Company Tracking #: 1A-DP-17-HI

 State:
 Pennsylvania
 Filing Company:
 Highmark

 TOI/Sub-TOI:
 H15/ Individual Health - Hospital/Surgical/Medical Expense/H15/.001 Health - Hospital/Surgical/Medical Expense/H15/.001 Health - Hospital/Surgical/Medical Expense

 Product Name:
 1A-DP-17-HI

 Project Name/Number:
 1A-DP-17-HI/1A-DP-17-HI

## Filing at a Glance

Company:	Highmark
Product Name:	1A-DP-17-HI
State:	Pennsylvania
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense
Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense
Filing Type:	Rate
Date Submitted:	05/22/2017
SERFF Tr Num:	HGHM-131020694
SERFF Status:	Pending State Action
State Tr Num:	HGHM-131020694
State Status:	Pending Finalization
Co Tr Num:	1A-DP-17-HI
Implementation	01/01/2018
Date Requested:	
Author(s):	Scott Humpert, Justin DeCroo, Aaron Syster, Craig Cooper, Gregory Amspacher, Kenneth
	Scott, Daniel Dininno, Kevin Luu, Gregory Bruce
Reviewer(s):	Tammy Tomczyk (primary), Rashmi Mathur, Jack Burke, Chris Ruff
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State Filing Description: rri=22.2% On/Off exchange SERFF Tracking #: HGHM-131020694 State Tracking #: HGHM-131020694

Company Tracking #: 1A-DP-17-HI

 State:
 Pennsylvania
 Filing Company:
 Highmark

 TOI/Sub-TOI:
 H15/ Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical

 Product Name:
 1A-DP-17-HI

 Project Name/Number:
 1A-DP-17-HI/1A-DP-17-HI

## **General Information**

Project Name: 1A-DP-17-HI	Status of Filing in Domicile:
Project Number: 1A-DP-17-HI	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Pennsylvania is the state of domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type: Individual
Overall Rate Impact: 22.2%	Filing Status Changed: 07/20/2017
	State Status Changed: 09/21/2017
Deemer Date:	Created By: Gregory Amspacher
Submitted By: Gregory Amspacher	Corresponding Filing Tracking Number: HGHM-131017973, HGHM-131017138, HGHM-131017122
	State TOI: H15I Individual Health - Hospital/Surgical/Medical
	Expense
State Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense	
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Exchange Intentions:	This filing contains products/plans anticipated to be sold on the Pennsylvania Exchange effective 01/01/2018.

Filing Description: Please see cover letter and memorandum for details.

# **Company and Contact**

#### **Filing Contact Information**

Kevin Luu,kevin.luu@highmark.com1800 Center Street717-302-2203 [Phone]Camp Hill, PA 17011

#### **Filing Company Information**

Highmark 120 Fifth Ave Place Pittsburgh, PA 15222 (717) 302-3971 ext. [Phone] CoCode: 54771 Group Code: 812 Group Name: FEIN Number: 23-1294723

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

## **Filing Fees**

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:	HGHM-131020694	State Tracking #:	HGHM-131020694	Company Tracking #:	1A-DP-17-HI
State:	Pennsylvania		Filing Company:	Highmark	
TOI/Sub-TOI:	H15I Individual He	alth - Hospital/Surgical/Me	edical Expense/H15I.001 Health - Hospital/	Surgical/Medical Expense	
Product Name:	1A-DP-17-HI				
Project Name/Number:	1A-DP-17-HI/1A-D	)P-17-HI			

# Supporting Document Schedules

Satisfied - Item:	Public Rate Filing PDF
Comments:	The Public Rate Filing PDF is attached. Please note that due to size restrictions the file is split into to pieces.
Attachment(s):	1A-DP-17-HI Public PDF v6 (1 of 2).pdf 1A-DP-17-HI Public PDF v6 (2 of 2).pdf
Item Status:	
Status Date:	



August 10, 2017

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

Re: Highmark Inc. 2018 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-17-HI (SERFF Filing # HGHM-131020694)

> This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2018 Individual Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Inc. should be redacted before release.

Dear Ms. Fabian-Marks:

This Filing includes the Highmark, Inc.'s ("Highmark", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2018.

This rate filing has been modified from the filing originally submitted on May 22, 2017, and modified on June 23, 2017, in accordance with the guidance provided by the Insurance Department on the uncertainties existing in the Individual market at the time of this rate filing. Specifically, the changes made to this filing are as follows:

- 1. In accordance with the Department's guidance, the morbidity factor was increased by 0.06. This adjustment reflects the market uncertainty that the health insurance coverage mandate may be eliminated, which would remove the financial penalty for individuals who forego purchasing health insurance coverage and would result in some deterioration of the risk pool. It was noted by the Department that this adjustment represents 50% of the average impact expected by Individual market insurers.
- 2. In accordance with the Department's guidance, the rates of all Silver plans not exclusively offered off-exchange were increased by a factor of 0.94/0.70, or about

1.3429, to reflect the non-payment of Cost Sharing Reduction ("CSR") subsidies. Please note that the Company did not make this adjustment to the following Silver plans:

HIOS Plan ID #33709PA0860002 HIOS Plan ID #33709PA0870002 HIOS Plan ID #33709PA0880001 HIOS Plan ID #33709PA0890001

Each of these plans is currently filed as both an on-exchange and off-exchange Silver plan. In the event that there are still CSR uncertainties at the time of the QHP certification, the Company intends to remove the on-exchange offering from each of these plans.

Please note that in making adjustment #1 above, the percent of premium administrative cost load was adjusted so that any flat dollar expense loads conform to the revised expected premium levels.

Prior to implementing the above changes to the rate filing, the Average Rate Change shown in Table 10 was 19.7%. The remainder of this cover letter was updated to reflect the results of filing updated rates reflecting both of the above changes.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2018 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

#### **Requested Company Information**

- 1. Company Name & NAIC #: Highmark Inc., NAIC # 54771
- 2. Market: Individual
- 3. On or Off Exchange: This filing reflects that the Company anticipates selling plans on and off of the exchange.
- 4. Effective date of coverage: January 1, 2018
- 5. Average rate change requested: 25.3% increase
- 6. Range of rate change requested: 14.4% to 29.7%
- 7. Product(s): **PPO**, **EPO**
- 8. Rating Areas and the change from 2017: Rating Areas 1, 2, 4, 5, 6

There are no changes in our covered Rating Areas from the 2017 rate filing.

- 9. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: Gold, Silver, Bronze, and Catastrophic
- 10. Current number of covered lives and of policyholders as of February 1, 2017: 20,404 covered lives; 14,962 policyholders
- 11. Number of plans offered in 2018 and the change this represents from 2017: 14

The Company offered 11 plans in 2017. For 2018, the Company is offering 12 new plans in the Market and removing 9 plans from the Market.

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

12. Corresponding contract form #, SERFF and Binder ID#s: The corresponding SERFF binder number is HGHM-PA18-125072196 affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF#
Major Events Blue PPO	CAT/WDP-5; HGHM-131017973
My Direct Blue EPO	EPO/WDP; HGHM-131017138
My Direct Blue Conemaugh EPO	EPO/WDP; HGHM-131017138
My Direct Blue EPO HDHP	EPO/HDHP/WDP; HGHM- 131017122
My Direct Blue Conemaugh EPO HDHP	EPO/HDHP/WDP; HGHM- 131017122

13. HIOS Issuer ID # and submission tracking number: HIOS Issuer ID #33709, Company Filing #1A-DP-17-HI (SERFF Filing # HGHM-131020694)

#### **Additional Filing Disclosures**

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible. Ms. Johanna Fabian-Marks, Special Deputy & Acting Director Highmark 2018 Individual Market Rates August 10, 2017 Page 4 of 5

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

#### **Potential Changes to Federal Regulations**

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, and as discussed above, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will cease for 2018. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

#### **Request for Confidentiality**

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of Highmark's business. Therefore, Highmark asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark asserts its right Ms. Johanna Fabian-Marks, Special Deputy & Acting Director Highmark 2018 Individual Market Rates August 10, 2017 Page 5 of 5

to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq. RTKL Representative VP Chief Privacy Officer Highmark Health 120 Fifth Avenue, Suite 2114 Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

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

Sincerely,

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

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



# Rate Change Request Summary - 2018

Pennsylvania Insurance Department | <u>www.insurance.pa.gov</u>

## **Highmark, Inc. – Individual Plans**

Rate request filing ID # 1A-DP-17-HI; SERFF # HGHM-131020694 - 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:	19.7% <sup>1</sup>
Revised requested average rate change:	25.3% <sup>1</sup>
Range of requested rate change:	14.4% to 29.7%
Effective date:	January 1, 2018
People impacted:	20,404
Available in:	Rating Areas 1, 2, 4, 5, 6

## **Key information**

#### Jan. 2016-Dec. 2016 financial experience

Premiums	\$126,636,484
Claims	\$144,891,069
Administrative expenses	\$23,334,272
Taxes & fees	\$4,785,776
Company made (after taxes)	(\$46,374,633)

How it plans to spend your premium This is how the insurance company plans to spend the premium it collects in 2018:		
Claims:	86%	
Administrative:	9%	
Taxes & fees:	5%	
Profit:	0%	

The company expects its annual medical costs to increase 10.6%.

#### **Explanation of requested rate change**

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market and the re-introduction of the federal insurer fee.

<sup>&</sup>lt;sup>1</sup> 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.

## **Actuarial Memorandum**

## 1. Basic Information and Data

#### A. Company Information

The appropriate company information has been provided in Table 0.

## B. Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2017	45.4%	HGHM-130540834
2016	18.6%	HGHM-130061378
2015	13.4%	HGHM-129603957

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

The proposed 2018 increase varies by plan. This is due to offering plan designs that are predominantly new, that have benefits and pricing AVs different from those offered last year. The plan level increases can be found in Table 10.

## C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 25.3%
- Table 11: 25.3%
- URRT Worksheet 1 Cell V45: 82.38%
- URRT Worksheet 1 Cell V46: 35.05%

Please note that the two values above from the URRT Worksheet 1 are changes in the projected average premium, which also includes the substantial impacts of changes in the distribution of members by plan, as well as changes in the covered population's average age and mix of members by rating area. They do not represent changes in premium rates for a fixed population from 2017 to 2018.

Highmark feels that the best representation of the rate increase is the value from Table 10.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that the CSR payments will cease for 2018. (See Sections 2.A. and 3.

below for a discussion of these impacts.) Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

## **D. Membership Count**

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

## E. Benefit/Cost Sharing Changes

The majority of Highmark's 2018 plan offering consists of new plans with benefits that differ from the 2017 offering.

The Major Events plans are renewing with a deductible update to maintain regulatory compliance.

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

## F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2016 calendar year results for all policies in the single risk pool, with run out through January 2017. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

The components of this exhibit were developed as follows:

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

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

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit (\$0.34).
- Total Non-EHB capitation includes amounts for our adult vision benefit (\$0.48).
- The Estimated Risk Adjustment for the experience period represents our best estimate of the year end risk adjustment transfer payment that Highmark will incur. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- Estimated Reinsurance Recoveries reflect what Highmark expects to receive for the experience period. Highmark is assuming a \$90,000 attachment point and 40% coinsurance up to \$250,000. The coinsurance value is different than the current CMS regulations due to uncertainty surrounding how CMS will treat treasury payments.

## G. Credibility of Data

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

## H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 11.0%. Additionally, there is an induced utilization adjustment of -0.30% per year applied to reach the overall trend of 10.67% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

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

The trend components represent a blended average for all types of service and are applied to the aggregate experience for pricing, and as such Table 3 shows the same trend components for each service category. Due to the significant changes in the make-up of the ACA population from 2014 to 2016, the data included in Table 4 was not used in the development of the trend. A separate regression study was developed by the Highmark valuation team that analyzed the ACA trend levels of cohorts of ACA members that were continuously enrolled in a significant portion of both 2015 and 2016. The analysis took into consideration seasonality and removed outlier months. The resulting trend was compared to the group business and any industry available ACA data.

## I. Historical Experience

Table 4 presents the most recent 36 months (3 calendar years) of Highmark data with run-out through January 2017. This data was not used to develop the trend in Table 3. Please see Section H for further details.

## 2. Rate Development & Change

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

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

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

Please see Attachment A for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The \$35.93 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment that Highmark will incur. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

The \$35.93 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$36.07 PMPM, less the \$0.14 PMPM risk adjustment user fee. The development of the \$36.07 PMPM is shown in Attachment B as well as in the attached spreadsheet. Since Highmark is offering catastrophic metal level plans and these plans are pooled separately for the purpose of risk adjustment transfers, we developed both catastrophic and non-catastrophic risk transfer assumptions for 2018. These assumptions were then blended together using the projected enrollment by pool to arrive at a single assumption to use for pricing. Our expected receivable of \$36.07 reflects that we anticipate Highmark's average risk score (net of allowable rating factors) to be higher than the statewide average.

The exchange user fee in cell C32 is developed by taking the required user fee percentage of 3.5% and multiplying by the percentage of total members expected to be on exchange of 55.0%. This results in a percentage of 1.9%. The PMPM of \$10.09 is calculated as 1.9% of the total required premium in cell C63.

With the exception of the adult vision benefit that was removed in 2017, Highmark will offer a similar package of non-EHB benefits to those offered in 2016. Cell C38 is populated with an assumed PMPM for 2018 non-EHB benefits. Additionally, this value has been grossed up by the paid to allowed factor so that the resulting value in C40 is correct.

#### Impact of Health Insurance Coverage Mandate

In accordance with the Department's guidance, the morbidity factor was increased by 0.06 to reflect the market uncertainty that the health insurance coverage mandate may be eliminated. If this mandate is eliminated, there would no longer be a financial penalty for individuals who forego purchasing health insurance coverage and would result in some deterioration of the risk pool. This deterioration is reflected in this filing through this 0.06 addition to the morbidity factor, which as noted by the Department would represent 50% of the average morbidity impact expected by Individual market insurers.

## **B.** Retention Items

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

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The Health Insurance Provider Fee of 3.4%
- The administrative expenses do not vary by plan
- 0% Pennsylvania Premium Tax was included
- The \$0.21 PMPM PCORI fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are 0.52%.

The proposed rate development assumes an average broker commission of \$0 for 2018. A schedule of the current broker commission amounts is included in Attachment D.

## C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2017 values are pulled from the prior year's filing, while the 2018 values represent our projection for 2018 assumed in the 2018 rate development.

## **D.** Components of Rate Change

Table 8 presents the components of change in the proposed 2018 Calibrated Plan Adjusted Index Rate (PMPM). Cell C72 is populated with the base period allowed charges found in the 2017 plan year rate filing. The difference between Row H and Row A is insignificant and may be caused by rounding error.

Table 9 presents the data elements supporting the calculations in Table 8. Note the following differences between the Table 9 values presented for 2017 and the values from the 2017 URRT:

• Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as Table 9 shows the Exchange User Fee as a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

The 2017 values are populated using the 2017 filed factors adjusted for the membership mix as of February 1, 2017.

## 3. Plan Rate Development

Table 10 shows the plan rate development for 2018. This table shows the plans that Highmark intends to offer in 2018, as well as all plans offered in 2017 portfolio. The calibrated plan adjusted index rates for 2017 are calculated according to the instructions. The 2018 rating factors are consistent with the factors found in Exhibit II of the Part III URRT memorandum with the pricing effect further broken out into pricing AV and benefit richness. Additionally, the tobacco surcharge factor is broken out in Table 10 as requested. This surcharge factor is included as part of calibration in the URRT. Admin effect is broken into admin costs, taxes and fees, and profit or contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C. The table in Attachment C can also be found in the attached spreadsheet. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. Please note that the attachment includes the tobacco factor in the AV and Cost Sharing Factor as requested. This will make the values inconsistent with those found in the URRT as the URRT treats tobacco as a calibration factor. The values in column 9 of the attachment represent the pure induced utilization for each plan. Highmark's utilization factors are consistent with those used in the Federal Risk Adjustment program. Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in attachment C is 1.003. The additional 0.003 is the result of rounding error.

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

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2017 rate of the discontinuing plan to the 2018 rate of the plan to which the member is being mapped. As requested, some plans are being listed multiple times since these plans have different mappings based on the counties in which the members live.

Columns AG through AQ are populated with the February 1, 2017 enrollment by 2018 plan and rating area.

#### Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 0.94/0.70, or about 1.3429, and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column O.

Please note that Highmark did not make this adjustment to the following Silver plans:

- HIOS Plan ID #33709PA0860002
- HIOS Plan ID #33709PA0870002
- HIOS Plan ID #33709PA0880001
- HIOS Plan ID #33709PA0890001

Each of these plans is currently filed as both an on-exchange and off-exchange Silver plan. In the event that there are still CSR uncertainties at the time of the QHP certification, Highmark intends to remove the on-exchange offering from each of these plans.

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

Table 11 presents Highmark's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 25.3%.

## 5. Plan Factors

## A. Age and Tobacco Factors

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

## **B.** Geographic Factors

Please see Table 13 for Highmark's geographic factors. Highmark's factors for the rating period are unchanged from the currently approved factors.

#### C. Network Factors

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

## **D. Service Area Composition**

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

## 6. Actuarial Certifications

I, **EXAMPLE** am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2018) for the Individual Market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

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

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2018 PA Actuarial Memorandum Rate Exhibits.

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

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

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Part II Rate Filing Justification.



Title: Manager, Actuarial Services Date: 08/10/2017

#### Highmark Inc.

#### d/b/a Highmark Blue Cross Blue Shield

#### Individual Market Product Portfolio

#### Western PA Region

#### **Supplemental Exhibits**

- Attachment A Demographic and Morbidity Calculations
- Attachment B Risk Adjustment Calculation
- Attachment C Induced demand Calculations
- Attachment D Broker Commission Schedule
- Attachment E Screenshots of HHS AV calculator and Actuarial Certification for Approach 1
- Attachment F Milliman Certification

#### Highmark, Inc. d/b/a Highmark Blue Cross/Blue Shield Individual Market

#### Attachment A - Demographic and Morbidity Calculations

Population Source	2016 Member	2016 Normalized	2018 Member	2018 Normalized	Morbidity Change
	Distribution	Allowed PMPM	Distribution	Allowed PMPM	Relative to Total
Highmark ACA Highmark Medically Underwritten Uninsured & Employer Markets	100.0%	\$354.70	88.2% 5.9% 5.9%	\$461.25 \$461.25 \$461.25	1.300 1.300 1.300
Total	100.0%	\$354.70	100.0%	\$461.25	1.300

Component of Other	Factor
CY2016 Demographic Factor	1.695
CY2018 Demographic Factor	1.727
Change in Demographic	1.019
CY2016 Network Factor	0.863
CY2018 Network Factor	0.924
Change in Network	1.070
Change in Benefits	1.000
Table 5 - Change in Other's Other	0.995
-	
URRT and Table 5 Change in Other	1.085

#### Highmark, Inc. d/b/a Highmark Blue Cross/Blue Shield Individual Market

#### Attachment B - Risk Adjustment Calculation

	Total State Development - 2018							Γ	Calculated Results - 2018				
			Billable		Allowable		Induced			Factors	Factors	Transfer	
Average	Market	Member	Member	HHS Risk	Rating	Geo Cost	Demand	Actuarial		incl. risk	excl. risk	PMPM	\$ Transfer
Premium	Share	Months	Months	Score	Factor	Factor	Factor	Value		score	score	(Calc'd)	(Estimate)

#### Non-Catastrophic Pool



#### Composite (Non-Cat + Cat)

Highmark Inc.

#### Highmark, Inc. d/b/a Highmark Blue Cross/Blue Shield Individual Market

#### **Attachment C - Induced Demand Calculations**

Induced Utilization Exhibit								
					Paid to	Average		
		Projected	Projected	Projected Paid	Allowed	Tobacco	AV & Cost Sharing	
Plan ID	Metal Level	Membership	Allowed Claims	Claims	Factor	Factor	Factor	(8)/(6*7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
33709PA0870001	Gold	2,227	1,676,176	1,367,910	0.816	0.992	0.857	1.059
33709PA0890001	Silver	600	430,689	308,940	0.717	0.992	0.718	1.010
33709PA0870002	Silver	5,834	4,187,735	3,033,952	0.724	0.992	0.726	1.010
33709PA0870004	Silver	600	430,689	279,900	0.650	0.992	0.651	1.010
33709PA0870007	Bronze	3,936	2,743,030	1,618,100	0.590	0.992	0.574	0.980
33709PA0870006	Bronze	1,200	836,290	538,761	0.644	0.992	0.626	0.980
33709PA0860001	Gold	434	332,383	271,254	0.816	0.992	0.857	1.059
33709PA0880001	Silver	209	152,654	109,501	0.717	0.992	0.718	1.010
33709PA0860002	Silver	800	584,322	423,332	0.724	0.992	0.726	1.010
33709PA0860004	Silver	300	219,121	142,404	0.650	0.992	0.651	1.010
33709PA0860007	Bronze	2,634	1,867,844	1,101,832	0.590	0.992	0.574	0.980
33709PA0860006	Bronze	600	425,477	274,104	0.644	0.992	0.626	0.980
33709PA0380004	Catastrophic	148	102,027	58,577	0.574	0.992	0.558	0.980
33709PA0380003	Catastrophic	577	397,766	228,370	0.574	0.992	0.558	0.980
Total		20,099	14,386,202	9,756,936	0.678	0.992	0.675	1.003

Components of AV & Cost Sharing Factor							
			Induced		URRT Avg	Avg.	
		Paid-to-	Utilization	Avg. Benefit	Cost Share	Tobacco	AV & Cost Sharing
HIOS Plan ID	Metal Level	Allowed Ratio	Factor	Richness	Factor*	Factor	Factor
33709PA0870001	Gold	0.816	1.080	1.020	0.864	0.992	0.857
33709PA0890001	Silver	0.717	1.030	1.020	0.724	0.992	0.718
33709PA0870002	Silver	0.724	1.030	1.020	0.732	0.992	0.726
33709PA0870004	Silver	0.650	1.030	1.020	0.656	0.992	0.651
33709PA0870007	Bronze	0.590	1.000	1.020	0.578	0.992	0.574
33709PA0870006	Bronze	0.644	1.000	1.020	0.632	0.992	0.626
33709PA0860001	Gold	0.816	1.080	1.020	0.864	0.992	0.857
33709PA0880001	Silver	0.717	1.030	1.020	0.724	0.992	0.718
33709PA0860002	Silver	0.724	1.030	1.020	0.732	0.992	0.726
33709PA0860004	Silver	0.650	1.030	1.020	0.656	0.992	0.651
33709PA0860007	Bronze	0.590	1.000	1.020	0.578	0.992	0.574
33709PA0860006	Bronze	0.644	1.000	1.020	0.632	0.992	0.626
33709PA0380004	Catastrophic	0.574	1.000	1.020	0.563	0.992	0.558
33709PA0380003	Catastrophic	0.574	1.000	1.020	0.563	0.992	0.558
*Ties to Exhibit II o	*Ties to Exhibit II of URRT memorandum where tobacco is treated as calibration and not part of the Cost Share Factor						

## Highmark, Inc. d/b/a Highmark Blue Cross Blue Shield Individual Market

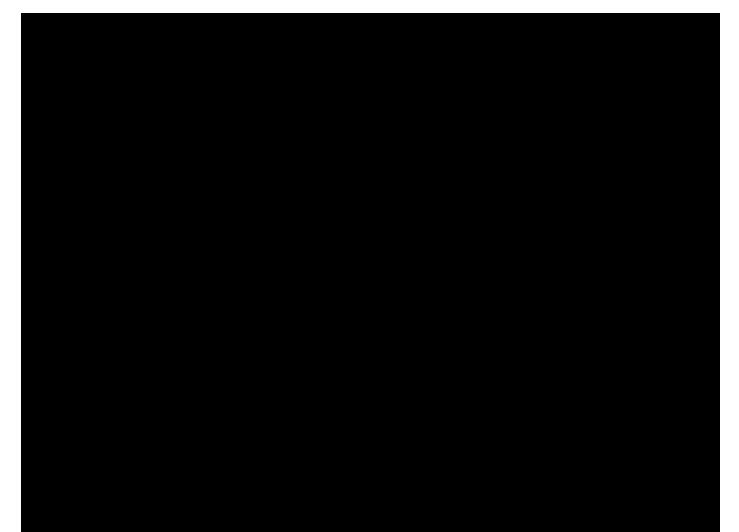
**Attachment D - Broker Commission Schedule** 

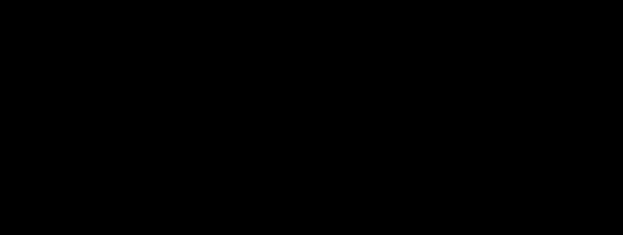
Metal	<b>Current Broker Commission Amount</b>						

# Attachment E - Highmark

Screenshots of HHS AV calculator and Actuarial Certification for Approach 1

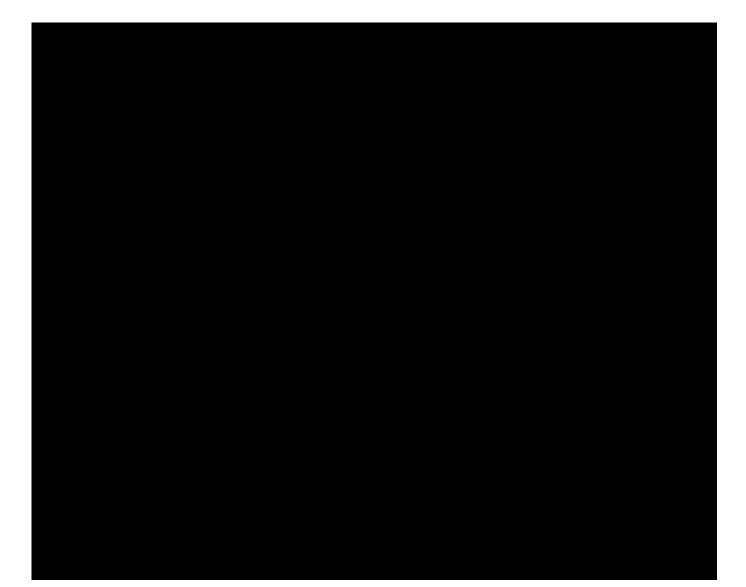


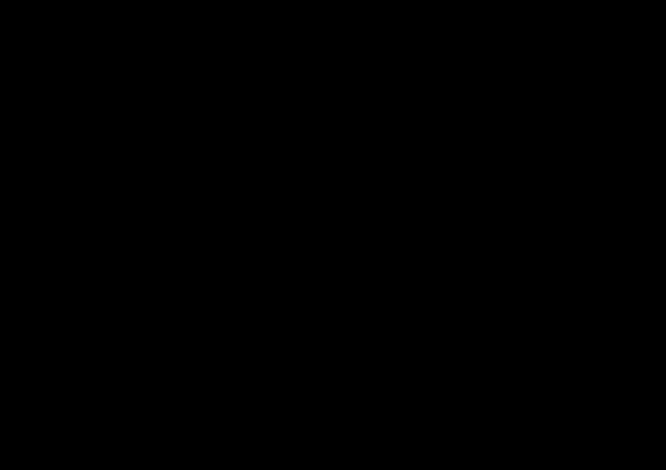


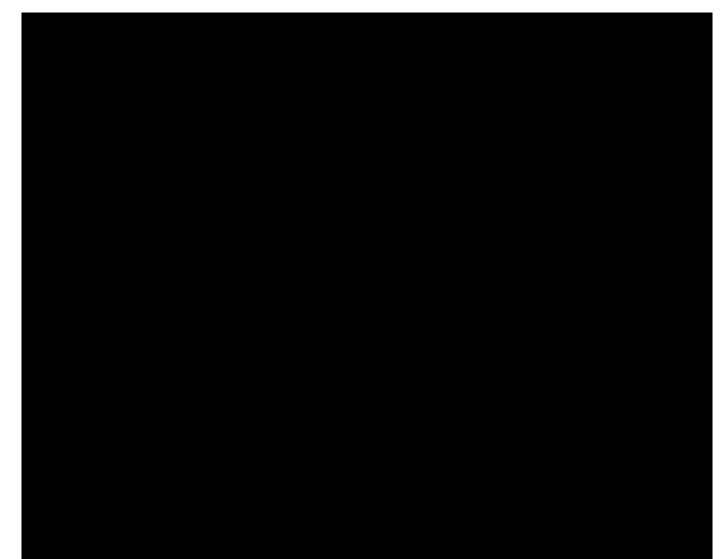


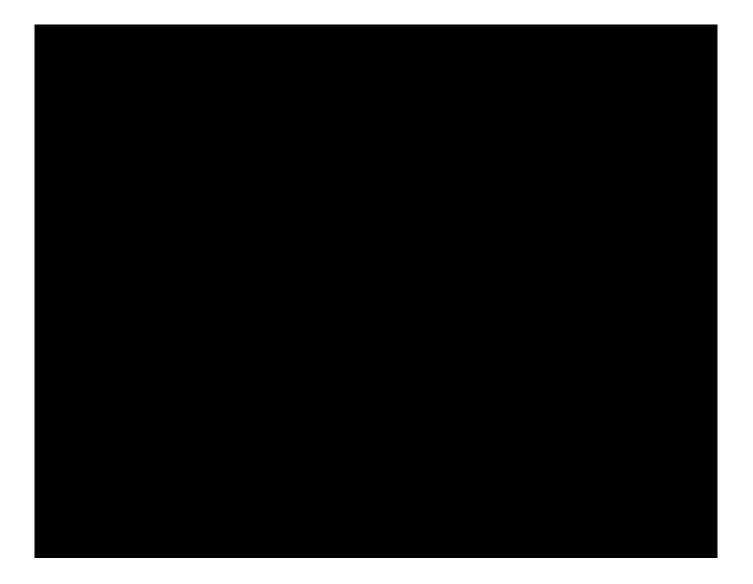




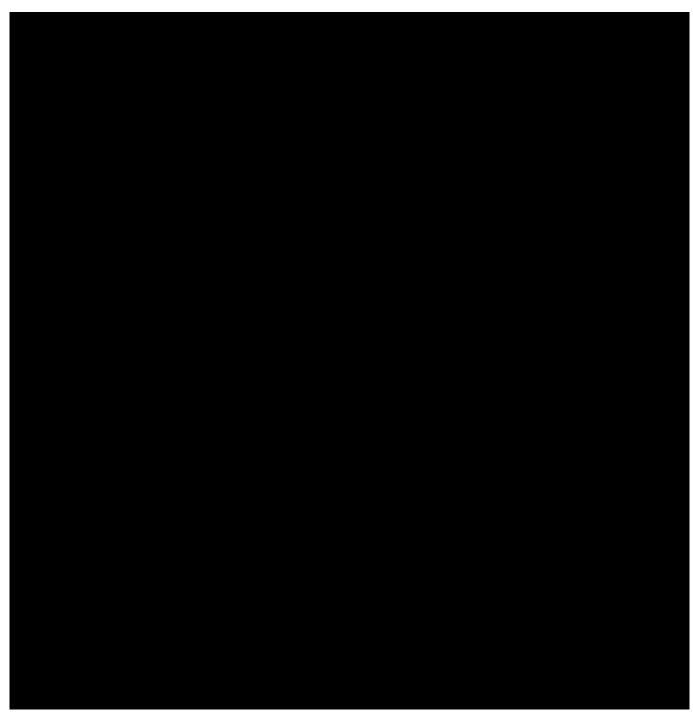








Highmark, Inc. d/b/a Highmark Blue Cross Blue Shield Individual Market Product Portfolio Effective January 1, 2018



Actuarial Manager, Individual Markets Highmark Inc. Highmark Inc., d/b/a Highmark Blue Cross Blue Shield Form Numbers

<u>HIOS</u> 33709PA0870001	<u>Plan Name</u> my Direct Blue EPO 1000G	Form Number EPO/WDP
33709PA0890001	my Direct Blue EPO 2850SQE	EPO/HDHP/WDP
33709PA0870002	my Direct Blue EPO 3750S	EPO/WDP
33709PA0870004	my Direct Blue EPO 7150S	EPO/WDP
33709PA0870007	my Direct Blue EPO 6950B	EPO/WDP
33709PA0870006	my Direct Blue EPO 7000B	EPO/WDP
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO/WDP
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO/HDHP/WDP
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO/WDP
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO/WDP
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO/WDP
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO/WDP
33709PA0380004	Major Events Blue PPO 7350C	CAT/WDP-5
33709PA0380003	Major Events Blue PPO 7350C	CAT/WDP-5



Attachment F

1550 Liberty Ridge Drive, Suite 200 Wayne, PA 19087-5572 Tel + 610 687.5644 Fax + 610 687.4236 www.milliman.com

# ACTUARIAL MEMORANDUM

# **Highmark Inc.**

# **Revised Individual Rate Filing - January 1, 2018**

I, **Mathematical**, am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2018. The rates are guaranteed until December 31, 2018.

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

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



Fellow, Society of Actuaries Member, American Academy of Actuaries August 10, 2017

### PA Rate Template Part I Data Relevant to the Rate Filing

#### Table 0. Identifying Information

Carrier Name:	Highmark, Inc.		
Product(s):	EPO, PPO		
Market Segment:	Individual		
Rate Effective Date:	01/01/2018	to	12/31
Base Period Start Date	01/01/2016	to	12/31
Date of Most Recent Membership	02/01/2017		

#### Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	42	43	42
Total	490,907	20,404	20,100
<18	52,880	1,778	1,954
18-24	35,860	1,451	1,536
25-29	42,004	1,803	1,905
30-34	34,606	1,490	1,530
35-39	31,531	1,325	1,28
40-44	31,858	1,248	1,28
45-49	41,918	1,720	1,56
50-54	53,371	2,138	2,23
55-59	71,871	2,876	2,72
60-63	79,571	3,288	2,910
64+	15,437	1,287	1,177

### Table 2. Experience Period Claims and Premiums

\$ 1.39

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
\$ 141,044,694.63	\$ 149,039,571.27	\$ 154,906,247.43	490,907	\$ 52,793,724.90	\$ 207,699,972.33	\$ 446,914.09	\$ (4,138,059.22)	\$ 166,908.38	\$ 235,635.36	\$ (14,408,210.61)	\$ 6,279,663.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 414.09	
Loss Ratio											

\*Express Prescription Drug Rebates as a negative number

#### Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	5.00%	5.71%	-0.30%	10.67%	20.98%
Outpatient Hospital	5.00%	5.71%	-0.30%	10.67%	27.92%
Professional	5.00%	5.71%	-0.30%	10.67%	25.66%
Other Medical	5.00%	5.71%	-0.30%	10.67%	3.27%
Capitation				-12.64%	0.08%
Prescription Drugs	5.00%	5.71%	-0.30%	10.67%	22.07%
Total Annual Trend				10.65%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.224	

\* 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		\$ 11,088,758.41	1.0000	\$ 11,089,089.03	39,320	\$ 282.02		\$ (173,681.82)	\$ 17,209,294.72	\$ 437.67
Feb-14		\$ 16,249,041.60	1.0000	\$ 16,249,519.28	51,982	\$ 312.60		\$ (236,729.53)		\$ 451.24
Mar-14		\$ 24,835,271.95	1.0000	\$ 24,835,989.18	68,774	\$ 361.12		\$ (345,042.76)	\$ 34,188,624.63	\$ 497.12
Apr-14		\$ 34,176,295.68	1.0000	\$ 34,177,283.14	95,024	\$ 359.67		\$ (467,966.80)	\$ 46,368,575.38	\$ 487.97
May-14		\$ 42,580,661.49	1.0000	\$ 42,581,910.15	133,642	\$ 318.63		\$ (591,466.18)		\$ 438.53
Jun-14		\$ 48,308,304.16	1.0000	\$ 48,309,702.64	136,562	\$ 353.76		\$ (643,539.75)		\$ 466.93
Jul-14		\$ 54,472,779.44	0.9998	\$ 54,481,578.34	142,316	\$ 382.82		\$ (713,283.58)	\$ 70,675,824.99	\$ 496.61
Aug-14		\$ 53,004,764.69	0.9998	\$ 53,013,690.17	144,924	\$ 365.80		\$ (694,536.04)		
Sep-14		\$ 56,997,374.52	0.9998	\$ 57,010,065.15	148,635	\$ 383.56		\$ (751,841.13)		
Oct-14		\$ 62,107,127.49	0.9998	\$ 62,120,389.73	149,564	\$ 415.34		\$ (791,472.21)		
Nov-14		\$ 55,802,446.43	0.9998	\$ 55,813,957.47	150,741	\$ 370.26		\$ (714,957.78)		
Dec-14	\$ 387,876,714.95	\$ 64,390,222.61	0.9998	\$ 64,402,188.13	153,987		\$ 170,218,318.60	\$ (812,610.67)		
Jan-15		\$ 67,854,167.38	0.9999	\$ 67,863,958.35	206,469	\$ 328.69		\$ (1,309,940.70)		
Feb-15		\$ 65,807,993.39	0.9999	\$ 65,817,402.81	210,332	\$ 312.92		\$ (1,245,542.49)		\$ 419.82
Mar-15		\$ 78,453,271.58	0.9999	\$ 78,464,187.87	222,196	\$ 353.13		\$ (1,473,137.26)		\$ 470.03
Apr-15		\$ 84,770,665.90	0.9999	\$ 84,783,178.42	220,010	\$ 385.36		\$ (1,520,419.33)		\$ 489.93
May-15		\$ 79,746,207.84	0.9996	\$ 79,780,711.73	218,580	\$ 365.00		\$ (1,437,978.05)		
Jun-15		\$ 81,720,240.99	0.9998	\$ 81,735,921.27	216,370	\$ 377.76		\$ (1,458,884.51)	\$ 103,427,402.62	\$ 478.01
Jul-15		\$ 83,139,201.17	0.9998	\$ 83,155,837.12	214,271	\$ 388.09		\$ (1,463,475.78)		
Aug-15		\$ 80,954,605.27	0.9998	\$ 80,973,347.34	211,819	\$ 382.28		\$ (1,426,305.08)		\$ 477.38
Sep-15		\$ 79,944,422.42	0.9997	\$ 79,964,930.33	209,381	\$ 381.91		\$ (1,401,329.43)		
Oct-15		\$ 87,201,624.99	0.9995	\$ 87,244,601.27	206,475	\$ 422.54		\$ (1,499,093.61)	\$ 106,278,020.69	\$ 514.73
Nov-15		\$ 84,009,389.93	0.9992	\$ 84,076,944.13	201,906	\$ 416.42		\$ (1,437,691.33)		
Dec-15	\$ 759,501,734.66	\$ 94,695,145.08	0.9990	\$ 94,792,322.52	191,989	\$ 493.74	\$ 272,851,143.07	\$ (1,594,416.44)	\$ 113,035,918.94	\$ 588.76
Jan-16		\$ 10,008,406.06	0.9951		43,552			\$ (338,089.45)		
Feb-16		\$ 11,880,728.57	0.9945	\$ 11,946,006.69	43,066	\$ 277.39		\$ (357,421.16)		
Mar-16		\$ 13,247,429.07	0.9940	\$ 13,327,083.44	43,105	\$ 309.18		\$ (385,008.63)		
Apr-16		\$ 12,716,602.88	0.9913	\$ 12,827,998.03	42,596	\$ 301.15		\$ (359,851.01)		
May-16		\$ 12,077,919.11	0.9923	\$ 12,171,961.31	41,836	\$ 290.94		\$ (341,522.91)		
Jun-16		\$ 13,315,319.43	0.9898	\$ 13,452,156.13	41,328	\$ 325.50		\$ (362,102.03)		
Jul-16		\$ 12,433,090.88	0.9868	\$ 12,599,975.11	40,835	\$ 308.56		\$ (333,511.95)		\$ 399.89
Aug-16		\$ 13,741,007.51	0.9826	\$ 13,984,848.51	40,432	\$ 345.89		\$ (365,504.30)	\$ 17,896,004.88	\$ 442.62
Sep-16		\$ 12,922,014.99	0.9717	\$ 13,298,885.06	39,813	\$ 334.03		\$ (338,962.79)	\$ 16,596,466.25	
Oct-16		\$ 12,669,562.40	0.9542	\$ 13,277,910.39	39,164	\$ 339.03		\$ (329,760.71)	\$ 16,145,909.58	\$ 412.26
Nov-16		\$ 11,379,073.48	0.8962	\$ 12,696,574.00	38,460	\$ 330.12		\$ (300,985.48)		
Dec-16	\$ 141,044,694.63	\$ 12.648.416.87	0.8286	\$ 15.264.915.91	36 722	\$ 415.69	\$ 52,793,724,91	\$ (325,338,79)	\$ 15,929,401,22	\$ 433.78

Carrier Name:	Highmark, Inc.
Product(s):	EPO, PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2018

#### Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recov
											\$
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$	
Los Ratio											

\*Express Prescription Drug Rebates as a negative number

### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	
* 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!

\* Express Completion Factor as a percentage

### PA Rate Template Part II

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

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

Development of the Projected Index Rate		Experience Data	Ma	nual Data		
otal Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	414.09	\$		<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on	URRT
wo year trend projection Factor	1			1.000		
Inadjusted Projected Allowed EHB Claims PMPM	s	506.97	\$	-	For	Informat
ingle Risk Pool Adjustment Factors						
Change in Morbidity	1	.300			<- See URRT Instructions Blen	nded Bas
Change in Other	1	.085		0.000	Blen	nded Earr
Change in Demographics	1	.019			<- See URRT Instructions Blen	nded Loss
Change in Network	1	.070			<- See URRT Instructions	
Change in Benefits	1	.000			<- See URRT Instructions	
Change in Other	0	.995			<- See URRT Instructions	
otal Adjusted Projected Allowed EHB Claims PMPM	s	715.19	\$			
Credibidility Factors	1	.00%		0%	<- See Instructions	
lended Projected EHB Claims PMPM			\$	715.19	<- Projected Index Rate	
Development of the Market-Adjusted Index Rate and Total Allowed Claims						
Adjusted Projected Allowed EHB Claims PMPM	\$	715.19	<- Index i	Rate for Projectic	on Period on URRT - Individual or First Quarter Small Group Tak	ble 5A.
	\$	-			on Period on URRT - Small Group	
Projected Paid to Allowed Ratio			<- Paid to	Allowed Averag	e Factor in Projection Period on URRT	
	\$	482.48				f Member
Varket-wide Adjustments Projected Risk Adjustment PMPM	*	35.93				usted Pro nths of Ti
Projected Risk Adjustment PMPM Projected Pald Exchange User Fees PMPM	ç ç	10.09				nuns or m nual Tren
The cash and cash and cosh the strike with	-	10.05				gle Risk P
Market-Adjusted Projected Paid EHB Claims PMPM	\$	456.65				arterly Tr
						8 Trend
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	676.89	<- Marke	t-Adjusted Index	Rate	
Projected Allowed Non-EHB Claims PMPM	Ś	1.35				
Market-Adjusted Projected Paid Total Claims PMPM	\$	457.56				
	Ś	678.24				
Market-Adjusted Projected Allowed Total Claims PMPM						

Highmark, Inc. EPO, PPO Individual 01/01/2018

#### For Informational Purposes only - No input required.

[	Blended Base Period Unadjusted Claims before Normalization	\$ 414.09	<- Index Rate of Experience Period on URRT
	Blended Earned Premium	\$ 141,044,694.63	
	Blended Loss Ratio	114.41%	

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

Effective Date	01/01/2018	04/01/2018	07/01/2018	10/01/2018	Total	Single Risk Pool
# of Member Months Renewing in Quarter						-
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 715.19	\$ 715.19	\$ 715.19	\$ 715.19	\$	715.19
Months of Trend	-	3	6	9		
Annual Trend	10.65%	10.65%	10.65%	10.65%		
Single Risk Pool Projected Allowed Claims	\$ 715.19	\$ 733.51	\$ 752.30	\$ 771.57	\$	-
Quarterly Trend Factor	100.0%	102.6%	105.2%	107.9%		0.05
2018 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

#### Table 6. Retention

		_
Retention Items - Express in percentages		
Administrative Expenses	9.24%	
General and Claims	8.72%	
Agent/Broker Fees and Commissions	0.00%	
Quality Improvement Initiatives	0.52%	
Taxes and Fees	3.44%	
PCORI Fees (Enter \$ amount here: \$0.21 )	0.04%	
Pa Premium Tax (if applicable)	0.00%	
Federal Income Tax	0.00%	
Health Insurance Providers Fee	3.40%	
Profit/Contingency (after tax)	0.00%	
Total Retention	12.68%	
Projected Required Revenue PMPM	\$ 524.02	<- Single Pool Gross

### Table 8. Components of Rate Change

Rate Components	201	.7	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	243	.8450791	305.459702	\$61.6	1 25.3%
B. Base period allowed claims before normalization	\$	477.52	\$ 414.09	-\$63.4	
C. Normalization factor component of change	\$	(153.05)	-158.7206466	-\$5.6	7 -\$0.02
D. Change in Normalized Allowed Claims Adjustment Components					
D1. Base period allowed claims after normalization	\$	324.47	255.37		
D2. URRT Trend	\$	78.35	57.28		
D3. URRT Morbidity	\$	(24.46)	93.92		
D4. URRT Other	\$	(45.68)	\$ 34.49	\$ 80.1	33%
D5. Normalized URRT RA/RI on an allowed basis	31.0	01225874	-32.84165875	\$ (63.8	<li>-26%</li>
D6. Normalized Exchange User Fee on an allowed basis	\$	5.72	\$ 9.22	\$ 3.5	) 1%
D7. Subtotal - Sum(D1:D6)	\$	369.41	\$ 417.44	\$ 48.0	3 20%
E. Change in Allowable Plan Adjusted Level Components					
E1. Network	\$	(50.09)	-31.92909045	\$ 18.1	5 7%
E2. Pricing AV	\$	(103.51)	\$ (125.27)	\$ (21.7	5) -9%
E3. Benefit Richness	\$	4.97	\$ 6.00	\$ 1.0	2 0%
E4. Catastrophic Eligibility	\$	(0.64)	\$ (0.77)	\$ (0.1	3) 0%
E5. Subtotal - Sum(E1:E4)	\$	(149.27)	\$ (151.97)	\$ (2.7	) -1%
F. Change in Retention Components					
F1. Administrative Expenses	\$	23.15	\$ 28.24	\$ 5.0	2%
F2. Taxes and Fees	s	0.12	\$ 10.51	\$ 10.3	4%
F3. Profit and/or Contingency	\$	-	\$ -	\$ -	0%
F4. Subtotal - Sum(F1:F3)	\$	23.27	\$ 38.74	\$ 15.4	6%
G. Change in Miscellaneous Items				\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	s	243.41	\$ 304.21	\$ 60.8	25%

#### Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

20	17	20	18
	1.736		1.760
	0.970		0.970
	1.010		1.008
	1.025		1.020
	0.845		0.924
\$	543.66	s	678.24
\$	369.41	\$	418.27
	s	0.970 1.010 1.025 0.845 \$ \$43.66	1.736 0.970 1.010 1.025 0.845 \$ \$43.66 \$

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

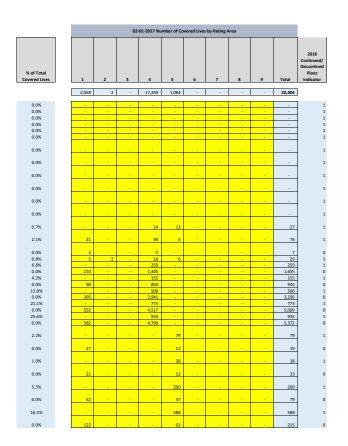
		2017	2018	
Paid-to-Allowed		0.682	0.675	
URRT Trend (Total Applied Trend Factor)		1.241	1 224	<- URRT W1. 5
URRT Morbidity		0.939		<- URRT W1,
URRT "Other"		0.879		<- URRT W1, 5
Risk Adjustment	s	31.13	\$ (35.93)	<- URRT W1, 5
Exchange User Fee	\$	5.74	\$ 10.09	<- URRT W1, 5
Capitation	\$			<- URRT W1, 5
Network		0.864	0.924	
Pricing AV		0.676	0.675	
Benefit Richness		1.023	1.023	
Catastrophic Eligibility		0.997	0.997	
Administrative Expenses		9.49%	9.24%	
Taxes and Fees		0.05%	3.44%	
Profit and/or Contingency		0.00%	0.00%	

# PA Rate Template Part III Table 10. Plan Rates

Calibration	Total Covered Lives @ 02-01-2017	
ge Calibration Factor	1.760	20,404
eographic Calibration Factor	0.970	

Age Geo Agg Carrier Name: Product(s): Market Segment: Rate Effective Date: Base Period Start Date Date of Most Recent Membership Market Adjusted Index Rate Highmark, Inc. EPO, PPO Individual 1.707 01/01/2018 01/01/2016 02/01/2017 676.89 45 CFR Part 156.8 (d) (2) Allowable Factors s Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2018 Total Covered Lives Mapped into 2018 Plans @ 02-01-1/1/18 Plan HIOS Plan ID (If 1/1/17 Plan Discontinued & Pricing AV (company-determined Benefit Richness (induced HIOS Plan ID (Standard Tobacco Surcharge Taxes & Fees (not including Exchange Plan Type (HMO, POS, PPO, EPO, Metallic Tier Actuarial Standard AV, Approach (1), Exchange On/Off or Benefits in addition to Plan Profit or Total Policyholder Provider Catastrophic Plan Total Plan Plan Plan Plan Plan Plan Pia Pia Pia Pia Pia Pia Pia Pia Pia

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 Standard AV, Actuarial Approach (1) Value Approach (2)	, On/Off or			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 Pla Adjusted Inde Rate PMPM		Proposed Rate Change Compared to Prior 12 months
Totals		,,	1				0.673		0.675	1.003	1.002	1.000	0.997	0.992		9.2%	3.4%	0.0%	3,655	14,962		5 \$ 305.46	25.27%
Plan 1	33709PA0870001	EPO	my Direct Blue EPO 1000G	N	33709PA0870001	Gold	0.7865 Approach (1)	On/Off	0.816	1.059	1.002	0.993	1.000	0.992	\$577.14	9.2%	3.4%	0.0%	-	-	<u>s</u> -	\$ 387.18	0.0%
Plan 2	33709PA0890001	EPO	my Direct Blue EPO 2850SQE	N	33709PA0890001	Silver	0.6817 Standard AV	On/Off	0.717	1.010	1.002	0.993	1.000	0.992	\$483.80	9.2%	3.4%	0.0%	-	-	ş -	\$ 324.56	0.0%
Plan 3		EPO	my Direct Blue EPO 3750S	N	33709PA0870002	Silver	0.705 Approach (1)	On/Off	0.724		1.002				\$488.64	9.2%		0.0%	-		<u>\$</u> -	\$ 327.80	0.0%
Plan 4		EPO	my Direct Blue EPO 71505	N	33709PA0870004	Silver	0.6621 Approach (1)	On/Off	0.650	1.010	1.002		1.343		\$588.61	9.2%		0.0%	-	-	<u>\$</u> -	\$ 394.87	0.0%
Plan 5		EPO	my Direct Blue EPO 6950B	N	33709PA0870007	Bronze	0.6144 Approach (1)	On/Off	0.590	0.980	1.002		1.000		\$386.27	9.2%			-	-	<u>s</u> -	\$ 259.13	0.0%
Plan 6	33709PA0870006	EPO	my Direct Blue EPO 7000B	N	33709PA0870006	Bronze	0.649 Approach (1)	On/Off	0.644	0.980	1.002	0.993	1.000	0.992	\$421.85	9.2%	3.4%	0.0%	-	-	<del>\$</del> -	\$ 283.00	0.0%
Plan 7	33709PA0860001	r	my Direct Blue Conemaugh EPO 1000G		33709PA0860001	Gold	0.7865 Approach (1)	On/Off	0.816	1.059	1.002	1.010	1.000	0.992	\$587.26	9.2%	3.4%	0.0%			<i>c</i>	\$ 393.97	0.0%
Fidit 7	33709FA0800001	LFO	my Direct Blue Conemaugh EPO 10000	N	33703FA0800001	Goid	0.7803 Approach (1)	Olivoli	0.810	1.039	1.002	1.010	1.000	0.332	\$367.20	5.27	5.4/0	0.0/6			<b>.</b>	\$ \$55.57	0.076
Plan 8	33709PA0880001	EPO	2850SQE	N	33709PA0880001	Silver	0.6817 Standard AV	On/Off	0.717	1.010	1.002	1.010	1.000	0.992	\$492.28	9.2%	3.4%	0.0%	-		s -	\$ 330.25	0.0%
Plan 9	33709PA0860002	EPO	my Direct Blue Conemaugh EPO 3750S	N	33709PA0860002	Silver	0.705 Approach (1)	On/Off	0.724	1.010	1.002	1.010	1.000	0.992	\$497.20	9.2%	3.4%	0.0%	-	-	ş -	\$ 333.55	0.0%
Plan 10	33709PA0860004	EPO	my Direct Blue Conemaugh EPO 7150S	N	33709PA0860004	Silver	0.6621 Approach (1)	On/Off	0.650	1.010	1.002	1.010	1.343	0.992	\$598.93	9.2%	3.4%	0.0%	-	-	<u>\$</u> -	\$ 401.79	0.0%
Plan 11	33709PA0860007	EPO	my Direct Blue Conemaugh EPO 6950B	N	33709PA0860007	Bronze	0.6144 Approach (1)	On/Off	0.590	0.980	1.002	1.010	1.000	0.992	\$393.05	9.2%	3.4%	0.0%	-	-	<del>\$</del> -	\$ 263.68	0.0%
Plan 12	33709PA0860006	EPO	my Direct Blue Conemaugh EPO 7000B		33709PA0860006	Bronze	0.649 Approach (1)	On/Off	0.644	0.980	1.002	1.010	1.000	0.992	\$429.25	9.2%	3.4%	0.0%			<i>c</i>	\$ 287.96	0.0%
Plan 12	33709PA0800000	EPU	Major Events Blue PPO 7350C (Actual	N	33709PA0800000	bronze	0.649 Approach (1)	UN/UN	0.044	0.980	1.002	1.010	1.000	0.992	\$429.25	9.2%	3.4%	0.0%	-	-	<b>\$</b>	\$ 287.90	0.0%
Plan 13	33709PA0380004	PPO	Renewing Members)	м	33709PA0380004	Catastrophic	0.574 Standard AV	On/Off	0 574	0.980	1 002	1.068	0.920	0.992	\$371.88	9.2%	3.4%	0.0%	27	76	\$ 205.5	6 \$ 249.48	21.4%
i lait to	55705770500004		Major Events Blue PPO 7350C		55705176505004	Catastrophic	0.574 Standard AV	01001	0.5/4	0.500	1.001	1.000	0.520	0.552	2571.00	5.27	5.4/0	0.072	27	10	203	0 0 245.40	21.476
Plan 14	33709PA0380004	PPO	(Mapped to Other Cat)	DM	33709PA0380003	Catastrophic	0.574 Standard AV	Off	0.574	0.980	1.002	1.068	0.920	0.992	\$371.88	9.2%	3.4%	0.0%	76	74	\$ 205.5	6 \$ 249.48	21.4%
			Major Events Blue PPO 7350C																				
Plan 15	33709PA0380004	PPO	(Discontinued)	DNM											\$0.00				-	7	\$ 205.5	6 \$ -	-100.0%
Plan 16		PPO	Major Events Blue PPO 7350C	м	33709PA0380003	Catastrophic	0.574 Standard AV	Off	0.574	0.980	1.002			0.992	\$371.88	9.2%	3.4%	0.0%	29	29	\$ 205.5		21.4%
Plan 17	33709PA0690003		my Connect Blue EPO 250G	DM	33709PA0870001	Gold	0.7865 Approach (1)	On/Off	0.816	1.059	1.002	0.993	1.000	0.992		9.2%	3.4%	0.0%	250			6 \$ 387.18	25.1%
Plan 18		EPO	my Connect Blue EPO 250G	DNM											\$0.00				-	1,127	\$ 309.5		-100.0%
Plan 19 Plan 20		EPO EPO	my Connect Blue EPO 1000G my Connect Blue EPO 1000G	DM DNM	33709PA0870001	Gold	0.7865 Approach (1)	On/Off	0.816	1.059	1.002	0.993	1.000	0.992	\$577.14 \$0.00	9.2%	3.4%	0.0%	155	104	\$ 302.1 \$ 302.1	3 \$ 387.18	28.1%
Plan 20 Plan 21	33709PA0690005		my Connect Blue EPO 1000G	DNM	33709PA0870002	Silver	0.705 Approach (1)	On/Off	0.724	1.010	1.002	0.993	1.000	0.992	\$488.64	9.2%	3.4%	0.0%	506			9 \$ 327.80	-100.0%
Plan 22		EPO	my Connect Blue EPO 17505	DNM	33703F700870002	Sliver	0.703 Approach (1)	Oliyoli	0.724	1.010	1.002	0.555	1.000	0.332	\$0.00	5.27	5.4/0	0.0/6		2,482	\$ 252.6		-100.0%
Plan 23	33709PA0690002		my Connect Blue EPO 2500S	DM	33709PA0870002	Silver	0.705 Approach (1)	On/Off	0.724	1.010	1.002	0.993	1.000	0.992		9.2%	3.4%	0.0%	773			5 \$ 327.80	28.2%
Plan 24	33709PA0690002	EPO	my Connect Blue EPO 2500S	DNM											\$0.00				-	3,720	\$ 255.6		-100.0%
Plan 25	33709PA0690004	EPO	my Connect Blue EPO 6500B	DM	33709PA0870007	Bronze	0.6144 Approach (1)	On/Off	0.590	0.980	1.002	0.993	1.000	0.992	\$386.27	9.2%	3.4%	0.0%	934	709	\$ 204.3	4 \$ 259.13	26.8%
Plan 26	33709PA0690004	EPO	my Connect Blue EPO 6500B	DNM											\$0.00				-	4,056	\$ 204.3	4 \$ -	-100.0%
Plan 27	33709PA0700005	PPO	my Community Blue Flex PPO 1700GQ	DM	33709PA0860001	Gold	0.7865 Approach (1)	On/Off	0.816	1.059	1.002	1.010	1.000	0.992	\$587.26	9.2%	3.4%	0.0%	79	55	\$ 344.3	5 \$ 393.97	14.4%
Plan 28	33709PA0700005	PPO	my Community Blue Flex PPO 1700GQ	DNM				_							\$0.00				-	27	\$ 344.3	5 5 -	-100.0%
Plan 29	33709PA0700006	PPO	my Community Blue Flex PPO 2800SQE	DM	33709PA0880001	Silver	0.6817 Standard AV	On/Off	0.717	1.010	1.002	1.010	1.000	0.992	\$492.28	9.2%	3.4%	0.0%	38	23	¢ 286.7	9 \$ 330.25	15.2%
Fidit 29	33709FA0700000	FF0	Iny community blue Flex FFO 28003QE	DM	33703FA0880001	JIVEI	0.0817 Standard Av	Oliyoli	0.717	1.010	1.002	1.010	1.000	0.332	2432.20	5.2 /	5.4/0	0.0/6	30	23	3 280.7	5 5 530.25	13.2/6
Plan 30	33709PA0700006	PPO	my Community Blue Flex PPO 2800SQE	DNM											\$0.00					19	\$ 286.7	9 5 -	-100.0%
Plan 31	33709PA0700007	PPO	my Community Blue Flex PPO 21005	DM	33709PA0860002	Silver	0.705 Approach (1)	On/Off	0.724	1.010	1.002	1.010	1.000	0.992	\$497.20	9.2%	3.4%	0.0%	200	140	\$ 278.0	1 \$ 333.55	20.0%
Plan 32	33709PA0700007	PPO	my Community Blue Flex PPO 21005	DNM											\$0.00				-	54	\$ 278.0	1 \$ -	-100.0%
Plan 33	33709PA0700008	PPO	my Community Blue Flex PPO 6800B	DM	33709PA0860007	Bronze	0.6144 Approach (1)	On/Off	0.590	0.980	1.002	1.010	1.000	0.992	\$393.05	9.2%	3.4%	0.0%	588	424	\$ 220.8	5 \$ 263.68	19.4%
Dire 04	33709PA0700008	PPO		0.004											\$0.00						<i>c</i>		100.00
Plan 34	23103FM010008	PPU	my Community Blue Flex PPO 6800B	UNM											\$0.00				-	182	\$ 220.8	- ¢	-100.0%



# PA Rate Template Part IV A - Individual Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name:	Highmark, Inc.
Product(s):	EPO, PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2018

	HIOS Plan ID (Standard	1/1/17 Plan	Discontinued, New, Modified, Existing (D,N,M,E) for	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan		Exchange On/Off or
Plan Number	Component)	Marketing Name	2018	Discontinued)	Metallic Tier	Off
Totals		These cells auto-fill	using the data en	tered in Table 10.		
Plan 1	33709PA0870001	my Direct Blue EPO 1000	N	33709PA0870001	Gold	On/Off
Plan 2	33709PA0890001	my Direct Blue EPO 2850		33709PA0890001	Silver	On/Off
Plan 3	33709PA0870002	my Direct Blue EPO 3750	N	33709PA0870002	Silver	On/Off
Plan 4	33709PA0870004	my Direct Blue EPO 7150		33709PA0870004	Silver	On/Off
Plan 5	33709PA0870007	my Direct Blue EPO 6950	N	33709PA0870007	Bronze	On/Off
Plan 6	33709PA0870006	my Direct Blue EPO 7000	N	33709PA0870006	Bronze	On/Off
Plan 7	33709PA0860001	my Direct Blue Conemaug	N	33709PA0860001	Gold	On/Off
Plan 8	33709PA0880001	my Direct Blue Conemaug	N	33709PA0880001	Silver	On/Off
Plan 9	33709PA0860002	my Direct Blue Conemaug	N	33709PA0860002	Silver	On/Off
Plan 10	33709PA0860004	my Direct Blue Conemaug	N	33709PA0860004	Silver	On/Off
Plan 11	33709PA0860007	my Direct Blue Conemaug	N	33709PA0860007	Bronze	On/Off
Plan 12	33709PA0860006	my Direct Blue Conemaug	N	33709PA0860006	Bronze	On/Off
Plan 13	33709PA0380004	Major Events Blue PPO 73	М	33709PA0380004	Catastrophic	On/Off
Plan 14	33709PA0380004	Major Events Blue PPO 73	DM	33709PA0380003	Catastrophic	-
Plan 15	33709PA0380004	Major Events Blue PPO 73	DNM	0	· ·	
Plan 16	33709PA0380003	Major Events Blue PPO 73	М	33709PA0380003	Catastrophic	Off
Plan 17	33709PA0690003	my Connect Blue EPO 250	DM	33709PA0870001	Gold	On/Off
Plan 18	33709PA0690003	my Connect Blue EPO 250	DNM	0		
Plan 19	33709PA0690005	my Connect Blue EPO 100	DM	33709PA0870001	Gold	On/Off
Plan 20	33709PA0690005	my Connect Blue EPO 100	DNM	0		
Plan 21	33709PA0690001	my Connect Blue EPO 175	DM	33709PA0870002	Silver	On/Off
Plan 22	33709PA0690001	my Connect Blue EPO 175	DNM	0		
Plan 23	33709PA0690002	my Connect Blue EPO 250	DM	33709PA0870002	Silver	On/Off
Plan 24	33709PA0690002	my Connect Blue EPO 250	DNM	0		
Plan 25	33709PA0690004	my Connect Blue EPO 650	DM	33709PA0870007	Bronze	On/Off
Plan 26	33709PA0690004	my Connect Blue EPO 650	DNM	0		
Plan 27	33709PA0700005	my Community Blue Flex	DM	33709PA0860001	Gold	On/Off
Plan 28	33709PA0700005	my Community Blue Flex	DNM	0		
Plan 29	33709PA0700006	my Community Blue Flex	DM	33709PA0880001	Silver	On/Off
Plan 30	33709PA0700006	my Community Blue Flex	DNM	0		
Plan 31	33709PA0700007	my Community Blue Flex	DM	33709PA0860002	Silver	On/Off
Plan 32	33709PA0700007	my Community Blue Flex	DNM	0		
Plan 33	33709PA0700008	my Community Blue Flex	DM	33709PA0860007	Bronze	On/Off
Plan 34	33709PA0700008	my Community Blue Flex	DNM	0		

2017 21-year-old, Non-Tobacco Premium PMPM																					
	1		2		3		4		5		6		6		7	8		9		(weighted by enrollmer by rating area)	
\$	199.39	\$	199.39	\$	-	\$	236.22	\$	238.54	\$	-	\$	-	\$	-	\$	-	\$	236.53		
Ŷ	155.55	Ŷ	155.55	Ŷ		Ŷ	230.22	Ŷ	230.34	Ŷ		Ŷ		Ŷ		Ŷ		Ŷ	230.33		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	Ś	-	\$	-	\$	-	\$	-		
\$	_	\$	-	Ś	-	\$	_	Ś	_	\$	-	\$	-	Ś	-	Ś		Ś	_		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	Ś	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
\$	199.39	\$	199.39	\$	-	\$	199.39	\$	199.39	\$	213.78	\$	-	\$	-	\$	-	\$	199.39		
\$	199.39	\$	199.39	\$	-	\$	199.39	\$	199.39	\$	213.78	\$	-	\$	-	\$	-	\$	199.39		
\$	199.39	\$	199.39	\$	-	\$	199.39	\$	199.39	\$	213.78	\$	-	\$	-	\$	-	\$	199.39		
\$	199.39	\$	199.39	\$	-	\$	199.39	\$	199.39	\$	213.78	\$	-	\$	-	\$	-	\$	199.39		
\$	300.28	\$	300.28	\$	-	\$	300.28	\$	300.28	\$	321.94	\$	-	\$	-	\$	-	\$	300.28		
\$	300.28	\$	300.28	\$	-	\$	300.28	\$	300.28	\$	321.94	\$	-	\$	-	\$	-	\$	300.28		
\$	293.07	\$	293.07	\$	-	\$	293.07	\$	293.07	\$	314.21	\$	-	\$	-	\$	-	\$	293.07		
\$	293.07	\$	293.07	\$	-	\$	293.07	\$	293.07	\$	314.21	\$	-	\$	-	\$	-	\$	293.07		
\$	245.10	\$	245.10	\$	-	\$	245.10	\$	245.10	\$	262.79	\$	-	\$	-	\$	-	\$	245.10		
\$	245.10	\$	245.10	\$	-	\$	245.10	\$	245.10	\$	262.79	\$	-	\$	-	\$	-	\$	245.10		
\$	247.98	\$	247.98	\$	-	\$	247.98	\$	247.98	\$	265.88	\$	-	\$	-	\$	-	\$	247.98		
\$	247.98	\$	247.98	\$	-	\$	247.98	\$	247.98	\$	265.88	\$	-	\$	-	\$	-	\$	247.98		
\$	198.21	\$	198.21	\$	-	\$	198.21	\$	198.21	\$	212.52	\$	-	\$	-	\$	-	\$	198.21		
\$	198.21	\$	198.21	\$	-	\$	198.21	\$	198.21	\$	212.52	\$	-	\$	-	\$	-	\$	198.21		
\$	334.02	\$	334.02	\$	-	\$	334.02	\$	334.02	\$	358.13	\$	-	\$	-	\$	-	\$	334.02		
\$	334.02	\$	334.02	\$	-	\$	334.02	\$	334.02	\$	358.13	\$	-	\$	-	\$	-	\$	334.02		
\$	278.19	\$	278.19	\$	-	\$	278.19	\$	278.19	\$	298.26	\$	-	\$	-	\$	-	\$	278.19		
\$	278.19	\$	278.19	\$	-	\$	278.19	\$	278.19	\$	298.26	\$	-	\$	-	\$	-	\$	278.19		
\$	269.67	\$	269.67	\$	-	\$	269.67	\$	269.67	\$	289.13	\$	-	\$	-	\$	-	\$	269.67		
\$	269.67	\$	269.67	\$	-	\$	269.67	\$	269.67	\$	289.13	\$	-	\$	-	\$	-	\$	269.67		
\$	214.23	\$	214.23	\$	-	\$	214.23	\$	214.23	\$	229.69	\$	-	\$	-	\$	-	\$	214.23		
\$	214.23	\$	214.23	\$	-	\$	214.23	\$	214.23	\$	229.69	\$	-	\$	-	\$	-	\$	214.23		

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					2	018 21-ye	ar-c	old, Non-T	oba	cco Prem	ium	PMPM						
1		2		3		4		5		6		7	8		9		en b	eighted by rollment y rating area)
\$ 242.00	\$	242.00	\$	-	\$	301.32	\$	283.35	\$	-	\$	-	\$	-	\$	-	\$	296.30
									<u> </u>		<u> </u>		<u> </u>		<u> </u>			
\$ 375.56	\$	375.56	\$	-	\$	375.56	\$	375.56	\$	402.66	\$	-	\$	-	\$	-	\$	-
\$ 314.82	\$	314.82	\$	-	\$	314.82	\$	314.82	\$	337.54	\$	-	\$	-	\$	-	\$	-
\$ 317.97	\$	317.97	\$	-	\$	317.97	\$	317.97	\$	340.92	\$	-	\$	-	\$	-	\$	-
\$ 383.02	\$	383.02	\$	-	\$	383.02	\$	383.02	\$	410.66	\$	-	\$	-	\$	-	\$	-
\$ 251.36	\$	251.36	\$	-	\$	251.36	\$	251.36	\$	269.50	\$	-	\$	-	\$	-	\$	-
\$ 274.51	\$	274.51	\$	-	\$	274.51	\$	274.51	\$	294.32	\$	-	\$	-	\$	-	\$	-
\$ 382.15	\$	382.15	\$	-	\$	382.15	\$	382.15	\$	409.72	\$	-	\$	-	\$	-	\$	-
\$ 320.34	\$	320.34	\$	-	\$	320.34	\$	320.34	\$	343.46	\$	-	\$	-	\$	-	\$	-
\$ 323.55	\$	323.55	\$	-	\$	323.55	\$	323.55	\$	346.89	\$	-	\$	-	\$	-	\$	-
\$ 389.74	\$	389.74	\$	-	\$	389.74	\$	389.74	\$	417.87	\$	-	\$	-	\$	-	\$	-
\$ 255.77	\$	255.77	\$	-	\$	255.77	\$	255.77	\$	274.22	\$	-	\$	-	\$	-	\$	-
\$ 279.32	\$	279.32	\$	-	\$	279.32	\$	279.32	\$	299.48	\$	-	\$	-	\$	-	\$	-
\$ 242.00	\$	242.00	\$	-	\$	242.00	\$	242.00	\$	259.46	\$	-	\$	-	\$	-	\$	242.00
\$ 242.00	\$	242.00	\$	-	\$	242.00	\$	242.00	\$	259.46	\$	-	\$	-	\$	-	\$	242.00
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 242.00	\$	242.00	\$	-	\$	242.00	\$	242.00	\$	259.46	\$	-	\$	-	\$	-	\$	242.00
\$ 375.56	\$	375.56	\$	-	\$	375.56	\$	375.56	\$	402.66	\$	-	\$	-	\$	-	\$	375.56
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 375.56	\$	375.56	\$	-	\$	375.56	\$	375.56	\$	402.66	\$	-	\$	-	\$	-	\$	375.56
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 317.97	\$	317.97	\$	-	\$	317.97	\$	317.97	\$	340.92	\$	-	\$	-	\$	-	\$	317.97
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 317.97	\$	317.97	\$	-	\$	317.97	\$	317.97	\$	340.92	\$	-	\$	-	\$	-	\$	317.97
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 251.36	\$	251.36	\$	-	\$	251.36	\$	251.36	\$	269.50	\$	-	\$	-	\$	-	\$	251.36
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 382.15	\$	382.15	\$	-	\$	382.15	\$	382.15	\$	409.72	\$	-	\$	-	\$	-	\$	382.15
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 320.34	\$	320.34	\$	-	\$	320.34	\$	320.34	\$ ¢	343.46	\$	-	\$	-	\$	-	\$	320.34
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 323.55	\$	323.55	\$ ¢	-	\$	323.55	\$ ¢	323.55	\$	346.89	\$ ¢	-	\$	-	\$ ¢	-	\$	323.55
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
\$ 255.77	\$ ¢	255.77	\$ ¢	-	\$	255.77	\$	255.77	\$ ¢	274.22	\$	-	\$ ¢	-	\$ ¢	-	\$	255.77
\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-

			Change in 21-	year-old Non	-Tobacco Pre	mium PMPM			
1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
21.4%	21.4%	0.0%	27.5%	19.0%	0.0%	0.0%	0.0%	0.0%	25.3%
						·			
21.4%	21.4%		21.4%	21.4%	21.4%				21.4%
21.4%	21.4%		21.4%	21.4%	21.4%				21.4%
21.4%	21.4%		21.4%	21.4%	21.4%				21.4%
25.1%	21.4%		21.4%	21.4%	21.4%				21.4%
28.1%	28.1%		28.1%	28.1%	28.1%				28.1%
29.7%	29.7%		29.7%	29.7%	29.7%				29.7%
23.770	25.770		25.770	23.770	23.770				23.770
28.2%	28.2%		28.2%	28.2%	28.2%				28.2%
26.8%	26.8%		26.8%	26.8%	26.8%				26.8%
20.0%	20.8%		20.8%	20.8%	20.8%				20.8%
14.4%	14.4%		14.4%	14.4%	14.4%				14.4%
45.00/			17.000						
 15.2%	15.2%		15.2%	15.2%	15.2%				15.2%
20.0%	20.0%		20.0%	20.0%	20.0%				20.0%
 19.4%	19.4%		19.4%	19.4%	19.4%				19.4%

# PA Rate Quarterly Template Part V Consumer Factors

# Table 12. Age and Tobacco Factors

	Projec	tion Perio	d Age and	Tobacco F	actors	
Age	Age	Tobacco		Age	Age	Tobacco
Band	Factor	Factor		Band	Factor	Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913	1.000		44	1.397	1.132
19	0.941	1.000		45	1.444	1.145
20	0.970	1.000		46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

\*PA follows the federal default age curve.

Carrier Name:	Highmark, Inc.
Product(s):	EPO, PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2018

### Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Crawford, Erie, Forest, McKean, Mercer, Venango, Warren	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

	Projecion Period Network Factor	S		
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Narrow ACA	Zone I (see attached memo)		0.91704	Filed April 2017
Narrow ACA	Zone Y (see attached memo)		0.933	Filed April 2017
Community Blue Closed Rx	Zones L and M		0.986	08/17/2012

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

### Plan Design Summary

				On/Off	Network	Rating	
HIOS Plan ID	Plan Design Marketing Name	Product	Metal	Exchange	Service Zone	Area	Counties Covered
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off	I	4	Beaver, Butler
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off	I.	4	Beaver, Butler
33709PA0870002	my Direct Blue EPO 3750S	EPO	Silver	On & Off	I.	4	Beaver, Butler
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off	I	4	Beaver, Butler
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off	I	4	Beaver, Butler
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off	I	4	Beaver, Butler
33709PA0860001	my Direct Blue Conemaugh EPO 1	EPO	Gold	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0880001	my Direct Blue Conemaugh EPO 2	EPO	Silver	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860002	my Direct Blue Conemaugh EPO 3	EPO	Silver	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860004	my Direct Blue Conemaugh EPO 7	EPO	Silver	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860007	my Direct Blue Conemaugh EPO 6	EPO	Bronze	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860006	my Direct Blue Conemaugh EPO 7	EPO	Bronze	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastrophic	On & Off	L	4, 5	Beaver, Blair, Butler, Cambria, Somerset
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastrophic	Off	М	1, 2, 4, 5, 6	
							Allegheny, Armstrong. Bedford, Cameron, Centre*, Clarion,
							Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene,
							Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer,
							Potter, Warren, Washington, Westmoreland, Venango

### Company Name: Highmark Inc., d/b/a Highmark Blue Cross Blue Shield Market: Individual Product(s): EPO, PPO Effective Date of Rates: January 1, 2018 - December 31, 2018

HIOS Plan ID (On Exchange ) =>	33709PA	0970001	33709PA	0900001	33709PA	0970002	2270004	0870004	33709PA	0970007	33709PA	0970006	33709PA	0860001
HIOS Plan ID (Off Exchange ) =>	33709PA		33709PA		33709PA			0870004	33709PA		33709PA		33709PA	
													my Direct Blue	e Conemaugh
Plan Name =>	my Direct Blu		my Direct Blue		my Direct Blu		EPO 1							
Form # =>	EPO/		EPO/HD		EPO/									
Rating Area =>	Are		Are	a 4	Are		Are		Are	d 4	Are	a 4	Are	
Network / Service Zone =>											I			
Metal =>	Go		Silv		Silv			ver	Broi		Broi		Go	
Deductible =>	\$1,		\$2,8		\$3,		\$7,		\$6,9		\$7,0		\$1,	
Coinsurance =>	80		80		70		70		100		70		80	
Copays =>	\$01		N/		\$0		\$70		\$50		\$60			РСР
OOP Max =>	\$6,		\$6,5		\$7,			350	\$7,3		\$7,3		\$6,	
Pediatric Dental =>	Ye		Ye		Ye			es	Ye		Ye			es
Age Band	Non-Tobacco	Tobacco												
0-14	\$287.30	\$287.30	\$240.84	\$240.84	\$243.25	\$243.25	\$293.01	\$293.01	\$192.29	\$192.29	\$210.00	\$210.00	\$292.34	\$292.34
15	\$312.84	\$312.84	\$262.25	\$262.25	\$264.87	\$264.87	\$319.06	\$319.06	\$209.38	\$209.38	\$228.67	\$228.67	\$318.33	\$318.33
16	\$322.61	\$322.61	\$270.43	\$270.43	\$273.14	\$273.14	\$329.01	\$329.01	\$215.92	\$215.92	\$235.80	\$235.80	\$328.27	\$328.27
17	\$332.37	\$332.37	\$278.62	\$278.62	\$281.40	\$281.40	\$338.97	\$338.97	\$222.45	\$222.45	\$242.94	\$242.94	\$338.20	\$338.20
18	\$342.89	\$342.89	\$287.43	\$287.43	\$290.31	\$290.31	\$349.70	\$349.70	\$229.49	\$229.49	\$250.63	\$250.63	\$348.90	\$348.90
19	\$353.40	\$353.40	\$296.25	\$296.25	\$299.21	\$299.21	\$360.42	\$360.42	\$236.53	\$236.53	\$258.31	\$258.31	\$359.60	\$359.60
20	\$364.29	\$364.29	\$305.38	\$305.38	\$308.43	\$308.43	\$371.53	\$371.53	\$243.82	\$243.82	\$266.27	\$266.27	\$370.69	\$370.69
21	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
22	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
23	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
24	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
25	\$377.06	\$386.49	\$316.08	\$323.98	\$319.24	\$327.22	\$384.55	\$394.16	\$252.37	\$258.68	\$275.61	\$282.50	\$383.68	\$393.27
26	\$384.57	\$394.18	\$322.38	\$330.44	\$325.60	\$333.74	\$392.21	\$402.02	\$257.39	\$263.82	\$281.10	\$288.13	\$391.32	\$401.10
27	\$393.59	\$403.43	\$329.93	\$338.18	\$333.23	\$341.56	\$401.40	\$411.44	\$263.43	\$270.02	\$287.69	\$294.88	\$400.49	\$410.50
28	\$408.23	\$418.44	\$342.21	\$350.77	\$345.63	\$354.27	\$416.34	\$426.75	\$273.23	\$280.06	\$298.39	\$305.85	\$415.40	\$425.79
28	\$420.25	\$430.76	\$352.28	\$350.77	\$355.81	\$364.71	\$428.60	\$439.32	\$281.27	\$288.30	\$307.18	\$305.85	\$427.63	\$438.32
30	\$426.26	\$436.92	\$357.32	\$366.25	\$360.90	\$369.92	\$434.73	\$445.60	\$285.29	\$288.30	\$311.57	\$314.80	\$433.74	\$444.58
30	\$435.27	\$456.92	\$364.88	\$374.00	\$368.53	\$377.74	\$434.75	\$455.02	\$285.29	\$292.42	\$318.16	\$326.11	\$433.74	\$453.98
31	\$444.29	\$455.40	\$372.43	\$374.00	\$376.16	\$385.56	\$453.11	\$455.02	\$297.36	\$298.81	\$324.75	\$332.87	\$452.08	\$453.98
32	\$444.29	\$455.40		\$386.58	\$380.93	\$390.45	\$458.86	\$470.33	\$297.56	\$304.79	\$324.75	\$337.08	\$457.82	\$465.38
33 34	\$449.92 \$455.93	\$461.17	\$377.15 \$382.19	\$386.58	\$380.93	\$390.45 \$395.67	\$458.86	\$470.33 \$476.61	\$301.13	\$308.66	\$328.86	\$337.08 \$341.59	\$457.82 \$463.93	\$469.27 \$475.53
35 36	\$458.93 \$461.94	\$470.40 \$473.49	\$384.71 \$387.23	\$394.33 \$396.91	\$388.56 \$391.10	\$398.27 \$400.88	\$468.05 \$471.11	\$479.75 \$482.89	\$307.16 \$309.17	\$314.84 \$316.90	\$335.45 \$337.65	\$343.84 \$346.09	\$466.99 \$470.04	\$478.66 \$481.79
30	\$461.94	\$476.56	\$389.75	\$399.49	\$393.65	\$400.88	\$474.18	\$486.03	\$309.17	\$318.90	\$339.84	\$348.34	\$470.04	\$481.79
38	\$467.95	\$479.65	\$392.27	\$402.08	\$396.19	\$405.49	\$474.18	\$480.05	\$313.19	\$318.96	\$342.04	\$350.59	\$475.10	\$488.06
39	\$467.95	\$485.81	\$397.30	\$402.08	\$401.28	\$406.09	\$483.37	\$489.17	\$317.22	\$325.15	\$346.43	\$355.09	\$482.27	\$488.00
40	\$479.97	\$527.97	\$402.34	\$407.25	\$401.28	\$447.01	\$489.50	\$538.45	\$321.22	\$353.36	\$350.82	\$385.90	\$482.27	\$537.23
40 41	\$479.97 \$488.98	\$540.32	\$402.34 \$409.90	\$442.57 \$452.94	\$406.37 \$414.00	\$447.01 \$457.47	\$489.50 \$498.69	\$538.45	\$321.24 \$327.27	\$353.36	\$350.82 \$357.41	\$385.90 \$394.94	\$488.39 \$497.56	\$537.23 \$549.80
41 42					-			-		\$361.63		\$394.94 \$404.47		
42 43	\$497.62 \$509.63	\$553.35 \$571.30	\$417.14 \$427.21	\$463.86 \$478.90	\$421.31 \$431.49	\$468.50 \$483.70	\$507.50 \$519.76	\$564.34 \$582.65	\$333.05 \$341.10	\$370.35 \$382.37	\$363.73 \$372.51	\$404.47 \$417.58	\$506.35 \$518.58	\$563.06 \$581.33
44	\$524.66	\$593.92	\$439.80	\$497.85	\$444.20	\$502.83	\$535.08	\$605.71	\$351.15	\$397.50	\$383.49	\$434.11	\$533.86	\$604.33
45	\$542.31	\$620.94	\$454.60	\$520.52 \$547.79	\$459.15	\$525.73	\$553.08	\$633.28	\$362.96	\$415.59	\$396.39	\$453.87 \$477.65	\$551.82	\$631.83
46 47	\$563.34 \$587.00	\$653.47 \$690.90	\$472.23 \$492.06	\$547.79 \$579.15	\$476.96 \$496.99	\$553.27 \$584.96	\$574.53 \$598.66	\$666.45 \$704.62	\$377.04 \$392.88	\$437.37 \$462.42	\$411.77 \$429.06	\$477.65 \$505.00	\$573.23 \$597.30	\$664.95 \$703.02
48	\$614.04	\$734.39	\$514.73	\$615.62	\$519.88	\$621.78	\$626.24	\$748.98	\$410.97	\$491.52	\$448.82	\$536.79	\$624.82	\$747.28
49	\$640.71	\$779.74	\$537.08	\$653.63	\$542.46	\$660.17	\$653.43	\$795.22	\$428.82	\$521.87	\$468.31	\$569.93	\$651.95	\$793.42
50	\$670.75	\$821.67	\$562.27	\$688.78	\$567.89	\$695.67	\$684.07	\$837.99	\$448.93	\$549.94	\$490.27	\$600.58	\$682.52	\$836.09
51	\$700.42	\$858.01	\$587.14	\$719.25	\$593.01	\$726.44	\$714.33	\$875.05	\$468.79	\$574.27	\$511.96	\$627.15	\$712.71	\$873.07
52	\$733.09	\$898.04	\$614.53	\$752.80	\$620.68	\$760.33	\$747.66	\$915.88	\$490.65	\$601.05	\$535.84	\$656.40	\$745.96	\$913.80
53	\$766.14	\$938.52	\$642.23	\$786.73	\$648.66	\$794.61	\$781.36	\$957.17	\$512.77	\$628.14	\$560.00	\$686.00	\$779.59	\$955.00
54	\$801.82	\$982.23	\$672.14	\$823.37	\$678.87	\$831.62	\$817.75	\$1,001.74	\$536.65	\$657.40	\$586.08	\$717.95	\$815.89	\$999.47
55	\$837.50	\$1,025.94	\$702.05	\$860.01	\$709.07	\$868.61	\$854.13	\$1,046.31	\$560.53	\$686.65	\$612.16	\$749.90	\$852.19	\$1,043.93
56	\$876.18	\$1,073.32	\$734.48	\$899.74	\$741.82	\$908.73	\$893.59	\$1,094.65	\$586.42	\$718.36	\$640.43	\$784.53	\$891.56	\$1,092.16
57	\$915.24	\$1,121.17	\$767.22	\$939.84	\$774.89	\$949.24	\$933.42	\$1,143.44	\$612.56	\$750.39	\$668.98	\$819.50	\$931.30	\$1,140.84
58	\$956.93	\$1,172.24	\$802.16	\$982.65	\$810.19	\$992.48	\$975.93	\$1,195.51	\$640.47	\$784.58	\$699.45	\$856.83	\$973.72	\$1,192.81
59	\$977.58	\$1,197.54	\$819.48	\$1,003.86	\$827.68	\$1,013.91	\$997.00	\$1,221.33	\$654.29	\$801.51	\$714.55	\$875.32	\$994.74	\$1,218.56
60	\$1,019.27	\$1,248.61	\$854.42	\$1,046.66	\$862.97	\$1,057.14	\$1,039.52	\$1,273.41	\$682.19	\$835.68	\$745.02	\$912.65	\$1,037.16	\$1,270.52
61	\$1,055.32	\$1,292.77	\$884.64	\$1,083.68	\$893.50	\$1,094.54	\$1,076.29	\$1,318.46	\$706.32	\$865.24	\$771.37	\$944.93	\$1,073.84	\$1,315.45
62	\$1,078.98	\$1,321.75	\$904.48	\$1,107.99	\$913.53	\$1,119.07	\$1,100.42	\$1,348.01	\$722.16	\$884.65	\$788.67	\$966.12	\$1,097.92	\$1,344.95
63	\$1,108.65	\$1,358.10	\$929.35	\$1,138.45	\$938.65	\$1,149.85	\$1,130.68	\$1,385.08	\$742.01	\$908.96	\$810.35	\$992.68	\$1,128.11	\$1,381.93
64	\$1,126.68	\$1,380.18	\$944.46	\$1,156.96	\$953.91	\$1,168.54	\$1,149.06	\$1,407.60	\$754.08	\$923.75	\$823.53	\$1,008.82	\$1,146.45	\$1,404.40
65+	\$1,126.68	\$1,380.18	\$944.46	\$1,156.96	\$953.91	\$1,168.54	\$1,149.06	\$1,407.60	\$754.08	\$923.75	\$823.53	\$1,008.82	\$1,146.45	\$1,404.40

#### Company Name: Highmark Inc., Market: Individual Product(s): EPO, PPO Effective Date of Rates: January

HIOS Plan ID (On Exchange ) =>	33709PA		33709PA			33709PA0860004 33709PA0860004 my Direct Blue Conemaugh		0860007	33709PA		33709PA0		N		N	
HIOS Plan ID (Off Exchange ) =>	33709PA		33709PA			33709PA0860004 my Direct Blue Conemaugh EPO 71505 my Di EPO/WDP		0860007	33709PA		33709PA0	380004	33709PA	0380003	33709PA	0380003
Plan Name =>	my Direct Blue EPO 28		my Direct Blue EPO 3				my Direct Blue Con	emaugh EPO 6950B	my Direct Blue EPO 7		Major Events Bl	ue PPO 7350C	Major Events B	ue PPO 7350C	Major Events B	lue PPO 7350C
Form # =>	EPO/HDH		EPO/				EPO/		EPO/		CAT/W		CAT/V		CAT/V	
Rating Area =>	Area		Are		Are		Are			a 5	Area	4, 5	Area 1,		Are	
Network / Service Zone =>	Y		Y		Y		١		Y		L		N		N	
Metal =>	Silv		Silv		Silv		Bro		Bro		Catastr		Catasti		Catast	
Deductible =>	\$2,8		\$3,3			\$7,150		950	\$7,0		\$7,3		\$7,3		\$7,3	
Coinsurance =>	80		70		70		100%		70	-	100		100		100	
Copays =>	N/		\$0 F		\$70		\$50 PCP		\$60		N/.		N/		N/	
OOP Max =>	\$6,5		\$7,3		\$7,3		\$7,		\$7,3		\$7,350 Yes		\$7,3		\$7,3	
Pediatric Dental =>	Ye Non-Tobacco	Tobacco	Ye Non-Tobacco	Tobacco	Ye Non-Tobacco	Tobacco	Ye Non-Tobacco	Tobacco	Yes Non-Tobacco Tobacco				Ye Non-Tobacco	Tobacco	Ye Non-Tobacco	Tobacco
Age Band											Non-Tobacco Tobacco					
0-14	\$245.06	\$245.06	\$247.52	\$247.52	\$298.15	\$298.15	\$195.66	\$195.66	\$213.68	\$213.68	\$185.13	\$185.13	\$185.13	\$185.13	\$198.49	\$198.49
15	\$266.84	\$266.84	\$269.52	\$269.52	\$324.65	\$324.65	\$213.06	\$213.06	\$232.67	\$232.67	\$201.59	\$201.59	\$201.59	\$201.59	\$216.13	\$216.13
16	\$275.17	\$275.17	\$277.93	\$277.93	\$334.79	\$334.79	\$219.71	\$219.71	\$239.94	\$239.94	\$207.88	\$207.88	\$207.88	\$207.88	\$222.88	\$222.88
17	\$283.50	\$283.50	\$286.34	\$286.34	\$344.92	\$344.92	\$226.36	\$226.36	\$247.20	\$247.20	\$214.17	\$214.17	\$214.17	\$214.17	\$229.62	\$229.62
18	\$292.47	\$292.47	\$295.40	\$295.40	\$355.83	\$355.83	\$233.52	\$233.52	\$255.02	\$255.02	\$220.95	\$220.95	\$220.95	\$220.95	\$236.89	\$236.89
19	\$301.44	\$301.44	\$304.46	\$304.46	\$366.75	\$366.75	\$240.68	\$240.68	\$262.84	\$262.84	\$227.72	\$227.72	\$227.72	\$227.72	\$244.15	\$244.15
20	\$310.73	\$310.73	\$313.84	\$313.84	\$378.05	\$378.05	\$248.10	\$248.10	\$270.94	\$270.94	\$234.74	\$234.74	\$234.74	\$234.74	\$251.68	\$251.68
21	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48	\$255.77	\$262.16	\$279.32	\$286.30	\$242.00	\$248.05	\$242.00	\$248.05	\$259.46	\$265.95
22	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48	\$255.77	\$262.16	\$279.32	\$286.30	\$242.00	\$248.05	\$242.00	\$248.05	\$259.46	\$265.95
23	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48	\$255.77	\$262.16	\$279.32	\$286.30	\$242.00	\$248.05	\$242.00	\$248.05	\$259.46	\$265.95
24	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48 \$401.08	\$255.77	\$262.16	\$279.32 \$280.44	\$286.30 \$287.45	\$242.00	\$248.05 \$249.04	\$242.00 \$242.97	\$248.05 \$249.04	\$259.46 \$260.50	\$265.95
25	\$321.62	\$329.66	\$324.84	\$332.96	\$391.30		\$256.79	\$263.21			\$242.97					\$267.01
26 27	\$328.03 \$335.72	\$336.23 \$344.11	\$331.32 \$339.08	\$339.60 \$347.56	\$399.09 \$408.45	\$409.07 \$418.66	\$261.91 \$268.05	\$268.46 \$274.75	\$286.02 \$292.73	\$293.17 \$300.05	\$247.81 \$253.62	\$254.01 \$259.96	\$247.81 \$253.62	\$254.01 \$259.96	\$265.69 \$271.91	\$272.33 \$278.71
27 28	\$335.72	\$344.11 \$356.92	\$339.08	\$347.56	\$408.45 \$423.65	\$434.24	\$268.05	\$274.75	\$292.73 \$303.62		\$253.62 \$263.05	\$259.96	\$253.62 \$263.05	\$259.96	\$271.91 \$282.03	\$278.71 \$289.08
28 29	\$348.21 \$358.46	\$356.92	\$351.70	\$360.49	\$423.65 \$436.12	\$434.24 \$447.02	\$278.02	\$284.97 \$293.37	\$303.62	\$311.21 \$320.37	\$263.05	\$269.63	\$263.05	\$269.63	\$282.03 \$290.34	\$289.08
30	\$363.59	\$372.68	\$367.23	\$376.41	\$442.35	\$453.41	\$290.30	\$297.56	\$317.03	\$320.37	\$274.67	\$281.54	\$274.67	\$281.54	\$290.34	\$301.85
30	\$371.27	\$380.55	\$374.99	\$384.36	\$451.71	\$463.00	\$296.44	\$303.85	\$323.73	\$324.90	\$280.48	\$281.34	\$280.48	\$281.54	\$300.71	\$308.23
32	\$378.96	\$388.43	\$382.76	\$392.33	\$461.06	\$472.59	\$302.58	\$310.14	\$330.44	\$338.70	\$286.29	\$293.45	\$286.29	\$293.45	\$306.94	\$314.61
33	\$383.77	\$393.36	\$387.61	\$397.30	\$466.91	\$478.58	\$306.41	\$314.07	\$334.63	\$343.00	\$289.92	\$297.17	\$289.92	\$297.17	\$310.83	\$318.60
34	\$388.89	\$398.61	\$392.79	\$402.61	\$473.14	\$484.97	\$310.50	\$318.26	\$339.09	\$347.57	\$293.79	\$301.13	\$293.79	\$301.13	\$314.98	\$322.85
35	\$391.46	\$401.25	\$395.38	\$405.26	\$476.26	\$488.17	\$312.55	\$320.36	\$341.33	\$349.86	\$295.72	\$303.11	\$295.72	\$303.11	\$317.06	\$324.99
36	\$394.02	\$403.87	\$397.97	\$407.92	\$479.38	\$491.36	\$314.60	\$322.47	\$343.56	\$352.15	\$297.66	\$305.10	\$297.66	\$305.10	\$319.14	\$327.12
37	\$396.58	\$406.49	\$400.55	\$410.56	\$482.50	\$494.56	\$316.64	\$324.56	\$345.80	\$354.45	\$299.60	\$307.09	\$299.60	\$307.09	\$321.21	\$329.24
38	\$399.14	\$409.12	\$403.14	\$413.22	\$485.62	\$497.76	\$318.69	\$326.66	\$348.03	\$356.73	\$301.53	\$309.07	\$301.53	\$309.07	\$323.29	\$331.37
39	\$404.27	\$414.38	\$408.32	\$418.53	\$491.85	\$504.15	\$322.78	\$330.85	\$352.50	\$361.31	\$305.40	\$313.04	\$305.40	\$313.04	\$327.44	\$335.63
40	\$409.39	\$450.33	\$413.50	\$454.85	\$498.09	\$547.90	\$326.87	\$359.56	\$356.97	\$392.67	\$309.28	\$340.21	\$309.28	\$340.21	\$331.59	\$364.75
41	\$417.08	\$460.87	\$421.26	\$465.49	\$507.44	\$560.72	\$333.01	\$367.98	\$363.67	\$401.86	\$315.08	\$348.16	\$315.08	\$348.16	\$337.82	\$373.29
42	\$424.45	\$471.99	\$428.70	\$476.71	\$516.41	\$574.25	\$338.90	\$376.86	\$370.10	\$411.55	\$320.65	\$356.56	\$320.65	\$356.56	\$343.78	\$382.28
43	\$434.70	\$487.30	\$439.06	\$492.19	\$528.88	\$592.87	\$347.08	\$389.08	\$379.04	\$424.90	\$328.39	\$368.13	\$328.39	\$368.13	\$352.09	\$394.69
44	\$447.51	\$506.58	\$452.00	\$511.66	\$544.47	\$616.34	\$357.31	\$404.47	\$390.21	\$441.72	\$338.07	\$382.70	\$338.07	\$382.70	\$362.47	\$410.32
45	\$462.57	\$529.64	\$467.21	\$534.96	\$562.78	\$644.38	\$369.33	\$422.88	\$403.34	\$461.82	\$349.45	\$400.12	\$349.45	\$400.12	\$374.66	\$428.99
46	\$480.51	\$557.39	\$485.33	\$562.98	\$584.61	\$678.15	\$383.66	\$445.05	\$418.98	\$486.02	\$363.00	\$421.08	\$363.00	\$421.08	\$389.19	\$451.46
47	\$500.69	\$589.31	\$505.71	\$595.22	\$609.16	\$716.98	\$399.77	\$470.53	\$436.58	\$513.85	\$378.25	\$445.20	\$378.25	\$445.20	\$405.54	\$477.32
48	\$523.76	\$626.42	\$529.00	\$632.68	\$637.22	\$762.12	\$418.18	\$500.14	\$456.69	\$546.20	\$395.67	\$473.22	\$395.67	\$473.22	\$424.22	\$507.37
49	\$546.50	\$665.09	\$551.98	\$671.76	\$664.90	\$809.18	\$436.34	\$531.03	\$476.52	\$579.92	\$412.85	\$502.44	\$412.85	\$502.44	\$442.64	\$538.69
50	\$572.13	\$700.86	\$577.86	\$707.88	\$696.08	\$852.70	\$456.81	\$559.59	\$498.87	\$611.12	\$432.21	\$529.46	\$432.21	\$529.46	\$463.40	\$567.67
51	\$597.43	\$731.85	\$603.42	\$739.19	\$726.87	\$890.42	\$477.01	\$584.34	\$520.93	\$638.14	\$451.33	\$552.88	\$451.33	\$552.88	\$483.89	\$592.77
52 53	\$625.30 \$653.49	\$765.99 \$800.53	\$631.57 \$660.04	\$773.67 \$808.55	\$760.77 \$795.07	\$931.94 \$973.96	\$499.26 \$521.77	\$611.59 \$639.17	\$545.23 \$569.81	\$667.91 \$698.02	\$472.38 \$493.68	\$578.67 \$604.76	\$472.38 \$493.68	\$578.67 \$604.76	\$506.47 \$529.30	\$620.43 \$648.39
53	\$683.93	\$800.53 \$837.81	\$690.04	\$808.55 \$846.21	\$795.07 \$832.09	\$973.96 \$1,019.31	\$521.77	\$668.94	\$596.35	\$698.02 \$730.53	\$493.68 \$516.67	\$632.92	\$493.68 \$516.67	\$632.92	\$529.30 \$553.95	\$678.59
54	\$683.93 \$714.36	\$837.81 \$875.09	\$690.78	\$846.21 \$883.86	\$832.09	\$1,019.31 \$1,064.67	\$570.37	\$698.70	\$596.35 \$622.88	\$763.03	\$516.67 \$539.66	\$661.08	\$539.66	\$661.08	\$553.95	\$708.79
55	\$714.36	\$875.09	\$721.52 \$754.84	\$883.86	\$869.12	\$1,064.67 \$1,113.84	\$596.71	\$698.70	\$651.65	\$763.03	\$539.66	\$691.62	\$539.66	\$691.62	\$605.32	\$708.79
56	\$747.35	\$915.50	\$754.84 \$788.49	\$924.68 \$965.90	\$909.26	\$1,113.84 \$1,163.51	\$623.31	\$763.55	\$680.70	\$798.27 \$833.86	\$564.59	\$691.62	\$589.75	\$722.44	\$632.30	\$774.52
58	\$780.87 \$816.23	\$999.88	\$788.49	\$965.90	\$993.06	\$1,216.50	\$651.70	\$798.33	\$711.71	\$871.84	\$589.75	\$755.36	\$616.62	\$755.36	\$661.10	\$809.85
59	\$833.85	\$1,021.47	\$842.20	\$1,009.90	\$1,014.49	\$1,210.50	\$665.77	\$815.57	\$727.07	\$890.66	\$629.93	\$771.66	\$629.93	\$755.56	\$675.37	\$827.33
60	\$869.40	\$1,021.47	\$878.11	\$1,031.70	\$1,057.75	\$1,242.75	\$694.16	\$850.35	\$758.07	\$928.64	\$656.79	\$804.57	\$656.79	\$804.57	\$704.17	\$862.61
61	\$900.16	\$1,005.02	\$909.18	\$1,075.08	\$1,037.73	\$1,295.74 \$1,341.58	\$718.71	\$880.42	\$784.89	\$928.64	\$680.02	\$833.02	\$680.02	\$833.02	\$729.08	\$893.12
62	\$920.34	\$1,102.70	\$929.56	\$1,113.75	\$1,119.72	\$1,341.58	\$734.83	\$900.17	\$802.49	\$983.05	\$695.27	\$851.71	\$695.27	\$853.02	\$745.43	\$913.15
63	\$945.64	\$1,158.41	\$955.12	\$1,170.02	\$1,150.51	\$1,409.37	\$755.03	\$924.91	\$824.55	\$1,010.07	\$714.38	\$875.12	\$714.38	\$875.12	\$765.93	\$938.26
64	\$961.02	\$1,177.25	\$970.65	\$1,189.05	\$1,169.22	\$1,432.29	\$767.31	\$939.95	\$837.96	\$1,026.50	\$726.00	\$889.35	\$726.00	\$889.35	\$778.38	\$953.52
65+	\$961.02	\$1,177.25	\$970.65	\$1,189.05	\$1,169.22	\$1,432.29	\$767.31	\$939.95	\$837.96	\$1,026.50	\$726.00	\$889.35	\$726.00	\$889.35	\$778.38	\$953.52
		+-,	70.000	+ =,====.05		+-,	7.0.101	+	70000	+-,0100	÷.=0.00	+000.00	Ţ0.00	+	÷	7000.02

#### Highmark Inc., d/b/a Highmark Blue Cross Blue Shield Market Individual RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATES FOR AGE 2	I, NON-TOBACCO USER, BY RATING AREA AND	COUNT			RATING ARE	A 1							RATING AF	REA 2	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
33709PA0870001	my Direct Blue EPO 1000G		Gold	On & Off											
33709PA0890001	my Direct Blue EPO 2850SQE	EPO		On & Off											
33709PA0870002	my Direct Blue EPO 3750S			On & Off											
33709PA0870004	my Direct Blue EPO 7150S			On & Off											
33709PA0870007	my Direct Blue EPO 6950B	EPO		On & Off											
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off											
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO	Gold	On & Off											
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO	Silver	On & Off											
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO	Silver	On & Off											
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO	Silver	On & Off											
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO	Bronze	On & Off											
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO	Bronze	On & Off											
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastrophi	On & Off											
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastrophi	Off	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00

Highmark Inc., d/b/a Highmark Blue Cross Blue Shield Market Individual RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 3

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off													
33709PA0890001	my Direct Blue EPO 2850SQE	EPO		On & Off													
33709PA0870002	my Direct Blue EPO 3750S			On & Off													
	my Direct Blue EPO 7150S			On & Off													
	my Direct Blue EPO 6950B	EPO		On & Off													
	my Direct Blue EPO 7000B	EPO		On & Off													
	my Direct Blue Conemaugh EPO 1000G	EPO		On & Off													
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE		Silver	On & Off													
33709PA0860002	my Direct Blue Conemaugh EPO 3750S		Silver	On & Off													
33709PA0860004	my Direct Blue Conemaugh EPO 7150S			On & Off													
	my Direct Blue Conemaugh EPO 6950B	EPO		On & Off													
	my Direct Blue Conemaugh EPO 7000B	EPO		On & Off													
	Major Events Blue PPO 7350C	PPO	Catastroph														
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastroph	i Off													

#### Highmark Inc., d/b/a Highmark Blue Cross Blue Shield Market Individual RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATES FOR AGE 2.	I, NON-TOBACCO USER, BY RATING AREA AND	COUNTY			RATING AREA	4									RATING AR	EA 5					
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off			\$375.56	\$375.56													
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off			\$314.82	\$314.82													
33709PA0870002	my Direct Blue EPO 3750S	EPO	Silver	On & Off			\$317.97	\$317.97													
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off			\$383.02	\$383.02													
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off			\$251.36	\$251.36													
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off			\$274.51	\$274.51													
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO	Gold	On & Off												\$382.15		\$382.15			\$382.15
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO	Silver	On & Off												\$320.34		\$320.34			\$320.34
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO	Silver	On & Off												\$323.55		\$323.55			\$323.55
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO	Silver	On & Off												\$389.74		\$389.74			\$389.74
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO	Bronze	On & Off												\$255.77		\$255.77			\$255.77
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO	Bronze	On & Off												\$279.32		\$279.32			\$279.32
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastrophi	On & Off			\$242.00	\$242.00								\$242.00		\$242.00			\$242.00
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastrophi	Off	\$242.00	\$242.00			\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00		\$242.00		\$242.00	\$242.00	

#### Highmark Inc., d/b/a Highmark Blue Cross Blue Shield Market Individual RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	1, NON-TOBACCO USER, BY RATING AREA ANI				RATING AR	EA 6									RATING AR	EA 7		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off														
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off														
33709PA0870002	my Direct Blue EPO 3750S	EPO		On & Off														
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off														
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off														
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off														
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO	Gold	On & Off														
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO	Silver	On & Off														
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO	Silver	On & Off														
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO	Silver	On & Off														
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO	Bronze	On & Off														
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO	Bronze	On & Off														
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastroph	i On & Off														
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastroph	i Off	\$259.46													

#### Highmark Inc., d/b/a Highmark Blue Cross Blue Shield Market Individual RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

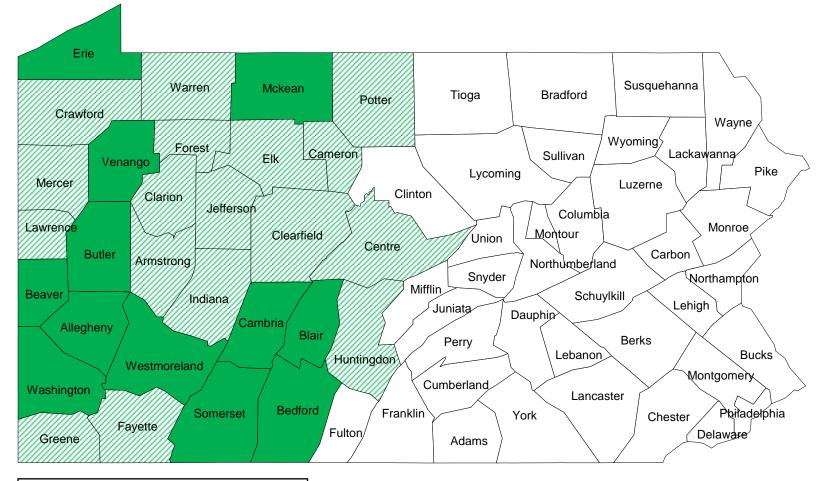
HIOS Plan ID Plan Marketing Name Product Metal On/Off Exchange Bucks Chester Delaware Montogomery Philadelphia Cumberland Dauphin Franklin Fulton Juniata Lebanon Perry my Direct Blue EPO 1000G On & Off 33709PA0870001 EPO Gold 33709PA0890001 my Direct Blue EPO 2850SQE EPO Silver On & Off 33709PA0870002 my Direct Blue EPO 3750S On & Off EPO Silver 33709PA0870004 my Direct Blue EPO 7150S EPO Silver On & Off 33709PA0870007 EPO On & Off my Direct Blue EPO 6950B Bronze 33709PA0870006 my Direct Blue EPO 7000B EPO Bronze On & Off 33709PA0860001 my Direct Blue Conemaugh EPO 1000G EPO Gold On & Off my Direct Blue Conemaugh EPO 2850SQE EPO Silver On & Off 33709PA0880001 33709PA0860002 my Direct Blue Conemaugh EPO 3750S EPO Silver On & Off 33709PA0860004 my Direct Blue Conemaugh EPO 7150S EPO Silver On & Off 33709PA0860007 my Direct Blue Conemaugh EPO 6950B EPO Bronze On & Off 33709PA0860006 my Direct Blue Conemaugh EPO 7000B EPO Bronze On & Off 33709PA0380004 Major Events Blue PPO 7350C PPO Catastrophi On & Off 33709PA0380003 Major Events Blue PPO 7350C Catastrophi Off PPO

RATING AREA 8

RATING AREA 9

# 2017 Service Area

# Issuer: Highmark Inc. Market: Individual



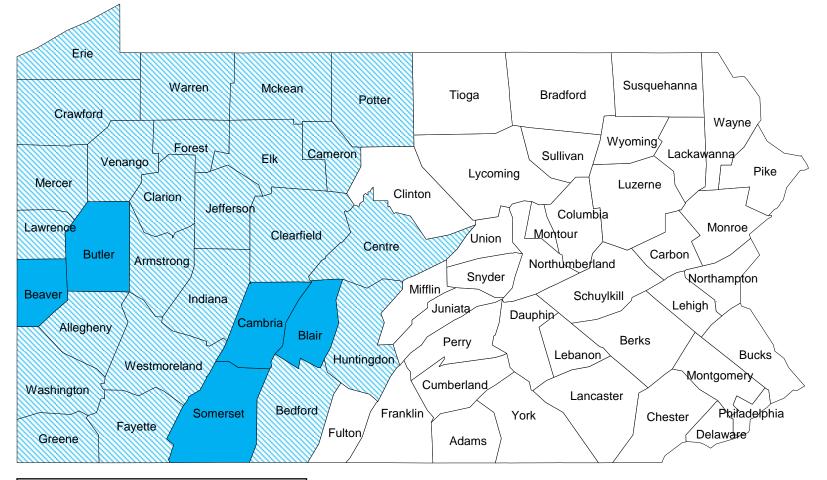
**Key** (modify as needed)

: 2017 on-exchange service area

: 2017 off-exchange only service area

# 2018 Service Area

# Issuer: Highmark Inc. Market: Individual



**Key** (modify as needed)

: 2018 on-exchange service area

3 : 2018 off-exchange only service area

ABC D	E	F	G	Н	I J	К	L	М	N O	Р	Q	R	S	τι	J V	Х	
Unified Rate Review v4.2																	
Company Legal Name:	Highmark		State:	PA													
	33709		Market:	Individual													
Effective Date of Rate Change(s):																	
	01,01,1010																
Market Level Calculations (Same for all Pla	ins)																
Section I: Experience period data		_															
Experience Period:	01/01/2016		12/31/2016														
		Experience Period															
Premiums (net of MLR Rebate) in Experien	no Devie de	Aggregate Amount \$141,044,695	<u>PMPM</u> \$287.31	<u>% of Prem</u> 100.00%													
Incurred Claims in Experience Period	ice Period:	\$151,170,732	\$287.31 307.94	100.00%													
Allowed Claims:		\$203,964,457	415.48	144.61%													
Index Rate of Experience Period		,,,	\$414.09														
Experience Period Member Months		490,907															
Section II: Allowed Claims, PMPM basis		Experience	Period		Proie	ction Period:	01/01/2018	3 to	12/31/2018	M	lid-noint to Mid	l-noint Exnerie	nce to Projection:	24 n	nonths		
		Experience	chou		Adj't. from E				12/51/2010			point, experie	nee to rrojection.	2.1.1	lonting	-	
		on Actual Experi	ence Allowed		Projectio	n Period	Facto	ors	Projections, b	efore credibility	Adjustment		Credibility Manua				
	Utilization	Utilization per	Average		Pop'l risk				Utilization per	Average		Utilization	Average				
Benefit Category	Description	1,000	Cost/Service	PMPM	Morbidity	Other	Cost	Util	1,000	Cost/Service	PMPM	per 1,000	Cost/Service	PMPM			
Inpatient Hospital	Admits	83.90	\$12,427.89	\$86.89	1.300 1.300	1.085	1.050	1.054 1.054	121.19	\$14,865.13	\$150.12	0.00 0.00	\$0.00	\$0.00 0.00			
Outpatient Hospital Professional	Visits Visits	2,778.50 14,915.00	499.41 85.50	115.63 106.27	1.300	1.085 1.085	1.050 1.050	1.054	4,013.38 21,543.82	597.35 102.27	199.78 183.61	0.00	0.00 0.00	0.00			
Other Medical	Visits	696.80	233.37	13.55	1.300	1.085	1.050	1.054	1,006.49	279.13	23.41	0.00	0.00	0.00			
Capitation	Benefit Period	12,000.00	1.73	1.73	1.000	1.000	0.850	1.000	12,000.00	1.25	1.25	0.00	0.00	0.00			
Prescription Drug	Prescriptions	13,937.37	78.70	91.41	1.300	1.085	1.050	1.054	20,131.69	94.13	157.92	0.00	0.00	0.00			
Total				\$415.48							\$716.10			\$0.00			
															After Credibility		
Section III: Projected Experience:				Projected Allowed	Claims PMPM (w	<pre>//applied cred</pre>	dibility if appli				100.00%						393,571
					Paid to Allow	ad Average En	actor in Projoc	tion Period			100.0076			0.00%	\$716.10		
					Paid to Allow	-	-		t PMPM	I	100.0070	1		0.00%	0.675		
					Paid to Allow Projected Inc Projected Risl	urred Claims,	before ACA re		t, PMPM		100.0076	I		0.00%	0.675 \$483.39	\$9,	716,228 722,116
					Projected Inc Projected Risl	urred Claims, k Adjustments	before ACA re s PMPM	ein & Risk Adj	't, PMPM veries, net of rein pre	em, PMPM	100.0078	I		0.00%	0.675	\$9,	716,228
					Projected Inc Projected Risl	urred Claims, k Adjustments Incurred Claim	before ACA re s PMPM ns, before reir	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	100.0078	I		0.00%	0.675 \$483.39 <u>35.93</u>	\$9, \$8,	716,228 722,116
				Projected Incurred	Projected Inc Projected Risl Projected I Projected AC/	urred Claims, k Adjustments Incurred Claim	before ACA re s PMPM ns, before reir	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	100.0075	I		0.00%	0.675 \$483.39 <u>35.93</u> \$447.47	\$9, \$8,	716,228 722,116 994,111
				Projected Incurred Administrative Exp	Projected Inc Projected Risl Projected I Projected AC/ Claims	urred Claims, k Adjustments Incurred Claim	before ACA re s PMPM ns, before reir	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	100.0075	I		9.24%	0.675 \$483.39 <u>35.93</u> \$447.47 <u>0.00</u>	\$9, \$8, \$8,	716,228 722,116 994,111 <u>0</u>
				Administrative Exp Profit & Risk Load	Projected Inc Projected Risl Projected I Projected AC/ Claims	urred Claims, k Adjustments Incurred Claim	before ACA re s PMPM ns, before reir	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	100.00%	I		9.24% 0.00%	0.675 \$483.39 <u>35.93</u> \$447.47 <u>0.00</u> \$447.47 48.44 0.00	\$9, \$8, \$8,	716,228 722,116 994,111 994,111 973,644 0
				Administrative Exp Profit & Risk Load Taxes & Fees	Projected Inc Projected Risl Projected A Projected A Claims ense Load	urred Claims, k Adjustments Incurred Clain A reinsurance	before ACA re s PMPM ns, before rein recoveries, n	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	10.00	I		9.24%	0.675 \$483.39 <u>35.93</u> \$447.47 \$447.47 \$447.47 48.44 0.00 <u>28.11</u>	\$9, \$8, \$8,	716,228 722,116 994,111 994,111 973,644 0 564,989
				Administrative Exp Profit & Risk Load Taxes & Fees Single Risk Pool Gro	Projected Inc Projected Risl Projected I Projected AC/ Claims ense Load	urred Claims, k Adjustments Incurred Clain A reinsurance	before ACA re s PMPM ns, before rein recoveries, n	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	10.00	I		9.24% 0.00%	0.675 \$483.39 \$447.47 0.00 \$447.47 48.44 0.00 <u>28.11</u> \$524.02	\$9, \$8, \$8, \$10,	716,228 722,116 994,111 994,111 994,111 973,644 0
				Administrative Exp Profit & Risk Load Taxes & Fees	Projected Inc Projected Risi Projected AC/ Claims ense Load oss Premium Avg ection Period	urred Claims, k Adjustments Incurred Clain A reinsurance 3. Rate, PMPN	before ACA re s PMPM ms, before reir recoveries, n	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	10.00	I		9.24% 0.00%	0.675 \$483.39 \$447.47 0.000 \$447.47 48.44 0.00 28.11 \$524.02 \$715.19	\$9, \$8, \$8, \$10,	716,228 722,116 994,111 994,111 973,644 0 564,989
				Administrative Exp Profit & Risk Load Taxes & Fees Single Risk Pool Gro	Projected Inc Projected Risi Projected AC Claims ense Load ess Premium Avg ection Period % increase ov	urred Claims, k Adjustments Incurred Clain A reinsurance 3. Rate, PMPN ver Experience	before ACA re s PMPM ms, before reir recoveries, n	ein & Risk Adj nsurance reco	veries, net of rein pre	em, PMPM	100.00%	I		9.24% 0.00%	0.675 \$483.39 <u>35.93</u> \$447.47 <u>0.00</u> \$447.47 48.44 0.00 <u>28.11</u> \$524.02 \$715.19 82.38%	\$9, \$8; \$8, \$10,	716,228 722,116 994,111 994,111 973,644 0 564,989
				Administrative Exp Profit & Risk Load Taxes & Fees Single Risk Pool Gro	Projected Inc Projected Risi Projected AC/ Claims ense Load oss Premium Avg ection Period % Increase ou % Increase, ai	urred Claims, k Adjustments Incurred Clain A reinsurance 3. Rate, PMPN ver Experience	before ACA re s PMPM ms, before reir recoveries, n	ein & Risk Adj	veries, net of rein pre	em, PMPM	100.00%	I		9.24% 0.00%	0.675 \$483.39 \$447.47 0.000 \$447.47 48.44 0.00 28.11 \$524.02 \$715.19	\$9, \$8; \$8, \$10,	716,228 722,116 994,111 0 994,111 973,644 0 564,989
				Administrative Exp Profit & Risk Load Taxes & Fees Single Risk Pool Gro Index Rate for Proje	Projected Inc Projected Risi Projected AC/ Claims ense Load oss Premium Avg ection Period % Increase ou % Increase, ai	urred Claims, k Adjustments Incurred Clain A reinsurance 3. Rate, PMPN ver Experience	before ACA re s PMPM ms, before reir recoveries, n	ein & Risk Adj	veries, net of rein pre	≥m, PMPM	100.00%	I		9.24% 0.00%	0.675 \$483.39 <u>35.93</u> \$447.47 <u>0.00</u> \$447.47 48.44 0.00 <u>28.11</u> \$524.02 \$715.19 82.38%	\$9, \$8; \$8, \$10,	716,228 722,116 994,111 0 994,111 973,644 0 5564,989 532,744
				Administrative Expo Profit & Risk Load Taxes & Fees Single Risk Pool Gro Index Rate for Projo Projected Member	Projected Inc Projected Risi Projected AC Claims ense Load oss Premium Avg ction Period % increase ou % Increase, al Months	urred Claims, k Adjustments Incurred Clain A reinsurance 3. Rate, PMPN ver Experience nnualized:	before ACA re s PMPM ns, before reir recoveries, n A e Period	ein & Risk Adj nsurance reco et of rein prei	veries, net of rein pro m, PMPM			1		9.24% 0.00%	0.675 \$483.39 <u>35.93</u> \$447.47 <u>0.00</u> \$447.47 48.44 0.00 <u>28.11</u> \$524.02 \$715.19 82.38%	\$9, \$8; \$8, \$10,	716,228 722,116 994,111 994,111 973,644 0 564,989 532,744
Information Not Releasable to the Pu		rized by Law: This inf ed to persons not aut	formation has n	Administrative Exp Profit & Risk Load Taxes & Fees Single Risk Pool Gr Index Rate for Proje Projected Member	Projected Inc Projected Risl Projected I Projected AC Claims anse Load Sess Premium Avg action Period % increase ou % Increase, an Months	urred Claims, k Adjustment: Incurred Clain A reinsurance g. Rate, PMPN ver Experience nnualized: y be privilegee	before ACA rr s PMPM ns, before rein recoveries, n A e Period d and confide	ein & Risk Adj nsurance reco et of rein prer	veries, net of rein pro n, PMPM	use only and mu		1		9.24% 0.00%	0.675 \$483.39 <u>35.93</u> \$447.47 <u>0.00</u> \$447.47 48.44 0.00 <u>28.11</u> \$524.02 \$715.19 82.38%	\$9, \$8; \$8, \$10,	716,228 722,116 994,111 994,111 973,644 0 564,989 532,744

#### Product-Plan Data Collection

Company Legal Name: Highmark State: PA
HIOS Susper ID: 33709 Market: Individual Effective Dato of Rate Change(s): 01/01/2018
Effective Date of Rate Change(s): 01/01/2018

#### Product/Plan Level Calculations

Section I: General Product and Plan Information																							
Product Product ID:				My Direct Blue EPC 33709PA087	0	My Direct Blue Conemaugh EPO 33709PA086							Blue Conemaugh F 33709PA088	Major Even 33709		alth Savings Blue P 33709PA052		st Blue PPO PA051		nts Blue PPO 9PA050	Flex Blu 33709	ny Connect Blu 33709PA06	
		0.14			0		0.11	20		0	0	33709PA089											
Metal:		Gold	Silver	Silver	Bronze	Bronze 0.649	Gold	Silver	Silver	Bronze	Bronze 0.649	Silver	Silver	Catastrophic	Catastrophic	Silver	Bronze	Bronze	Catastrophic	Catastrophic	Gold	Gold	Si
AV Metal Value		0.787	0.705	0.662	0.614		0.787	0.705	0.662	0.614		0.682	0.682	0.574	0.574	0.683	0.619	0.620	0.556	0.556	0.791	0.795	0.683
V Pricing Value		0.985	0.834	1.004	0.659	0.720	1.002	0.848	1.022	0.670	0.732	0.825	0.840	0.634	0.634	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
an Category		New	New	New	New	New	New	New	New	New	New	New	New	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminate
lan Type:		EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO
							my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue		my Direct Blue									Flex Blue PPO	
lan Name		my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	Conemaugh EPO		Conemaugh EPO	Conemaugh EPO	Conemaugh EPO	my Direct Blue	Conemaugh EPO	Major Events Blue	Major Events Blue	Health Savings	Shared Cost Blue	Shared Cost Blue		Major Events Blue	Flex Blue PPO	1200 Penn	my Connect
		EPO 1000G	EPO 3750S	EPO 7150S	EPO 6950B	EPO 7000B	1000G	3750S	7150S	6950B	7000B	EPO 2850SQE	2850SQE	PPO 7350C	PPO 7350C	Blue PPO 2700	PPO 6000	PPO 6000	PPO 6850	PPO 6850	1200 PMHA	Highlands	EPO 175
lan ID (Standard Component ID):		33709PA0870001	33709PA0870002	2 33709PA0870004	33709PA0870007	33709PA0870006		33709PA0860002	33709PA0860004	33709PA0860007	33709PA0860006	33709PA0890001	33709PA0880001	33709PA0380004	33709PA0380003	33709PA0520001	33709PA0510001		33709PA0500001	33709PA0500002	33709PA0420013	33709PA0420014	33709PA06
xchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No
listorical Rate Increase - Calendar Year - 2				0.00%					0.00%			0.00%	0.00%	10.4		0.00%		00%		00%	0.0		0.005
listorical Rate Increase - Calendar Year - 1				0.00%					0.00%			0.00%	0.00%	0.0		0.00%	0.0			00%	0.0		0.005
Historical Rate Increase - Calendar Year 0				0.00%					0.00%			0.00%	0.00%	0.0		0.00%	0.0			00%	0.0		0.009
iffective Date of Proposed Rates		01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2
Rate Change % (over prior filing)		26.23%	28.81%	0.00%	26.81%	0.00%	14.41%	19.98%	0.00%	19.39%	0.00%	0.00%	15.15%	21.37%	21.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Cum'tive Rate Change % (over 12 mos prior)		26.23%	28.81%		26.81%	0.00%	14.41%	19.98%	0.00%	19.39%	0.00%	0.00%	15.15%	21.37%	21.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Proj'd Per Rate Change % (over Exper. Period)		94.15%	96.64%	#DIV/0!	94.87%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	
roduct Rate Increase %				0.00%					0.00%			0.00%	0.00%	21.3	37%	0.00%	0.0	0%	0.0	00%	0.0	0%	0.00
lan ID (Standard Component ID):	Total \$11.27		33709PA0870002		33709PA0870007 \$21.41	33709PA0870006	33709PA0860001 \$21.86	33709PA0860002 \$22.81	33709PA0860004	33709PA0860007	33709PA0860006	33709PA0890001	33709PA0880001	33709PA0380004 \$17.81	33709PA0380003	33709PA0520001	33709PA0510001	33709PA0510002	33709PA0500001	33709PA0500002	33709PA0420013	33709PA0420014	33709PA0
Dutpatient	\$10.82	\$29.76	\$27.60		\$20.35	\$0.00	\$15.37	\$19.27	\$0.00	\$14.74	\$0.00	\$0.00		\$15.51	\$15.51	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	
ofessional	\$10.82		\$27.60		\$20.35	\$0.00		\$19.27	\$0.00	\$14.74	\$0.00	\$0.00		\$15.51	\$15.51	\$0.00	\$0.00				\$0.00	\$0.00	
Prescription Drug	\$20.17	\$57.54			\$38.75	\$0.00	\$50.34	\$46.07	\$0.00	\$36.14		\$0.00		\$35.06	\$35.06	\$0.00	\$0.00				\$0.00	\$0.00	
ther	\$3.40		\$8.42		\$6.55	\$0.00	\$8.82	\$7.93	\$0.00	\$6.23	\$0.00	\$0.00		\$6.01	\$6.01	\$0.00	\$0.00				\$0.00	\$0.00	
apitation	\$0.27				\$0.52	\$0.00	\$0.76	\$0.65	\$0.00	\$0.52	\$0.00	\$0.00		\$0.49	\$0.49	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	
dministration	\$4.16	\$11.48	\$10.57		\$7.84	\$0.00	\$6.41	\$7.64	\$0.00	\$5.86	\$0.00	\$0.00		\$6.10	\$6.10	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	
administration	-\$19.73		-\$48.02		-\$38.46	\$0.00	-\$63.71	-\$51.83	\$0.00	-\$41.14	\$0.00	\$0.00		-\$38.40	-\$38.40	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	
axes & Fees tisk & Profit Charge	-\$19.73				-\$38.46	\$0.00	-\$63.71 \$0.00	-\$51.83	\$0.00	-\$41.14 \$0.00		\$0.00		-\$38.40	-\$38.40	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	
otal Rate Increase	\$0.00						\$0.00						\$74.80					\$0.00					
			\$126.21	\$0.00	\$94.30	\$0.00		\$95.61	\$0.00	\$73.71	\$0.00	\$0.00		\$75.60	\$75.60	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	
				40.00	600.00	40.00	644.70	650.00				40.00	452.54										
Member Cost share increase	\$24.65	\$48.48	\$58.70	\$0.00	\$90.93	\$0.00	\$41.70	\$50.80	\$0.00	\$76.04	\$0.00	\$0.00	\$53.61	\$80.89	\$80.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1
Member Cost share increase	\$24.65	\$48.48	\$58.70	\$0.00	\$90.93	\$0.00	\$41.70	\$50.80	\$0.00	\$76.04	\$0.00	\$0.00	\$53.61	\$80.89	\$80.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Member Cost Share Increase Average Current Rate PMPM	\$24.65	\$527.93	\$438.02		\$90.93 \$351.72	\$0.00	\$41.70	\$50.80 \$478.51	\$0.00	\$76.04 \$380.14	\$0.00	\$0.00	\$53.61 \$493.63	\$80.89 \$353.81	\$80.89 \$353.81	\$0.00	\$0.00 \$265.76				\$0.00 \$390.34	\$0.00	\$4
Average Current Rate PMPM			\$438.02			\$0.00			\$0.00 300		\$0.00 600	\$0.00		101001			40.00				10.00		
Average Current Rate PMIPM Projected Member Months tion III: Experience Period Information Plan ID (Standard Component ID): T	\$354.07 20,099 Total	\$527.93 2,227 33709PA0870001	\$438.02 5,834 33709PA0870002	600 33709PA0870004	\$351.72 3,936 33709PA0870007	1,200 33709PA0870006	\$592.71 434 33709PA0860001	\$478.51 800 33709PA0860002	300 33709PA0860004	\$380.14 2,634 33709PA0860007	600 33709PA0860006	600 33709PA0890001	\$493.63 209 33709PA0880001	\$353.81 148 33709PA0380004	\$353.81 577 33709PA0380003	\$301.90 0 33709PA0520001	\$265.76 0 33709PA0510001	\$284.73 0 33709PA0510002	\$233.16 0 33709PA0500001	\$249.41 0 33709PA0500002	\$390.34 0 33709PA0420013	\$392.85 0 33709PA0420014	\$4 33709PA06
Nerrage Current Rate PM/PM rojected Member Months Ion III: Experience Period Information Plan ID Standard Component ID:: 1 In Adjusted Index Rate	\$354.07 20,099 Total \$285.60	\$527.93 2,227 33709PA0870001 \$343.26	\$438.02 5,834 33709PA0870002 \$286.93	600 33709PA0870004 \$0.00	\$351.72 3,936 33709PA0870007 \$228.89	1,200	\$592.71 434 33709PA0860001	\$478.51 800	300	\$380.14 2,634 33709PA0860007	600	600	\$493.63 209 33709PA0880001	\$353.81 148	\$353.81	\$301.90 0 33709PA0520001 \$295.44	\$265.76 0 33709PA0510001 \$260.07	\$284.73 0 33709PA0510002 \$278.63	\$233.16 0 33709PA0500001 \$228.16	\$249.41 0 33709PA0500002 \$244.07	\$390.34 0 33709PA0420013 \$381.98	\$392.85 0 33709PA0420014 \$384.44	33709PA0
Average Current Rate PM4PM Voyected Member Months Ion III: Experience Period Information Varia D, Standard Component ID: 1 Ran Adduxed Indice Rate	\$354.07 20,099 Total \$285.60 490,906	\$527.93 2,227 33709PA0870001 \$343.26 \$6,920	\$438.02 5,834 33709PA0870002 \$286.93 105,713	600 33709PA0870004 50.00 0	\$351.72 3,936 33709PA0870007 \$228.89 34,488	1,200 33709PA0870006 \$0.00 0	\$592.71 434 33709PA0860001 \$0.00 0	\$478.51 800 33709PA0860002 \$0.00 0	300 33709PA0860004	\$380.14 2,634 33709PA0860007	600 33709PA0860006 \$0.00 0	600 33709PA0890001 \$0.00 0	\$493.63 209 33709PA0880001 \$0.00 0	\$353.81 148 33709PA0380004	\$353.81 577 33709PA0380003	\$301.90 0 33709PA0520001 \$295.44 48,392	\$265.76 0 33709PA0510001 \$269.07 110,135	\$284.73 0 33709PA0510002 \$278.63 31,591	\$233.16 0 33709PA0500001 \$228.16 2,334	\$249.41 0 33709PA0500002 \$244.07 455	\$390.34 0 33709PA0420013 \$381.98 8,754	\$392.85 0 33709PA0420014 \$384.44 3,623	33709PA0
Norrage Current Rate PMPM Vorgected Member Months Son III: Experience Period Information Plan ID (Standard Component ID): T T Nan Adjusted Index Rate Member Months	\$354.07 20,099 Total \$285.60	\$527.93 2,227 33709PA0870001 \$343.26	\$438.02 5,834 33709PA0870002 \$286.93	600 33709PA0870004 50.00 0	\$351.72 3,936 33709PA0870007 \$228.89	1,200 33709PA0870006	\$592.71 434 33709PA0860001 \$0.00 0	\$478.51 800 33709PA0860002	300 33709PA0860004	\$380.14 2,634 33709PA0860007	600 33709PA0860006	600 33709PA0890001	\$493.63 209 33709PA0880001 \$0.00 0	\$353.81 148 33709PA0380004	\$353.81 577 33709PA0380003	\$301.90 0 33709PA0520001 \$295.44	\$265.76 0 33709PA0510001 \$260.07	\$284.73 0 33709PA0510002 \$278.63	\$233.16 0 33709PA0500001 \$228.16	\$249.41 0 33709PA0500002 \$244.07 455	\$390.34 0 33709PA0420013 \$381.98	\$392.85 0 33709PA0420014 \$384.44	33709PA06
Iverage Current Rate PARMA Interpreted Method Interpreted Months Inter D (Backerd Component D): T Grant D (Backerd Component D): T G	\$354.07 20,099 Total \$285.60 490,906	\$527.93 2,227 33709PA0870001 \$343.26 \$6,920	\$438.02 5,834 33709PA0870002 \$286.93 105,713	600 33709PA0870004 50.00 0 50.00	\$351.72 3,936 33709PA0870007 \$228.89 34,488	1,200 33709PA0870006 \$0.00 0	\$592.71 434 33709PA0860001 \$0.00 0	\$478.51 800 33709PA0860002 \$0.00 0	300 33709PA0860004 \$0.00 0	\$380.14 2,634 33709PA0860007 \$0.00 0	600 33709PA0860006 \$0.00 0	600 33709PA0890001 \$0.00 0	\$493.63 209 33709PA0880001 \$0.00 0 \$0	\$353.81 148 33709PA0380004 \$0.00 0	\$353.81 577 33709PA0380003	\$301.90 0 33709PA0520001 \$295.44 48,392	\$265.76 0 33709PA0510001 \$269.07 110,135	\$284.73 0 33709PA0510002 \$278.63 31,591	\$233.16 0 33709PA0500001 \$228.16 2,334	\$249.41 0 33709PA0500002 \$244.07 455 \$65,800	\$390.34 0 33709PA0420013 \$381.98 8,754	\$392.85 0 33709PA0420014 \$384.44 3,623	33709PA0
Verage Current Rate PMRM righters Months righters Months ion III: Experience Period Information ion III: Destinated Composed (D): T is in (D) (Standard Composed (D)): T is in (D) (Standard Compose	\$354.07 20,099 Total \$285.60 490,906 \$141,055,130	\$527.93 2,227 33709PA0870001 \$343.26 \$5,920 \$18,435,302	\$438.02 5,834 33709PA0870002 \$286.93 105,713 \$32,306,188	33709PA0870004 33709PA0870004 0 500 100.00%	\$351.72 3,936 33709PA0870007 \$228.89 34,488 \$8,388,260	1,200 1,200 33709PA0870006 \$0.00 \$0.00 \$0 \$0	\$592.71 434 33709PA0860001 \$0.00 0 \$0	\$478.51 800 33709PA0860002 \$0.00 0 \$0	300 33709PA0860004 \$0.00 0 \$0	\$380.14 2,634 33709PA0860007 \$0.00 0 \$0.00 \$0 100.00%	600 33709PA0860006 \$0.00 \$0 \$0	600 33709PA0890001 \$0.00 0 \$0	\$493.63 209 33709PA0880001 \$0.00 0 \$0	\$353.81 148 33709PA0380004 \$0.00 0 \$0.00 \$0	\$353.81 577 33709PA0380003 \$0.00 0 \$0	\$301.90 0 33709PA0520001 \$295.44 48,392 \$14,736,165	\$265.76 0 33709PA0510001 \$260.07 110.135 \$26,927,038	\$284.73 0 33709PA0510002 \$278.63 31.591 \$8,403,814	\$233.16 0 33709PA0500001 \$228.16 2.334 \$326.809	\$249.41 0 33709PA0500002 \$244.07 455 \$65,800	\$390.34 0 33709PA0420013 \$381.98 8,754 \$3,141,226	\$392.85 0 33709PA0420014 \$384.44 3.623 \$1,297,256	33709PA0 \$ \$27,0
Vergate Correct Rate /NFM Vegeted Member Months Son III: Experience Period Information Tim D; Database Component (D): Tim Adjusted Component (D): Tim Adjusted Index Rate Antheme Meeths Total Period PT: Date Instructional Late mutuated benefits portion of TP that are other han DEB	5354.07 20,099 Total \$285.60 490,906 \$141,055,130 99.44% 0.00%	\$527.93 2,227 33709PA0870001 \$343.26 56,920 \$18,435,302 99,49% 0.00%	\$438.02 5,834 33709PA0870002 \$286.93 105,713 \$32,306,188 99.48% 0.00%	1 600 33709PA0870004 33309PA0870004 0 00 0 00 100.00%	\$351.72 3,936 33709PA0870007 \$228.89 34.488 \$8,388,260 99.36% 0.00%	1,200 33709PA0870006 \$0.00 0 \$0 100.00% 0.00%	\$592.71 434 33709PA0860001 \$0.00 0 \$0 100.00% 0.00%	\$478.51 800 33709PA0860002 50.00 0 50 100.00% 0.00%	33709PA0860004 \$0.00 0 \$0 100.00% 0.00%	\$380.14 2,634 33709PA0860007 \$0.00 0 \$0 100.00% 0.00%	600 33709PA0860006 0 0 50.00 50 100.00% 0.00%	600 33709PA0890001 \$0.00 0 50 100.00%	\$493.63 209 33709PA0880001 3709PA0880001 0 0 0 0 100.00%	\$353.81 148 33709PA0380004 \$0.00 0 \$0 100.00% 0.00%	\$353.81 577 33709PA0380003 \$0.00 0 \$0 100.00% 0.00%	\$301.90 0 33709PA0520001 \$295.44 48,392 \$14,736,165 99.47% 0.00%	\$265.76 0 33709PA0510001 \$260.07 110.135 \$26.927.038 99.35% 0.00%	\$284.73 0 33709PA0510002 \$278.63 31,591 \$8,403,814 99.37% 0.00%	\$233.16 0 33709PA0500001 \$228.16 2.334 \$326.809 98.93% 0.00%	\$249.41 0 33709PA0500002 \$244.07 455 \$65,800 98.91% 0.00%	\$390.34 0 33709PA0420013 5381.98 8,754 \$3,141,226 99,53% 0.00%	\$392.85 0 33709PA0420014 \$384.44 3,623 \$1,297,256 99,53% 0.00%	33709PA0 \$ \$27,0
Average Current Rate PMPAL Services Member Months Stor III: Experience Period Information Plan D Standard Component ID: T T Man Adjusted Index Rate Member Months Total Personn Total Pension District Pension Dis	\$354.07 20,099 Total \$285.60 490,906 \$141,055,130 99.44% 0.00%	\$527.93 2,227 33709PA0870001 \$343.26 56.920 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$19.49% 0.00%	\$438.02 5,834 33709PA0870002 \$286.93 105,713 \$32,306,188 99.48% 0.00%	600     3709PA0870004     50.00     0     50     100.00%     0.00%	\$351.72 \$3936 33709PA0870007 \$228.89 34,488 \$8,388,260 99.36% 0.00% 0.64%	1,200 1,200 33709PA0870006 \$0.00 \$0 100.00% 0.00%	\$592.71 434 33709PA0860001 \$0.00 0 50 100.00% 0.00%	\$478.51 800 33709PA0860002 \$0.00 0 \$0 100.00%	300 33709PA0860004 \$0.00 \$0 100.00%	\$380.14 2,634 33709PA0860007 \$0.00 0 \$0 100.00% 0.00%	600 33709PA0860006 \$0.00 \$0 100.00%	600 33709PA0890001 50.00 50 100.00% 0.00%	\$493.63 209 33709PA0880001 30.00 \$0 100.00% 0.00%	\$353.81 148 33709PA0380004 \$0.00 0 \$0 100.00%	\$353.81 577 33709PA0380003 \$0.00 0 \$0 100.00%	\$301.90 0 33709PA0520001 \$295.44 48,392 \$14,736,165 99.47% 0.00% 0.33%	\$265.76 0 33709PA0510001 \$260.07 110.135 \$26,927,038 99.35% 0.00%	\$284.73 0 33709PA0510002 \$278.63 31.591 \$8.403.814 99.37% 0.00% 0.63%	\$233.16 0 33709PA0500001 \$228.16 2.334 \$326.899 9.8.93% 0.00%	\$249.41 0 33709PA0500002 \$244.07 455 \$65,800 98.91% 0.00% 1.09%	\$390.34 0 33709PA0420013 \$381.98 8,754 \$3,141,226 \$3,141,226 9.95,3% 0.00% 0.47%	\$392.85 0 33709PA0420014 \$384.44 3.623 \$1,297.256 99.53% 0.00% 0.47%	33709PA0 \$ \$27,0
Norrage Current Eals PMIM Integrates Member Norms Ston III: Experience Period Information Plan D (Standard Component (D)) T T T T T T T T T T T T T T T T T T	5354.07 20,099 Total \$285.60 490,906 \$141,055,130 99.44% 0.00%	\$527.93 2,227 33709PA0870001 \$343.26 56.920 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$18.435,300 \$19.49% 0.00%	\$438.02 5,834 33709PA0870002 \$286.93 105,713 \$32,306,188 99.48% 0.00%	1 33709PA0870004 33709PA0870004 0 0 0 0 0 00% 0 00% 0 00% 0 00% 0 00%	\$351.72 3,936 33709PA0870007 \$228.89 34.488 \$8,388,260 99.36% 0.00%	1,200 33709PA0870006 \$0.00 0 \$0 100.00% 0.00%	\$592.71 434 33709PA0860001 \$0.00 0 \$0 100.00% 0.00%	\$478.51 800 33709PA0860002 50.00 0 50 100.00% 0.00%	33709PA0860004 \$0.00 0 \$0 100.00% 0.00%	\$380.14 2,634 33709PA0860007 \$0.00 0 \$0 100.00% 0.00%	600 33709PA0860006 0 0 50.00 50 100.00% 0.00%	600 33709PA0890001 \$0.00 0 50 100.00%	33709PA0880001 33709PA0880001 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 148 33709PA0380004 \$0.00 0 \$0 100.00% 0.00%	\$353.81 577 33709PA0380003 \$0.00 0 \$0 100.00% 0.00%	\$301.90 0 33709PA0520001 \$295.44 48,392 \$14,736,165 99.47% 0.00%	\$265.76 0 33709PA0510001 \$260.07 110.135 \$26.927.038 99.35% 0.00%	\$284.73 0 33709PA0510002 \$278.63 31,591 \$8,403,814 99.37% 0.00%	\$233.16 0 33709PA0500001 \$228.16 2.334 \$326.809 98.93% 0.00%	\$249.41 \$249.41 \$3709PA0500002 \$244.07 \$254.07 \$254.07 \$254.07 \$254.07 \$254.07 \$265.800 98.91% 0.00% \$1,09% \$41,769	\$390.34 0 33709PA0420013 5381.98 8,754 \$3,141,226 99,53% 0.00%	\$392.85 0 33709PA0420014 \$384.44 3,623 \$1,297,256 99,53% 0.00%	33709PA0 \$ \$27,0 \$42,3
herage Correct Fate NIPM Projected Member Months  Tens Di Standard Component (D) Ten Adjusted Index Rate Member Menths Total Prevand PT Jose Instruction1 Lister mondated sending portion of TP that are other han (D) Other Ments softion of TP Other Sending Softion of TAC (Sen Instruction) Util Prevent of TAC (sen Instruction)	\$354.07 20,099 Total \$228.60 \$141,055,130 99.44% 0.00% \$203,964,350 99.67%	\$527.93 2,227 33709PA0870001 \$343.26 56.920 518.435.302 99.49% 0.00% \$31.393.749 99.75%	\$438.02 \$438.02 \$286.93 105,713 \$32,306,188 99.48% 0.00% 0.52% \$51,722,645 99.73%	1 600 33709PA0870004 50.00 100.00% 0.00% 0.00% 100.00%	33709PA0870007 5228.89 34488 58,388,260 99.36% 0.00% 0.64% \$6,083,131 99.25%	1,200 1,200 33709PA0870006 50.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$592.71 434 33709PA0860001 50.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$478.51 \$800 33709PA0860002 \$0.00 \$0.00 \$0.00% 0.00% \$0 \$0 \$0.00% \$0	33709PA0860004 33709PA0860004 0 0 0 0 0 0 0 0 0 0 0 0 0	\$380.14 2,634 33709PA0860007 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33709PA0860006 50.00 100.00% 0.00% 0.00% 0.00%	33709PA0890001 \$0.00 \$0.00 100.00% 0.00% \$0 100.00%	33709PA0880001 33709PA0880001 3000 3000 100.00% 0.00% 0.00%	\$353.81 148 33709PA0380004 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33709PA0380003 50.00 50.00 100.00% 0.00% 0.00% 0.00%	\$301.90 \$3709PA0520001 \$295.44 48,392 \$14,736,165 99.47% 0.33% \$23,851,577 99.70%	33709PA0510001 33709PA0510001 \$260.07 110,135 \$26,927,038 99.35% 0.00% 0.65% \$33,131,119 99.53%	\$284.73 0 33709PA0510002 \$278.63 31.591 \$8,403.814 99.37% 0.00% \$7,674.687 99.39%	33709PA0500001 \$228.16 2.334 \$326,809 98.93% 0.00% 1.07% \$179.024 98.24%	\$249.41 0 33709PA0500002 \$244.07 455 565.800 98.91% 0.00% \$41,769 98.46%	\$390.34 0 33709PA0420013 \$381.98 8,754 \$3,141,226 99.53% 0.00% 0.47% \$5,391,893 99.75%	33709PA0420014 \$384.44 3.622 \$1,297,256 99.53% 0.07% \$2,218,159 99.75%	33709PA0 \$ \$27,0 \$42,3
Nerrage Current Rate PAIPA Innovember Norths Ston III: Deprince Period Information Plan ID (Standard Component ID): T T III: Advertain One National Member Months Total Pression TIP, Igae Instructional State manufact Benefits portion STP That are other han IBM Debe benefits portion of TP. That are other Total Allowed Claims (TAC) Debe benefits portion of TP Total Allowed Claims (TAC) EVER Presson TAC, Des Instructional state manufact Benefits portion of TAC that are there than (SBA	\$354.07 20,099 70tal \$285.60 490.906 \$141,055.130 99.44% 0.00% \$203,964.350 99.67% 0.00%	\$527.93 2,227 23709PA0870001 \$343.26 \$5,920 99.49% 0.00% \$31,393.749 99.75% 0.00%	\$438.02 \$438.02 \$23709PA0870002 \$286.93 105,713 \$32,306,188 99.48% 0.00% 0.52% \$51,727,645 99.73% 0.00%	1 600 33709PA0870004 33709PA0870004 0 500 0 0005 0.0005 0.0005 0.0005 0.0005 0.0005 0.0005 0.0005	\$351.72 \$3709PA0870007 \$228.89 34.488 \$3.388,260 99.36% 0.00% 0.64% 99.25% 0.00%	1,200 1,200 33709PA0870006 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0	\$592.71 434 33709PA0860001 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$478.51 \$00 33709PA0860002 \$0.00 \$0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00%	33709PA0860004 \$0.00 \$0.00% 0.00% 0.00% \$0.00% 0.00% 0.00%	\$380.14 2,634 33709PA0860007 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33709PA0860006 50.00 0 100.00% 0.00% 50 100.00%	600 33709PA0890001 50.00 50 100.00% 0.00% 50 100.00% 50 100.00%	\$493.63 209 33709PA0880001 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 148 33709PA0380004 50.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 \$3709PA0380003 \$0.00 0 100.00% 0.00% \$0 100.00% \$0 100.00%	\$301.90 0 33709PA0520001 \$295.44 48,392 \$14.736.165 99.47% 0.00% \$23.851.577 99.70% 0.00%	\$265.76 0 33709PA0510001 \$260.07 110.135 \$26.977.038 99.35% 0.00% \$33,131,119 99.53% 0.00%	\$284.73 0 33709PA0510002 \$278.63 31.591 \$8.403.814 99.37% 0.00% \$7.674.687 99.39% 0.00%	\$233.16 0 33709PA0500001 \$228.16 2.334 \$326.809 98.93% 0.00% \$179.024 98.24% 0.00%	23709PA0500002 23709PA0500002 23264.07 455 5456.800 98.91% 0.00% 541.769 98.46% 0.00%	\$390.34 0 33709PA0420013 \$381.98 8,754 \$3,141,226 9.95,3% 0,47% \$5,391,893 99,75% 0,00%	\$392.85 0 33709PA0420014 \$384.44 3,622 \$1,297,256 99.53% 0.00% \$2,218,159 99.75% 0.00%	33709PA0 \$ \$27,0 \$ \$42,2
verge Current Rate PARMA verget Current Rate PARMA on RI: Experience Period Information an ID (Encoder Component ID): T an ID (Encoder Component ID): T there Period Rate table Period Rate table Period Rate table Period Rate RIP And RI	\$354.07 20,099 Total \$285.60 \$141,055.130 99.44% \$203,964.350 99.67% 99.67% 0.00% 0.03%	5527.93 2,227 337094A0870001 5343.26 56.820 518.453.02 9.9.49% 0.00% 531.337,49 9.9.37% 0.00% 0.53% 531.337,49 9.9.37%	\$438.02 5,834 337094A6870002 538693 105,713 532,366,83 99,48% 0.00% 533,277,645 99,28% 0.00% 0.52% 531,277,645	33709A0870004 33709A0870004 000 000 350 100.00% 0.00% 500 100.00% 500 100.00%	33709PA0870007 3228.89 344.88 58.388.260 99.364 0.064 56.083.131 99.25% 0.00% 0.05% 0.075%	1,200 1,200 33709PA0870006 50.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$592.71 434 33709PA0860001 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$478.51 \$800 33709PA0860002 \$0.00 \$0.00 \$0.00% 0.00% \$0 \$0 \$0.00% \$0	33709PA0860004 33709PA0860004 0 0 0 0 0 0 0 0 0 0 0 0 0	\$380.14 2,634 33709PA0860007 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33709PA0860006 50.00 0 100.00% 0.00% 50 100.00%	33709PA0890001 \$0.00 \$0.00 100.00% 0.00% \$0 100.00%	\$493.63 209 33709PA0880001 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 148 33709PA0380004 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33709PA0380003 50.00 50.00 100.00% 0.00% 0.00% 0.00%	\$301.90 \$30709PA0520001 \$255.44 \$43.392 \$14.738.165 99.47% 0.00% 0.35% 99.47% 0.00% 0.35% 0.00% 0.30%	\$265.76 0 33709PA0510001 3206007 310.135 526.520.00 99.35% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	5284.73 5284.73 0 337094A0510002 5278.63 31,591 54,033.84 99.37% 0.00% 0.63% 0.63% 0.63% 0.64%	\$233.16 \$233.16 0 337094A0500001 \$228.16 2,324 \$235.809 \$28.895% 0.00% \$179.024 \$179.024 \$179.024 \$179.024 \$175% 0.00% 1.75%	33709PA0500002 33709PA0500002 324407 455 \$65,800 98,91% 0,00% \$41,769 98,46% 0,00% \$41,769 98,46%	33709PA0420013 33709PA0420013 33789PA0420013 33789PA0420013 33789PA0420013 3384.98 9953% 0.00% 0.47% 5.391.993 9975% 0.00% 0.25%	\$392 85 \$33709PA0420014 \$33709PA0420014 \$38444 \$623 \$1,207,355 \$2,238,159 \$9,53% 0.00% 0.47% \$2,238,159 \$9,53% 0.00% 0.25%	33709PA0 \$ \$27,0 \$42,2
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Internate Connect Rate PARPM Integrated Member Months Integrated Member Months Integrated Member Months Integrated Member Months Integrated Component (D) International Co	5354.07 20,099 Total 5285.60 99.44% 0.00% 0.56% 5203.964.350 99.67% 0.00% 0.35% 5203.964.350 99.67% 0.35% 5203.964.320 93.67% 0.35% 53.312.357 53.312.357	5527.93 2,227 33709Ad670001 5543.26 556202 518,415,102 99,49% 0,05% 0,05% 0,05% 0,05% 0,05% 0,05% 0,05% 0,05% 57,468,319 50 0,00%	5438.02 5,834 3,3709A0870002 3286.93 105/131 532,306,188 99,485 99,485 99,485 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 99,735 90,755 90,755 9	33709A0870004 33709A0870004 5000 0.00% 0.00% 0.00% 0.00% 50 50 50 50 50 50 50 50 50 50	5351.72 1370946870007 5228.93 24.498 55.388,240 0.00% 0.64% 0.00% 0.64% 0.00% 0.05% 56.085,117 0.00% 0.75% 50.00% 0.00% 0.75% 50.00%	1,200 1,200 33709PA0870006 5000 0,005 0	\$592.71 434 33709PA0860001 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$478.51 \$00 33709PA0860002 \$0.00 \$0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00%	33709PA0860004 \$0.00 \$0.00% 0.00% 0.00% \$0 100.00% 0.00% 0.00%	\$380.14 2,634 33709PA0860007 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33709PA0860006 50.00 0 100.00% 0.00% 50 100.00%	600 33709PA0890001 50.00 50 100.00% 0.00% 50 100.00% 50 100.00%	\$493.63 209 33709PA0880001 \$0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 148 33709PA0380004 50.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 \$3709PA0380003 \$0.00 0 100.00% 0.00% \$0 100.00% \$0 100.00%	\$301.90 \$30709PA0520001 \$255.44 \$43.392 \$14.738.165 99.47% 0.00% 0.35% 99.47% 0.00% 0.35% 0.00% 0.30%	2665,76 0 33709PA0510001 2560.07 1101,135 526,927,038 9,935%, 0,05%, 533,131,119 99,53%, 0,00%, 0,47% 0,47%	5284.73 5284.73 0 317094A0510002 5278.63 31,591 540,83.84 99.37% 0.65% 0.65% 0.65% 0.65% 0.65%	\$233.16 233.16 33709A0500001 \$228.16 2,234 \$228.16 3278.609 98.93% \$10% \$179,024 \$179,024 \$179,024 \$179,024 \$179,024 \$179,024 \$179,024 \$179,024 \$179,024 \$179,024 \$179,025 \$100,025\$100,025\$100,025\$100,025\$100,025\$100,025\$100,025\$100,025\$1	33709PA0500002 33709PA0500002 324407 455 \$65,800 98,91% 0,00% \$41,769 98,46% 0,00% \$41,769 98,46%	5390.34 0 33709PA0120013 5381.98 8.754 53.341.226 99.53% 0.00% 0.07% 55.997.851 0.00% 0.25% 0.25%	5392.85 0 33709PA0420014 388.44 3.6222 51.297.256 99.53% 0.05% 0.47% 52.218.159 99.75% 0.05% 0.25% 5274.022	33709PA() 527, 527, 542, 542, 512,
verage Current Bate PARM verageted Member Months  into ID Estaderies Period Information  into ID Estaderies Christian Control Control  into ID Estaderies Christian Control  into ID Est	\$354.07 20,099 Total \$285.60 490,906 \$141,055,130 99.44% 0.00% \$203,964.350 99.67% 0.05% 0.05% \$203,964.350 99.67% 0.03% \$434,240,275 \$3,312,357	\$527.93 2,227 31709P.0070001 \$143.26 \$6.920 \$18.43.302 \$18.43.302 \$18.43.302 \$18.43.302 \$18.43.302 \$18.43.302 \$18.43.302 \$18.43.302 \$19.95 \$1.45.31.95 \$1.45.35\$ \$1.45.35\$ \$	\$438.02 5,834 33709A0870022 \$286.93 105,737 \$32,306,388 99.48% 0.05% 0.55% 27,745 553,727,455 0.05% 0.	33709A0870004 33709A0870004 5000 0.00% 0.00% 0.00% 0.00% 50 50 50 50 50 50 50 50 50 50	\$11700+0.0570077 \$228.89 \$4.488 \$3.88,200 \$0.9356 \$5.083,131 \$9.256 \$0.9316 \$0.0555\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$\$0.0555\$\$\$\$\$0.0555\$\$\$\$\$\$0.0555\$\$\$\$\$\$\$\$	1,200 1,200 33709PA0870006 0 0 0 0 0 0 0 0 0 0 0 0 0	\$592.71 434 3170940860011 3000 300 100.00% 0.00% 300 100.00% 300 100.00% 300 300 300 300 300 300 300 300 300	337094A080000 337094A080000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	300 300 33709PA0860004 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.50	\$380.14 2,634 33709PA0860007 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 1370394.0860006 0 0 0 0 0 0 0 0 0 0 0 0 0	600 33709PA0890001 3000 0 0 0 0 0 0 0 0 0 0 0 0	5493.63 209 11709PA0800011 0.00% 0.00% 0.00% 500 100.00% 500 500 500 500 500 500 500	33709PA0380004 33709PA0380004 30.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 \$3709PA0380003 \$0.00 0 100.00% 0.00% \$0 100.00% \$0 100.00%	\$201.90 \$201.90 \$205.44 \$43.322 \$14,736,165 \$9,47% \$0.30% \$23,851,577 \$9.70% \$0.30% \$0.30% \$0.30% \$5,449,877	\$265.76 0 33709PA0510001 3206007 310.135 526.520.00 99.35% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	5284.73 0 317094.0510002 5278.63 53.1593 58.403.814 99.37% 0.05% 0.65% 0.65% 0.65% 0.65% 0.65%	\$233.16 \$233.16 0 337094A0500001 \$228.16 2,324 \$235.809 \$28.895% 0.00% \$179.024 \$179.024 \$179.024 \$179.024 \$175% 0.00% 1.75%	\$249.41 0 17709A0500000 5244.07 455 558.80 98.91% 541.769 98.40% 1.09% 541.769 541.769 541.769 541.769	33709PA0420013 33709PA0420013 33789PA0420013 33789PA0420013 33789PA0420013 3384.98 9538 0.00% 0.00% 0.00% 0.00% 0.25%	\$392 85 \$33709PA0420014 \$33709PA0420014 \$38444 \$623 \$1,207,355 \$2,238,159 \$9,53% 0.00% 0.47% \$2,238,159 \$9,53% 0.00% 0.25%	33709PA() 527, 527, 542, 542, 512,
Interger Current Rate MRIM Inspected Member Months Inspected Member Months Intel Leperfece Period Information Intel Control Component (D) Intel Advanced Component (D) Intel	5354.07 20,099 Total 5285.60 99.44% 0.00% 0.56% 5203.964.350 99.67% 0.00% 0.35% 5203.964.350 99.67% 0.35% 5203.964.320 93.67% 0.35% 53.312.357 53.312.357	5527.93 2,227 33709Ad670001 5543.26 556202 518,415,102 99,49% 0,05% 0,05% 0,05% 0,05% 0,05% 0,05% 0,05% 0,05% 57,468,319 50 0,00%	\$438.02 5,834 33709A0870022 \$286.93 105,733 \$32,306,388 99.48% 0.05% 0.55% 27,27,45 553,727,45 503,727,45 503,773,792 \$33,12,357 \$33,12,357	33709A0870004 33709A0870004 5000 0.00% 0.00% 0.00% 0.00% 50 50 50 50 50 50 50 50 50 50	\$11700+0.0570077 \$228.89 \$4.488 \$3.88,200 \$0.9356 \$5.083,131 \$9.256 \$0.9316 \$0.0555\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$0.0555\$\$\$\$\$0.0555\$\$\$\$\$0.0555\$\$\$\$\$\$0.0555\$\$\$\$\$\$\$\$	1,200 1,200 33709PA0870006 0 0 0 0 0 0 0 0 0 0 0 0 0	\$592.71 434 3170940860011 3000 300 100.00% 0.00% 300 100.00% 300 100.00% 300 300 300 300 300 300 300 300 300	337094A080000 337094A080000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	300 300 33709PA0860004 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.50	\$380.14 2,634 33709PA0860007 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 1370394.0860006 0 0 0 0 0 0 0 0 0 0 0 0 0	600 33709PA0890001 3000 0 0 0 0 0 0 0 0 0 0 0 0	\$993.63 209 3170%4/68800711 3170%4/6880071 93000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33709PA0380004 33709PA0380004 30.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$353.81 \$3709PA0380003 \$0.00 0 100.00% 0.00% \$0 100.00% \$0 100.00%	\$201.90 \$201.90 \$205.44 \$43.322 \$14,736,165 \$9,47% \$0.30% \$23,851,577 \$9.70% \$0.30% \$0.30% \$0.30% \$5,449,877	2665,76 0 33709PA0510001 2560.07 1101,135 526,927,038 9,935%, 0,05%, 533,131,119 99,53%, 0,00%, 0,47% 0,47%	5284.73 0 317094.0510002 5278.63 53.1593 58.403.814 99.37% 0.05% 0.65% 0.65% 0.65% 0.65% 0.65%	\$233.36 0 3170%4/650001 528.86 2.328.36 98.93% 0.00% 1.0% 5178,944 98.24% 0.00% 5178,944 98.24% 518.9892	\$249.41 0 17709A0500000 5244.07 455 558.80 98.91% 541.769 98.40% 1.09% 541.769 541.769 541.769 541.769	5390.34 0 33709PA0120013 5381.98 8.754 53.341.226 99.53% 0.00% 0.07% 55.997.851 0.00% 0.25% 0.25%	5392.85 0 33709PA0420014 388.44 3.6222 51.297.256 99.53% 0.05% 0.47% 52.218.159 99.75% 0.05% 0.25% 5274.022	33709PA0 5 527,0 542,2 542,2 542,2 542,2 542,2 542,2
Vergazi Correct Rute PARM Vergazie Correct Rute PARM Vergazie Member Months  Vergazie Member Months  Vergazie Member Months  Vergazie Correct Rute Park Vergazie Member Months  Vergazie Rute Member Months  Vergazie Member Months  Total Previous PT Rute Instructional  Little Proceed TP Total resolution  Unit Rute Rute Rute  Deter Months	\$354.07           20.099           Total           \$228.66           490.905           \$141,055.130           99.44%           0.00%           0.50%           \$203,964.350           99.67%           0.33%           \$3,312.357           7.47%           \$19.642.0475           \$5,175,124.045	\$22,000 \$20,000 \$20,0000 \$20,00000 \$20,00000 \$20,00000 \$20,000000000 \$20,00000000000000000000000000000000000	5,834 5,834 137099A0870002 5386 93 105,733 533,366,38 99,48% 0.05% 553,727,455 99,73% 0.05% 531,727,455 99,73% 0.05% 531,727,455 531,727,745 531,237,745 541,237,745,745 541,237,745 541,237,745,745 5	337099A0870004 337099A0870004 50000 0055 00055	\$1709A0870077 \$238.89 \$4,488 \$5,818,20 \$5,082,20 \$	1,200 1,200 50,00 0 50,00 0,005	5592.71 434 33709PA0860001 50.00 0 300 100.00% 0	33709PA08600021 33709PA08600021 30.000 30.000 30.0005 0.005 0.005	33709PA0860004 33709PA0860004 0 0 0 0 0 0 0 0 0 0 0 0 0	\$380.14 2,634 33709PA0860007 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 33705PA0560006 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 13709PA0890001 5000 0005 0007 000	\$1709#A0880011 \$1709#A0880011 \$1709#A088001 0 0 500 0 000% 500 0 00% 500 0 500 0 500 50	33709PA0380044 33709PA0380044 30000 3000 3000 3000 3000 3000 3	\$353.81 \$3709PA0380001 \$0.000 0 50.001 100.0055 0.0055 0.0055 0.0055 50 0.0055 0.05	\$3709PA0520001 33709PA0520001 3225.44 43.322 514.736.165 0.00% 0.35% 0.3	\$265.76 0 33709PA0510001 \$256007 110,135 5266270.38 99.35% 0.05% \$33,131,119 99.33% 0.05% 0.47% 0.47% 0.47% 0.47% 5.5843,980 \$527,287,139 \$527,287,139	\$284.73 0 3370994.0510002 \$278.63 31.591 554.03.341 99.375, 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05%0	\$233.16 0 31709A40500011 \$228.36 2,284.36 2,284.36 5126,609 98.915 \$179.024 98.245 \$179.024 98.245 \$179.024 98.245 \$179.024 98.245 \$179.024 \$179.025 \$175.05	\$249.41 0 1 1709940500002 5244.07 455 56.56.50 98.915 1.00% \$41,769 98.405, 1.0% \$41,769 98.405, 1.5% \$55.143 555.143	33709PA04200111 5381.98 8724 995335 0.00% 0.47% 55.391.893 99.53% 0.00% 0.25% 5.391.893 99.75% 0.25% 5.391.893 99.75% 0.25% 5.391.50,784 5.3,841.103 5.3,841.103 5.3,841.103 5.3,941	\$3709PA0420014 \$33709PA0420014 \$384.44 \$622 \$1,297.256 99.53% 0.00% \$2,218.159 \$2,219 \$2,	33709PA0 5 5 5 5 5 42,2 5 5 2,9,5 5 2,9,5 5 1,033
verge Current Pate PAPA respected Member Months lan B: Experience Period Information Ian D; Danafaced Component (D) I Ian Adjusted Index Bart Hendre Menths 10tal Period PA D: See Instructional Late modulet benefits portion of TP that are other and FBM Deter Medites Content (TP) Little Period TAC, [see Instructional] Little Period TAC, [see Instructional] Deter Medites Content of TAC Home Addition of TAC. Notice Instruction of TAC Notice Instruction of TAC. Notice Instruction of TAC	5354.07           20.099           Total           5285.60           490.966           5141.055.130           99.44%           0.06%           5203.964.350           9.9.67%           0.33%           544.340.275           53.12.357           7.475%           5159.624.075	\$27.93 2,227 3,227 5,442,65 5,620 5,184,51,65 9,9,49% 0,01% 9,9,49% 0,01% 5,1,291,49 9,9,75% 0,05% 5,7,468,139 5,7,468,1495,7,468,149 5,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,149 5,7,468,1495,7,468,1495,7,468,149 5,7,468,1495,7,468,169,169,169,169,169,169,169,169,169,169	\$438.02 \$438.02 \$438.02 \$438.02 \$438.02 \$409.057000 \$2889.99 105.713 \$23.266.18 99.4855 99.4855 99.735 99.755 99.	337099A0870004 337099A0870004 50000 0055 00055	\$31709-0.0570077 \$278.89 \$31709-0.0570077 \$278.89 \$34.488 \$53.882,00 \$0.00% 0.00% 0.00% 0.00% \$2,317,215 \$0 0.00% \$3,400,147 \$4,000,147	1,200 1,200 50000 0 0 0 0 0 0 0 0 0 0 0 0	5592.71 434 33709PA0860001 50.00 0 300 100.00% 0	33 7099 A0860002 33 7099 A0860002 9000 0 0 0 0 0 0 0 0 0 0 0 0	300 300 9000 0 0 0 0 0 0 0 0 0 0 0 0	\$380.14 2,634 33709PA0860007 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 33709920560006 0 0 0 0 0 0 0 0 0 0 0 0 0	600 337094/0890001 \$50.00 0 0 0 0 0 0 0 0 0 0 0 0	\$1709#A0880011 \$1709#A0880011 \$1709#A088001 0 0 500 0 000% 500 0 00% 500 0 500 0 500 50	\$353.81 148 33709PA0380004 35000 00 5000 100.00% 0.	\$353.81 577 37099403800011 3900940380001 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$301.90 0 23709PA0530011 2525.44 48.392 514.728,165 99.47%, 0.05%, 0.57%, 0.05%,00%,00%,00%,00%,00%,00%,00%,00%,00%,	\$265.76 0 33709940510001 3526007 110135 5262070 99.35% 0.00% 0.00% 0.05% 533131,119 99.55% 0.00% 55343,380 99.55%	\$284.73 0 3370994.0510002 \$278.63 31.591 554.03.341 99.375, 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05%0	\$233.36 0 3170%4/650001 528.86 2.328.36 98.93% 0.00% 1.0% 5178,944 98.24% 0.00% 5178,944 98.24% 518.9892	\$249.41 0 3170940500002 \$244.07 455 556,800 98.91% 0.00% 1.00% 544.769 98.46% 0.00% 1.35% 555,148	5390.34 0 337099.404.2001.3 5381.98 8,754 53.141.26 99.53% 0.025%	5392.85 0 33709PA0420014 5384.44 3,6223 51,297,256 99,53% 0.00% 0.47% 52,218,159 99,75% 0.25% 52,74,022 51,944,137	33709PA0 5 5 5 5 5 42,2 5 5 2,9,5 5 2,9,5 5 1,033
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encode Comment Parts PADPA     separated Member Months     an Di Standard Component ID:         an Adjusted Member Months         an Adjusted Member Months         an Adjusted Component ID:         an Adjusted Member Months         an Adjusted Member Months         an Adjusted Member Member         an Adjusted Component ID:         an ID:         beta Information of TAC         beta Information         beta Information         beta Information         beta Information         beta Information         beta Information         beta	\$354.07           20.099           Total           \$228.66           490.905           \$141,055.130           99.44%           0.00%           0.50%           \$203,964.350           99.67%           0.33%           \$3,312.357           7.47%           \$19.644.2027           \$5,312.357           7.47%           \$5,175,124.45	\$22,000 \$20,000 \$20,0000 \$20,0000 \$20,0000 \$20,0000 \$20,0000 \$20,0000 \$20,0000 \$20,0	5,834 5,834 137099A0870002 5386 93 105,733 533,366,38 99,48% 0.05% 553,727,455 99,73% 0.05% 531,727,455 99,73% 0.05% 531,727,455 531,727,745 531,237,745 541,237,745,745 541,237,745 541,237,745,745 5	23709940870000 23709940870000 00 5000 0005	\$1709A0870077 \$238.89 \$4,488 \$5,818,20 \$5,082,20 \$	1,200 1,200 50,00 0 50,00 0,005	5592.71 434 33709PA0860001 50.00 0 300 100.00% 0	33709PA08600021 33709PA08600021 30.000 30.000 30.0005 0.005 0.005	33709PA0860004 33709PA0860004 0 0 0 0 0 0 0 0 0 0 0 0 0	\$380.14 2,634 33709PA0860007 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 33705PA0560006 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	600 13709PA0890001 5000 0005 0007 000	\$1709#A0880011 \$1709#A0880011 \$1709#A088001 0 0 500 0 000% 500 0 00% 500 0 500 0 500 50	33709PA0380044 33709PA0380044 30000 3000 3000 3000 3000 3000 3	\$353.81 \$3709PA0380001 \$3000 0 5000 100.005 0.005 0.005 0.005 50 100.005 50 50 50 50 50 50 50 50 50	\$3709PA0520001 33709PA0520001 3225.44 43.322 514.736.165 0.00% 0.35% 0.3	\$265.76 0 33709PA0510001 \$256007 110,135 5266270.38 99.35% 0.05% \$33,131,119 99.33% 0.05% 0.47% 0.47% 0.47% 0.47% 5.5843,980 \$527,287,139 \$527,287,139	\$284.73 0 3370994.0510002 \$278.63 31.591 554.03.341 99.375, 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05% 0.63% 0.05%0	\$233.16 0 31709A40500011 \$228.36 2,284.36 2,284.36 5126,609 98.915 \$179.024 98.245 \$179.024 98.245 \$179.024 98.245 \$179.024 98.245 \$179.024 \$179.02	\$249.41 0 1 1709940500002 5244.07 455 56.56.50 98.915 1.00% \$41,769 98.405, 1.0% \$41,769 98.405, 1.5% \$55.143 555.143	33709PA04200111 5381.98 8724 995335 0.00% 0.47% 55.391.893 99.53% 0.00% 0.25% 5.391.893 99.75% 0.25% 5.391.893 99.75% 0.25% 5.391.50,784 5.3,841.103 5.3,841.103 5.3,841.103 5.3,941	\$3709PA0420014 \$33709PA0420014 \$384.44 \$622 \$1,297.256 99.53% 0.00% \$2,218.159 \$2,219 \$2,	33709PA00 \$ \$27,0 \$42,2 \$42,2 \$12,7 \$29,9 \$1,033

### Section IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):		33709PA0870001		33709PA0870004		33709PA0870006				33709PA0860007		33709PA0890001		33709PA0380004 3		33709PA0520001	33709PA0510001	33709PA0510002	33709PA0500001	33709PA0500002		33709PA0420014	33709PA0690
Plan Adjusted Index Rate	\$534.50	\$666.42			\$446.03	\$487.11	\$678.11	\$574.12			\$495.65	\$558.64	\$568.44	\$429.41	\$429.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$
Member Months	20,099	2,227			3,936	1,200	434	800		2,634	600	600	209	148	577			-					
Total Premium (TP)	\$10,742,925	\$1,484,121	\$3,291,700	\$407,797	\$1,755,565	\$584,531	\$294,298	\$459,296	\$207,474	\$1,195,438	\$297,390	\$335,185	\$118,804	\$63,553	\$247,771	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
EHB Percent of TP, [see instructions]	99.80%	99.84%	99.81%	99.85%	99.77%	99.79%	99.84%	99.81%	99.85%	99.77%	99.79%	99.81%	99.81%	99.77%	99.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100
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%	
Other benefits portion of TP	0.20%	0.16%	0.19%	0.15%	0.23%		0.16%	0.19%			0.21%	0.19%	0.19%	0.23%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Total Allowed Claims (TAC)	\$14,386,202	\$1,676,176	\$4,187,735	\$430,689	\$2,743,030	\$836,290	\$332,383	\$584,322	\$219,121	\$1,867,844	\$425,477	\$430,689	\$152,654	\$102,027	\$397,766	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
EHB Percent of TAC, [see instructions]	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	10
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%	0.00%	
Other benefits portion of TAC	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(
Allowed Claims which are not the issuer's obligation	\$5,354,160	\$408,408	\$1,375,896	\$178,306	\$1,243,390	\$336,971	\$80,987	\$191,981	\$90,716	\$846,676	\$171,440	\$144,367	\$51,170	\$47,738	\$186,115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$404,902	\$0	\$276,503	\$34,255	\$0	\$0	\$0	\$38,581	\$17,428	\$0	\$0	\$28,156	\$9,979	\$0									
Portion of above payable by HHS on behalf of insured person, as %	7.56%	0.00%	20.10%	19.21%	0.00%	0.00%	0.00%	20.10%	19.21%	0.00%	0.00%	19.50%	19.50%	0.00%									
Total Incurred claims, payable with issuer funds	\$9,032,042	\$1,267,767	\$2,811,839	\$252,383	\$1,499,641	\$499,319	\$251,396	\$392,341	\$128,404	\$1,021,168	\$254,037	\$286,322	\$101,484	\$54,288	\$211,651	SO	\$0	\$0	\$0	\$0	\$0	\$0	
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	\$722,080	\$99,831	\$221,295	\$27,433	\$117,908	\$39,274	\$19,797	\$30,880	\$13,958	\$80,295	\$19,983	\$22,533	\$7,987	\$4,268	\$16,638	\$0	\$0	\$0	\$0	\$0	\$0	\$0.	
Incurred Claims PMPM	\$449.38	\$569.27			\$381.01	\$416.10	\$579.25	\$490.43		\$387.69	\$423.40	\$477.20	\$485.57	\$366.81	\$366.81	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/
Allowed Claims PMPM	\$715.77	\$752.66			\$696.91	\$696.91	\$765.86	\$730.40			\$709.13	\$717.82	\$730.40	\$689.37	\$689.37	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!	#DIV/
EHB portion of Allowed Claims, PMPM	\$714.84	\$751.68	\$716.88	\$716.88	\$696.00	\$696.00	\$764.86	\$729.45	\$729.45	\$708.21	\$708.21	\$716.88	\$729.45	\$688.47	\$688.47	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/01	#DIV/0!	#DIV/0!	#DIV/

# Part II of the Preliminary Justification

# Highmark – Individual Market

# **Scope and Range:**

Highmark is requesting an average rate increase of 25.2% ranging from 14.4% to 28.8% for the 2018 ACA-qualifying individual products with effective dates from January 1, 2018 to December 31, 2018. This is projected to affect 1,400 members.

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market and the reintroduction of the federal insurer fee. In addition, rates are being increased to reflect uncertainties for the Individual market at the time of this filing related to the health insurance coverage mandate and the payment of cost sharing reduction (CSR) payments.

# **Historical Financial Experience:**

Highmark incurred a substantial underwriting loss in its Individual ACA programs in 2016. This loss is net of the expected risk adjustment and federal reinsurance programs.

# **Change in Medical Service Costs:**

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

# **Change in Benefits and Cost Sharing:**

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

# Administrative Costs and Anticipated Operating Results:

Overall, administrative costs as a percentage of premium are about the same 2018 as in 2017. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Highmark, Inc.

d/b/a Highmark Blue Cross Blue Shield

Individual Rate Filing

Effective January 1, 2018

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# I. General Information

### **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Blue Cross Blue Shield's (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2018. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

# I.1 Company Identifying Information:

- Company Legal Name: Highmark, Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2018

# **1.2** Company Contact Information:

- Primary Contact Name: \_\_\_\_\_\_
- Primary Contact Telephone Number:
- Primary Contact Email Address:

# **II. Proposed Rate Increase(s)**

For all rate increases by plan see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The primary drivers of the rate increase are increasing medical and pharmacy services in the Individual market and the re-introduction of the federal insurer fee. In addition, rates are being increased to reflect uncertainties for the Individual market at the time of this filing related to the health insurance coverage mandate and the payment of cost sharing reduction (CSR) payments. The impact of the uncertainty related to the coverage mandate is discussed in section V.1 below. The impact of the CSR payments is discussed in section XIX below.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will cease for 2018. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

# III. Experience Period Premium and Claims

# III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2016, paid through January 2017. This includes 2016 experience in Affordable Care Act compliant plans. Highmark did not offer any transitional plans in 2016.

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

The premiums shown for the experience period were based on calendar year 2016 actual revenues.

Based on preliminary information for calendar year 2016, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2016 premium amounts.

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

- Historical Experience: We chose Highmark's current experience for the individual block of business for the period January 1, 2016 through December 31, 2016, with claims paid through January, 2017 as the basis for the 2018 projected individual market pricing.
- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section 1 shows our best estimate of the amount of claims that were incurred during the 12month experience period for Highmark's individual book-of-business. This section includes:
  - The amount of claims which were processed through Company's claims system,
  - Claims processed outside of the Company's claims system, and
  - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from Highmark's detailed claim-level historical data. This experience includes 2016 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2016 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: Highmark is using a completion factor of 0.963 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for Highmark's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

# IV. Benefit Categories

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

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

# V. Projection Factors

# V.1 Changes in the Morbidity of the Population Insured

We applied an adjustment of approximately 30.0% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes including blending of the ACA business with new members from multiple sources including uninsured and the employer markets and a change in Highmark's plan offering in select counties.

# Impact of Health Insurance Coverage Mandate

In accordance with the Department's guidance, the morbidity adjustment above includes an additive factor of 0.06 to reflect the market uncertainty that the health insurance coverage mandate may be eliminated. If this mandate is eliminated, there would no longer be a financial penalty for individuals who forego purchasing health insurance coverage and would result in some deterioration of the risk pool. This deterioration is reflected in this filing through this 0.06 morbidity adjustment, which as noted by the Department would represent 50% of the average morbidity impact expected by Individual market insurers.

# V.2 Changes in Benefits

Highmark provided a Non-EHB Adult Vision benefit in 2016. This benefit was removed in 2017 and will not be offered in 2018. The removal of this benefit was captured in the capitation portion of trend and thus not captured in the change in benefits factor.

# V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 1.9% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

# V.4 Trend Factors (cost/utilization)

This development of the CY2018 rates reflects an annual trend rate of 11.0% (5% cost, 5.7% utilization). These trends reflect Highmark's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of trends in both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

Please note that while the underlying utilization trend is expected to be 5.7%, Highmark has included the anticipated change in utilization due to cost sharing requirements in the utilization trend column as instructed. The utilization adjustment is -0.3% per year. This brings the final utilization trend to 5.4% as found in the URRT.

# VI. Credibility Manual Rate Development

### VI. 1 Source and Appropriateness of Experience Data Used

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

# VII. Credibility of Experience

The experience is from Highmark's individual book of business in 2016. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

# VIII. Paid to Allowed Ratio

The paid to allowed ratio of 0.675 is a weighted average of the 2018 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model based on Highmark individual claims experience.

# IX. Risk Adjustment and Reinsurance

### IX.1 Projected Risk Adjustments PMPM:

The estimated average risk score for Highmark's projected 2018 population was developed by using Highmark's 2016 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, allowable rating factors, actuarial value factors, and induced demand factors were estimated for Highmark based upon its projected 2018 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2018.

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

The analysis resulted in Highmark receiving payment from the risk adjustment pool. This value is reflected in worksheet 1 net of the risk adjuster fee (\$0.14 PMPM) consistent with the single risk pool regulations

### IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Federal Reinsurance Program was terminated in 2017 resulting in projected 2018 reinsurance of \$0.

# X. Non-Benefit Expenses and Profit & Risk

### X.1 Administrative Expense Load:

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

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

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

### X.3 Taxes and Fees:

The following fees were added:

- \$0.21 Per Member Per Month for the Patient Centered Outcomes Research Fee.
- 3.4% for the Health Insurance Provider Fee
- 3.5% Exchange Fee x 55.0% assumed on exchange percentage (= 1.9% included in the single risk pool base rate)
- 0% Pennsylvania Premium Tax

# XI. Projected Loss Ratio

The anticipated medical loss ratio is about 90.2% relative to total premium less taxes and fees. This loss ratio is calculated consistently with the federally prescribed MLR methodology.

# XII. Single Risk Pool

As described above, the base experience used includes all Highmark individual members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2018.

# XIII. Index Rate

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

# XIV. Market Adjusted Index Rate

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment, reinsurance, and the exchange fee. The Risk Adjustment factor is developed by taking one minus the expected risk transfer (net of the fee) and dividing by the projected incurred claims before reinsurance and risk adjustment. The Federal Reinsurance Program factor is developed by taking one minus the expected reinsurance recovery (net of the reinsurance premium) and dividing by the projected incurred claims, before reinsurance premium. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM and the projected incurred claims after risk adjuster and reinsurance, then dividing by the projected incurred claims after risk adjuster and reinsurance. These adjustments were developed as factors in accordance with the Part III instructions.

# XV. Plan Adjusted Index Rates

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

# XVI. Calibration

# XVI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.760. This factor is calculated by dividing the all members age factor of 1.766 by the ratio of all members to billable members (1.003). Each Plan Adjusted Index Rate represents the rate for an average member with an age factor of 1.760. Please note that no member will pay these rates because the age factor of 1.760 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The nearest age to that factor is for age 50, which has a factor of 1.786. Please see Exhibit I for the development of the calibration factor.

### XVI.2 Geographic Factor Calibration:

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

# XVI.3 Tobacco Factor Calibration:

The projected weighted average tobacco factor is 1.008. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.008. Please see Exhibit I for the development of the calibration factor.

# XVII. Consumer Adjusted Premium Rate Development

The plan adjusted index rate represents the rate for an average age and average geographic member with a mix of tobacco users and non-tobacco users. Multiplying by the Combined Calibration Factor found in Exhibit I results in the value for a 50 year old non-tobacco user in a 1.0 geographical area. The standard HHS Age Curve along with the filed tobacco factors and geography factors can be used to calculate any rate found in the QHP rate template.

# XVIII. AV Metal Values

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

# XIX. AV Pricing Values

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

### Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 0.94/0.70, or about 1.3429, and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment factor was reflected in Column (v) of Exhibit II for the impacted plans.

Please note that Highmark did not make this adjustment to the following Silver plans:

HIOS Plan ID #33709PA0860002 HIOS Plan ID #33709PA0870002 HIOS Plan ID #33709PA0880001 HIOS Plan ID #33709PA0890001

Actuarial Services

Each of these plans is currently filed as both an on-exchange and off-exchange Silver plan. In the event that there are still CSR uncertainties at the time of the QHP certification, Highmark intends to remove the on-exchange offering from each of these plans.

#### XX. Membership Projections

Membership projections reflect Highmark's expectations for 2018. These projections reflect expected changes in market share due to market competition and changes in Highmark's plan offerings.

Highmark expects membership in 2018 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

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

CSR Silver Plan Membership Distribution						
FPL	Subsidy Level	% of Silver Membership	% of Total Membership			
<150%	94%	14.0%	5.8%			
150%-200%	87%	23.7%	9.8%			
200%-250%	73%	10.2%	4.2%			
>250%	70%	52.1%	21.6%			
Total		100.0%	41.4%			

#### XXI. Terminated Plans and Products

Plans in the 2016 experience period that will no longer be available in 2018 can be found in Exhibit III. Highmark has some HIOS IDs in 2016 with some members mapping to new plans and others who will be discontinued, depending on the county in which they live. In these situations Highmark has included only the mapped members in the rate change information and average premiums on Worksheet 2. If there are multiple plans being mapped to a single HIOS ID, the increases are weighted by the mapped members. The experience period information is populated with experience from all members in the largest plan that is being mapped to the HIOS ID.

Highmark also has some plans that were offered only in 2017 (not offered in the experience period or in the projection period.) These plans are shown in the lower portion of Exhibit III. In these instances the rate change information is handled in the same manner as described above. The experience period information is populated with zeros.

#### XXII. Plan Type

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

#### XXIII. Warning Alerts

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

#### XXIV. Actuarial Certification

I, **Example 1**, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany Highmark's rate filing for the individual combined market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

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

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

#### Actuarial Services

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

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

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

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

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

Signed:	
Title:	The search of the second s

Date: August 10, 2017

#### Exhibit I Highmark Inc. d/b as Blue Cross Blue Shield Highmark

### Individual Market Adjusted Index Rate (effective January 1, 2018)

CY2018 Projected Period Average Members	1,675
CY2018 Projected Allowed Claims	\$716.10
Non-EHB Allowed Claims	\$0.91
CY2018 Index Rate (Allowed Claims for EHB Only)	\$715.19
Market-Wide Adjustment	
Risk Adjustment (Net of Risk Adjuster Fee)	0.926
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.023
CY2018 Market Adjusted Index Rate	\$676,89
Calibration	
Calibration from Plan Adjusted Index Rate to Age 50, 1.0 Area, Non-Smoker	
(a) Average Age Factor	1,760
(b) Age 50 (Nearest Age on HHS Age Curve) Age Factor	1.786
(c) Average Geographic Factor	0.970
(c) Average Tobacoo Load Factor	1.008
Combined Calibration Factor 1/[(a/b)*c*d]	1.038

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#### Exhibit II

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

#### Unified Rate Review Template (URRT) AV Pricing Value Development Market Adjusted Index Rate PMPM = \$676.89

Ē	xchange	Metal	Plan Design Marketing Name	Premium	AV	Port	ion of U	RT AV Pr	icing Val	ue <sup>(1)</sup>
HIOS Plan ID	Status	Level	Han Design Markeong Name	PMPM	Value	(1)	(11)	(111)	(iv)	(v) <sup>[2]</sup>
33709PA0870001 0	On & Off	Gold	my Direct Blue EPO 1000G	\$666.42	0.985	0.864	0.993	1.002	1.145	1.000
33709PA0890001 C	On & Off	Silver	my Direct Blue EPO 2850SQE	\$558.64	0.825	0.724	0.993	1.002	1.145	1.000
33709PA0870002 C	Dn & Off	Sliver	my Direct Blue EPO 37505	\$564/23	0.834	0,732	0.993	1.002	1.145	1.000
33709PA0870004 C	On & Off	Silver	rriy Direct Blue EPO 71505	\$679.66	1.004	0.656	0.993	1.002	1.145	1.343
33709PA0870007	On & Off	Bronze	my Direct Blue, EPO 69508	\$446.03	0,659	0.578	0.993	1.002	1.145	1.000
.33709PA0870006 0	On & Off	Bronze	my Direct Blue EPO 7000B	\$487.11	0.720	0.632	0.993	1.002	1.145	1.000
33709PA0860001 0	On & Off	Gold	my Direct Blue Conemaugh EPO 1000G	\$678,11	1.002	0.864	1.010	1,002	1.145	1.000
33709PA0880001 C	On & Off	Silver	my Direct Blue Conemaugh EPO 2850SQE	\$568,44	0.840	0.724	1.010	1.002	1.145	1.000
33709PA0860002 C	On & Off	Silver	my Direct Blue Conemaugh EPO 3750S	\$574.12	0.848	0.732	1.010	1.002	1.145	1.000
33709PA0860004 C	On & Off	Silver	my Direct Blue Conemaugh EPO 7150S	\$691.58	1.022	0.656	1.010	1.002	1,145	1.343
33709PA0860007 C	On & Off	Bronze	my Direct Blue Conemaugh EPO 6950B	\$453.85	0,670	0,578	1.010	1.002	1.145	1.000
33709PA0860006 C	On & Off	Bronze	my Direct Blue Conemaugh EPO 7000B	\$495.65	0.732	0.632	1.010	1.002	1.145	1.000
33709PA0380004 C	On & Off	Catastrophic	Major Events Blue PPO 7350C	\$429:41	0.634	0.563	1.068	1.002	1.145	0.920
33709PA0380003	Off ·	Catastrophic	Major Events Blue PPO 7350C	\$429.41	0.634	0.563	1.068	1.002	1.145	0.920

#### <sup>[1]</sup> Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

(I) The actuarial value and cost-sharing design of the plan.

(ii) The plan's provider network, delivery system characteristics, and utilization management practices.

(iii) The benefits provided under the plan that are in addition to the essential health benefits.

(iv) Administrative costs, excluding Exchange user fees.

(v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

<sup>(2)</sup> Per PA Insurance Department guidance, includes the 1:343 (0,94/0.70) load for non-payment of CSRs on applicable silver plans.

#### Exhibit III Highmark Inc. d/b/a Highmark Blue Cross Blue Shield

#### Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2018 Mapping
33709PA0520001	Silver	Health Savings Blue PPO 2700	NA
33709PA0510001	Bronze	Shared Cost Blue PPO 6000	NA
33709PA0510002	Bronze	Shared Cost Blue PPO 6000	NA
33709PA0500001	Catastrophic	Major Events Blue PPO 6850	NA
33709PA0500002	Catastrophic	Major Events Blue PPO 6850	NA
33709PA0420013	Gold	Flex Blue PPO 1200 PMHA	NA
33709PA0420014	Gold	Flex Blue PPO 1200 Penn Highlands	NA
33709PA0690003	Gold	my Connect Blue EPO 250G	33709PA0870001 (Partial)
33709PA0690001	Silver	my Connect Blue EPO 1750S	33709PA0870002 (Partial)
33709PA0690002	Silver	my Connect Blue EPO 2500S	33709PA0870002 (Partial)
33709PA0690004	Bronze	my Connect Blue EPO 6500B	.33709PA0870007 (Partial)

#### Plans Offered in 2017 Only

HIOS ID	Metal	Plan Name	2018 Mapping
33709PA0690005	Gold	my Connect Blue EPO 1000G	33709PA0870001 (Partial)
33709PA0700005	Gold	my Community Blue Flex PPO 1700GQ	33709PA0860001 (Partial)
33709PA0700006	Silver	my Community Blue Flex PPO 2800SQE	33709PA0880001 (Partial)
33709PA0700007	Silver	my Community Blue Flex PPO 2100S	33709PA0860002 (Partial)
33709PA0700008	Bronze	my Community Blue Flex PPO 6800B	33709PA0860007 (Partial)



1550 Liberty Ridge Drive, Suite 200 Wayne, PA: 19087-5572 Tel + 610 687:5544 Fax + 610 687:4256 www.milliman.com

#### ACTUARIAL MEMORANDUM

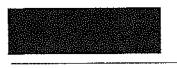
#### Highmark Inc.

#### Revised Individual Rate Filing - January 1, 2018

I, an a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2018.

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

- 1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
- 2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156,80(d)(1)).
- 3. The rating factors and rating methodology are reasonable and consistent with Highmark's revised business plan at the time of the filing.



Fellow, Society of Actuaries Member, American Academy of Actuaries August 10, 2017

2018 Rates Table Template v7.1	., ,		n or Ctrl + Shift + I. To finalize, press Finalize	button or Ctrl + Shift + F.	
		te, select Age-Based Rates under R	Rating Method and provide an Individual Rate	e for every age band.	
HIOS Issuer ID*			obacco Use and Non-Tobacco Use. Ins must have the same dates on a sheet.		
Federal TIN* Rate Effective Date*	33709 23-1294723 01/01/2018				
Rate Expiration Date*	12/31/2018 Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
		Required:			
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is use determine if a person is eligible for a rate fr plan		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
33709PA0870001		Tobacco User/Non-Tobacco Use			287.30
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er <u>16</u>	322.61	312.84 322.61
33709PA0870001 33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 18	342.89	332.37 342.89 353.40
33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 20	364.29	364.29
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33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 25	377.06	384.95 386.49
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 27	393.59	<u> </u>
33709PA0870001 33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 29	420.25	418.44 430.76 436.92
33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 31	435.27	430.92 446.15 455.40
33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 33	449.92	461.17
33709PA0870001 33709PA0870001	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 35 er 36	458.93 461.94	470.40 473.49
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 38	467.95	476.56 479.65
33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er40	479.97	485.81 527.97
33709PA0870001 33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 42	497.62	540.32 553.35 571.30
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 44	524.66	593.92 620.94
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 46	563.34	653.47 690.90
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er49	640.71	734.39 779.74
33709PA0870001 33709PA0870001 23700PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er51	700.42	821.67 858.01
33709PA0870001 33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 53	766.14	898.04 938.52 982.23
33709PA0870001 33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 55	837.50	1025.94
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 57	915.24	1121.17 1172.24
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 60	1019.27	1197.54 1248.61
33709PA0870001 33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 62	1078.98	1292.77 1321.75
33709PA0870001 33709PA0870001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 64 and over	1126.68	1358.10 1380.18 240.84
33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 15	262.25	240.04 262.25 270.43
33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 17	278.62	278.62 287.43
33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 20	305.38	296.25 305.38
33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 22	314.82	322.69 322.69
33709PA0890001 33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 24	314.82	322.69 322.69 323.98
33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 26	322.38	330.44 338.18
33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 28	342.21	350.77 361.09
33709PA0890001 33709PA0890001	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 30 er 31	357.32 364.88	366.25 374.00
33709PA0890001 33709PA0890001 23700PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 33	377.15	381.74 386.58 201.74
33709PA0890001 33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 35	384.71	391.74 394.33 396.91
33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 37	389.75	396.91 399.49 402.08
33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 39	397.30	407.23
33709PA0890001 33709PA0890001	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 41 er 42	409.90 417.14	452.94 463.86
33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 44	439.80	478.90 497.85 520.52
33709PA0890001 33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er46	472.23	520.52 547.79 579.15
33709PA0890001 33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 48	514.73	615.62 653.63
33709PA0890001 33709PA0890001	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 50 er 51	562.27 587.14	688.78 719.25
33709PA0890001 33709PA0890001	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco User/Non-Tobacc	er 52 er 53	614.53 642.23	752.80 786.73
33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 55	702.05	823.37 860.01
33709PA0890001 33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 57	767.22	899.74 939.84 982.65
33709PA0890001 33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 59	819.48	962.63 1003.86 1046.66
33709PA0890001 33709PA0890001 33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 61	884.64	1040.00 1083.68 1107.99
33709PA0890001 33709PA0890001	Rating Area 4 Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 63 er 64 and over	929.35 944.46	1138.45 1156.96
33709PA0870002 33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er15	264.87	243.25 264.87
33709PA0870002 33709PA0870002 33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er17	281.40	273.14 281.40 200.31
33709PA0870002 33709PA0870002 33709PA0870002 33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er19	299.21	290.31 299.21 308.43
33709PA0870002 33709PA0870002 33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 21	317.97	308.43 325.92 325.92
33709PA0870002		Tobacco User/Non-Tobacco Use			325.92

33709PA0870002 Rating Area 33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	24 25 26	317.97 319.24 325.60	325.92 327.22 333.74
33709PA0870002 Rating Alea 33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	20	325.60 333.23 345.63	333.74 341.56 354.27
33709PA0870002 Rating Area 33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	20 29 30	355.81 360.90	364.71 369.92
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	31	368.53 376.16	377.74 385.56
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	33 34	380.93 386.02	390.45 395.67
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	35	388.56 391.10	
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	37	393.65 396.19	403.49 406.09
33709PA0870002 Rating Area 33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	39 40 41	401.28 406.37 414.00	411.31 447.01 457.47
33709PA0870002 Rating Alea 33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	41 42 43	414.00 421.31 431.49	468.50 483.70
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	44	444.20 459.15	502.83 525.73
33709PA0870002 Rating Area 33709PA0870002 Rating Area		46 47	476.96 496.99	553.27 584.96
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	48	519.88 542.46	621.78 660.17
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	50	567.89 593.01	695.67 726.44
33709PA0870002 Rating Area 33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	52 53 54	620.68 648.66 678.87	760.33 794.61 831.62
33709PA0870002 Rating Area 33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	55	709.07	868.61 908.73
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	57	774.89 810.19	949.24
33709PA0870002 Rating Area 33709PA0870002 Rating Area		59 60	827.68 862.97	1013.91 1057.14
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	61 62	893.50 913.53	1119.07
33709PA0870002 Rating Area 33709PA0870002 Rating Area	4 Tobacco User/Non-Tobacco User	63 64 and over	938.65 953.91	1149.85 1168.54
33709PA0870004 Rating Area 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	0-14 15 16	293.01 319.06 329.01	293.01 319.06 329.01
33709PA0870004 Rating Area 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	16 17 18	329.01 338.97 349.70	329.01 338.97 349.70
33709PA0870004 Rating Alea 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	19	349.70 360.42 371.53	343.70 360.42 371.53
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4Tobacco User/Non-Tobacco User4Tobacco User/Non-Tobacco User	21 22	383.02 383.02	392.60 392.60
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	23 24	383.02 383.02	392.60 392.60
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	25 26	384.55 392.21	402.02
33709PA0870004 Rating Area 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	27 28 29	401.40 416.34 428.60	411.44 426.75 439.32
33709PA0870004 Rating Alea 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	30 31	428.80 434.73 443.92	
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	32	453.11 458.86	464.44 470.33
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	34	464.99 468.05	476.61 479.75
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	36 37	471.11 474.18	
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	38	477.24 483.37	495.45
33709PA0870004 Rating Area 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	40 41 42	489.50 498.69 507.50	551.05
33709PA0870004 Rating Area 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	43	519.76 535.08	
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	45	553.08 574.53	633.28 666.45
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	47	598.66 626.24	748.98
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	49 50	653.43 684.07	795.22 837.99
33709PA0870004 Rating Area 33709PA0870004 Rating Area 23700PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	51 52 53	714.33 747.66 781.36	875.05 915.88
33709PA0870004 Rating Area 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	53	817.75	1001.74
33709PA0870004 Rating Area 33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	56	893.59 933.42	1094.65
33709PA0870004 Rating Area 33709PA0870004 Rating Area		58 59	975.93 997.00	1195.51 1221.33
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	60 61	1039.52 1076.29	1273.41 1318.46
33709PA0870004 Rating Area 33709PA0870004 Rating Area	4 Tobacco User/Non-Tobacco User	62 63	1100.42 1130.68	1348.01 1385.08
33709PA0870004 Rating Area 33709PA0870007 Rating Area		64 and over 0-14	1149.06 192.29	1407.60 192.29
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	15	209.38	209.38
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	16	215.92	215.92
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	17	222.45	222.45
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	18	229.49	229.49
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	19	236.53	236.53
33709PA0870007 Rating Area		20	243.82	243.82
33709PA0870007 Rating Area		21	251.36	
33709PA0870007 Rating Area		22	251.36	
33709PA0870007 Rating Area 33709PA0870007 Rating Area		23	251.36	
33709PA0870007 Rating Alea		24	251.36	257.64
33709PA0870007 Rating Area		25	257.39	
33709PA0870007 Rating Area		26	263.43	
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	27	273.23	280.06
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	29	281.27	288.30
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	30	285.29	292.42
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	31	291.33	298.61
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	32	297.36	304.79
33709PA0870007 Rating Area	4 Tobacco User/Non-Tobacco User	33	301.13	308.66

33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	34	305.15	312.78
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	35	307.16	314.84
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	36	309.17	316.90
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	37	311.18	318.96
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	38	313.19	321.02
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	39	317.22	325.15
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	40	321.24	353.36
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	41	327.27	361.63
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	42	333.05	370.35
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	43	341.10	382.37
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	44	351.15	397.50
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	45	362.96	415.59
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	46	377.04	437.37
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	47	392.88	462.42
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	48	410.97	491.52
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	49	428.82	521.87
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	50	448.93	549.94
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	51	468.79	574.27
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	52	490.65	601.05
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	53	512.77	628.14
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	54	536.65	657.40
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	55	560.53	686.65
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	56	586.42	718.36
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	57	612.56	750.39
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	58	640.47	784.58
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	59	654.29	801.51
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	60	682.19	835.68
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	61	706.32	865.24
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	62	722.16	884.65
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	63	742.01	908.96
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	754.08	923.75
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	210.00	210.00
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	15	228.67	228.67
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	16	235.80	235.80
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	17	242.94	242.94
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	18	250.63	250.63
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	19	258.31	258.31
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	20	266.27	266.27
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	21	274.51	281.37
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User		274.51	291.27
			214.01	201.37
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	22	274.51	281.37 281.37
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4		23		
	Tobacco User/Non-Tobacco User	23 24	274.51	281.37
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	274.51 274.51	281.37 281.37 282.50
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26	274.51 274.51 275.61	281.37 281.37 282.50 288.13
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27	274.51 274.51 275.61 281.10	281.37 281.37 282.50 288.13 288.13 294.88
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28	274.51 274.51 275.61 281.10 287.69	281.37 281.37 282.50 288.13 288.13 288.13 294.88 305.88
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29	274.51 274.51 275.61 281.10 287.69 298.39	281.37 281.37 282.50 288.13 288.13 288.13 294.88 305.88
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30	274.51 274.51 275.61 281.10 287.69 298.39 307.18	281.37 281.37 282.50 288.13 288.13 294.80 305.80 314.80 319.30
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57	281.37 281.37 282.50 288.13 288.50 288.13 294.86 305.86 314.86 319.36 326.11
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 32	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16	281.37 281.37 282.50 288.13 288.13 294.80 305.80 314.80 319.30 326.11 332.87
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75	281.37 281.37 282.50 288.13 288.13 294.86 305.86 314.86 319.36 326.17 332.87 337.06
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 34	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86	281.37 281.37 282.50 288.13 282.50 288.13 294.86 305.86 314.86 319.36 326.11 332.87 337.06 341.56
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 35	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26	281.37 281.37 281.37 282.50 288.13 294.80 305.80 314.80 319.30 326.17 332.87 337.00 341.50 343.84
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 34 35 36	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26	281.37 281.37 282.50 288.13 282.50 288.13 294.86 305.86 314.86 319.36 326.17 332.87 337.06 341.56 343.84 346.00
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 35 35 36 37	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26	281.37 281.37 281.37 282.50 288.13 294.86 305.86 314.86 319.36 326.17 332.87 337.06 341.59 343.84 348.34
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 34 35 36 37 38	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.45 339.84	281.33 281.33 282.50 288.13 288.13 294.84 305.84 314.86 319.36 326.17 332.83 337.00 341.55 343.84 346.09 348.34 348.34
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 34 35 36 36 37 38 39	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 335.45 339.84 342.04	281.37 281.37 282.50 288.13 282.50 288.13 294.86 305.86 314.86 319.36 326.17 332.87 337.06 341.56 343.84 346.00 348.34 346.00
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 35 36 37 38 39 40	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.45 337.65 339.84 342.04	281.33 281.33 281.33 282.50 288.13 294.80 305.80 314.80 319.30 326.11 332.83 337.00 341.50 343.84 343.84 346.00 348.34 348.34 355.00 385.90
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 30 31 31 32 33 33 33 34 34 35 36 37 38 39 40 40	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.45 333.45 339.84 342.04 346.43 342.04	281.3 281.3 281.3 282.5 288.1 288.1 294.8 305.8 305.8 314.8 319.3 326.1 332.8 337.0 341.5 343.8 344.8 344.8 344.8 344.8 344.9 345.9 355.0 5
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33</td> <td>274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.45 333.45 337.65 339.84 342.04 346.43 350.82</td> <td>281.3 281.3 281.3 282.50 288.1 294.8 305.8 314.8 319.30 326.1 332.8 337.0 341.5 343.8 344.9 344.9 344.9 346.0 348.3 350.5 355.0 385.9 385.9</td>	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.45 333.45 337.65 339.84 342.04 346.43 350.82	281.3 281.3 281.3 282.50 288.1 294.8 305.8 314.8 319.30 326.1 332.8 337.0 341.5 343.8 344.9 344.9 344.9 346.0 348.3 350.5 355.0 385.9 385.9
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco UserTobacco U	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 338.86 333.26 333.26 333.26 335.45 337.65 339.84 342.04 346.43 350.82 357.41 363.73	281.31 281.31 281.31 282.50 288.11 294.80 305.80 314.80 319.30 326.11 332.81 337.00 341.50 343.80 344.30 344.30 344.30 344.30 345.00 355.00 355.00 385.90 394.90 404.41
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33</td> <td>274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.26 333.45 339.84 342.04 346.43 350.82 357.41 363.73 372.51</td> <td>281.33 281.33 282.50 288.13 288.13 288.13 294.84 305.84 314.84 319.30 326.17 332.83 337.00 341.55 343.84 343.84 346.09 344.34 355.05 355.05 355.05 385.90 394.94 404.43</td>	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.26 333.45 339.84 342.04 346.43 350.82 357.41 363.73 372.51	281.33 281.33 282.50 288.13 288.13 288.13 294.84 305.84 314.84 319.30 326.17 332.83 337.00 341.55 343.84 343.84 346.09 344.34 355.05 355.05 355.05 385.90 394.94 404.43
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33</td> <td>274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.26 333.26 333.45 339.84 342.04 346.43 350.82 357.41 363.73 372.51 383.49</td> <td>281.37 281.37 281.37 282.50 288.13 294.80 305.80 314.80 319.30 326.11 332.87 337.00 341.50 343.84 343.84 343.84 343.84 344.30 355.00 355.00 385.90 30 30 30</td>	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.26 333.26 333.45 339.84 342.04 346.43 350.82 357.41 363.73 372.51 383.49	281.37 281.37 281.37 282.50 288.13 294.80 305.80 314.80 319.30 326.11 332.87 337.00 341.50 343.84 343.84 343.84 343.84 344.30 355.00 355.00 385.90 30 30 30
33709PA0870006 Rating Area 4 33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33</td> <td>274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.26 333.45 339.84 342.04 346.43 350.82 357.41 363.73 372.51</td> <td>281.3 281.3 281.3 282.5 288.1 288.1 294.8 305.8 305.8 314.8 319.3 326.1 332.8 337.0 341.5 343.8 344.9 344.9 344.9 344.9 344.9 350.5 355.0 355.0 355.0 3355.0 344.9 344.4 345.8</td>	23 24 25 26 27 28 29 30 30 31 31 32 33 33 34 33 33 34 33 33 34 33 33 34 33 33	274.51 274.51 275.61 281.10 287.69 298.39 307.18 311.57 318.16 324.75 328.86 333.26 333.26 333.26 333.26 333.45 339.84 342.04 346.43 350.82 357.41 363.73 372.51	281.3 281.3 281.3 282.5 288.1 288.1 294.8 305.8 305.8 314.8 319.3 326.1 332.8 337.0 341.5 343.8 344.9 344.9 344.9 344.9 344.9 350.5 355.0 355.0 355.0 3355.0 344.9 344.4 345.8

33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	49	468.31	569.93
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	50	490.27	600.58
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	51	511.96	627.15
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	52	535.84	656.40
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	53	560.00	686.00
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	54	586.08	717.95
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	55	612.16	749.90
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	56	640.43	784.53
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	57	668.98	819.50
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	58	699.45	856.83
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	59	714 55	875.32
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	60	745.02	912.65
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	61	771.37	944.93
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	62	788.67	966.12
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	63	810.35	992.68
33709PA0870006 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	823.53	1008.82
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	292.34	292.34
 33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	15	318.33	318.33
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	15	328 27	328.27
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	17	338 20	338.20
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	18	348 90	348.90
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User		359.60	359.60
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	19	370.69	370.69
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	20	382.15	391.70
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	21	382.15	391.70
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User		382 15	391.70
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	23	382.15	391.70
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	24	383.68	393.27
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User		391.32	401.10
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	26	400.49	410.50
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	27	415.40	425.79
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	28	427.63	438.32
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	29	433.74	444.58
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	30	442.91	453.98
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	31	452.08	463.38
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	32	457 82	469.27
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	33	463.93	475.53
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	34	466.99	478.66
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	35	470.04	481.79
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	36	473.10	484.93
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	37	476.16	488.06
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	38	482 27	494.33
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	39	488.39	537.23
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	40	497.56	549.80
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	41	506.35	563.06
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	42	518.58	581.33
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	43	533.86	604.33
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	44	551.82	631.83
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	45	573 23	664.95
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	46	597.30	703.02
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	47	624.82	747.28
		40	021.02	111.20

33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	48	624.82	747.28
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	49	651.95	793.42
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	50	682.52	836.09
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	51	712.71	873.07
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	52	745.96	913.80
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	53	779.59	955.00
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	54	815.89	999.47
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	55	852.19	1043.93
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	56	891.56	1092.16
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	57	931.30	1140.84
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	58	973.72	1192.81
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	59	994.74	1218.56
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	60	1037.16	1270.52
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	61	1073.84	1315.45
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	62	1097.92	1344.95
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	63	1128.11	1381.93

33709PA0860001 Rating Area	5 Tobacco User/Non-Tobacco User	64 and over	1146.45	1404.40
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	0-14	245.06	245.06
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	15	266.84	266.84
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	16	275.17	275.17
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	17	283.50	283.50
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	18	292.47	292.47
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	19	301.44	301.44
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	20	310.73	310.73
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	21	320.34	328.35
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	22	320.34	328.35
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	23	320.34	328.35
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	24	320.34	328.35
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	25	321.62	329.66
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	26	328.03	336.23
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	27	335.72	344.11
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	28	348.21	356.92
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	29	358.46	367.42
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	30	363.59	372.68
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	31	371.27	380.55
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	32	378.96	388.43
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	33	383 77	393.36
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	33	388.89	398.61
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	35	391.46	401.25
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	36	394.02	403.87
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	37	396.58	406.49
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	38	399.14	409.12
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	39	404 27	414.38
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	40	409.39	450.33
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	41	417.08	460.87
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	42	424.45	471.99
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	43	434 70	487.30
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	44	447 51	506.58
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	45	462 57	529.64
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	46	480.51	557.39
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	47	500.69	589.31
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	48	523.76	626.42
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	49	546 50	665.09
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	50	572.13	700.86
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	51	597.43	731.85
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	52	625.30	765.99
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	53	653.49	800.53
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	53	683 93	837.81
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	55	714 36	875.09
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	56	747 35	915.50
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	57	780.67	956.32
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	58	816.23	999.88
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	59	833.85	1021.47
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	60	869.40	1065.02
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	61	900.16	1102.70
33709PA0880001 Rating Area	5 Tobacco User/Non-Tobacco User	62	920.34	1127.42
33709PA0880001 Rating Area	5 Tobacco Liser/Non-Tobacco Liser		945.64	1158 41

33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	63	945.64	1158.41
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	961.02	1177.25
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	247.52	247.52
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	15	269.52	269.52
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	16	277.93	277.93
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	17	286.34	286.34
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	18	295.40	295.40
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	19	304.46	304.46
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	20	313.84	313.84
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	21	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	22	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	23	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	24	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	25	324.84	332.96
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	26	331.32	339.60
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	27	339.08	347.56

Alternational partsProvide Standard StreamAAAA2009/ADDC Starp PartsProvide Starp PartsAAAAAAA2009/ADDC Starp PartsProvide Starp PartsAAA					
BalthAnder Der margens         Excess Stahlen Toxace State         Speech State         Speech State           States Stat	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	28	351.70	360.49
1     Package Marcine Tools (1)     1     1     1       2     2     1     1     1     1     1       2     2     1     1     1     1     1     1       2     1     1     1     1     1     1     1     1       2     1	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	29	362.05	371.10
S202940000000000000000000000000000000000	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	30	367.23	376.41
SPCFMMC02 FarphaleTrans. Lamber Trans.Image Lamber Trans.SPCFMMC02 FarphaleSPCFMMC02 FarphaleSPCFMMC02 FarphaleTrans. Lamber Trans.SPCFMMC02 FarphaleSPCFMMC02 FarphaleSPCFMMC02 Farphale <td>33709PA0860002 Rating Area 5</td> <td>Tobacco User/Non-Tobacco User</td> <td>31</td> <td>374.99</td> <td>384.36</td>	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	31	374.99	384.36
5000000000000000000000000000000000000	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	32	382.76	392.33
1999         1999 <td< td=""><td>33709PA0860002 Rating Area 5</td><td>Tobacco User/Non-Tobacco User</td><td>33</td><td>387.61</td><td>397.30</td></td<>	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	33	387.61	397.30
9299-9000000000000000000000000000000000	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	34	392.79	402.61
DescharterTeach Statistic Teach StatisticStatistic Statistic Teach StatisticStatistic Statistic Statis Statistic	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	35	395.38	405.26
ADVACABLE Darg AndInternet service meansAdvacaseAdvacaseAdvacaseADVACABLE Darg AndTables dark in Tables of the AdvacaseAdvacaseAdvacaseAdvacaseADVACABLE Darg AndTables dark in Tables of the AdvacaseAdvacaseAdvacaseAdvacaseADVACABLE Darg AndTables dark in Tables of the AdvacaseAdvacaseAdvacaseAdvacaseADVACABLE Darg AndresTables dark in Tables dark in Tables of the AdvacaseAdvacaseAdvacaseAdvacaseADVACABLE Darg AndresTables dark in Tables dark in TablesAdvacaseAdvacaseAdvacaseADVACABLE Darg AndresTables dark in Tables dark in TablesAdvacaseAdvacaseAdvacaseADVACABLE Darg AndresTables dark in Tables dark in TablesAdvacaseAdvacaseAdvacaseADVAC	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		397 97	407.92
JackbardenHanse sector se	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			410.56
Since depictsImage	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		403.14	413.22
CUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragmentsImage index fragmentsCUMAKANCE AnalysisImage index fragmentsImage index fragmentsImage index fragments <tr<< td=""><td>33709PA0860002 Rating Area 5</td><td>Tobacco User/Non-Tobacco User</td><td></td><td>408.32</td><td>418.53</td></tr<<>	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		408.32	418.53
UnitsUnitsUnitsUnitsUnits200944000000000000000000000000000000000	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		413 50	454.85
200004480000000000000000000000000000000	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			465.49
Degree	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		428.70	476.71
3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10 / 4/10         10000 / 4/10         4/10         4/10           3/1799/400002 / 4/10         10000 / 4/10         4/10         4/10         4/10           3/1799/400002 / 4/10         10000 / 4/10         4/10         4/10         4/10         4/10           3/1799/400002 / 4/10         1	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		439.06	492.19
SUCK44992000 Margin Aussin         Transe Underkon Tetraso Loop         4         4403         568           SUCK4499200 Margin Aussin         Transe Underkon Tetraso Loop         4         568         568           SUCK4499200 Margin Aussin         Transe Underkon Tetraso Loop         4         568         568           SUCK4499200 Margin Aussin         Transe Underkon Tetraso Loop         6         577         6           SUCK4499200 Margin Aussin         Transe Underkon Tetraso Loop         6         677         6         777           SUCK4499200 Margin Aussin         Transe Underkon Tetraso Loop         6         677         6         777           SUCK4499200 Margin Aussin         Transe Underkon Tetraso Loop         6         671         6         777           SUCK4499200 Margin Aussin         Transe Underkon Tetraso Loop         6         7712         6         7712         6         7712         6         7712         6         7712<	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			511.66
AltransmuscaleTaken berkar internationAdd <br< td=""><td>33709PA0860002 Rating Area 5</td><td>Tobacco User/Non-Tobacco User</td><td></td><td>467.21</td><td>534.96</td></br<>	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		467.21	534.96
X0004A00000 karay 4xx5Telesco User/ky-Telesco User0000X0004A000000 karay 4xx5Telesco User/ky-Telesco User000 <td>33709PA0860002 Rating Area 5</td> <td>Tobacco User/Non-Tobacco User</td> <td></td> <td>485.33</td> <td>562.98</td>	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		485.33	562.98
20100PA00002 Party Ares         Transco Litation Transco Li	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			595.22
SYRPHADECC Raing Ase 5Traces lumber Traces lumb	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		529.00	632.68
SUMPARENCE And And STaken banks-Taken ban	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		551.98	671.76
S200PH00002 Hang Ares 5Tabaco Larenta Totakon Larentaand 3COC 6COC 7S200PH00002 Hang Ares 5Tabaco Larenta-Tokaco LarentaAAAAAS200PH00002 Hang Ares 5Tabaco Larenta-Tokaco LarentaAAAAAAAS200PH00002 Hang Ares 5Tabaco Larenta-Tokaco LarentaAA	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			707.88
SCORPAGEUE         Telesco Lienker Telesco Lienker         mmm	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		603.42	739.19
1000P000000000000000000000000000000000	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		631.57	773.67
1000P0480002 Raing Vers 1         Tataces Low New Teaces Low         6.6         4.60.4         4.60.4           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         7.76.4         4.60.4           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.62.3         4.60.0           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.62.3         4.00.0           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.61.3         4.00.0           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.61.3         4.00.0           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.61.3         4.00.0           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.61.3         4.00.0           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.61.3         4.00.0           3070P0480002 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.60.3         4.60.3           3070P0480000 Raing Vers 5         Tataces Low New Teaces Low         6.6         4.60.4         4.60.4           3070P0480000 Raing Vers 5         Tataces Low New Teaces Low         6.60.4	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		660.04	808.55
307997-000002         Fairing Area 5         Tabacco User/Num Totacco User         68         721.5         69           307097-000002         Fairing Area 5         Tabacco User/Num Totacco User         68         709.4         606           307097-000002         Fairing Area 5         Tabacco User/Num Totacco User         69         604.2         600           307097-000002         Fairing Area 5         Tabacco User/Num Totacco User         60         600.3         601.1         600           307097-000002         Fairing Area 5         Tabacco User/Num Totacco User         60         600.3         601.1         600         601.3         600.3         601.1         600.3         601.1         600.3         601.1         600.3         601.1         600.3         601.1         600.3         601.1         600.3         601.1         600.3         601.1         600.3         600.3         601.1         600.3         601.1         600.3         <	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			846.21
STGP9-M060002         Halson UsenNon-Tolaco User         98         744-84         98           STGP9-M060002         Hang Area 5         Tobaco UsenNon-Tolaco User         68         844-4         000           STGP9-M060002         Hang Area 5         Tobaco UsenNon-Tolaco User         68         844-22         000           STGP9-M060002         Falsing Area 5         Tobaco UsenNon-Tolaco User         68         900-66         1111           STGP9-M060002         Falsing Area 5         Tobaco UsenNon-Tolaco User         68         900-66         1111           STGP9-M060002         Falsing Area 5         Tobaco UsenNon-Tolaco User         66         900-66         1111           STGP9-M060002         Falsing Area 5         Tobaco UsenNon-Tolaco User         61         248-66         248-66           STGP9-M060002         Falsing Area 5         Tobaco UsenNon-Tolaco User         61         248-66         248-66           STGP9-M060002         Falsing Area 5         Tobaco UsenNon-Tolaco User         61         248-66         248-66           STGP9-M060002         Falsing Area 5         Tobaco UsenNon-Tolaco User         77         244-46         248-66           STGP9-M060004         Falsing Area 5         Tobaco UsenNon-Tolaco User         28         367-67	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		721.52	883.86
33789F9068002         Raino Ases 5         Tabacco Liesnikon-Tabacco User         68         624.41         (100)           33778F9068002         Raino Ases 5         Tabacco Liesnikon-Tabacco User         68         624.41         (100)           33778F9068002         Raino Ases 5         Tabacco Liesnikon-Tabacco User         68         627.41         (101)           33778F9068002         Raino Ases 5         Tabacco User/Non-Tabacco User         68         627.22         (111)           33778F9068002         Raino Ases 5         Tabacco User/Non-Tabacco User         68         62.2         (111)           33778F9068002         Raino Ases 5         Tabacco User/Non-Tabacco User         63         62.4         62.0	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		754.84	924.68
33709FA060002         Raing Ares 5         Totacco UserNon Totacco User         00         482.40         000           33709FA060002         Raing Ares 5         Totacco UserNon Totacco User         00         478.11         0179           33709FA060002         Raing Ares 5         Totacco UserNon Totacco User         00         478.11         0179           33709FA060002         Raing Ares 5         Totacco UserNon Totacco User         00         665.12         0119           33709FA060002         Raing Ares 5         Totacco UserNon Totacco User         0.414         00         665.12         0119           33709FA060002         Raing Ares 5         Totacco UserNon Totacco User         0.414         0.424.15         0	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			965.90
33709FA080002 Raing Ares 5         Takaco Leerkon-Toaco Leer         0.0         64-20         0.00           33709FA080002 Raing Ares 5         Takaco Leerkon-Toaco Leer         0.0	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		824.41	1009.90
33709PA080002         Rainsy Area 5         Totacco User/Area	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User		842.20	1031.70
337097A080002 Raing Ava 5         Tobacco UserNon Tobacco User         0.0         0.00.10         0.00.10           337097A080002 Raing Ava 5         Tobacco UserNon Tobacco User         0.0         0.00.10         0.00.10           337097A080002 Raing Ava 5         Tobacco UserNon Tobacco User         0.6         0.00.10         0.00.00           337097A080002 Raing Ava 5         Tobacco UserNon Tobacco User         0.6         0.00.10         0.00.00         0	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User			1075.68
33709FA085002 Raing Area 5         Totacco UserNon Totacco User         deg         492355         1113           33709FA085002 Raing Area 5         Totacco UserNon Totacco User         0         6         66.12         1117           33709FA085002 Raing Area 5         Totacco UserNon Totacco User         0-14         62.85         63.83         63.83         63.83         63.83         63.85         63	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User	00	909.18	1113.75
S370BPA085002         Rating Avea 5         Tobacco User/Non-Tobacco User         063         985.12         111           3370BPA085002         Rating Avea 5         Tobacco User/Non-Tobacco User         0.44         28406         28406           3370BPA085004         Rating Avea 5         Tobacco User/Non-Tobacco User         0.44         28404.5         28406         28406           3370BPA085004         Rating Avea 5         Tobacco User/Non-Tobacco User         16         384.7         2844.8         2844.7         2844.8			61	000110	1110.70
33709A080000         Raing Aves 5         Tobacco User/Non-Tobacco User         64 and over         97.085         97.18           33709A080000         Raing Aves 5         Tobacco User/Non-Tobacco User         0.14         28.04.05         28.04.05           33709A080000         Raing Aves 5         Tobacco User/Non-Tobacco User         146         28.04.05         28.04.05           33709A080000         Raing Aves 5         Tobacco User/Non-Tobacco User         148         28.06.05         28.06.05           33709A080000         Raing Aves 5         Tobacco User/Non-Tobacco User         169         38.06.05         38.06.05           33709A0800000         Raing Aves 5         Tobacco User/Non-Tobacco User         20         38.07.07         38.06.07           33709A0800000         Raing Aves 5         Tobacco User/Non-Tobacco User         20         38.07.4         39.09.74           33709A080000000000000000000000000000000000	33709PA0860002 Rating Area 5				
33708PA08000         Raing Area 5         Tobacco Lan/hon-Tobacco Lier         0.64         28845         28845           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         16         384/07         3834           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         17         34.82         384           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         18         365.83           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         18         365.83           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         28         387.44         387.44           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         28         387.44         387.44           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         28         387.44         387.44           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         28         387.44         387.44           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         28         387.44         387.44           33708PA080004         Raing Area 5         Tobacco Lian/hon-Tobacco Lier         28         3	-	Tobacco User/Non-Tobacco User	62	929.56	1138.71
33709PA080004 Raing Area 5         Tobacco User/Nen-Tobacco User         1         344.8         344.	33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	929.56 955.12	1138.71 1170.02
33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         1         334.42         333           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         1         365.55         355.55           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         1         366.75         367.55           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         367.55         37.73           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         389.74         39.97           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         39.97         39.97           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         39.97         39.97           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         39.97         39.99           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         39.99         30.99           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         39.99         40.00           33709RA060004 Rating Area 5         Totacco User/Non-Totacco User         2         44.81.17         44.42           33709RA0800004 Rating Area 5         Totacco User/Non-Totacco User <td>33709PA0860002 Rating Area 5 33709PA0860002 Rating Area 5</td> <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>62 63 64 and over</td> <td>929.56 955.12 970.65</td> <td>1138.71 1170.02 1189.05</td>	33709PA0860002 Rating Area 5 33709PA0860002 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over	929.56 955.12 970.65	1138.71 1170.02 1189.05
33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         17         344.82         344           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         19         366.75         368           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         20         376.85         377.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         21         397.85         377.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         22         398.74         397.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         23         397.97         397.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         23         397.97         397.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         23         397.97         397.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         28         397.97         397.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         28         343.97         397.97           33709PA060004 Rating Area 5         Tobacco User/Non-Tobacco User         28         443.67         443.67           33709PA0600004 Rating Area 5         Tobacco User/N	33709PA0860002 Rating Area 5 33709PA0860002 Rating Area 5 33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14	929.56 955.12 970.65 298.15 324.65	1138.71 1170.02 1189.05 298.15
33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         16         356.83         368.33           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         20         376.05         377.05           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         21         386.74         399           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         22         389.74         399           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         23         389.74         399           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         23         389.74         399           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         23         399.74         399           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         26         391.30         440           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         28         443.64         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         30         446.12         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         30         446.12         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15	929.56 955.12 970.65 298.15 324.65 334.79	1138.71 1170.02 1189.05 298.15 324.65
33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         1         366.75         368           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         21         388.74         39           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         22         389.74         39           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         22         389.74         39           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         23         389.74         39           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         23         389.74         39           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         28         391.30         40           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         28         433.04         40           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         28         443.85         444.45           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         28         443.85         444.45           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         38         445.17         446.45           33709FA0660004 Rating Area 5         Tobacco User/Non-Tobacco User	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5         33709PA0860004       Rating Area 5         33709PA0860004       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16	929.56 955.12 970.65 298.15 324.65 334.79	1138.71 1170.02 1189.05 298.15 324.65 334.79
33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         2         376.05         377           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         2         388.74         39           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         23         388.74         39           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         23         388.74         39           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         24         398.74         39           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         26         391.00         40           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         28         408.45         444           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         28         448.12         444           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         29         448.12         444           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         23         461.01         447           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User         31         445.17         446           33709PA0660004 Rating Area 5         Tobacco User/Non-Tobacco User	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17	929.56 955.12 970.65 298.15 324.65 334.79 344.92	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92
33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         21         399.74         499           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         22         389.74         499           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         22         389.74         499           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         24         389.74         499           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         24         399.09         440           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         27         408.45         411           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         28         423.65         431           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         29         436.12         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         30         442.35         445           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         31         445.17         446           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         33         446.91         477           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User<	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83
33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         22         39.74         39           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         23         39.74         39           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         23         39.74         39           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         26         391.00         400           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         27         408.45         441           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         29         4423.65         443           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         29         446.12         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         30         442.35         445           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         30         446.13         447         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         30         446.14         447           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         31         4451.71         446           33709PA0860004 Rating Area 5         Tobacco User/	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 0-14 15 16 17 18 19	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75
33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         23         398.74         39           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         24         398.74         39           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         26         399.09         40           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         26         399.09         40           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         27         408.45         441           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         28         4423.65         443           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         28         442.35         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         29         446.10         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         33         466.91         477           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         33         466.91         477           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         33         466.91         477           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User <td>33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5</td> <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>62 63 64 and over 0-14 15 16 17 18 19 20</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 344.92 355.83 366.75 378.05</td> <td>1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75 378.05</td>	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20	929.56 955.12 970.65 298.15 324.65 334.79 344.92 344.92 355.83 366.75 378.05	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75 378.05
2324399.74399.7433709PA066004 Rating Area 5Tobacco User/Non-Tobacco User25391.3044033709PA066004 Rating Area 5Tobacco User/Non-Tobacco User28399.0944033709PA066004 Rating Area 5Tobacco User/Non-Tobacco User27408.4541133709PA066004 Rating Area 5Tobacco User/Non-Tobacco User28423.6543333709PA066004 Rating Area 5Tobacco User/Non-Tobacco User29443.61244433709PA066004 Rating Area 5Tobacco User/Non-Tobacco User29442.3544533709PA066004 Rating Area 5Tobacco User/Non-Tobacco User30442.3544533709PA066004 Rating Area 5Tobacco User/Non-Tobacco User31461.7146633709PA066004 Rating Area 5Tobacco User/Non-Tobacco User32466.9147733709PA066004 Rating Area 5Tobacco User/Non-Tobacco User334466.9147733709PA066004 Rating Area 5Tobacco User/Non-Tobacco User334466.9147733709PA068004 Rating Area 5Tobacco User/Non-Tobacco User36477.314833709PA068004 Rating Area 5Tobacco User/Non-Tobacco User36476.254833709PA068004 Rating Area 5Tobacco User/Non-Tobacco User36476.264833709PA086004 Rating Area 5Tobacco User/Non-Tobacco User36476.254833709PA086004 Rating Area 5Tobacco User/Non-Tobacco User37482.504933709PA086004 Rating Area 5 <td< td=""><td>33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5</td><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td><td>62 63 64 and over 0-14 15 16 17 18 19 20 21</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74</td><td>1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75 378.05 399.48</td></td<>	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75 378.05 399.48
24         24           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         25         391.30         400           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         26         399.09         400           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         27         408.45         441           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         28         423.65         443           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         28         423.65         443           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         29         446.12         444           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         30         442.25         445           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         31         451.71         466           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         33         466.91         477           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         33         466.91         477           33709PA0860004 Rating Area 5         Tobacco User/Non-Tobacco User         33         466.91         477           33709PA0860004 Ra	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 22	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 378.05 389.74	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 399.48
33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       28       399.09       400         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       27       408.45       411         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       28       423.65       433         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       28       442.35       444         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       29       446.12       444         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       30       442.35       445         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       31       451.71       466         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       32       466.01       477         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       36       476.26       48         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       36       476.26       49         33709PA086000	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21 21 22 23	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 378.05 389.74 389.74	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75 378.05 399.48 399.48
33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       27       408.45       411         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       28       423.65       433         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       29       436.12       444         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       30       442.35       445         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       30       442.35       445         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       31       461.17       466         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       35       476.26       488         33709PA0660004 Rating Area 5       Tobacco User/Non-Tobacco User       36       479.38       499         33709PA0660	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 24	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 389.74 389.74 389.74	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75 378.05 399.48 399.48 399.48
33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       28       423.65       443         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       29       436.12       444         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       30       442.35       445         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       30       442.35       445         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       31       451.71       466         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       32       461.06       477         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       477         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       36       479.38       499         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       36       479.38       499         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       37       482.50       499         33709PA0860	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 24 24	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 389.74 389.74 389.74	1138.71 1170.02 1189.05 298.15 324.65 334.79 344.92 355.83 366.75 378.05 399.48 399.48 399.48 399.48
282833709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User29436.1244433709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User30442.3344533709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User31451.7146633709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User32466.9147733709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User33466.9147733709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User33466.9147733709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User33466.9147733709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User35476.2648833709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User36479.3849933709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User37482.5049933709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User38445.6249933709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User38445.6249933709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User39491.8550033709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User39491.8550033709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User40498.0954433709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User41507.4456633709PA0860004 Rating Area 5Tobacco Us	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 21 22 23 23 24 24 25 26</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 389.74 389.74 389.74 389.74</td><td>1138.71 1170.02 1189.05 298.15 324.65 334.79 334.92 334.92 3355.83 366.75 378.05 399.48 399.48 399.48 399.48 399.48</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21 21 22 23 23 24 24 25 26	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 389.74 389.74 389.74 389.74	1138.71 1170.02 1189.05 298.15 324.65 334.79 334.92 334.92 3355.83 366.75 378.05 399.48 399.48 399.48 399.48 399.48
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33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       31       451.71       46         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       32       461.06       47         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       47         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       47         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       33       466.91       47         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       35       476.26       48         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       36       479.38       49         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       37       482.50       49         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       38       485.62       49         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       39       491.85       50         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       39       491.85       50         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       39       491.85       50         33709PA0860004 Rating A	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 27 28</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 389.74 389.74 389.74 389.74 389.74 389.74 389.74</td><td>1138.71 1170.02 1189.05 298.15 324.65 334.79 334.92 3355.83 366.75 378.05 399.48 399.48 399.48 399.48 399.48 401.08 401.08</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 27 28</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 389.74 389.74 389.74 389.74 389.74 389.74 389.74</td> <td>1138.71 1170.02 1189.05 298.15 324.65 334.79 334.92 3355.83 366.75 378.05 399.48 399.48 399.48 399.48 399.48 401.08 401.08</td>	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 27 28	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 389.74 389.74 389.74 389.74 389.74 389.74 389.74	1138.71 1170.02 1189.05 298.15 324.65 334.79 334.92 3355.83 366.75 378.05 399.48 399.48 399.48 399.48 399.48 401.08 401.08
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33709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User36482.5033709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User38485.6233709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User39491.8533709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User39491.8533709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User40498.0933709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User40507.4433709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User616.4157	33709PA0860002       Rating Area 5         33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 21 22 23 24 24 25 26 26 27 28 29 30 30 31 31 32</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 379.74 777.777777777777777777777777777777</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         399.48         399.48         399.48         399.48         401.08         401.08         447.02         453.41         463.00         478.58         484.97</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 21 22 23 24 24 25 26 26 27 28 29 30 30 31 31 32</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 379.74 777.777777777777777777777777777777</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         399.48         399.48         399.48         399.48         401.08         401.08         447.02         453.41         463.00         478.58         484.97</td>	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 21 22 23 24 24 25 26 26 27 28 29 30 30 31 31 32	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 379.74 777.777777777777777777777777777777	1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         399.48         399.48         399.48         399.48         401.08         401.08         447.02         453.41         463.00         478.58         484.97
33733709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User338485.624933709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User39491.855033709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User40498.095433709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User40507.445633709PA0860004 Rating Area 5Tobacco User/Non-Tobacco User6157	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 24 25 26 26 27 20 23 24 23 24 24 25 26 26 27 27 20 20 21 21 22 23 23 24 24 25 26 26 27 27 20 20 21 21 22 23 23 24 24 25 26 26 27 27 20 20 20 21 21 22 23 23 24 24 25 26 26 27 20 20 21 21 22 23 24 23 24 24 25 26 26 27 26 26 27 20 20 21 21 22 23 24 24 25 26 26 27 27 20 20 21 21 22 23 24 24 25 26 26 27 26 26 27 27 26 26 27 27 20 20 21 20 20 21 20 21 21 22 23 24 24 25 26 26 27 27 26 26 27 27 26 26 27 27 27 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 378.05 389.74 399.09 390.97 390.97 300.75 3</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 24 25 26 26 27 20 23 24 23 24 24 25 26 26 27 27 20 20 21 21 22 23 23 24 24 25 26 26 27 27 20 20 21 21 22 23 23 24 24 25 26 26 27 27 20 20 20 21 21 22 23 23 24 24 25 26 26 27 20 20 21 21 22 23 24 23 24 24 25 26 26 27 26 26 27 20 20 21 21 22 23 24 24 25 26 26 27 27 20 20 21 21 22 23 24 24 25 26 26 27 26 26 27 27 26 26 27 27 20 20 21 20 20 21 20 21 21 22 23 24 24 25 26 26 27 27 26 26 27 27 26 26 27 27 27 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 378.05 389.74 399.09 390.97 390.97 300.75 3</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399</td>	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 24 25 26 26 27 20 23 24 23 24 24 25 26 26 27 27 20 20 21 21 22 23 23 24 24 25 26 26 27 27 20 20 21 21 22 23 23 24 24 25 26 26 27 27 20 20 20 21 21 22 23 23 24 24 25 26 26 27 20 20 21 21 22 23 24 23 24 24 25 26 26 27 26 26 27 20 20 21 21 22 23 24 24 25 26 26 27 27 20 20 21 21 22 23 24 24 25 26 26 27 26 26 27 27 26 26 27 27 20 20 21 20 20 21 20 21 21 22 23 24 24 25 26 26 27 27 26 26 27 27 26 26 27 27 27 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 378.05 389.74 399.09 390.97 390.97 300.75 3	1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399
33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       39       491.85       50         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       40       498.09       54         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       41       507.44       56         33709PA0860004 Rating Area 5       Tobacco User/Non-Tobacco User       41       507.44       56	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 22 23 24 24 25 26 27 28 29 29 30 31 31 32 33 34</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 387.74 38</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399.48         399.48         399.48         399.48         401.08         401.08         4041.02         447.02         447.02         453.41         463.00         478.58         484.97         488.17         491.36</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 22 23 24 24 25 26 27 28 29 29 30 31 31 32 33 34</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 387.74 38</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399.48         399.48         399.48         399.48         401.08         401.08         4041.02         447.02         447.02         453.41         463.00         478.58         484.97         488.17         491.36</td>	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 22 23 24 24 25 26 27 28 29 29 30 31 31 32 33 34	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 389.74 387.74 38	1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399.48         399.48         399.48         399.48         401.08         401.08         4041.02         447.02         447.02         453.41         463.00         478.58         484.97         488.17         491.36
33709PA0860004 Rating Area 5     Tobacco User/Non-Tobacco User     40     498.09     54       33709PA0860004 Rating Area 5     Tobacco User/Non-Tobacco User     41     507.44     56       33709PA0860004 Rating Area 5     Tobacco User/Non-Tobacco User     516.41     57	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 20 21 22 23 20 21 21 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 23 20 21 23 20 21 20 21 22 23 24 23 24 25 26 26 27 28 29 29 20 21 23 24 23 24 25 26 26 27 28 29 20 21 21 23 24 24 25 26 26 27 28 29 29 20 20 21 21 21 22 23 24 23 24 24 25 26 26 27 28 29 29 20 20 21 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 20 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 20 21 20 21 21 22 23 24 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 20 21 20 21 20 21 21 22 23 24 24 25 26 26 27 28 29 29 29 20 29 20 20 20 20 20 20 20 20 20 20 20 20 20</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 380.74 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 3</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         334.79         344.92         355.83         366.75         378.05         399.48         391.05         448</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 20 21 22 23 20 21 21 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 23 20 21 23 20 21 20 21 22 23 24 23 24 25 26 26 27 28 29 29 20 21 23 24 23 24 25 26 26 27 28 29 20 21 21 23 24 24 25 26 26 27 28 29 29 20 20 21 21 21 22 23 24 23 24 24 25 26 26 27 28 29 29 20 20 21 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 20 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 20 21 20 21 21 22 23 24 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 20 21 20 21 20 21 21 22 23 24 24 25 26 26 27 28 29 29 29 20 29 20 20 20 20 20 20 20 20 20 20 20 20 20</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 380.74 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 3</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         334.79         344.92         355.83         366.75         378.05         399.48         391.05         448</td>	62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 20 21 22 23 20 21 21 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 23 20 21 23 20 21 20 21 22 23 24 23 24 25 26 26 27 28 29 29 20 21 23 24 23 24 25 26 26 27 28 29 20 21 21 23 24 24 25 26 26 27 28 29 29 20 20 21 21 21 22 23 24 23 24 24 25 26 26 27 28 29 29 20 20 21 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 20 21 21 22 23 24 24 25 26 26 27 27 28 29 29 20 20 21 20 21 20 21 21 22 23 24 23 24 24 25 26 26 27 27 28 29 29 20 20 21 21 20 21 20 21 20 21 21 22 23 24 24 25 26 26 27 28 29 29 29 20 29 20 20 20 20 20 20 20 20 20 20 20 20 20	929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 380.74 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 3	1138.71         1170.02         1189.05         298.15         324.65         334.79         334.79         344.92         355.83         366.75         378.05         399.48         391.05         448
33709PA0860004 Rating Area 5     Tobacco User/Non-Tobacco User       33709PA0860004 Rating Area 5     Tobacco User/Non-Tobacco User	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 20 21 20 21 20 21 22 23 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 22 23 23 24 24 25 26 26 27 28 29 30 30 31 31 32 33 33 34 35 36 36 37 38</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 378.05 389.74 389.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 38</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         401.08         401.08         403.00         418.66         434.24         447.02         448.00         472.59         488.17         488.17         491.36         491.36         497.76</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 20 21 20 21 20 21 22 23 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 22 23 23 24 24 25 26 26 27 28 29 30 30 31 31 32 33 33 34 35 36 36 37 38</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 378.05 389.74 389.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 38</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         401.08         401.08         403.00         418.66         434.24         447.02         448.00         472.59         488.17         488.17         491.36         491.36         497.76</td>	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 20 21 20 21 20 21 22 23 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 22 23 23 24 24 25 26 26 27 28 29 30 30 31 31 32 33 33 34 35 36 36 37 38	929.56 955.12 970.65 298.15 324.65 334.79 344.92 355.83 366.75 378.05 378.05 389.74 389.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 38	1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         399.48         401.08         401.08         403.00         418.66         434.24         447.02         448.00         472.59         488.17         488.17         491.36         491.36         497.76
33709PA0860004 Rating Area 5 Tobacco Liser/Non-Tobacco Liser	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 21 22 23 24 24 25 26 27 28 29 29 30 30 31 31 32 33 34 34 35 36 37 38</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 3</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         399.48         391.00         418</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 21 22 23 24 24 25 26 27 28 29 29 30 30 31 31 32 33 34 34 35 36 37 38</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 3</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         399.48         391.00         418</td>	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 21 22 23 24 24 25 26 27 28 29 29 30 30 31 31 32 33 34 34 35 36 37 38	929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 380.75 3	1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         399.48         391.00         418
100 0000 + Hulling Hou 0 100 000 Houling Hou 0 200 000 100 000 000 100 000 000 000 0	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 23 24 24 25 26 26 27 28 29 29 30 29 30 30 31 31 32 33 33 34 34 35 35 36 37 38 39 40</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 3</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         391.05         447</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 23 24 24 25 26 26 27 28 29 29 30 29 30 30 31 31 32 33 33 34 34 35 35 36 37 38 39 40</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 3</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         391.05         447</td>	62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 23 24 24 25 26 26 27 28 29 29 30 29 30 30 31 31 32 33 33 34 34 35 35 36 37 38 39 40	929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74 3	1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         391.05         447
42	33709PA0860002       Rating Area 5         33709PA0860004       Rating Area 5 <t< td=""><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 23 24 24 25 26 26 27 28 29 29 30 29 30 30 31 31 32 33 33 34 34 35 35 36 37 38 39 40</td><td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74</td><td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         401.08         404</td></td></t<>	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 23 24 24 25 26 26 27 28 29 29 30 29 30 30 31 31 32 33 33 34 34 35 35 36 37 38 39 40</td> <td>929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74</td> <td>1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         401.08         404</td>	62 63 64 and over 0-14 15 0-14 15 16 17 18 19 20 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 20 21 22 23 23 24 24 25 26 26 27 28 29 29 30 29 30 30 31 31 32 33 33 34 34 35 35 36 37 38 39 40	929.56 955.12 970.65 298.15 324.65 334.79 344.92 3355.83 366.75 378.05 389.74	1138.71         1170.02         1189.05         298.15         324.65         334.79         344.92         355.83         366.75         378.05         399.48         401.08         404

33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	43	528.88	592.87
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	44	544.47	616.34
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	45	562.78 584.61	644.38
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	46	609.16	
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	47	637.22	716.98
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	664.90	809.18
33709PA0860004 Rating Area 5	-	49	696.08	
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	50	726.87	852.70
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	51		
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	52	760.77	931.94
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	53	795.07	973.96
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	54	832.09	1019.31
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	55	869.12	1064.67
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	56	909.26	1113.84
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	57	949.80	1163.51
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	58	993.06	1216.50
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	59	1014.49	1242.75
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	60	1057.75	1295.74
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	61	1095.17	1341.58
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	62	1119.72	1371.66
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	63	1150.51	1409.37
33709PA0860004 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1169.22	1432.29
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	195.66	195.66
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	15	213.06	213.06
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	16	219.71	219.71
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	17	226.36	226.36
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	18	233.52	233.52
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	19	240.68	240.68
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	20	248.10	248.10
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	21	255.77	262.16
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	22	255.77	262.16
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	23	255.77	262.16
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	24	255.77	262.16
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	25	256.79	263.21
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	26	261.91	268.46
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	27	268.05	274.75
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	28	278.02	284.97
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	29	286.21	293.37
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	30	290.30	297.56
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	31	296.44	303.85
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	32	302.58	310.14
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	33	306.41	314.07
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	34	310.50	318.26
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	35	312.55	320.36
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	36	314.60	322.47
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	37	316.64	324.56
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	38	318.69	326.66
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	39	322.78	330.85
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	40	326.87	359.56
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	41	333.01	367.98
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	42	338.90	376.86
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	43	347.08	389.08
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	44	357.31	404.47
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	45	369.33	422.88
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	46	383.66	445.05
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	47	399.77	470.53
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	47	418.18	500.14
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	48	436.34	531.03
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User		456.81	559.59
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	50	477.01	584.34
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	51	499.26	611.59
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	52	521.77	639.17
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	53	546.07	668.94
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	54	570.37	698.70
-		55		730.97
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	56	596.71	130.97

33709PA0860007 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us	9r58	651.70	798.33
33709PA0860007 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us	۶۶	665.77	815.57
33709PA0860007 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us	er60	694.16	850.35
33709PA0860007 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us	r 61	718.71	880.42
33709PA0860007 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	r 62	734.83	900.17
33709PA0860007 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	r 63	755.03	924.91
33709PA0860007 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		767 31	939.95
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		213.68	213.68
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		232 67	232.67
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		239.94	239.94
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		247 20	247.20
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		255.02	255.02
33709PA0860006 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us		262.84	262.84
33709PA0860006 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us		270.94	270.94
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	r	279 32	286.30
33709PA0860006 Ratir		21	279 32	286.30
33709PA0860006 Ratir		22	279.32	
33709PA0860006 Ratir	·	23	279.32	
33709PA0860006 Ratin	·	24	280.44	287.45
33709PA0860006 Ratir		25	286.02	
33709PA0860006 Ratir		2d	292 73	
33709PA0860006 Ratir		2/	303.62	
33709PA0860006 Ratir	·	28	312.56	
	·	29		
33709PA0860006 Ratin		30		
33709PA0860006 Ratir	·	31		
33709PA0860006 Ratir		32		338.70
33709PA0860006 Ratir	·	33		
33709PA0860006 Ratir	·	34		
33709PA0860006 Ratir	<b>.</b>	35		
33709PA0860006 Ratir	·	30		
33709PA0860006 Ratir	·	37		
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	JR 38	348.03	356.73
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	ir39	352.50	361.31
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	er40		392.67
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	er 41	363.67	401.86
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	er 42	370.10	411.55
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	9 <b>r</b> 43	379.04	424.90
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	ur 44	. 390.21	441.72
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	r45	403.34	461.82
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	r46	418.98	486.02
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us	r47	. 436.58	513.85
33709PA0860006 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us	er 48	456.69	546.20
33709PA0860006 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us	er 49	476.52	579.92
33709PA0860006 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us	9r 50	498.87	611.12
33709PA0860006 Ratin	ng Area 5 Tobacco User/Non-Tobacco Us		520.93	638.14
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		545 23	667.91
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		569.81	698.02
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		596.35	730.53
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		622.88	763.03
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		651.65	798.27
33709PA0860006 Ratir	ng Area 5 Tobacco User/Non-Tobacco Us		680.70	833.86

33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	57	680.70	833.86
33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	58	711.71	871.84
33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	59	727.07	890.66
33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	60	758.07	928.64
33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	61	784.89	961.49
33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	62	802.49	983.05
33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	63	824.55	1010.07
33709PA0860006 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	837.96	1026.50
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	185.13	185.13
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	15	201.59	201.59
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	16	207.88	207.88
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	17	214.17	214.17
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	18	220.95	220.95
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	19	227.72	227.72
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	20	234.74	234.74
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	21	242.00	248.05

33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	22	242.00	248.05
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	23	242.00	248.05
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	24	242.00	248.05
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	25	242.97	249.04
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	26	247.81	254.01
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	27	253.62	259.96
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	28	263.05	269.63
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	29	270.80	277.57
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	30	274.67	281.54
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	31	280.48	287.49
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	32	286.29	293.45
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	33	289.92	297.17
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	34	293.79	301.13
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	35	295.72	303.11
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	36	297.66	305.10
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	37	299.60	307.09
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	38	301.53	309.07
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	39	305.40	313.04
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	40	309.28	340.21
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	41	315.08	348.16
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	42	320.65	356.56
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	43	328.39	368.13
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	44	338.07	382.70
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	45	349.45	400.12
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	46	363.00	421.08
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	47	378.25	445.20
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	48	395.67	473.22
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	49	412.85	502.44
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	50	432.21	529.46
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	51	451.33	552.88
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	52	472.38	578.67
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	53	493.68	604.76
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	54	516.67	632.92
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	55	539.66	661.08
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User		564.59	691.62
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	56	589.75	722.44
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	57	616.62	755.36
	Tobacco User/Non-Tobacco User	58	629.93	771.66
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	59	656.79	804.57
	Tobacco User/Non-Tobacco User	60	680.02	833.02
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	61	695.27	851.71
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	62	714.38	875.12
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	63	726.00	889.35
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	185.13	185.13
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	201.59	201.59
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	15	207.88	207.88
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	16	214.17	214.17
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	17	220.95	220.95
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	18	227.72	220.33
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	19	234.74	234.74
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	20	242.00	248.05
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	21	242.00	248.05
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	22	242.00	
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	23	242.00	248.05
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	24	242.00	249.04
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	25	242.97	254.01
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	26	253.62	
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	27	263.05	269.63
-		28	263.05	
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	29		277.57
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	30	274.67	281.54
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	31	280.48	287.49
	Tobacco User/Non-Tobacco User	32	286.29	293.45
33709PA0380004 Rating Area 5	Tabaa in an Tabaa			
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	33	289.92	297.17
-	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	289.92 293.79 295.72	301.13

307.	299.60	37	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
309.	301.53	38	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
313.	305.40	39	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
340.	309.28	40	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
348.	315.08	41	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
356.	320.65	42	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
368.	328.39	43	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
382.	338.07	44	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
400.	349.45	45	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
421.	363.00	46	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
445.	378.25	47	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
473.	395.67	48	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
502.	412.85	49	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
529.	432.21	50	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
552.	451.33	51	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
578.	472.38	52	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
604.	493.68		Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
632.	516.67	53	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
661.	539.66	54	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
691.	564.59	55	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
722.	589.75	56	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
722.	616.62	57	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
733.	629.93	58	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
804.	656.79	59	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
833.	680.02	60	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
833. 851.	695.27	61	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5 33709PA0380004 Rating Area 5
875.	714.38	62	Tobacco User/Non-Tobacco User	-
		63		33709PA0380004 Rating Area 5
889.	726.00	64 and over	Tobacco User/Non-Tobacco User	33709PA0380004 Rating Area 5
185.	185.13	0-14	Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1
201.		15	Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1
207			Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1
207.		16		-
214.	214.17	16 17	Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1
214. 220.	214.17 220.95		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227.	214.17 220.95 227.72	17	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234.	214.17 220.95 227.72 234.74	17	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248.	214.17 220.95 227.72 234.74 242.00	17 18 19	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248.	214.17 220.95 227.72 234.74 242.00 242.00	17 18 19 20	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248.	214.17 220.95 227.72 234.74 242.00 242.00 242.00	17 18 19 20 21	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248.	214.17 220.95 227.72 234.74 242.00 242.00 242.00	17 18 19 20 21 22	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248.	214.17 220.95 227.72 234.74 242.00 242.00 242.00	17 18 19 20 21 21 22 23	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248.	214.17 220.95 227.72 234.74 242.00 242.00 242.00	17 18 19 20 21 21 22 23 23 24	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249.	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00	17 18 19 20 21 21 22 23 23 24 25	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81	17 18 19 20 21 21 22 23 23 24 25 26	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62	17 18 19 20 21 21 22 23 23 24 25 26 27	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.07 247.81 253.62 263.05	17 18 19 20 21 21 22 23 23 24 25 26 26 27 28	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80	17 18 19 20 21 22 23 23 24 24 25 26 27 28 29	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249. 254. 259. 269. 269. 277. 281.	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00 242.00	17 18 19 20 21 22 23 23 24 25 26 26 27 28 29 30	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249. 254. 259. 269. 269. 269. 277. 281. 287.	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48	17 18 19 20 21 22 23 23 24 25 26 26 27 28 29 30 30	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48	17 18 19 20 21 22 23 23 24 24 25 26 27 28 29 30 30 31 32	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249. 254. 259. 269. 269. 277. 281. 281. 287. 293.	214.17 220.95 227.72 234.74 242.00 24	17 18 19 20 21 21 22 23 23 24 24 25 26 26 27 28 29 30 30 31 31 32 33	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92	17 18 19 20 21 22 23 23 24 25 26 27 26 27 28 29 30 30 31 31 32 33	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249. 254. 259. 269. 277. 281. 287. 281. 287. 293. 293.	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92	17 18 19 20 21 22 23 24 25 24 25 26 27 28 29 30 31 32 33 34 35	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249. 254. 259. 269. 269. 269. 277. 281. 287. 287. 293. 293. 293. 301.	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92	17 18 19 20 21 22 23 23 24 24 25 26 26 27 28 29 30 30 31 31 32 33 33 34 34 35	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 293.79 295.72	17 18 19 20 21 22 23 24 23 24 25 26 27 26 27 28 29 30 31 32 33 34 35 36 37	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 270.80 270.80 270.80 293.79 293.79 293.79 295.72 299.60 200.50 299.60 200.50 20	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 35 36 37 38	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249. 254. 259. 269. 269. 269. 277. 281. 287. 287. 293. 293. 293. 297. 301. 303. 305. 307.	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 297.66 299.60 301.53	17 18 19 20 21 22 23 24 25 26 27 26 27 28 29 30 31 32 33 34 34 35 36 37 38 39	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 297.66 299.60 301.53 305.40	17 18 19 20 21 22 23 24 23 24 25 26 27 28 29 30 31 32 33 34 34 35 36 37 38 39 40 41	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 297.66 299.60 301.53 305.40 309.28	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 295.72 297.66 299.60 301.53 305.40 309.28	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 248. 24	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 295.72 297.66 299.60 301.53 305.40 309.28 315.08	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214. 220. 227. 234. 248. 248. 248. 248. 248. 248. 249. 254. 259. 269. 269. 269. 269. 269. 269. 269. 26	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 295.72 297.66 299.60 301.53 305.40 309.28 315.08	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214.         220.         227.         234.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         254.         259.         269.         277.         281.         287.         293.         297.         301.         303.         305.         307.         309.         313.         340.         348.         356.         368.         382.         400.	214.17 220.95 227.72 234.74 242.00 240.00 240.00 240.00 240.00 240.00 270.80 200 200.0	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214.         220.         227.         234.         248.         254.         259.         269.         277.         287.         293.         293.         293.         293.         297.         301.         303.         305.         306.         307.         308.         313.         340.         348.         356.         368.         342. <t< td=""><td>214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 295.72 295.72 295.72 295.72 295.72 295.72 295.66 299.60 301.53 305.40 309.28 315.08</td><td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47</td><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1      <t< td=""></t<></td></td></t<>	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 293.79 295.72 295.72 295.72 295.72 295.72 295.72 295.72 295.66 299.60 301.53 305.40 309.28 315.08	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1      <t< td=""></t<></td>	33709PA0380003       Rating Area 1         33709PA0380003       Rating Area 1 <t< td=""></t<>
214.         220.         227.         234.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         248.         249.         254.         259.         269.         277.         281.         287.         293.         297.         301.         303.         305.         307.         308.         309.         313.         340.         348.         356.         368.         382.         400.         421.         445.	214.17 220.95 227.72 234.74 242.00 242.00 242.00 242.00 242.00 242.00 242.97 247.81 253.62 263.05 270.80 270.80 274.67 280.48 286.29 289.92 289.92 289.92 289.92 289.92 293.79 295.72 295.72 295.72 295.72 295.66 301.53 305.40 309.28 300.28 30	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47         48	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>33709PA0380003 Rating Area 1         33709PA0380003 Rating Area 1         <td< td=""></td<></td>	33709PA0380003 Rating Area 1         33709PA0380003 Rating Area 1 <td< td=""></td<>
214.         220.         227.         234.         248.         254.         259.         269.         277.         281.         287.         293.         293.         293.         293.         293.         303.         303.         304.         305.         307.         309.         313.         340.         348.         356.         368.         382. <t< td=""><td>214.17 220.95 227.72 234.74 242.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 20.00</td><td>17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47</td><td>Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User<!--</td--><td>33709PA0380003 Rating Area 1         33709PA0380003 Rating Area 1         <td< td=""></td<></td></td></t<>	214.17 220.95 227.72 234.74 242.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 240.00 20.00	17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43         44         45         46         47	Tobacco User/Non-Tobacco User         Tobacco User/Non-Tobacco User </td <td>33709PA0380003 Rating Area 1         33709PA0380003 Rating Area 1         <td< td=""></td<></td>	33709PA0380003 Rating Area 1         33709PA0380003 Rating Area 1 <td< td=""></td<>

33709PA0380003	Rating Area 1
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Sind SectorNeurol March Neurol MarchSind SectorSind Sector	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	62	095.27	
SPERADED     Traces benchi Tribusche     SPERADED     SPERADED <td></td> <td></td> <td></td> <td>COE 07</td> <td>851 71</td>				COE 07	851 71
ConstructionConstructionConstructionConstructionConstructionSolutionSo	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	61	680.02	833.02
A.	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		656.79	804.57
Matrix Market - Market Market - Market Mar	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		629.93	771.66
2000000000000000000000000000000000000	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		616.62	755.36
Display         manual bankshir mannal of sam of maxada and a start         manual bankshir maxada and a start         maxada and a s	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		589.75	722.44
2009         1000         0.000         0.000           2009         1000         1000         0.000         0.000           2009         1000         1000         0.000         0.000           2009         1000         1000         0.000         0.000           2009         1000         1000         0.000         0.000         0.000           2009         1000         1000         0.000         0.000         0.000         0.000           2009         1000         1000         0.000         <	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		564.59	691.62
20090000000000000000000000000000000000	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		539.66	661.08
20294428000         Pater Dark Lobol         30         4400         4404           20194428000         Pater Dark Lobol         34         4400         4400         4400           20194428000         Pater Dark Lobol         34         4400         4400         4400         4400           20194428000         Pater Dark Lobol         34         44000         4400<	-	-			632.92
BCSMADDRAD Function     Tables Law And Tables Law     ALL     ALL       CONTRACTOR Law Sector Transmission     ALL     ALL     AL	-	-			604.76
Second	-	-			578.67
Statistics (margines)         Takes (such transmitter)         Statistics (such transmitter) <thstatistics (such="" th="" transmitter)<=""> <thstatistics (such<="" td=""><td>Ŭ</td><td>-</td><td></td><td></td><td>529.46</td></thstatistics></thstatistics>	Ŭ	-			529.46
SUMP ACCOUNT Analysis         Theors is any Analysis         Sum Account Acco	-	-			
DUMPYONDED Lates / was 1Tesses Lates / was 1	-	-	48		
1         1	-	-	47		445.20
321995/030013         Name         Tabasas         Addits         Addits           C10106/000001         Name         Tabasas         Control         Control         Control           C10106/000001         Name         Tabasas         Control         Contro         Cont	-	-	46		421.08
Shift H S S S S H M S MAR 1         Take S Mark - Take	·	-	45		400.12
Shing AsenTaxon Lamba-Taken UseShingActonShing Asen ATaxon Lamba-Taken UseShingShingShing As	-	-	44		382.70
1000000000000000000000000000000000000	-	-	43		368.13
2009/400000 Amg ves 1         texes Userier febres lier         3         440.6         640.7           2009/400000 String ves 1         Texes Userier febres lier         6         546.9         640.9           2009/400000 String ves 1         Texes Userier febres lier         6         640.9         640.9           2009/400000 String ves 1         Texes Userier febres lier         6         640.9         772.4           2009/400000 String ves 1         Texes Userier febres lier         6         640.9         772.4           2009/400000 String ves 1         Texes Userier febres lier         6         640.9         772.4           2009/400000 String ves 1         Texes Userier febres lier         6         640.9         772.4           2009/400000 String ves 1         Texes Userier febres lier         6         660.9         772.4           2009/400000 String ves 1         Texes Userier febres lier         6         660.9         774.8           2009/400000 String ves 1         Texes Userier febres lier         6         660.9         748.9           2009/400000 String ves 2         Texes Userier febres lier         6         60.9         748.9         748.9         748.9         748.9         748.9         748.9         748.9         748.9         748.9         748	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	42	320.65	356.56
STRDMUND2015         Amm         Tatacco Itamino Tokoco Lor         Amm         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm           SIGNMUND2015         King Ami         Tatacco Itamino Tokoco Lor         G         Amm         Amm </td <td>33709PA0380003 Rating Area 2</td> <td>Tobacco User/Non-Tobacco User</td> <td>41</td> <td>315.08</td> <td>348.16</td>	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	41	315.08	348.16
S293974500033         Totaco blackhon Trátaco blaz         S3         445.8         607.7           S293974500033         Raing Awa 1         Totaco blackhon Trátaco blaz         S4         645.87         669.2           S2939747000033         Raing Awa 1         Totaco blackhon Trátaco blaz         S3         S28.66         607.14           S2939747000033         Raing Awa 1         Totaco blackhon Trátaco blaz         S9         595.6         772.4           S2939747000033         Raing Awa 1         Totaco blackhon Trátaco blaz         S9         678.6         785.4           S2939747000033         Raing Awa 1         Totaco blackhon Trátaco blaz         S9         678.5         778.4           S2939747000033         Raing Awa 1         Totaco blackhon Trátaco blaz         S9         678.5         778.4           S2939747000033         Raing Awa 1         Totaco blachhon Trátaco blaz         S9         678.5         78.5           S2939747000033         Raing Awa 1         Totaco blachhon Trátaco blaz         S9         78.6         78.6         78.6           S2939747000033         Raing Awa 1         Totaco blachhon Trátaco blaz         S9         78.6         78.6         78.6         78.6         78.6         78.6         78.7         78.6         7	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	40	309.28	340.21
30109PA050005 Rang Aves 1         Tolesco UserNer-Tolacco User         33         463.8         600.7           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         53         509.8         6661.6           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         53         509.8         6661.6           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         53         6662.2         722.4           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         53         6662.2         722.4           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         53         6663.2         6663.2           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         63         6663.2         6663.2           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         63         6663.2         6663.2           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         61         661.5         661.5           30109PA050005 Rang Aves 1         Tolacco UserNer-Tolacco User         61         661.5         661.5           30109PA050005 Rang Aves 2         Tolacco UserNer-Tolacco User         61         61.5         61.5           30109PA050005 Rang Aves 2         Tolacco UserNer-Tolacco User         61.4	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		305.40	313.04
S0195P1030003         Rang Area 1         Totaxee UserNor Totaxee User         Cm         Cm        Cm         Cm <t< td=""><td>33709PA0380003 Rating Area 2</td><td>Tobacco User/Non-Tobacco User</td><td></td><td>301.53</td><td>309.07</td></t<>	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		301.53	309.07
Mark         Mark         Telesco User/Ner Telesco User         Mark         Mark         Mark           30709AU30003 Reing Ave 1         Tabace User/Ner Telesco User         6         50.00         60.00	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		299.60	307.09
DB         DB         DB           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         56.00         56.00           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         56.00         66.00           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         56.00         66.00           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         66.00         775.53           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         66.00         775.53           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         66.00         68.00           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         66.00         68.00           33700FM28003 Ruing Aves 1         Totacco UserNon-Totacco User         CB         66.00         68.00	-	-			305.10
33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.3         466.8         60.07.7           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.8         46.00.7         60.00.7           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.8         46.00.7         60.00.7           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.8         46.00.7         60.00.7           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.8         46.00.2         77.9           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.8         46.00.2         77.9           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.8         46.00.2         45.00           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         5.8         74.43         76.00.2           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         6.8         40.00.2         40.00.2           33708PA/380003 Rating Aves 1         Totacco UserNen Totacco User         6.8         40.00.2         40.00.2           33708PA/380003 Rating Aves 2         Totacco UserNen Totacco User         6.8         40.00.2         40.00.2           33708PA/380003 Rating Aves 2	-				303.11
32709FAG0005 Rating Area 1         Totaxco Lien/Non Totaxco Lien         33         40.00         00.07.7           33709FAG0005 Rating Area 1         Totaxco Lien/Non Totaxco Lien         36         55.66         66.00           33709FAG0005 Rating Area 1         Totaxco Lien/Non Totaxco Lien         36         55.66         66.00           33709FAG0005 Rating Area 1         Totaxco Lien/Non Totaxco Lien         76         57.724         76.87         77.224           33709FAG0005 Rating Area 1         Totaxco Lien/Non Totaxco Lien         76         56.66         76.68         77.68           33709FAG0005 Rating Area 1         Totaxco Lien/Non Totaxco Lien	-	-			301.13
Bar         Bar <td>-</td> <td>-</td> <td></td> <td></td> <td>297.17</td>	-	-			297.17
DB         DB<	-	-			293.45
33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         63         440.6         60.7.7           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         64         50596         60610           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         66         604.59         60610           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         66         604.59         6724.4           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         66         606.57         6724.4           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         66         665.79         678.4           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         66         665.79         678.4           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         68         676.57         678.5           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         68         676.57         678.5           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         68         671.53         678.5           33709PA038000 Reing Area 1         Tobacco User/kon Tobacco User         68         774.50         678.5         678.57           33709PA038000 Reing Area 2         Tobacco	Ŭ	-			287.49
33709PA0380003         Network         0	-	-			
33708PA0380033 Raing Area 1         Totacco User/Non-Totacco User         53         449.88         0.004.74           33708PA0380033 Raing Area 1         Totacco User/Non-Totacco User         56         539.66         0.004.74           33708PA0380033 Raing Area 1         Totacco User/Non-Totacco User         56         549.69         0.004.76           33708PA0380003 Raing Area 1         Totacco User/Non-Totacco User         56         549.69         0.004.76           33708PA0380003 Raing Area 1         Totacco User/Non-Totacco User         58         0.619.83         0.771.64           33708PA0380003 Raing Area 1         Totacco User/Non-Totacco User         58         0.629.83         0.771.64           33708PA0380003 Raing Area 1         Totacco User/Non-Totacco User         58         0.629.83         0.771.64           33708PA0380003 Raing Area 1         Totacco User/Non-Totacco User         68         0.666.79         0.698.52           33708PA0380003 Raing Area 1         Totacco User/Non-Totacco User         68         0.698.52         0.698.52           33708PA0380003 Raing Area 1         Totacco User/Non-Totacco User         64.61.62         0.698.52         0.618.51           33708PA0380003 Raing Area 2         Totacco User/Non-Totacco User         64.61.60.62         0.629.51         0.621.51           337	-	-			
And Processing         Addition         Addition         Addition         Addition           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         53         493.66         664.77           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         56         646.40         661.60           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         56         646.40         661.60           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         57         668.60         772.44           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         58         666.40         776.60           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         58         668.62         776.64           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         68         668.62         668.57           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         68         776.43         776.44           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         68         674.60         688.57           33708PA0380037 Rating Area 1         Totacco User/Non-Totacco User         64.ad cove         722.40         688.57           33708PA0380037 Rating Area 2         Totacco User/N	-	-			
3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         53         40.36         60.47.7           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         53         53.83.66         66.00           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         53         53.83.66         66.00           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         57         56.97         67.22.44           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         58         66.16.82         775.30           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         58         66.92         775.30           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         68         68.923         777.66           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         66         66.93         775.93           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         66         66.93         775.93           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         64         66.93         775.93           3370PA0380003 Raing Area 1         Tobacco UserNon-Tobacco User         64         61.93         716.43         716.43           3370PA0380003 Raing Area 2         Tobacco	-		26		
33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         33         443.66         60.4.7           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         64         516.67         653.92           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         66         538.48         661.00           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         66         564.59         6755.38           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         69         660.02         6755.38           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         69         660.02         6755.38           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         68         686.79         680.45           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         68         680.27         6851.71           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         64         680.27         6851.71           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         64         680.27         6851.71           33709PA0380003 Rating Area 2         Tobacco User/Non-Tobacco User         64         61.62         680.32           33709PA0380003 Rating Area 2	-	-	25		
33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         443.68         64.74           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         539.68         66.10.00           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         549.68         66.10.00           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         66.62         6755.30           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         66.62         7755.30           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         66.62         7755.30           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         66.62         7755.30           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         63         66.62         765.31           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         64         680.02         683.63           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         64         680.62         685.73           33709PA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         64         680.62         685.73           33709PA0380003 Rating Area 2	-	-	24		248.05
Mark         Mark         Tobacco User/Non-Tobacco User         Mark         Mark <thmark< th="">         Mark         Mark         &lt;</thmark<>	-	-	23		248.05
33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         52         443.88         604.72           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         53         449.88         606.72           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         55         539.96         6661.95           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         55         569.75         7722.44           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         57         589.75         7722.44           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         59         616.62         775.32           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         59         629.83         771.66           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         60         666.79         680.45           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         62         695.27         681.77           33709PA0380003         Rating Area 2         Tobacco User/Non-Tobacco User         64 and over         774.84         675.12           33709PA0380003         Rating Ar	-	-	22		248.05
1000000000000000000000000000000000000	, i i i i i i i i i i i i i i i i i i i	-	21		248.05
33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         53         493.68         664.72           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         54         516.67         632.92           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         55         539.66         661.00           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         56         564.59         661.00           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         57         589.76         722.44           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         58         616.62         755.33           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         58         616.62         755.33           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         58         616.62         755.33           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         68         616.62         755.33           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         68         616.62         755.33           33709FA0380003 Rating Area 1         Tobacco User/Non-Tobacco User         62         695.27         887.17           33709FA0380003 Rating Area 1         <	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	20	234.74	234.74
33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       52       443.68       664.76         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       54       516.67       632.92         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       55       539.66       661.06         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       56       564.59       691.62         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       57       589.75       722.44         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       58       616.62       755.32         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.64         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       60       656.79       804.57         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       62       695.27       851.71         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       62       695.71       881.71         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       62       695.71       881.71         33709PA038003 Rating Area 1       Tobacco User/Non-Tobacco User       62       695.71       881.71 <t< td=""><td>33709PA0380003 Rating Area 2</td><td>Tobacco User/Non-Tobacco User</td><td>19</td><td>227.72</td><td>227.72</td></t<>	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	19	227.72	227.72
33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         63         493.68         604.76           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         64         516.67         632.92           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         65         533.66         661.02           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         56         564.59         661.02           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         57         589.75         722.44           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         58         616.62         755.32           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         58         616.62         755.32           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         58         616.62         755.32           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         58         616.62         755.32           33709PA0380003         Rating Area 1         Tobacco User/Non-Tobacco User         68         616.62         680.457           33709PA0380003         Rating Area 1	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	18	220.95	220.95
33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       63       493.68       604.76         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       64       516.67       632.92         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       55       539.66       661.00         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       56       564.59       661.00         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       56       564.59       661.00         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       57       589.75       722.44         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       58       616.62       755.32         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       59       629.33       771.66         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       60       666.79       804.57         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       62       695.27       861.77         33709PA0380003       Rating Area 1       Tobacco User/Non-Tobacco User       62       695.27       861.77	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	17	214.17	214.17
bit         bit <td>33709PA0380003 Rating Area 2</td> <td>Tobacco User/Non-Tobacco User</td> <td></td> <td>207.88</td> <td>207.88</td>	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		207.88	207.88
33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     62     0       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     53     493.68     664.76       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     54     516.67     662.92       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     55     539.66     6661.06       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     56     564.59     691.62       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     57     589.75     722.44       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     58     616.62     755.34       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     58     616.62     755.34       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     58     616.62     755.34       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     59     629.93     771.66       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     61     680.02     633.02       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     61     680.02     633.02       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User     61     680.02     633.02       33709PA0380003 Rating Are	33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		201.59	201.59
Signed PA0380003Rating Area 1Tobacco User/Non-Tobacco User5233709PA0380003Rating Area 1Tobacco User/Non-Tobacco User53493.68664.7633709PA0380003Rating Area 1Tobacco User/Non-Tobacco User54516.67632.9233709PA0380003Rating Area 1Tobacco User/Non-Tobacco User55539.66661.0033709PA0380003Rating Area 1Tobacco User/Non-Tobacco User56564.59691.6233709PA0380003Rating Area 1Tobacco User/Non-Tobacco User57589.75722.4433709PA0380003Rating Area 1Tobacco User/Non-Tobacco User58616.62755.3633709PA0380003Rating Area 1Tobacco User/Non-Tobacco User59629.93771.6633709PA0380003Rating Area 1Tobacco User/Non-Tobacco User60656.79804.5733709PA0380003Rating Area 1Tobacco User/Non-Tobacco User61680.02833.0033709PA0380003Rating Area 1Tobacco User/Non-Tobacco User61680.02833.0033709PA0380003Rating Area 1Tobacco User/Non-Tobacco User62695.27851.7433709PA0380003Rating Area 1Tobacco User/Non-Tobacco User63714.38875.1233709PA0380003Rating Area 1Tobacco User/Non-Tobacco User63714.38875.1233709PA0380003Rating Area 1Tobacco User/Non-Tobacco User63714.38875.1233709PA0380003Rating Area 1Tobacco User/Non-T	-				185.13
Since ControlSince	-	-			
33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       53       493.68       604.76         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       54       516.67       632.92         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       55       539.66       661.02         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       56       564.59       691.62         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       57       589.75       722.44         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       58       616.62       755.36         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.66         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.66         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       60       656.79       804.57         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       60       656.79       804.57         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       60       656.79       804.57         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       60       656.79       804.57	-	-	62		
33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       53       493.68       604.76         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       54       516.67       632.92         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       55       539.66       661.02         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       56       564.59       691.62         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       57       589.75       722.44         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       58       616.62       755.32         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       58       616.62       755.32         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.66         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.66         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.66         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.66         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       59       629.93       771.66	-	-	61		
33709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User52604.7633709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User53493.68604.7633709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User54516.67632.9233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User55539.66661.0833709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User56564.59691.6233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User57589.75722.4433709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User58616.62755.3633709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User59629.93771.66	-	-			
33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       53       493.68       604.76         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       54       516.67       632.92         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       55       539.66       661.02         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       56       564.59       661.02         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       56       564.59       691.62         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       57       589.75       722.44         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       57       589.75       722.44         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       58       616.62       755.36	-	-	59		
33709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User5233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User53493.68604.7633709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User54516.67632.9233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User55539.66661.0233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User56564.59691.6233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User56564.59691.6233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User57589.75722.44	, i i i i i i i i i i i i i i i i i i i	-	58		
33709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User5233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User53493.68604.7633709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User54516.67632.9233709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User55539.66661.0833709PA0380003 Rating Area 1Tobacco User/Non-Tobacco User56564.59691.62	, i i i i i i i i i i i i i i i i i i i	-	57		
33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       53       493.68       604.76         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       53       516.67       632.92         33709PA0380003 Rating Area 1       Tobacco User/Non-Tobacco User       54       516.67       632.92	-	-	56		691.62
33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User       33709PA0380003 Rating Area 1     Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	55	539.66	661.08
33709PA0380003 Rating Area 1 Tobacco User/Non-Tobacco User 493.68 604.76	33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	54	516.67	632.92
33709PA0380003 Rating Area 1 Tobacco User/Non-Tobacco User 52 472.38 578.66	33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	53	493.68	604.76
	33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	52	472.38	578.67

33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	16	207.88	207.88
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	17	214.17	214.17
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	18	220.95	220.95
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	19	227.72	227.72
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	20	234.74	234.74
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	21	242.00	248.05
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	22	242.00	248.05
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	23	242.00	248.05
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	24	242.00	248.05
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	25	242.97	249.04
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	26	247.81	254.01
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	27	253.62	259.96
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	28	263.05	269.63
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	29	270.80	277.57
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	30	274.67	281.54
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	31	280.48	287.49
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	32	286.29	293.45
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	33	289.92	297.17
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	34	293.79	301.13
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	35	295.72	303.11
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	36	297.66	305.10
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	37	299.60	307.09
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	38	301.53	309.07
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	39	305.40	313.04
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	40	309.28	340.21
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	41	315.08	348.16
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	42	320.65	356.56
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	43	328.39	368.13
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	44	338.07	382.70
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	45	349.45	400.12
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	46	363.00	421.08
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	47	378.25	445.20
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	48	395.67	473.22
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	49	412.85	502.44
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	50	432.21	529.46
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	51	451.33	552.88
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	52	472.38	578.67
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	53	493.68	604.76
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	54	516.67	632.92
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	55	539.66	661.08
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	56	564.59	691.62
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	57	589.75	722.44
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	58	616.62	755.36
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	59	629.93	771.66
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	60	656.79	804.57
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	61	680.02	833.02
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	62	695.27	851.71
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	63	714.38	875.12
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	726.00	889.35
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	185.13	185.13
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	15	201.59	201.59
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	16	207.88	207.88
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	17	214.17	214.17
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	18	220.95	220.9
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	19	227.72	227.7
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	20	234.74	234.74
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	21	242.00	248.0
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	22	242.00	248.0
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	23	242.00	248.0
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	24	242.00	248.0
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	25	242.97	249.04
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	26	247.81	254.01
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	27	253.62	259.90
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	28	263.05	269.63
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	29	270.80	277.5
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	30	274.67	281.54

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122	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	31	280.48	287.49
SUMPACKED imagenesTaken (Select Trianer)And Select T	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	32	286.29	293.45
NUMERAND Nome No. 1Name landstructureName landstructureName landstructureName landstructureNUMERAND Nome No. 1Name landstructureName landstructureName landstructureName landstructure	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	33	289.92	297.17
SPSPPCXDD Samp etc.Taken taken take	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	34	293.79	301.13
SUCHNICK Factors         Image block	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	35	295.72	303.11
9299440000         Tabak back to be a second to be second to be a second to be	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	36	297.66	305.10
NUMARKAND AnalysisPackar blocks Paces in Packar blocks Packar blocks Paces in Packar blocks Packar blocks Packar blocks Packar blocks Packar blocks Packar blocks Pack	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	37	299.60	307.09
DOUCHAND Non-phaneParticle booker tatues over international structureInternational structureInternational structureDISTANDALSCO ReginalReace bookersInternational structureInternational structureInternational structure <t< td=""><td>33709PA0380003 Rating Area 5</td><td>Tobacco User/Non-Tobacco User</td><td>38</td><td>301.53</td><td>309.07</td></t<>	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	38	301.53	309.07
NomeNo	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	39	305.40	313.04
2000000000000000000000000000000000000	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	40	309.28	340.21
B202442200 Rag ends     Palace ViceNes 7 decastar	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	41	315.08	348.16
Physical Constraints         Advance A	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	42	320.65	356.56
Statistics         Team is the fire fire and the fire and the sectors         Addition is a sector is a secto	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	43	328.39	368.13
Bit State Mathematication of the second se	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	44	338.07	382.70
SUMPACENESS Rain Janes         Takes Unaches Transmission         AB         AB         AB           SUMPACENT Rain Janes         Takes Unaches Transmission         AB         AB <t< td=""><td>33709PA0380003 Rating Area 5</td><td>Tobacco User/Non-Tobacco User</td><td>45</td><td>349.45</td><td>400.12</td></t<>	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	45	349.45	400.12
Display         Taken bank	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	46	363.00	421.08
SEXEMACESSO Rate         Teace Under Lance	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	47	378.25	445.20
200994080000         Katasa bashka Taabab bashka Taaba	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	48	395.67	473.22
3270994028000         Rang Area 5         Takeoo Lawbar-Takeoo Law	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	49	412.85	502.44
3271994/200233         Fitters Landon Tables User	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	50	432.21	529.46
32729FA000000 Rung deals         Theore Lucy/shifts have liter         6         44.84         64.44           32709F00000 Rung deals         Theore Lucy/shifts have liter         6         64.55         64.55           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         64.55         64.55           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         64.55         67.57           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         67.57         67.57           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         67.57         67.57           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         67.57         67.57           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         67.57         67.57           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         77.62         67.66           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         77.62         67.66           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65         77.62         67.66           32709F000000 Rung deals         Theore Lucy/shifts have liter         6.65	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	51	451.33	552.88
33709#428000         Hubbox UserNon Telesco, UserNon Telesc	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	52	472.38	578.67
SUMPAUSSES         Transco Markov reas         Transco Markov reas         Sec of the sec of	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	53	493.68	604.76
S2009FNQ3EEDS Rating Area 5         Totacco Lisambor Totacc	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	54	516.67	632.92
33709740300003         Failing Area 5         Tabacco User Nun-Tabaco User         37         980-73         7222           3370974030003         Failing Area 5         Tabacco User Nun-Tabaco User         68         980-77           3370974030003         Failing Area 5         Tabaco User Nun-Tabaco User         68         980-77           3370974030003         Failing Area 5         Tabaco User Nun-Tabaco User         68         980-77           3370974030003         Failing Area 5         Tabaco User Nun-Tabaco User         68         980-77           3370974030003         Failing Area 5         Tabaco User Nun-Tabaco User         61         980-77         980-77           3370974030003         Failing Area 5         Tabaco User Nun-Tabaco User         61         97-800         980-77           3370974030003         Failing Area 6         Tabaco User Nun-Tabaco User         61         97-800         980-77           3370974030003         Failing Area 6         Tabaco User Nun-Tabaco User         61         97-800         980-77           3370974030003         Failing Area 6         Tabaco User Nun-Tabaco User         10         28-06         97-97           3370974030003         Failing Area 6         Tabaco User Nun-Tabaco User         10         28-06         97-77 <td>33709PA0380003 Rating Area 5</td> <td>Tobacco User/Non-Tobacco User</td> <td>55</td> <td>539.66</td> <td>661.08</td>	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	55	539.66	661.08
33700744200025         Rang Ass 5         Tabaco Usarloo Tobaco Usarlo	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	56	564.59	691.62
30109746380003         Rang Area 5         Toxacco UsarMan-Totaco Usar         as         628.30         7771           337007474800037         Rang Area 5         Toxacco UsarMan-Totaco Usar         as         668.77         688.40           337007474800037         Rang Area 5         Toxacco UsarMan-Totaco Usar         as         669.02         635.30           337007474800037         Rang Area 5         Toxacco UsarMan-Totaco Usar         as         771.03         675.50           337007474800037         Rang Area 5         Toxacco UsarMan-Totaco Usar         64         118.40         118.40           337007474800037         Rang Area 6         Toxacco UsarMan-Totaco Usar         64         118.40         216.91           337007474800037         Rang Area 6         Toxacco UsarMan-Totaco Usar         16         224.80         225.80           337007474800307         Rang Area 6         Toxacco UsarMan-Totaco Usar         17         226.60         225.80           337007474800307         Rang Area 6         Toxacco UsarMan-Totaco Usar         18         224.80         225.80           337007474800307         Rang Area 6         Toxacco UsarMan-Totaco Usar         20         20.44         20.84           337007474800307         Rang Area 6         Toxacco UsarMan-Totaco Usa	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	57	589.75	722.44
30709PA050000 Ruing Ares 5         Tetacoo Linearihan Tetacoo Line	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	58	616.62	755.36
30100FA03B000 Reing Area 5         Totacco UserNon Totacco User	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	59	629.93	771.66
32709PA050000         Raing Avea 5         Tabacco User/Net-Tabacco User	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	60	656.79	804.57
Main         Main         Main         Main         Main           33708/4038000 Raing Area 6         Totaco User/Ren Totaco User         0.4 and area         725.00         0.695           33708/4038000 Raing Area 6         Totaco User/Ren Totaco User         0.14         0.64.6         0.216.10         0.216.00         0.216.10	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	61	680.02	833.02
33706PA030000         Rating Area 6         Totaco: UserNen Totaco: User         Bit dots         Ref of the second se	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	62	695.27	851.71
S370PA/S3000         Ruing Arm 6         Tobacco User/Ann-Tobacco User         0.44         164-49         164-49           S370PA/S30003         Ruing Arm 6         Tobacco User/Ann-Tobacco User         0.45         246.13         246.13         246.13           S370PA/S30003         Ruing Arm 6         Tobacco User/Ann-Tobacco User         0.6         222.85         222.85           S370PA/S30003         Ruing Arm 6         Tobacco User/Ann-Tobacco User         0.9         244.15         244.15           S370PA/S30003         Ruing Arm 6         Tobacco User/Ann-Tobacco User         0.9         244.15         244.15           S370PA/S30003         Ruing Arm 6         Tobacco User/Ann-Tobacco User         0.9         251.66         255.6           S370PA/S30003         Ruing Arm 6         Tobacco User/Ann-Tobacco User         2.9         259.46         255.5           S370PA/S30000         Ruing Arm 6         Tobacco User/Ann-Tobacco User         2.9         259.46         255.5           S370PA/S30000         Ruing Arm 6         Tobacco User/Ann-Tobacco User         2.9         259.46         265.5           S370PA/S300003         Ruing Arm 6         Tobacco User/Ann-Tobacco User         2.9         269.40         267.17           S370PA/S30003         Ruing Arm 6	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User		714.38	875.12
33708PA030003         Ruing Area 6         Tobacco User Mon-Tobacco User         11         216.10         216.10           33708PA030003         Ruing Area 6         Tobacco User Mon-Tobacco User         17         228.62         222           33708PA0300003         Ruing Area 6         Tobacco User Mon-Tobacco User         17         228.62         223           33708PA0300003         Ruing Area 6         Tobacco User Mon-Tobacco User         18         238.62         238           33708PA0300003         Ruing Area 6         Tobacco User Mon-Tobacco User         29         251.66         251.66           33708PA0300003         Ruing Area 6         Tobacco User Mon-Tobacco User         22         289.40         286.55           33708PA0300003         Ruing Area 6         Tobacco User Mon-Tobacco User         22         289.40         286.55           33708PA0300003         Ruing Area 6         Tobacco User Mon-Tobacco User         28         280.40         286.55           33708PA0300003         Ruing Area 6         Tobacco User Mon-Tobacco User         28         280.40         287.72           33708PA030003         Ruing Area 6         Tobacco User Mon-Tobacco User         28         280.60         287.27           33708PA0300003         Ruing Area 6         Tobacco User	v		63		
3370BPA038003         Ruing Area 6         Tobacco User/Non Tobacco User         10         22.2.8         22.2.8           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         18         22.8.9         22.8.9           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         18         22.8.9         22.8.9           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         29         25.6.6         2.4.1.6           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         22         2.8.4.9         2.8.6.6           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         22         2.8.4.9         2.8.6.6           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         28         2.8.0.4         2.8.6.6           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         28         2.8.0.6         2.7.7.9           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         28         2.8.0.6         2.7.7.9           3370BPA0380003         Ruing Area 6         Tobacco User/Non Tobacco User         28         2.8.0.6         2.7.7.9           3370BPA0380003         Ruing Area 6	-			726.00	889.35
33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         17         229.0         229           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         16         226.88         228           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         0         261.66         261.66         261.61           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         22         259.46         265.65           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         22         259.46         265.65           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         23         259.46         265.65           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         23         259.46         265.68           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         23         277.15         277.15           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         29         290.44         290.44           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         29         290.44         297.71           33709PA0380003 Raing Area 6         Tobacco User/Non Tobacco User         20         204.49         301.91           33709PA0380003 Raing Area 6	33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over		889.35 198.49
33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         1         28.6         26.6           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         20         28.16         28.16           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         21         28.94         28.66           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         22         28.94         28.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         22         28.94         28.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         22         28.94         28.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         28.05         27.77           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         28.04         28.77           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         28.04         29.77           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         28.04         29.77           33709PA0380003         Rating Area 6         Tobacco User/	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	198.49	
B3709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         16         244.15         244.45           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         20         259.46         265.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         22         259.46         265.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         23         269.46         265.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         24         269.46         265.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         24         269.46         265.65           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         262.03         267.72           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         280.94         277.72           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         280.94         287.97           33709PA0380003         Rating Area 6         Tobacco User/Non-Tobacco User         28         280.94         301.91           33709PA0380003         Rating Area 6	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15	198.49 216.13	198.49
3709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         10         10           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         21         259.46         265.           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         22         259.46         265.           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         24         266.4         265.           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         24         268.4         265.           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         25         268.05         277.           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         27         277.19         278.6           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         28         282.00         289.9           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         29         280.34         287.07           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         30         28.44         301.07         308.8         314.1           33709PA038003         Raing Area 6         Tobacco Us	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15 16	198.49 216.13 222.88	198.49 216.13
3709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         21         264.4         265.4           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         22         269.44         266.4         266.5           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         23         278.44         266.5         277.6           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         26         286.56         277.7         277.19         277.7           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         28         286.56         277.2           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         28         288.56         277.2           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         28         289.4         287.7           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         28         289.4         287.7           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         28         286.4         287.7           33709PA038003         Raing Area 6         Tobacco User/Non-Tobacco User         38         310.0         314.4	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17	198.49 216.13 222.88 229.62	198.49 216.13 222.88
33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         22         2.99.46         2.25.94           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         2.2         2.99.46         2.25.94           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         2.2         2.99.46         2.25.94           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         2.2         2.90.50         2.67.7           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         2.2         2.01.91         2.77.2           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         2.9         2.90.34         2.97.9           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         2.9         2.90.34         2.97.9           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         2.9         2.90.44         3.00.71           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         3.3         3.00.8         3.31.08         3.31.08           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         3.3         3.00.71         3.00.71         3.00.71         3.00.71         3.00.71         3.00.71         3.00.71         3.00.71         3.00.71         3.00.71	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18	198.49 216.13 222.88 229.62 236.89	198.49 216.13 222.88 229.62
33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         23         259.46         225           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         24         226.00         2267           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         22         2260.00         2271           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         22         271.91         2788           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         28         280.01         28           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         28         280.01         28           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         28         280.01         28           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         38         301.08         314.04           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         38         310.80         314.8           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         38         316.8         316.8           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         38         316.4         327.2           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobac	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19	198.49 216.13 222.88 229.62 236.89 244.15	198.49 216.13 222.88 229.62 236.89
33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         24         299.46         265.45           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         25         260.50         277.27           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         27         271.91         278.37           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         28         280.33         288.37           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         28         280.34         287.97           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         28         280.34         287.97           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         38         300.71         30.86           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         33         310.83         311.84           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         33         310.83         311.84           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         38         311.84         321.21         322.2           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         38         311.84         327.9         311.84         327.9	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20	198.49 216.13 222.88 229.62 236.89 244.15 251.68	198.49 216.13 222.88 229.62 236.89 244.15
33709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User24258.4268.533709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User25280.50267.733709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User27271.91278.633709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User28282.03289.733709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User29290.34297.733709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User30294.49301.133709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User31300.71306.833709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User32306.94314.433709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User33310.83318.833709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User34314.96322.233709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User34314.86322.233709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User35317.0634.433709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User36312.2132.933709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User36312.2132.933709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User36314.4632.233709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User36314.7433.633709PA0380003 Rating Area 6Tobacco UserNon-Tobacco User <td>33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6</td> <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td> <td>64 and over 0-14 15 16 17 18 19 20 21</td> <td>198.49 216.13 222.88 229.62 236.89 244.15 251.68 259.46</td> <td>198.49 216.13 222.88 229.62 236.89 244.15 251.68</td>	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21	198.49 216.13 222.88 229.62 236.89 244.15 251.68 259.46	198.49 216.13 222.88 229.62 236.89 244.15 251.68
33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       26       280.05       287.07         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       27       271.91       277.81         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       28       282.03       288.93         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       28       282.03       288.93         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       29       280.34       297.71         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       30       294.44       300.71         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       31       300.71       308.83         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       33       310.83       311.88         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       33       310.83       311.88         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       36       317.06       324.44         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       36       317.06       324.44         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       36       317.04       327.44	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 22	198.49 216.13 222.88 229.62 236.89 244.15 251.68 259.46	198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User26265.69272233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User27271.9127833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User28282.0328833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User29290.3429733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User30294.49300.133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User31300.7130833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33310.8331833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33310.8331833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User35317.0632433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33310.8331833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User35317.0632433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36315.932433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23	198.49 216.13 222.88 229.62 236.89 244.15 251.68 259.46 259.46	198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95 265.95
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User27271.91278.33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User28282.03289.33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User30294.49301.33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User31300.11306.8433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33316.83316.8333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36317.06324.4333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.14327.7433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.14327.7433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36323.22333.1333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36323.22333.1333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.22333.1333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.22333.1333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.22333.1333709PA0380003 Rating Area 6 <td< td=""><td>33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6</td><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23</td><td>198.49 216.13 222.88 229.62 236.89 244.15 251.68 259.46 259.46 259.46</td><td>198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95 265.95</td></td<>	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23	198.49 216.13 222.88 229.62 236.89 244.15 251.68 259.46 259.46 259.46	198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95 265.95
33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         28         282.00         283.9           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         29         290.34         297.7           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         30         294.44         300.71         306.64           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         31         300.71         306.64           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         32         306.94         307.84           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         33         310.83         316.83           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         36         317.06         324.44           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         36         319.14         327.44           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         37         321.21         327.44           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         36         323.22         333.41           33709PA0380003 Rating Area 6         Tobacco User/Non-Tobacco User         36         331.50         336.44           33709PA0380003 Rating	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 24 25	198.49 216.13 222.88 229.62 236.89 244.15 251.68 259.46 259.46 259.46 259.46	198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95 265.95 265.95
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User29290.34297.3333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User30294.49301.1133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33300.71308.2333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33301.83311.8333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33310.83311.8333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User34314.93312.2233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36317.06324.4333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.14327.4433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.14327.4433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36323.29331.9133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36323.29331.9133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36323.29331.9133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36337.92337.9233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36337.92337.9233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36337.92337.9233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4337.92337.9233709PA0380003 Rating Area 6 <td>33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6</td> <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td> <td>64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26</td> <td>198.49           216.13           222.88           229.62           236.89           244.15           251.68           259.46           260.50           265.69</td> <td>198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95 265.95 265.95 265.95</td>	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26	198.49           216.13           222.88           229.62           236.89           244.15           251.68           259.46           260.50           265.69	198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95 265.95 265.95 265.95
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33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33310.83316.8333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User34314.9832233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User35317.0632433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.1432733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.1432733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User37321.2132933709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.5933633709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.8233733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.7833633709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.0934433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.0934433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.0734433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.0734433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.0734433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 22 23 24 25 26 26 27 28 29 30	198.49         216.13         222.88         229.62         236.89         244.15         251.68         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         294.49	198.49 216.13 222.88 229.62 236.89 244.15 265.95 265.95 265.95 265.95 265.95 265.95 265.95 265.95 265.95 265.95 265.95 265.95
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User34314.9832233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User35317.0632433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.1432733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.1432733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User37321.2132933709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.5933633709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.82377333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.0939433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44	33709PA0380003 Rating Area 5 33709PA0380003 Rating Area 6 33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 25 26 26 27 28 29 30 31	198.49           216.13           222.88           2229.62           236.89           244.15           251.68           259.46           259.46           259.46           259.46           259.46           259.46           259.46           259.46           259.46           259.46           260.50           265.69           271.91           282.03           290.34           294.49           300.71	198.49 216.13 222.88 229.62 236.89 244.15 251.68 265.95 26
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User35317.0632433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.1432733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User37321.2132933709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.5936433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.8237333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.7838233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.0939433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.474033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44362.474033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44362.474033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44 <t< td=""><td>33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6      <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 29 30 30 31 31</td><td>198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         294.49         300.71         306.94</td><td>198.49 216.13 222.88 222.62 236.89 244.15 251.68 265.95 26</td></t<></td></t<>	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 29 30 30 31 31</td><td>198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         294.49         300.71         306.94</td><td>198.49 216.13 222.88 222.62 236.89 244.15 251.68 265.95 26</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 22 23 23 24 29 30 30 31 31	198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         294.49         300.71         306.94	198.49 216.13 222.88 222.62 236.89 244.15 251.68 265.95 26
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User36319.1432733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User37321.2132933709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.5936433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.8237333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.7838233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.0939433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.4741033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44362.47410	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33</td><td>198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         294.49         300.71         306.94         310.83</td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         265.95         267.01         272.33         278.71         289.08         297.60         301.85         308.23         314.61</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33	198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         294.49         300.71         306.94         310.83	198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         265.95         267.01         272.33         278.71         289.08         297.60         301.85         308.23         314.61
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User37321.2132933709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.5936433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.8237333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.8237333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.7838233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.0939433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.4741033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44362.47410	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34</td><td>198.49         216.13         222.88         222.9.62         236.89         244.15         251.68         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98</td><td>198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         272.33         2772.33         297.60         301.85         308.23         314.61         318.60</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34	198.49         216.13         222.88         222.9.62         236.89         244.15         251.68         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98	198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         272.33         2772.33         297.60         301.85         308.23         314.61         318.60
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User38323.2933133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.4433533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.5936433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.8237333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.7838233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.0939433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.4741033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44362.47410	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35</td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         300.71         306.94         310.83         314.98</td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         297.60         301.85         308.23         314.61         318.60         322.85         324.99</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35	198.49         216.13         222.88         229.62         236.89         244.15         251.68         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         300.71         306.94         310.83         314.98	198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         297.60         301.85         308.23         314.61         318.60         322.85         324.99
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User39327.44335.433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.59364.433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.82373.433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.82373.433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.78382.433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.09394.433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.47410.433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44362.47410.4	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36</td><td>198.49           216.13           222.88           2229.62           236.89           244.15           251.68           259.46           259.46           259.46           259.46           260.50           265.69           271.91           282.03           290.34           294.49           300.71           306.94           310.83           314.98           317.06</td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         297.60         301.85         308.23         314.61         318.60         322.85         324.99</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36	198.49           216.13           222.88           2229.62           236.89           244.15           251.68           259.46           259.46           259.46           259.46           260.50           265.69           271.91           282.03           290.34           294.49           300.71           306.94           310.83           314.98           317.06	198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         297.60         301.85         308.23         314.61         318.60         322.85         324.99
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User40331.5936433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.8237333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.7838233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.0939433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.47410	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37</td><td>198.49         216.13         222.88         2229.62         236.89         244.15         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         319.14</td><td>198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         272.33         278.71         289.08         297.60         308.23         314.61         318.60         322.85         324.99         327.12</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37	198.49         216.13         222.88         2229.62         236.89         244.15         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         319.14	198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         272.33         278.71         289.08         297.60         308.23         314.61         318.60         322.85         324.99         327.12
33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User41337.82373.8233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User42343.78382.33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43352.09394.33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User43362.47410.	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38</td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         259.46         259.46         259.46         265.69         271.91         282.03         290.34         290.34         300.71         306.94         3110.83         314.98         317.06         321.21         323.29</td><td>198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         272.33         272.33         301.85         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38	198.49         216.13         222.88         229.62         236.89         244.15         251.68         259.46         259.46         259.46         265.69         271.91         282.03         290.34         290.34         300.71         306.94         3110.83         314.98         317.06         321.21         323.29	198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         265.95         272.33         272.33         301.85         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24
33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       41       332         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       42       343.78       382         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       43       352.09       394         33709PA0380003 Rating Area 6       Tobacco User/Non-Tobacco User       44       362.47       410	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco U</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39</td><td>198.49         216.13         222.88         222.9.62         236.89         244.15         251.68         259.46         259.46         259.46         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         321.21         323.29         327.44</td><td>198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         277.71         289.08         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24         331.37</td></t<>	Tobacco User/Non-Tobacco UserTobacco U	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39	198.49         216.13         222.88         222.9.62         236.89         244.15         251.68         259.46         259.46         259.46         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         321.21         323.29         327.44	198.49         216.13         222.88         222.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         277.71         289.08         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24         331.37
33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     42     33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     43     362.47     410.	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco U</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40</td><td>198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         319.14         321.21         323.29         327.44</td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         301.85         308.23         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24         331.37         335.63</td></t<>	Tobacco User/Non-Tobacco UserTobacco U	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40	198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         319.14         321.21         323.29         327.44	198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         301.85         308.23         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24         331.37         335.63
33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     43     362.47     410.	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco U</td><td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41    </td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         259.46         259.46         259.46         265.69         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         321.21         323.29         327.44         331.59</td><td>198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         301.85         308.23         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24         331.37         335.63</td></t<>	Tobacco User/Non-Tobacco UserTobacco U	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41	198.49         216.13         222.88         229.62         236.89         244.15         251.68         259.46         259.46         259.46         265.69         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         321.21         323.29         327.44         331.59	198.49         216.13         222.88         229.62         236.89         244.15         251.68         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         301.85         308.23         301.85         308.23         314.61         318.60         322.85         324.99         327.12         329.24         331.37         335.63
	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco User           Tobacco User/Non-Tobacco User     <td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42    </td><td>198.49         216.13         222.88         2229.62         236.89         244.15         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         319.14         323.29         327.44         331.59         337.82</td><td>198.49         216.13         222.88         222.82         236.89         244.15         251.68         265.95         272.33         301.85         308.23         314.61         318.60         322.85         324.99         325.63         324.92         331.37         335.63         364.75</td></td></t<>	Tobacco User/Non-Tobacco User           Tobacco User/Non-Tobacco User <td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42    </td> <td>198.49         216.13         222.88         2229.62         236.89         244.15         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         319.14         323.29         327.44         331.59         337.82</td> <td>198.49         216.13         222.88         222.82         236.89         244.15         251.68         265.95         272.33         301.85         308.23         314.61         318.60         322.85         324.99         325.63         324.92         331.37         335.63         364.75</td>	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42	198.49         216.13         222.88         2229.62         236.89         244.15         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         259.46         260.50         265.69         271.91         282.03         290.34         290.34         300.71         306.94         310.83         314.98         317.06         319.14         323.29         327.44         331.59         337.82	198.49         216.13         222.88         222.82         236.89         244.15         251.68         265.95         272.33         301.85         308.23         314.61         318.60         322.85         324.99         325.63         324.92         331.37         335.63         364.75
33709PA0380003 Rating Area 6 Tobacco User/Non-Tobacco User 45 374.66 428.	33709PA0380003       Rating Area 5         33709PA0380003       Rating Area 6         33709PA0380003       Rating Area 6 <t< td=""><td>Tobacco User/Non-Tobacco User           Tobacco User/Non-Tobacco User     <td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43    </td><td>198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         265.69         271.91         282.03         290.34         290.34         294.49         300.71         306.94         310.83         314.98         317.06         323.29         327.44         331.59         337.82         343.78</td><td>198.49         216.13         222.88         222.62         236.89         244.15         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         301.85         308.23         314.61         318.60         322.85         324.99         324.93         324.93         331.37         335.63         334.71         335.63         334.75         335.63         334.75         335.63         334.95</td></td></t<>	Tobacco User/Non-Tobacco User           Tobacco User/Non-Tobacco User <td>64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43    </td> <td>198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         265.69         271.91         282.03         290.34         290.34         294.49         300.71         306.94         310.83         314.98         317.06         323.29         327.44         331.59         337.82         343.78</td> <td>198.49         216.13         222.88         222.62         236.89         244.15         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         301.85         308.23         314.61         318.60         322.85         324.99         324.93         324.93         331.37         335.63         334.71         335.63         334.75         335.63         334.75         335.63         334.95</td>	64 and over         0-14         15         16         17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36         37         38         39         40         41         42         43	198.49         216.13         222.88         229.62         236.89         244.15         259.46         259.46         259.46         259.46         265.69         271.91         282.03         290.34         290.34         294.49         300.71         306.94         310.83         314.98         317.06         323.29         327.44         331.59         337.82         343.78	198.49         216.13         222.88         222.62         236.89         244.15         265.95         265.95         265.95         265.95         265.95         267.01         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         272.33         301.85         308.23         314.61         318.60         322.85         324.99         324.93         324.93         331.37         335.63         334.71         335.63         334.75         335.63         334.75         335.63         334.95

33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	46	389.19	451.46
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	47	405.54	477.32
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	48	424.22	507.37
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	49	442.64	538.69
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	50	463.40	567.67
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	51	483.89	592.77
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		506.47	620.43
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		529.30	648.39
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	54	553.95	678.59
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		578.60	708.79
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		605.32	741.52
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		632.30	774.57
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		661.10	809.85
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		675.37	827.33
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		704.17	862.61
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		729.08	893.12
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		745.43	913.15
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	63	765.93	938.26
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	778.38	953.52
	33709PA0380003 Rating Area 6         33709PA0380003 Rating Area 6 <td< td=""><td>33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33709PA0380003</td><td>33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44633709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4933709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5633709PA0380003 Rating Area 6Tobacco User/Non-Tobacco 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User/Non-Tobacco User     51     483.89       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     52     506.47       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     53     529.30       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     54     563.95       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     55     578.60       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     56     605.32       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     56     605.32       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     57     632.30       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     59     675.37       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     60     704.17    <t< td=""></t<></td></td<>	33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User33709PA0380003	33709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User44633709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4733709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User4933709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5133709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5233709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5333709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5433709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5533709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5633709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User5833709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User6033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco User6033709PA0380003 Rating Area 6Tobacco User/Non-Tobacco 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33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     55     578.60       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     56     605.32       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     56     605.32       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     57     632.30       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     59     675.37       33709PA0380003 Rating Area 6     Tobacco User/Non-Tobacco User     60     704.17 <t< td=""></t<>

TO:	Ms. Rashmi Mathur, ASA, MAAA, Actuary Bureau of Life, Accident & Health Insurance Pennsylvania Insurance Department
FROM:	Highmark Inc.
DATE:	June 23, 2017
SUBJECT:	Highmark Inc. 2018 Individual Market Rates Response to June 16, 2017 Objection Letter Filing Number: 1A-DP-17-HI SERFF Tracking Number: HGHM-131020694

Below are Highmark's responses to your objection letter dated June 16, 2017. We have included the questions along with the responses for your convenience.

## **1.** The URRT shows the trend for capitation as 0.850 but Table 3 shows the trend as -11.09% or 0.899. Please explain the discrepancy and revise the impacted exhibit.

Response:

On the URRT, the trend on the non-capitation components (that is, inpatient, outpatient, professional, other medical, and drug) is independent of the factor for the capitation. On PID Table 3, however, the same trend (as required by the PID) is applied to all components, including the capitation component. Thus, the difference in the two factors is the needed calibration to the 0.850 factor in order for the same trend to apply to all components.

### 2. Please explain the discrepancy between Taxes and fees of 3.44% in Table 6 + 1.9% Exchange user fees = 5.34% and URRT shows as 7.37%. Please revise the impacted exhibit.

Response:

First, the Exchange User Fee is  $1.93\% = 3.5\% \times 55.0\%$  if it is expressed in two decimal places. So, Taxes & Fees + Exchange User Fee = 3.44% + 1.93% = 5.37%.

Second, the difference between the 7.37% and the 5.37% is the result of eliminating the 2.0% premium tax.

A revised version of the Highmark Individual ACA rate filing, removing the 2.0% proposed Pennsylvania premium tax expansion., has been submitted in SERFF.

# **3.** The paid-to-allowed ratio used is 0.675 in Table 5. However, the support Attachment C shows it as 0.678. Please provide the workbook with support data and calculations of the corrected paid-to-allowed ratio.

Responses:

Both paid to allowed values are correct as displayed:

1. The paid to allowed ratio of 0.675 in Table 5 is a member weighted average of the plan level factors. The derivation of this factor can be found in the worksheet "PID Response – Q3." Please note that the distribution of member months is slightly different than what was used in

Attachment C. The membership in Attachment C is consistent with what was used in the URRT. A small number of members were moved within the same metal level so that every plan would be populated with some enrollment. The effect on the paid to allowed is minimal.

2. The 0.678 factor in Attachment C is calculated by dividing the sum of the paid claims resulting from each plans paid to allowed ratio by the sum of the allowed charges for each plan. This results in a different weighting than a straight member weighted average.

#### 4. Please provide the workbook with support data and calculations for the following:

- Age calibration factor of 1.760
- Geographic calibration factor of 0.970
- Tobacco factor of 0.992

#### Responses:

Please see worksheet name "PID Response – Q8" for the development.

For the geographic calibration factor of 0.970, all rating areas in the Highmark marketing region have the same 0.970 factor, except part of the Centre County but there is no enrollment in it. So no additional development is needed.

## 5. The average age in Table 1 should be the true age based on single year bands distribution. If not, please revise Table 1.

#### Responses:

There were errors in the experience period and February 1 snapshot average ages as well as the February 1 age distribution submitted in the original filing. The values are corrected in the update submitted with these responses. Please see the tab "PID Objection 1 - Q5" for the calculation of the average ages.

# 6. The underlying annual trend supporting the filing is 11.0%, which is reduced by an induced utilization adjustment of -0.30% per year, to develop the overall trend assumption of 10.67% per year.

- a) Please provide quantitative support for the 11.0% trend assumption (e.g., demonstrate that it is reasonably consistent with recent historical changes in claim costs).
- b) Please provide quantitative support for the induced utilization adjustment of -0.30%

#### Responses:

- a) Due to the significant change in the make-up of the ACA population over the past few years, alternative approaches were necessary to develop the trend. A separate regression study was developed that analyzed the ACA trend levels of cohorts of PA ACA members that were continuously enrolled in 2015 and thru 2016 in the same metal level. The analysis took into consideration seasonality in order to determine a regression trend. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions. The assumed pricing trend of 11% fell within the range of the regression study. This assumed trend was further compared to the group business and any industry available ACA data for reasonability. The graphs from the regression study are included in the attachment (see worksheet name "PID Response 1 Q6a").
- b) Please see worksheet name "PID Response Q6b" for the development of the induced utilization factor.

7. The actuarial memorandum states that "the \$35.93 PMPM projected risk adjustment assumption is comprised of an expected risk transfer payable of \$36.07 PMPM, less the \$0.14 PMPM risk adjustment user fee."

- a) Should "payable" in the above statement be "receivable?"
- b) Please provide the source(s) for all risk adjustment input values provided in Attachment B.
- c) In calculating the \$36.07 PMPM expected receivable please demonstrate quantitatively how the prescribed 0.86 factor, which is to be applied to statewide average premium for 2018, was incorporated into the risk adjustment calculation.

**Responses:** 

- a) Yes. Highmark is projecting a receivable of \$35.93 net of the user fee. This language is corrected in the updated filing submitted with these responses.
- b) The projection of the 2018 risk adjustment transfer component of the rate development utilizes separate projections of the Pennsylvania Individual Market statewide factors and internal Highmark company factors. We are expecting the Individual ACA market to experience volatility between the experience period and the projection period. This volatility is caused by a changing competitive landscape, overall market contraction, membership churn between carriers, and changes in plan/service area offerings. As such, we have used historical market data, with adjustments where appropriate, and our internal company data to develop the risk adjustment transfer components used in the rate development.

The data sources for the market components include the PA Insurance Department's calculation of 2016 risk adjustment transfer amounts using the 5/1/2017 RATEE files and the PA Insurance Department's Q1 2017 Enrollment by Metal Level survey. These sources provided data on the size of the marketplace, the average actuarial value, the average induced demand, and the overall risk of the 2016 market. Given the aforementioned volatility, this data was supplemented with additional insights into the expected 2018 market size, risk transfer component profile, and average premium levels for the total PA market.

For the Company's risk transfer component profile, the Company used 2016 experience data for the Individual ACA risk pool and adjusted the experience results for anticipated lapses and new business.

c) The Company calculated a statewide average premium assumption of PMPM for the 2018 Pennsylvania Individual Non-Catastrophic market. The PMPM was multiplied by the 0.86 factor to arrive at the PMPM value shown in Attachment B.

## 8. With respect to the demographic adjustment equal to 1.019, please provide the distribution of membership by age and gender for the following:

- Projected for 2018
- Currently inforce in 2017
- Underlying the 2016 base experience

#### Responses:

The projected 2018 demographic factor is assumed to be similar to the 2017 ACA members in aggregate. Thus, the 2017 demographic factor is used as the best estimate or proxy for the 2018 ACA projected enrollment.

Please see worksheet name "PID Response – Q8" for the development of the 2017 and 2016 factors.

9. In developing the morbidity adjustment equal to 1.240, per Attachment A, a mix of membership from the HHIC ACA, HHIC Medically Underwritten, and the Uninsured & Employer Markets segments is assumed to make up the projected 2018 ACA membership. However, the 2018 Normalized Allowed PMPM shown in Attachment A appears to be the same for each of these member segments. Please describe and demonstrate quantitatively how the 2018 Normalized Allowed PMPM was calculated for each member segment.

#### Responses:

First, there is a typo in the labels for "HHIC ACA" and "HHIC Medically Underwritten". They should be labeled as "Highmark ACA" and "Highmark Medically Underwritten" instead.

Second, for the Highmark 2018 projection, we assumed that the allowed PMPMs from the Highmark MU and the Uninsured & Employer Markets to be the same as the ACA retained segment itself since it represents the majority (almost 90%) the enrollment.

See worksheet name "PID Response – Q9" for the PMPMs development.

The 2016 Normalized Allowed PMPM is calculated using the 2016 ACA BEP claims, adjusting the demographic factor and trend for the 2018 rating period.

The 2018 Normalized Allowed PMPM is calculated using the Highmark ACA 2017 February snapshot members that is expected to remain in the Highmark 2018 marketing counties. The demographic profile of this 2017 population is used as the proxy for the Highmark 2018 projection. The underlying 2016 claims are then adjusted for demographic factor, trend, and applicable change for the 2018 rating period.

The morbidity is then calculated by comparing the 2018 normalized allowed PMPM to the 2016 normalized allowed PMPM.

# 10. Please demonstrate how the proposed demographic and morbidity adjustments were taken into account in calculating the Highmark non-Catastrophic Pool risk score of used in the development of the projected 2018 risk adjustment transfer.

#### **Responses:**

Highmark used the same projected population that was used to develop the morbidity and demographic factors to develop the risk score of **Example**. Since this risk score already reflects the expected population, no explicit adjustments for morbidity or demographics are required.

# 11. Please demonstrate quantitatively how the CY2018 Network Factor in Attachment A equal to 0.924 was developed and describe what specific network contracting changes are expected to result in a 7.0% increase in projected costs relative to the base experience.

Responses:

In attachment A, the 1.07 change in network reflected a change in the network value for 2016 versus 2018. The network values for 2016 and 2018 were set relative to the expected claims level for each respective period. For 2016, the claims level was at the broad network level so the network factor relative to 2016 is more (that is, a smaller factor vs 2018) since it was applied to a broad network claims level. For the projected 2018 period, it is expected to be less than the broad network level, so the 2018 network factor does not need to be as steep versus the 2016 network factor. Thus, this is not an increase in network cost, just a difference of relative factors since the claims base for the factors are not equivalent.

# 12. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

#### Responses:

An error was found in the 21 year old rates by county found in the Plan Design and Rate Tables. This error has been corrected as part of the update submitted with these responses. After this correction all presented rates are consistent.

#### Paid-to-Allowed Weighting

		Projected Member	Paid to Allowed
Plan ID	Metal Level	Months	Factor
33709PA0870001	Gold	2,227	0.816
33709PA0890001	Silver	-	0.717
33709PA0870002	Silver	7,034	0.724
33709PA0870004	Silver	-	0.650
33709PA0870007	Bronze	5,136	0.590
33709PA0870006	Bronze	-	0.644
33709PA0860001	Gold	434	0.816
33709PA0880001	Silver	209	0.717
33709PA0860002	Silver	1,100	0.724
33709PA0860004	Silver	-	0.650
33709PA0860007	Bronze	3,234	0.590
33709PA0860006	Bronze	-	0.644
33709PA0380004	Catastrophic	148	0.574
33709PA0380003	Catastrophic	577	0.574
Total		20,099	0.675

HHS Age	Curve	
Age	Age Factor	Age Factor
Band	2018	Pre2018
0 1	0.765 0.765	0.635 0.635
2	0.765	0.635
3	0.765	0.635
4	0.765	0.635
5	0.765	0.635
6	0.765	0.635
7	0.765	0.635
8	0.765	0.635
9	0.765	0.635
10 11	0.765 0.765	0.635 0.635
12	0.765	0.635
13	0.765	0.635
14	0.765	0.635
15	0.833	0.635
16	0.859	0.635
17	0.885	0.635
18	0.913	0.635
19 20	0.941 0.970	0.635 0.635
20	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	1.004	1.004
26	1.024	1.024
27	1.048	1.048 1.087
28 29	1.087 1.119	1.087
30	1.115	1.135
31	1.159	1.159
32	1.183	1.183
33	1.198	1.198
34	1.214	1.214
35	1.222	1.222
36 37	1.230 1.238	1.230 1.238
38	1.238	1.238
39	1.262	1.262
40	1.278	1.278
41	1.302	1.302
42	1.325	1.325
43	1.357	1.357
44 45	1.397	1.397
45 46	1.444 1.500	1.444 1.500
46 47	1.500	1.500
48	1.635	1.635
49	1.706	1.706
50	1.786	1.786
51	1.865	1.865
52	1.952	1.952
53 54	2.040	2.040
54 55	2.135 2.230	2.135 2.230
56	2.230	2.230
57	2.437	2.437
58	2.548	2.548
59	2.603	2.603
60	2.714	2.714
61	2.810	2.810
62 62	2.873 2.952	2.873
63 64	2.952 3.000	2.952 3.000
	2.300	2.500

Projection	Snapshot	Base Period
0.41%	0.62%	0.76%
0.79%	0.41%	0.51%
0.49%	0.39%	0.49%
0.35%	0.41%	0.51%
0.57%	0.44%	0.55%
0.49%	0.41%	0.50%
0.49%	0.40%	0.50%
0.33%	0.44%	0.55%
0.38%	0.41%	0.51%
0.68%	0.47%	0.58%
0.60%	0.46%	0.57%
0.52%	0.50%	0.61%
0.57%	0.47%	0.58%
0.55%	0.50% 0.54%	0.63% 0.67%
0.44%		0.67%
0.63% 0.79%	0.60% 0.61%	0.74%
0.79%	0.61%	0.75%
0.57%	0.03%	0.80%
0.98%	1.05%	1.08%
1.34%	1.05%	1.08%
1.23%	1.11%	1.14%
1.26%	1.01%	1.04%
0.90%	1.04%	1.07%
1.39%	0.95%	0.97%
1.20%	0.96%	0.93%
1.97%	2.30%	2.23%
1.94%	2.08%	2.01%
2.27%	1.82%	1.76%
2.13%	1.67%	1.62%
2.02%	1.58%	1.53%
1.88%	1.51%	1.46%
1.31%	1.39%	1.34%
1.28%	1.43%	1.38%
1.12%	1.40%	1.35%
1.01%	1.30%	1.29%
1.26%	1.34%	1.33%
1.20%	1.30%	1.29%
1.45%	1.34%	1.32%
1.47% 1.58%	1.21%	1.19%
1.58%	1.14% 1.07%	1.20%
1.23%	1.07%	1.13% 1.29%
1.01%	1.22%	1.29%
1.50%	1.30%	1.38%
1.47%	1.40%	1.48%
1.56%	1.59%	1.61%
1.37%	1.64%	1.66%
1.47%	1.68%	1.70%
1.91%	1.87%	1.89%
1.80%	1.98%	2.05%
2.02%	2.07%	2.15%
2.18%	2.08%	2.16%
2.57%	2.06%	2.14%
2.51%	2.28%	2.38%
2.62%	2.64%	2.74%
2.57%	2.60%	2.70%
2.68%	2.82%	2.93%
2.43%	3.03%	3.15%
3.22%	3.00%	3.12%
2.57%	3.27%	3.29%
2.89%	3.67%	3.69%
3.52%	4.30%	4.33%
5.46%	4.88%	4.90%
5.84%	6.31%	3.14%
100.00%	100.00%	100.00%
3,662	20,404	51,901

#### Response to Objection 1 - Question 12

Experience Period Average Age	42
Snapshot Average Age	43
Projected Average Age	42

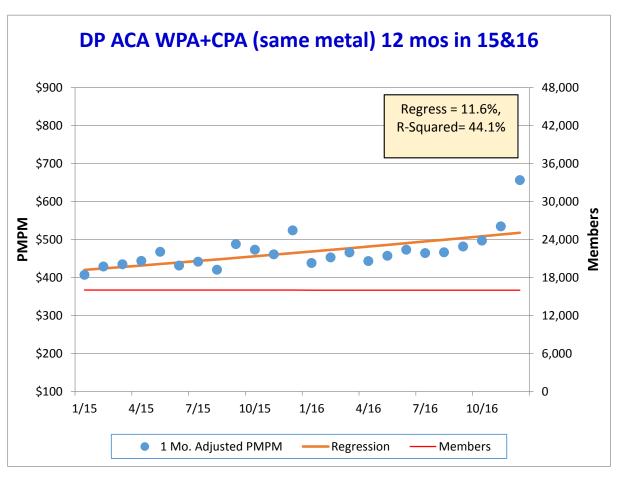
#### Valuation Date: January 31, 2017

Incur		1 Mo. Adj.	
<u>Month</u>	<u>Memb</u>	<u>PMPM</u>	Regress.
1/15	16,017	\$406.95	\$419.94
2/15	16,014	\$428.84	\$423.79
3/15	16,010	\$434.79	\$427.67
4/15	16,013	\$443.24	\$431.59
5/15	16,011	\$467.40	\$435.54
6/15	16,011	\$431.33	\$439.53
7/15	16,011	\$441.38	\$443.56
8/15	16,011	\$420.21	\$447.62
9/15	16,011	\$487.73	\$451.72
10/15	16,013	\$472.86	\$455.86
11/15	16,009	\$460.83	\$460.04
12/15	16,009	\$523.77	\$464.25
1/16	16,000	\$437.85	\$468.50
2/16	16,002	\$452.52	\$472.80
3/16	16,000	\$465.73	\$477.13
4/16	16,001	\$442.95	\$481.50
5/16	15,999	\$456.95	\$485.91
6/16	15,999	\$472.88	\$490.36
7/16	16,001	\$464.04	\$494.85
8/16	16,000	\$466.02	\$499.39
9/16	16,000	\$481.29	\$503.96
10/16	16,001	\$496.88	\$508.58
11/16	16,002	\$534.42	\$513. <b>2</b> 4
12/16	16,002	\$655.98	\$517.94

\$534.42	\$513.24
\$655.98	\$517.94
<b>REGRESSION</b>	
Slope:	1.009
Regress:	11.6%
	44.1%
	\$655.98 REGRESSION Slope:

Intercept:

### Regression Analysis DP ACA



#### Notes:

PMPM scale (on left) is allowed charges. Enrollment scale (on right) is monthly membership.

Regression uses data from CY15 and CY16.

Cohorts, by segment, are all members with exactly 12 months in each of 2015 and 2016 and no metal level changes.

Filing Number: 1A-DP-17-HI SERFF Tracking Number: HGHM-131020694 \$372.99

#### Response to Objection 1 - Question 6b

CY2016 Benefit Richness	1.0261
CY2018 Benefit Richness	1.0200
Projected Change in Benefit Richness	0.9940
Induced Demand Factor Adjustment for URRT	-0.30%

HHS Age Curve and Tobacco Load Factors			
			Tobacco
Age	Age Factor	Age Factor	Factor
Band	2018	Pre2018	2015
0	0.765	0.635	1.000
1 2	0.765	0.635	1.000 1.000
2	0.765	0.635	
3 4	0.765 0.765	0.635 0.635	1.000 1.000
5	0.765	0.635	1.000
6	0.765	0.635	1.000
7	0.765	0.635	1.000
8	0.765	0.635	1.000
9	0.765	0.635	1.000
10	0.765	0.635	1.000
11	0.765	0.635	1.000
12	0.765	0.635	1.000
13	0.765	0.635	1.000
14	0.765	0.635	1.000
15	0.833	0.635	1.000
16	0.859	0.635	1.000
17	0.885	0.635	1.000
18	0.913	0.635	1.000
19	0.941	0.635	1.000
20	0.970	0.635	1.000
21	1.000	1.000	1.025
22	1.000	1.000	1.025
23	1.000	1.000	1.025
24	1.000	1.000	1.025
25	1.004	1.004	1.025
26	1.024	1.024	1.025
27	1.048	1.048	1.025
28	1.087	1.087	1.025
29	1.119	1.119	1.025
30	1.135	1.135	1.025
31 32	1.159 1.183	1.159 1.183	1.025 1.025
32			1.025
33	1.198 1.214	1.198 1.214	1.025
34	1.214	1.214	1.025
36	1.230	1.230	1.025
37	1.238	1.238	1.025
38	1.246	1.246	1.025
39	1.262	1.262	1.025
40	1.278	1.278	1.100
41	1.302	1.302	1.105
42	1.325	1.325	1.112
43	1.357	1.357	1.121
44	1.397	1.397	1.132
45	1.444	1.444	1.145
46	1.500	1.500	1.160
47	1.563	1.563	1.177
48	1.635	1.635	1.196
49	1.706	1.706	1.217
50	1.786	1.786	1.225
51	1.865	1.865	1.225
52	1.952	1.952	1.225
53	2.040	2.040	1.225
54	2.135	2.135	1.225
55	2.230	2.230	1.225
56	2.333	2.333	1.225
57	2.437	2.437	1.225
58	2.548	2.548	1.225
59	2.603	2.603	1.225
60	2.714	2.714	1.225
61	2.810	2.810	1.225
62 63	2.873 2.952	2.873 2.952	1.225 1.225
63 64	2.952	2.952	1.225
	5.000	5.000	1.223

Non-			Billable
Tobacco	Tobacco	All Members	Members
Member	Member	2017	2017
0.41%	0.00% 0.00%	0.41% 0.79%	0.41% 0.71%
0.49%	0.00%	0.79%	0.44%
0.35%	0.00%	0.35%	0.36%
0.57%	0.00%	0.57%	0.58%
0.49%	0.00%	0.49%	0.44%
0.49%	0.00%	0.49%	0.49%
0.33% 0.38%	0.00% 0.00%	0.33% 0.38%	0.33% 0.36%
0.58%	0.00%	0.58%	0.50%
0.60%	0.00%	0.60%	0.60%
0.52%	0.00%	0.52%	0.52%
0.57%	0.00%	0.57%	0.58%
0.55% 0.44%	0.00% 0.00%	0.55% 0.44%	0.52% 0.41%
0.44%	0.00%	0.44%	0.41%
0.79%	0.00%	0.79%	0.79%
0.66%	0.00%	0.66%	0.63%
0.57%	0.00%	0.57%	0.58%
0.96% 1.28%	0.03% 0.05%	0.98% 1.34%	0.99% 1.34%
1.28%	0.05%	1.34%	1.34%
1.23%	0.03%	1.25%	1.26%
0.87%	0.03%	0.90%	0.90%
1.23%	0.16%	1.39%	1.40%
1.15%	0.05%	1.20%	1.21%
1.86% 1.83%	0.11% 0.11%	1.97% 1.94%	1.97% 1.95%
2.02%	0.25%	2.27%	2.27%
1.94%	0.19%	2.13%	2.14%
1.80%	0.22%	2.02%	2.03%
1.58%	0.30%	1.88%	1.89%
1.23% 1.12%	0.08% 0.16%	1.31% 1.28%	1.32% 1.29%
0.98%	0.10%	1.12%	1.12%
0.93%	0.08%	1.01%	1.01%
1.09%	0.16%	1.26%	1.26%
1.04%	0.16%	1.20%	1.21%
1.26% 1.31%	0.19% 0.16%	1.45% 1.47%	1.45% 1.48%
1.45%	0.14%	1.58%	1.59%
1.15%	0.08%	1.23%	1.23%
0.87%	0.14%	1.01%	1.01%
0.98%	0.08%	1.06%	1.07%
1.31% 1.26%	0.19% 0.22%	1.50% 1.47%	1.51% 1.48%
1.26%	0.22%	1.47%	1.48%
1.23%	0.14%	1.37%	1.37%
1.45%	0.03%	1.47%	1.48%
1.83%	0.08%	1.91%	1.92%
1.75% 1.91%	0.05% 0.11%	1.80%	1.81% 2.03%
2.02%	0.11%	2.02% 2.18%	2.03%
2.40%	0.16%	2.57%	2.58%
2.43%	0.08%	2.51%	2.52%
2.51%	0.11%	2.62%	2.63%
2.29%	0.27%	2.57%	2.58%
2.62% 2.35%	0.05% 0.08%	2.68% 2.43%	2.68% 2.44%
2.33%	0.08%	3.22%	3.23%
2.38%	0.19%	2.57%	2.58%
	0.11%	2.89%	2.90%
2.79%			
2.79% 3.36%	0.16%	3.52%	
2.79% 3.36% 5.19%	0.16% 0.27%	5.46%	5.48%
2.79% 3.36%	0.16%		3.53% 5.48% 5.86% 100.00%

#### Response to Objection 1 - Question 4

Part a)	
Average Age Factor	1.766
Child Cap Adjustment	1.003
Average Age Factor - Adjusted	1.760
Part b) Average Area Factor	0.970
Part c)	
Average Tobacco Factor	1.008
	0.992

#### Response to Objection 1 - Question 8

Non-

Tobacco

Member

0.76%

0.51%

0.49%

0.51%

0.55%

0.50%

0.50%

0.55%

0.51%

0.58%

0.57%

0.61%

0.58%

0.63%

0.67%

0.74%

0.75%

0.77%

0.80%

1.08%

1.14%

1.16%

1.00%

1.03% 0.93%

0.85%

2.09% 1.81%

1.55%

1.45%

1.35%

1.31%

1.21%

1.19%

1.19%

1.16%

1.17%

1.14%

1.18%

1.07% 1.07%

0.99%

1.16% 1.24%

1.37%

1.50%

1.42%

1.50%

1.58% 1.73%

1.88%

1.98% 1.95%

1.98%

2.20%

2.53%

2.48%

2.74%

2.95%

2.96%

3.11%

3.46%

4.07%

4.67%

2.99%

93.17%

48,355

Tobacco

Member

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00% 0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.04%

0.04%

0.04% 0.04%

0.08%

0.14%

0.20%

0.21%

0.17%

0.18%

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1.70%

1.89%

2.05%

2.15%

2.16%

2.14%

2.38%

2.74%

2.70%

2.93%

3.15%

3.12%

3.29%

3.69%

4.33%

4.90%

3.14%

100.00%

51,901

Member 2016

Projected for 2018	
Average Age Factor	1.766
Average Area Factor	0.970
Average Tobacco Factor	1.008
Average Demographic Factor	1.727
Currerntly inforce in 2017	
Average Age Factor	1.766
Average Area Factor	0.970
Average Tobacco Factor	1.008
Average Demographic Factor	1.727
2016 Base Experience	
Average Age Factor	1.731
Average Area Factor	0.970
Average Tobacco Factor	1.009
Average Demographic Factor	1.695
Projected vs Base Experience	1.019

#### **Response to Objection 1 - Question 9**

2016 PMPM Development	
BEP Member Months	490,907
Projected Normalized Allowed Claims	\$174,123,764
Projected Normalized Allowed PMPM	\$354.70
2018 PMPM Development	
Member Months (Feb 2017 Snapshot)	43,646
Projected Normalized Allowed Claims	\$19,202,951
Projected Normalized Allowed PMPM	\$439.97
2018 Morbidity Factor	1.240

TO:	Ms. Rashmi Mathur, ASA, MAAA, Actuary Bureau of Life, Accident & Health Insurance Pennsylvania Insurance Department
FROM:	Highmark Inc.
DATE:	July 14, 2017
SUBJECT:	Highmark Inc. 2018 Individual Market Rates Response to July 7, 2017 Objection Letter Filing Number: 1A-DP-17-HI SERFF Tracking Number: HGHM-131020694

Below are Highmark's responses to your objection letter dated July 7, 2017. We have included the questions along with the responses for your convenience.

#### **1.** Regarding the response to Question 6:

a) The December 2016 estimated adjusted PMPM provided in the response to Question 6a appears quite high relative to the other months provided and appears to show a seasonality impact far greater than was observed in December 2015. Please provide updated estimated adjusted PMPMs by incurral month and regression results using at least three months of run-out (e.g. a Valuation Date equal to March 31, 2017 or later).

b) With respect to the December 2016 adjusted PMPM, please provide the component of the \$655.98 value which is associated with paid claims (as of January 31, 2017) and that which is associated with IBNR.

c) Please provide the development of the CY2016 and CY2018 Benefit Richness factors provided in the response to Question 6b.

a) We agree that December is the highest adjusted PMPM for both years and that a seasonality factor definitely occurs due to that. In general, the primary drivers include members reaching calendar year out-of-pockets, anticipated changes of coverage for the upcoming renewal year, anticipation changes in members switching markets, and the amount of retroactive cancelations that occur in the month of December.

Please see worksheet named "Response Q1a – Exhibit 1" for the revised regression with run-out thru March. Additionally, "Response Q1a – Exhibit 2" was included as an additional regression based on CY2016 only rather than a two-year period for reference

- b) The completion factor used in the original regression study for December was 0.835.
- c) The CY2016 and CY2018 benefit richness factors were calculated by applying the metal level distribution of the each year to the following factors: Gold = 1.08, Silver = 1.03, Bronze = 1.00, and Catastrophic = 0.92.

#### 2. Regarding the response to Question 8:

a) In the calculation being used to develop the demographic adjustment equal to 1.019, please explain why the 2016 Base Experience factors are calculated using the 2016 age factors instead of the 2018 age factors.

b) By using two different sets of rating factors for the calculation, the demographic adjustment appears to not only measure the anticipated impact to costs due to the change in projected demographic mix between the base period and 2018, but also the change in proposed rating factors. Please confirm and clarify why it is appropriate to incorporate the change in proposed rating factors (age and tobacco) in the development of the projected Index Rate.

#### Response:

- a) In order to capture the rate impact of all rating factors, the pre-2018 age curve was used in the base period and the 2018 age curve was used in the 2018 rating period.
- b) We agreed. The overall rate increase should reflected the impact of change in the age curve as well as the change in the demographic mixed.

#### **3.** Regarding the response to Question **9**:

a) Please provide numerical support for the \$174,123,764 2016 "Projected Normalized Allowed Claims" and the \$19,202,591 2018 "Projected Normalized Allowed Claims" from the tab "PID Response - Q9" from the provided file "1A-DP-17-HI Objection 1 Response Exhibits.xlsx), including the following items for each of the two figures referenced in your response:

 Starting non-normalized allowed claims and membership volumes

 Demographic normalization factor

 Trend normalization factor

 Projected risk normalization factor

 Any other normalization factors which were applied

b) Please clarify how credibility was taken into consideration, if at all, in the development of the Projected Normalized Allowed PMPM of \$439.97. To the extent the Projected Normalized Allowed Claims based on 43,646 member months was assumed to be fully credible, please justify doing so. c) Please reconcile the 43,646 "Member Months (Feb 2017 Snapshot)" with the provided February 1, 2017 membership equal to 20,404.

Response:

- a) The development can be found in the "Response -Q3" tab of the attached worksheet.
- b) We considered this population as fully credible.
- c) The February 1, 2017 membership of 20,404 represents the total number of members enrolled as of that point in time. The 43,646 member months was calculated by taking the snapshot membership by coverage effective date and deriving the total number of member months. Additionally, in instances where there were plan discontinuations and service area changes, only a subset of the total snapshot membership was used in the development of the morbidity factor.

#### 4. Regarding the response to Question 11:

## a) Please demonstrate quantitatively how the CY2018 Network Factor of 0.924 and the CY2016 Network Factor of 0.863 were developed.

Response:

The CY2016 and CY2018 average network factors were calculated by applying the enrollment distribution percentages at the network level to the factors in Table 14 for each respective year.

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

Response:

The Company does not wish to make adjustments to its projected RA amount for the 2018 rating year.

## 6. Please note that all revisions must be reflected in this resubmission. The Department shall not allow any changes to the rates after this submission.

#### Response:

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. Most notably, these assumptions include that CSR payments and advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. One of these uncertainties includes the prospective enforcement of the ACA individual mandate. Another uncertainty involves potential state legislation that would expand Pennsylvania state premium tax applicability to entities of this type. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, the Company reserves the right to submit a revised filing.

## 7. 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

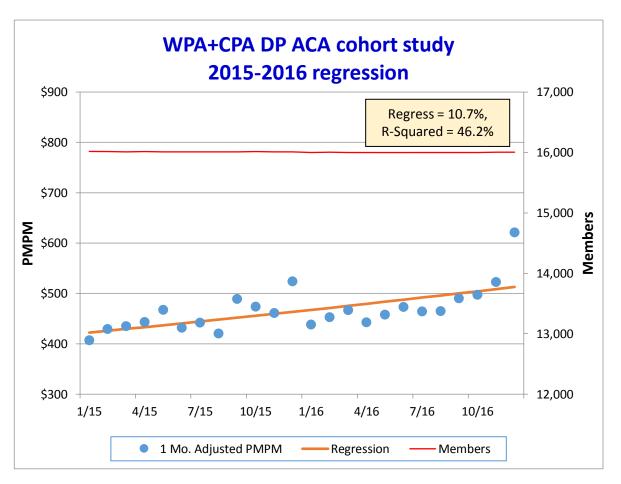
Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and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

#### Response:

The Company will provide the requested PDF file for public review by July 18, 2017, through its SERFF rate submission. This document will contain all the supporting items referenced above, although due to SERFF file size limitations, the Public Rate Filing PDF may need to be split into two files. Please note that since Question #7 & #10 from the Department's Rate Filing Objection Letter dated 06/16/2017 pertained to relative risk levels (i.e. the risk adjustment development), the Company included a redacted response to the 06/16/2017 Rate Filing Objection Letter in its Public Rate Filing PDF.

### Regression Analysis DP ACA by region

#### Valuation Date: March 31, 2017



Incur		1 Mo. Adj.	
<u>Month</u>	<u>Memb</u>	<u>PMPM</u>	Regress.
1/15	16,017	\$407.13	\$422.26
2/15	16,014	\$429.03	\$425.85
3/15	16,010	\$435.06	\$429.47
4/15	16,013	\$443.37	\$433.12
5/15	16,011	\$467.58	\$436.80
6/15	16,011	\$431.61	\$440.51
7/15	16,011	\$441.64	\$444.25
8/15	16,011	\$420.54	\$448.03
9/15	16,011	\$488.60	\$451.84
10/15	16,013	\$473.30	\$455.68
11/15	16,009	\$461.05	\$459.55
12/15	16,009	\$524.13	\$463.45
1/16	16,000	\$438.05	\$467.39
2/16	16,002	\$452.55	\$471.36
3/16	16,000	\$466.79	\$475.37
4/16	16,001	\$442.31	\$479.41
5/16	15,999	\$457.99	\$483.48
6/16	15,999	\$473.10	\$487.59
7/16	16,001	\$464.22	\$491.74
8/16	16,000	\$464.56	\$495.91
9/16	16,000	\$490.37	\$500.13
10/16	16,001	\$496.92	\$504.38
11/16	16,002	\$522.42	\$508.66
12/16	16,002	\$621.12	\$512.99

REGRESSION	
Slope:	1.008
Regress:	10.7%
R-Square	46.2%
Intercept:	\$378.28

#### Notes:

PMPM scale (on left) is allowed charges. Enrollment scale (on right) is monthly membership. Regression uses data from CY15 and CY16. Cohorts, by segment, are all members with exactly 12 months in each of 2015 and 2016. Monthly PMPMs restated from Jan-17 valuation using an adjustment factor to make comparable to Mar-17 valuation.

### Regression Analysis DP ACA by region

#### Valuation Date: March 31, 2017

		203	L6 regressio	on	
\$900					17,000
\$800				Regress = 29.2%, R-Squared = 65.8%	_ 16,000
\$700					
\$600					
\$500		•	• • •	• •	- 14,000 <sup>2</sup>
\$400					- 13,000
\$300	1/16	4/16	7/16	10/16	12,000

Incur		1 Mo. Adj.	
<u>Month</u>	<u>Memb</u>	<u>PMPM</u>	Regress.
1/16	16,000	\$438.05	\$427.17
2/16	16,002	\$452.55	\$436.39
3/16	16,000	\$466.79	\$445.82
4/16	16,001	\$442.31	\$455.45
5/16	15,999	\$457.99	\$465.28
6/16	15,999	\$473.10	\$475.33
7/16	16,001	\$464.22	\$485.59
8/16	16,000	\$464.56	\$496.08
9/16	16,000	\$490.37	\$506.79
10/16	16,001	\$496.92	\$517.74
11/16	16,002	\$522.42	\$528.92
12/16	16,002	\$621.12	\$540.34

#### <u>Notes:</u>

PMPM scale (on left) is allowed charges. Enrollment scale (on right) is monthly membership. Regression uses data from CY16. Cohorts, by segment, are all members with exactly 12 months in each of 2015 and 2016. Monthly PMPMs restated from Jan-17 valuation using an adjustment factor to make comparable to Mar-17 valuation.

REGRESSION	
Slope:	1.022
Regress:	29.2%
<b>R-Square</b>	65.8%
Intercept:	\$250.39

Morbidity Factor Development	2016	2018
Member Months	490,907	43,646
Medical Allowed Claims	\$239,527,706	\$25,031,060
2018 Morbidity Adjustment		1.0774
2018 Non-EHB		0.9980
2018 Trend Factor @ 11% Trend	1.2321	1.2321
Demographic Factor	1.6949	1.7269
Projected Normalized Allowed Claims	\$174,123,764	\$19,202,951
Projected Normalized Allowed PMPM	\$354.70	\$439.97
2018 Morbidity Factor		1.240

TO:	Ms. Rashmi Mathur, ASA, MAAA, Actuary Bureau of Life, Accident & Health Insurance Pennsylvania Insurance Department
FROM:	, Actuarial Manager Highmark Inc.
DATE:	July 20, 2017
SUBJECT:	Highmark Inc. 2018 Individual Market Rates Response to July 19, 2017 Objection Letter Filing Number: 1A-DP-17-HI SERFF Tracking Number: HGHM-131020694

Below are Highmark's responses to your objection letter dated July 19, 2017. We have included the questions along with the responses for your convenience.

1. In the most recent set of responses provided for each of the Individual rate filings, the quantitative development of the 2018 Change in Morbidity factor was provided in Excel. Based on our review of the calculations, the "2018 Morbidity Adjustment" factor varies for each filing as shown in the table below:

File Name "2018 Morbidity Adjustment" FPH PID Objection 2 - PID 1.0646 FPLIC PID Objection 2 - PID 0.9561 1A-DP-17-HI Response 2 1.0774 HCC PID Objection 2 - PID 1.1589 HHIC PID Objection 2 - PID 1.0471 HSR PID Objection 2 - PID 1.0020

a) Please clarify what the "2018 Morbidity Adjustment" factors are accounting for in the calculations provided.

b) Additionally, describe how whatever is being accounted for by the "2018 Morbidity Adjustment" is different from what is already reflected in the comparison of the 2016 and 2018 PMPMs when using the values provided in cells C5:D7 of the Excel files.

c) Please address why it is reasonable and appropriate that the "2018 Morbidity Adjustment" factors vary so significantly for each of the Individual filings (e.g. 0.9561 for FPLIC and 1.1589 for HHC).

d) Please provide additional detail regarding the development of the "2018 Morbidity Adjustment" factors, including a specific description of their quantitative development.

Response

a) The morbidity adjustment factor accounts for the anticipated population difference between the base period and the anticipated membership for 2018. The required 2016 base data does not align with either the 2017 or 2018 product offerings or expected insured population for the company. Therefore, an adjustment is necessary to arrive at the anticipated population for 2018. This adjustment factor took into consideration the 2017 open enrollment membership along with anticipated changes in 2018 offerings for the corresponding counties.

- b) Similar to the response to question 1a, the morbidity adjustment reflects the adjustment to the average 2016 county experience in order to account for anticipated population shifts in the market.
- c) Each filing is setting rates for different populations with varying product designs across different geographic areas. There has been considerable changes in those variables between 2016 and 2018, as outlined in the Actuarial Memorandum. The result is that each filing has a different relationship between the required base period experience and the anticipated ultimate 2018 experience.
- d) Similar to the responses to questions 1a, 1b and 1c, the adjustment was necessary to bring the required 2016 base period to an anticipated adequate claim level for the market.

#### 2. The following questions are related to risk adjustment calculations:

a) Please provide the actual 2016 risk adjustment payment PMPM for Highmark, Inc. in the Individual market based on the Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year.

b) Please describe how the proposed rate increase would change if the actual 2016 risk adjustment transfer PMPM had been assumed for 2018 rather than the current assumption (i.e. \$35.93 receipt PMPM).

c) To the extent that using the currently projected risk adjustment assumption, rather than the actual 2016 risk adjustment payment PMPM, does not offset the 1.24 Change in Morbidity factor (being applied in the development of the Index Rate), please justify why it does not.

#### Response

- a) \$7.95 PMPM payable. Please note that this number is not directly available in public documents.
- b) Changing the risk adjustment transfer payment assumption to reflect the actual 2016 transfers would result in a higher proposed rate increase. That would not be a valid assumption since the historical transfers would not be consistent with the expected risk level of the expected insured population in 2018.
- c) Theoretically, it is anticipated that changes in morbidity would have a corresponding change in risk transfer when all other factors affecting risk adjustment transfer payments remain the same. However, observed changes in market dynamics demonstrate that those other factors change annually and are likely to continue to change until the market reaches a steady state amongst the issuers. As such, we believe the combination of our risk adjustment and morbidity assumptions reasonably account for the expected insured population in 2018.