 1.1% is only applied to medical trend – making the aggregate leveraging adjustment 0.011 x 0.8 (in general, 80% of cost is medical) = 0.9%. We can assume that benefits play a role in reducing the difference between allowed and incurred trend (incurred trends include benefit buy-downs while allowed trend does a better job of netting out those differences). It is reasonable to assume that benefits could be netted out of the incurred trend to make up the additional 0.4% needed to support leveraging of 0.9% (aggregate medical + Rx).

Please note that the difference in paid-to-allowed ratio between 2016 and 2018 is accounted for separately (outside of trend) in rate development. Differences in benefits between the BEP and projection period are handled in the Exhibit D (Benefit Mix). This calculation measures the average manual cost in the BEP and the projected manual cost in the projection period and adjusts claim projections accordingly.

Question 2. Please reconcile the 1.289 "Other Medical" factor described in Answer 11 to the Exhibit C information, which lists the paid claims for pediatric dental and vision to be a combined $4.08.

Answer 2. The other medical factor is applied to the URRT to estimate the allowed pediatric dental and vision amounts. Q&A Exhibit 2 shows the impact of the Other Medical factor. Please note that this factor has no impact on the final rates – it is only an estimate of allowed. Incurred claims used in rating are developed separately.

Please also note with this submission, I have corrected an error made on the pediatric dental and vision projected incurred claims PMPM. The pediatric dental incurred claim PMPM now matches the 2018 CAAC stand-alone pediatric dental filing CABC-131022099. And the pediatric vision projected incurred claims PMPM is updated to correctly adjust for the current distribution of members under age 19. Both calculations are also included in Q&A Exhibit 2.

Question 3. Please answer the following questions about risk adjustment and the responses to Question 17:

a) The 0.860 statewide average premium adjustment is intended to remove administrative costs from the statewide average premium utilized in the risk adjustment transfer calculation. This factor should be included in the calculation as a multiplication to the statewide premium amount as outlined in the 2018 Notice of Benefit and Payment Parameters. Please update your calculation to include this adjustment.
b) Please provide more explanation for the 2.0% adjustment that accounts for "Transitional Movement to ACA." How was it determined that the movement of transitional policies would impact CBC more adversely than the market in total?
c) Please provide more explanation for the 2.0% adjustment that accounts for "Adjustment for Market Improvement in Coding." How was it determined that the churn of small group business would impact CBC more adversely than the market in total?
d) 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.

Answer 3.

a) The 0.86 adjustment is now explicitly reflected in the RA projection calculation in Exhibit K. Please note, as explained in the first Q&A Answer 14, the application of 0.86 was implicit to the original calculation as there are numerous moving parts to projecting RA. The projected 2018 statewide average premium is the same as the original submission. In order to explicitly account for the 14% reduction, I made a change to the 2-year expected rate increase. Competitive intelligence shows that small group competitor rates rose about 25% 2017 over 2016. The total 2-year increase assumes premiums will rise 17% 2018 over 2016. The 2-year increase is similar to what is expected in the individual market. A few factors were considered when estimating the increase –
    a. The small group product portfolio does not experience the same decreased benefit structure as what is seen in the individual market. In 2017, most carriers stopped offering Platinum plans in the individual market. And each year, cost-share increases within the metal levels. Also, the change in AV range in 2018 from -2%/+2% to -4%/+2% has an impact on the individual market as carriers do not want to have the richest benefits available in that market in order to protect themselves from adverse selection. This change does not have the same impact on the small group market, as carriers generally offer plans based on sales feedback and are not eager to change group benefits.
    b. Buy-downs are also not as significant in the small group market, as most groups continue to purchase plans in the Gold metal level range.

b) Please see Q&A Exhibit 3 for data to support the 2% adjustment for transitional policies. The rationale is as follows:
    a. CBC continues to move small group transitional groups into the PPACA pool throughout 2016.
    b. Transitional groups have a significantly lower risk score than PPACA groups.

c. While 2016 data partially reflects the impact of transitional policies to RA, the full impact is not yet realized. Transitional groups moved risk pools throughout 2016, so many groups did not reside in the PPACA pool for 12 months. In 2018, we would expect each of these groups to have a full 12 months in the PPACA pool, increasing their impact to RA.
d. Market intelligence has shown that CBC is moving transitional groups to PPACA at a faster rate than competitors, adversely impacting our RA results. CBC has learned that competitors are actively moving low risk groups to small group ASO products, keeping these groups out of the RA risk pool.
e. Q&A Exhibit 3 shows 2016 small group PPACA and transitional member months and HHS risk score by number of months in PPACA pool.
    i. You can see that transitional groups have a significantly lower risk score than PPACA (1.1 versus 1.59).
    ii. Risk score also grows over time – members with 1 month of data show a risk score approximately 21% lower than members with 12 months of data.
    iii. If we take every PPACA and transitional group and adjust their member months to reflect 12 months in the PPACA pool and adjust the risk score for maturity, the total 2016 risk score changes from 1.49 to 1.43, which is a difference of 4%. 2% was an estimate applied in rating, but we could justify up to 4%.

c) As discussed in our previous response on market improvement in coding, Capital BlueCross is a small plan with limited resources. The industry has commercially available services to improve coding efforts through exhaustive use of data and provider outreach programs. While CBC is engaged in the efforts of accurate, timely submission of RA data, we feel that the industry will outpace CBC in its ability to maximize value. This dynamic is readily apparent by looking at a summary of PA issuers RA payment transfer over time. Not only are large plans able to apply greater resource intensity to the coding gap closure efforts, they are also able to invest in greater analysis through the use of consulting firms like Wakely and Milliman. Note in Q&A Exhibit 4, for all three years of 2014, 2015 and 2016 that Independence BlueCross was not only in the minority of plans receiving payment transfer in the Small Group and Individual market, but the magnitude of receipt far outpaced other plans. This is due to resource intensity dedicated to gap closure efforts as well as years of history performing the same function in the Medicare Advantage space, which has many similarities to the Commercial market.
d) CBC will not make changes to its projected RA amount based on the June 30, 2017 report.

Question 4. The following questions are in response to Answer 21:

a) Please provide an explanation for how the impact of large claims was removed in the development of the geographic factors.
b) Please provide an explanation for how the allowed amounts in Exhibit Q ($290 million), which represent calendar year 2016 data based on your response, compare to the allowed amount in Table 2 ($361 million), which also represent calendar year 2016 data.

Answer 4.

a) Large claims were not removed from the analysis. For this analysis, a credible population was used to compare results across regions (see answer b) below). CBC does not expect large claims to distort cost differences when compiling data at the regional level. Additionally, as was explained in the June Q&A, the analysis tempered the impact of Hershey Medical Center, so not to skew region 9 results, since Hershey is a unique treatment facility that handles high-cost, complicated procedures for patients who reside in all counties. Additionally, large claims drive cost differences between providers, so CBC deemed it appropriate to keep large claims in the analysis.
b) The regional analysis was preformed using CBC's Small Group and MidMarket data. MidMarket is defined as groups with less than 100 employees. The combined market data in Exhibit Q is medical only, while Table 2 is medical and Rx small group data. The combined market data was used to gain credibility at the regional level. Also, these market segments do not experience the same volatility as the individual market, further adding credibility. The factors derived from the calculation are used in all filings in both market segments.

Question 5. Answer 20 indicates Q&A Exhibit 3 provides the buildup of the pricing AVs and induced demand factors for Table 10. The provided exhibit simply includes hard coded numbers; please provide the quantitative development of these factors. Additionally, please reconcile the Induced Demand factors shown in Exhibit 3 with the factors shown in Table 10.

Answer 5. Please see Q&A Exhibit 5 for support for the induced demand factors. While induced demand drives very different results than pricing AV would indicate, CBC has not implemented the entire amounts. This exhibit shows 2016 small group risk-adjusted/age-adjusted paid PMPMs by metal level. It is clear that Platinum plans drive the cost, and results indicate an induced demand factor of 1.23 (cell R9). CBC is not implementing the full induced demand amount because the market would not accept a premium spread of that magnitude between Gold and Silver. If CBC would price Gold plans an additional 23% below Gold, all Platinum members would move to Gold, driving Gold induced demand results the following year. So instead of implementing the full amount, CBC is implementing a more reasonable premium slope which partially accounts for the differences in induced demand.

The induced demand factors in Q&A Exhibit 3 sent in June are the inverse of the induced demand factors on Table 10. They are applied correctly in the formula.

The AV and Cost-Sharing Adjustment factors are developed using plan specific manual cost amounts from CBC's actuarial cost model. This is discussed in more detail in the Paid to Allowed Ratio section of the actuarial memo.

Question 6. Please reconcile the retention values and explain the differences for the information shown in the URRT WS1, Table 6, and Exhibit H.

Answer 6. The retention values in Table 6 and the URRT WS1 match. Exhibit H is slightly different from Table 6 and URRT because Exhibit H used a projected member-weighted average while Table 6 uses current member-weighted average.

Question 7. Answer 26 indicates that the HIF assessment needs to increase 5% from 2016 to 2018. However, a 4% annual trend (8.16% in total) is applied. Please explain this discrepancy.

Answer 7. The 4 percent trend referenced in June's Q&A is total over 2 year, not annual. 3.62% x 1.05 = 3.8%, slightly higher than 3.78% used in rate development. 3.78% was an estimate based on premium increases across multiple markets and the 25% increase in HIF assessment between 2016 and 2018.

Question 8. Please provide an itemized build-up of the 5.2% rate change. This will likely include items such as trend, morbidity, and benefit changes.

Answer 8. The itemized build-up of the rate change is found on PA Rate Exhibits Table 8.

Question 9. In response to question 31, you have provide only the redacted 2017 commission schedule. Please provide unredated agreement and provide the same for 2018. Using these schedules please show the development of the average commission used to develop the percent shown in Table 6 as well as the associated pmpm.

Answer 9. The 2018 broker commission schedule is yet to be finalized. CBC does not anticipate any changes to small group broker commissions in 2018. Attached please find the 1/1/2017 copy of the broker agreement – unredacted version. Files are as follows:

a. Agent Agreement: "SG_17-37_Initial_CAAC_PPO_Broker_Supporting_CONF_20170714"
b. Preferred Producer Master Agreement: "SG_17-37_Initial_CAAC_PPO_PPMABroker_Supporting_CONF_20170714.pdf"

The broker commission applied in rating is taken directly from CBC's Finance Department's line of business report for small group YTD 2017.

Question 10. 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.

Answer 10. CBC will not make changes to its projected RA amount based on the June 30, 2017 report.

Question 11. Please ensure that all revisions are reflected in this resubmission.

Answer 11. I have checked the exhibits and memos for consistency and accuracy, including all revisions noted in this Q&A.

Question 12. 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

Answer 12. I have included the Public Rate Filing PDF with this submission.

If you have any further questions regarding this filing, please call me at [redacted] (or via email at [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross