UPMC Health Plan

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May 22, 2017

Ms. Johanna Fabian-Marks
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

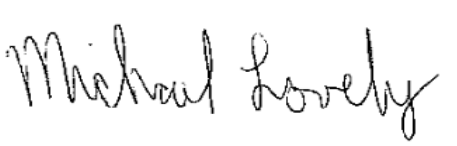
Dear Ms. Fabian-Marks,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2018 through through 12/31/2018.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Small Group
On or Off Exchange: On and Off
Effective Date of Coverage: 1/1/2018
Average Rate Change Requested: -2.33% (-$6.06)
Range of Rate Change Requested: -5.87% to 0.21% (-$12.78 to $0.68)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2017)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives: 4,725
Currently Enrolled Policyholders: 2,797
Number of Plans Offered in 2018: 18
Corresponding Contract Form #: HMOF03
Binder ID#: UPMC-PA18-125071600
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-131034854

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

pennsylvania INSURANCE DEPARTMENT

Rate Change Request Summary - 2018

Pennsylvania Insurance Department | www.insurance.pa.gov

UPMC Health Coverage, Inc. – Small Group Plans

Rate request filing ID # UPMC-131034854 - 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:	-2.61%
Revised requested average rate change:	-2.33%
Range of requested rate change:	-5.87% to 0.21%
Effective date:	1/1/2018
People impacted:	4,725
Available in:	1, 2, 4, 5

Key information

Jan. 2016-Dec. 2016 financial experience		
Premiums	$	14,794,974
Claims	$	13,789,143
Administrative expenses	$	1,956,513
Taxes & fees	$	508,153
Company made (after taxes)	**$**	**497,678**

How it plans to spend your premium

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

Claims:	86.47%
Administrative:	12.10%
Taxes & fees:	3.43%
Profit:	-2.00%

The company expects its annual medical costs to increase by approximately 2.54% for 2018.

Explanation of requested rate change

Despite higher cost and utilization of medical services each year and the return of the Health Insurance Tax in 2018, a decrease in rates has been requested due to lessen the likelihood of owing MLR rebates for this product in the Small Group market.

Unified Rate Review v4.2

Company Legal Name:	**UPMC HEALTH COVERAGE INC**	State:	**PA**
HIOS Issuer ID:	**62560**	Market:	**Small Group**
Effective Date of Rate Change(s):	**1/1/2018**		

Market Level Calculations (Same for all Plans)

Section I: Experience period data

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

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$14,794,974	$359.05	100.00%
Incurred Claims in Experience Period	$12,883,650	312.66	87.08%
Allowed Claims:	$15,257,921	370.28	103.13%
Index Rate of Experience Period		$369.63	
Experience Period Member Months	41,206		

Section II: Allowed Claims, PMPM basis

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

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	54.19	$13,418.97	$60.59	0.940	1.000	0.965	0.973	48.17	$12,500.33	$50.18	55.01	$13,236.67	$60.68
Outpatient Hospital	Visits	1,900.27	354.02	56.06	0.940	1.000	1.014	1.000	1,787.85	363.74	54.19	2026.42	374.32	63.21
Professional	Visits	4,103.93	181.86	62.19	0.940	1.000	0.993	0.995	3,816.92	179.15	56.98	5241.12	159.55	69.68
Other Medical	Visits	3,533.67	370.01	108.96	0.940	1.000	1.049	1.000	3,321.65	407.31	112.75	4012.03	371.86	124.33
Capitation	Other	0.00	0.00	0.00	0.940	1.000	1.000	1.000	0.00	0.00	0.00	0.00	0.00	0.00
Prescription Drug	Prescriptions	10,578.42	94.01	82.87	0.940	1.000	1.097	0.997	9,882.41	113.18	93.21	11252.05	100.76	94.48
Total				$370.68							$367.31			$412.38

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Claims PMPM (w/applied credibility if applicable)	0.00%	100.00%	$412.38	$19,814,386
Paid to Allowed Average Factor in Projection Period			0.822	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$339.14	$16,295,513
Projected Risk Adjustments PMPM			12.67	608,549
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$326.48	$15,686,964
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			$326.48	$15,686,964
Administrative Expense Load	12.10%		45.69	2,195,575
Profit & Risk Load	-2.00%		(7.55)	(362,837)
Taxes & Fees	3.43%		12.95	622,157
Single Risk Pool Gross Premium Avg. Rate, PMPM			$377.57	$18,141,859
Index Rate for Projection Period			$382.56	
% increase over Experience Period			5.16%	
% Increase, annualized:			2.55%	
Projected Member Months				48,049

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Product-Plan Data Collection

Company Legal Name:	**UPMC HEALTH COVERAGE INC.**	State:	**PA**
HIOS Issuer ID:	**62560**	Market:	**Small Group**
Effective Date of Rate Change(s):	**1/1/2018**		

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	Terminated Product	SHOP HMO																	
Product ID:	62560PA001	62560PA002																	
Metal:	Not Applicable	Silver	Platinum	Gold	Platinum	Gold	Gold	Bronze	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Bronze	Gold	Gold
AV Metal Value	0.000	0.714	0.919	0.819	0.917	0.820	0.818	0.613	0.915	0.917	0.817	0.817	0.815	0.818	0.816	0.714	0.613	0.817	0.817
AV Pricing Value	0.010	0.775	1.253	0.928	1.228	0.918	0.917	0.700	1.242	1.227	0.925	0.914	0.909	0.915	0.952	0.774	0.700	0.912	0.955
Plan Category	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	New	New	New	New	New	New
Plan Type:	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Plan Name	Terminated Products	UPMC Small Business Advantage Silver	UPMC Small Business Advantage Platinum	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Platinum	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Bronze	UPMC Small Business Advantage Platinum	UPMC Small Business Advantage Platinum	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Silver	UPMC Small Business Advantage Bronze	UPMC Small Business Advantage Gold	UPMC Small Business Advantage Gold
Plan ID (Standard Component ID):	62560PA0020053	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020075	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020080	62560PA0020081
Exchange Plan?	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2	0.00%	0.00%																	
Historical Rate Increase - Calendar Year - 1	0.00%	0.00%																	
Historical Rate Increase - Calendar Year 0	0.00%	15.10%																	
Effective Date of Proposed Rates	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
Rate Change % (over prior filing)	0.00%	-9.40%	-8.43%	-11.73%	-2.69%	-2.41%	-15.24%	-5.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	-9.40%	-8.43%	-11.73%	-2.69%	-2.41%	-15.24%	-5.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	19.49%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Rate Increase %	0.00%	-8.58%																	

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

Plan ID (Standard Component ID):	Total	62560PA0020053	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020075	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020080	62560PA0020081
Inpatient	-$0.37	$0.00	-$4.57	-$6.39	-$6.73	-$1.78	-$1.45	-$8.38	-$1.69	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	-$0.35	$0.00	-$4.40	-$6.15	-$6.48	-$1.72	-$1.40	-$8.07	-$1.62	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	-$0.41	$0.00	-$5.04	-$7.05	-$7.42	-$1.97	-$1.60	-$9.24	-$1.86	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	-$0.52	$0.00	-$6.45	-$9.03	-$9.51	-$2.52	-$2.05	-$11.85	-$2.38	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	-$0.67	$0.00	-$8.29	-$11.60	-$12.22	-$3.24	-$2.63	-$15.21	-$3.06	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	-$0.33	$0.00	-$4.07	-$5.69	-$5.99	-$1.59	-$1.29	-$7.46	-$1.50	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	-$0.09	$0.00	-$1.15	-$1.62	-$1.70	-$0.45	-$0.37	-$2.12	-$0.43	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.05	$0.00	$0.67	$0.94	$0.99	$0.26	$0.21	$1.23	$0.25	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	-$2.68	$0.00	-$33.29	-$46.60	-$49.06	-$13.00	-$10.58	-$61.11	-$12.28	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$1.48	$0.00	$18.37	-$3.22	$3.84	-$1.18	$8.25	-$1.67	-$7.84	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$152.05	$0.00	$357.31	$557.75	$421.93	$487.77	$442.74	$404.54	$229.83	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Projected Member Months	48,048	0	2,256	1,812	3,624	1,812	3,624	3,624	24	1,812	1,812	3,624	3,624	3,624	3,624	3,624	2,256	24	3,624	3,624

Section III: Experience Period Information

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	62560PA0020053	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020075	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020080	62560PA0020081
		Premium Information	Plan Adjusted Index Rate	$359.05	$368.02	$256.67	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
OK	41,206		Member Months	41,206	37,885	3,321	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OK	$14,794,974		Total Premium (TP)	$14,794,974	$13,942,577	$852,397	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			EHB Percent of TP, [see instructions]	99.70%	99.70%	99.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TP	0.30%	0.30%	0.30%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OK	$15,257,921	Claims Information	Total Allowed Claims (TAC)	$15,257,921	$14,038,123	$1,219,798	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			EHB Percent of TAC, [see instructions]	99.70%	99.70%	99.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TAC	0.30%	0.30%	0.30%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			Allowed Claims which are not the issuer's obligation:	$2,948,748	$2,713,010	$235,738	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
OK	$12,883,650		Total Incurred claims, payable with issuer funds	$12,309,172	$11,325,113	$984,059	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Net Amt of Rein	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
			Net Amt of Risk Adj	$985,491.34	$906,549.92	$78,941.42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
OK	$ 312.66		Incurred Claims PMPM	$298.72	$298.93	$296.31	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
OK	$ 370.28		Allowed Claims PMPM	$370.28	$370.55	$367.30	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
			EHB portion of Allowed Claims, PMPM	$369.19	$369.45	$366.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date)

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	62560PA0020053	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020075	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020080	62560PA0020081
		Premium Information	Plan Adjusted Index Rate	$379.06		$306.70	$495.97	$367.33	$486.35	$363.59	$363.21	$277.00	$491.77	$485.71	$366.34	$361.79	$359.78	$362.35	$377.11	$306.44	$277.00	$361.02	$377.94
OK	48,049		Member Months	48,048	-	2,256	1,812	3,624	1,812	3,624	3,624	24	1,812	1,812	3,624	3,624	3,624	3,624	3,624	2,256	24	3,624	3,624
OK	$18,141,859		Total Premium (TP)	$18,213,226		$691,920	$898,692	$1,331,197	$881,265	$1,317,641	$1,316,288	$6,648	$891,080	$880,112	$1,327,620	$1,311,145	$1,303,851	$1,313,143	$1,366,644	$691,339	$6,648	$1,308,333	$1,369,661
			EHB Percent of TP, [see instructions]	99.72%		99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%
			state mandated benefits portion of TP that are other than EHB	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TP	0.28%	100.00%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
OK	19,814,386	Claims Information	Total Allowed Claims (TAC)	$19,818,669		$870,119	$878,413	$1,460,387	$863,070	$1,444,104	$1,445,090	$9,750	$874,685	$862,505	$1,460,387	$1,442,264	$1,436,528	$1,441,637	$1,504,603	$870,119	$9,750	$1,438,994	$1,506,263
			EHB Percent of TAC, [see instructions]	99.72%		99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%	99.72%
			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%
			Other benefits portion of TAC	0.28%	100.00%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
			Allowed Claims which are not the issuer's obligation	$3,458,403		$248,593	$71,151	$264,622	$71,462	$260,516	$262,717	$3,778	$74,261	$71,933	$267,835	$264,511	$265,327	$262,090	$276,997	$249,115	$3,778	$263,768	$275,947
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Portion of above payable by HHS on behalf of insured person, as %	0.00%	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	15,686,964		Total Incurred claims, payable with issuer funds	$16,360,267	$0	$621,526	$807,262	$1,195,765	$791,607	$1,183,588	$1,182,372	$5,972	$800,425	$790,572	$1,192,552	$1,177,753	$1,171,201	$1,179,548	$1,227,606	$621,004	$5,972	$1,175,227	$1,230,315
#DIV/0!	-		Net Amt of Rein	$0		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Net Amt of Risk Adj	$608,536		$28,573	$22,949	$45,899	$22,949	$45,899	$45,899	$304	$22,949	$22,949	$45,899	$45,899	$45,899	$45,899	$45,899	$28,573	$304	$45,899	$45,899
OK	$ 326.48		Incurred Claims PMPM	$340.50	#DIV/0!	$275.50	$445.51	$329.96	$436.87	$326.60	$326.26	$248.82	$441.74	$436.30	$329.07	$324.99	$323.18	$325.48	$338.74	$275.27	$248.82	$324.29	$339.49
OK	$ 412.38		Allowed Claims PMPM	$412.48	#DIV/0!	$385.69	$484.78	$402.98	$476.31	$398.48	$398.76	$406.24	$482.72	$476.00	$402.98	$397.98	$396.39	$397.80	$415.18	$385.69	$406.24	$397.07	$415.64
			EHB portion of Allowed Claims, PMPM	$411.32	#DIV/0!	$384.61	$483.41	$401.84	$474.97	$397.36	$397.63	$405.10	$481.36	$474.66	$401.84	$396.86	$395.28	$396.68	$414.01	$384.61	$405.10	$395.96	$414.47

RFJ Part II – Consumer Friendly Justification

Small Group Exchange HMO Rate Filing

The rate increase for UPMC Health Coverage Small Group plans is -2.33% for 2018.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 4,725. There will be no variation in the increase among affected members.

Financial Experience of the Product

Premiums	$ 14,794,974
Claims	$ 13,789,143
Administrative expenses	$ 1,956,513
Taxes & fees	$ 508,153
Company made (after taxes)	**$ 497,678**

Changes in Medical Service Costs

Cost and utilization increases are expected to increase by approximately 2.54% for 2018.

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

RFJ Part III: Actuarial Memorandum - Redacted

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:
Company Legal Name: UPMC Health Coverage, Inc.
NAIC #: 15451
State: PA
HIOS Issuer ID: 62560
Market: Small Group
Exchange: On and Off Exchange
Products: HMO
Effective Date: 1/1/2018

Company Contact Information:
[This information redacted for publication.]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131034854
Form Filing SERFF Tracking #: UPMC-131025255
Binder SERFF Tracking #: UPMC-PA18-125071600

Rate History:
Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2018 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change
UPMC-129629126	2014	0.0%
UPMC-129640441	2015	0.0%
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%

Proposed Rate Increase(s)

Reasons for Rate Increase(s):
The proposed rate increase for 2018 is -2.33%. The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Return of the Insurer Tax

Market Experience

Experience Period Premium and Claims

Paid Through Date:
The reported claims during the experience period have a paid through date of April 2017.

Premiums (net of MLR Rebate) in Experience Period:
Section I, worksheet 1 of the URRT contains calendar year 2016 premium for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits. Please see Exhibit 1 of the Supporting Exhibits for a breakdown of the portion of premium generated from ACA-related business and transitional business.

Allowed and Incurred Claims Incurred During the Experience Period:
Section I, worksheet 1 of the URRT contains calendar year 2016 claims experience for the captioned company and market, paid through April 2017. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because four months run-out is available the impact of IBNR is minimal. Please see Exhibit 1 of the Supporting Exhibits for a breakdown of the portion of claims corresponding to ACA-related business and transitional business.

Month	Completion Factor
1/1/2016	0.9990
2/1/2016	0.9986
3/1/2016	0.9986
4/1/2016	0.9987
5/1/2016	0.9976
6/1/2016	0.9968
7/1/2016	0.9955
8/1/2016	0.9943
9/1/2016	0.9925
10/1/2016	0.9899
11/1/2016	0.9857
12/1/2016	0.9784

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are on separate tables and directly mapped into the Prescription Drugs category. The Other Medical category uses visits as units for utilization calculations.

Projection Factors

Changes in the Morbidity of the Population Insured:
We expect a morbidity trend of -6% when comparing our experience period population to our projected population. When ACA-compliant plans were first introduced into the small group market, the population that enrolled consisted of unhealthier members. Over the last few years, healthier members have enrolled in ACA-complant plans more frequently, decreasing the morbidity of the insured population on an annual basis. This adjustment will account for this trend in morbidity from the experience period to the projection period.

Changes in Benefits:
No changes were made to the PA EHB Benchmark plan for 2018, so no adjustments were necessary.

Changes in Demographics:
The average age for our 2016 experience period individual risk pool was 45 with an average premium factor of 1.45. This is comparable to our 2017 experience so far with age 46 and premium factor 1.48. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:
No other adjustments to the experience period data were needed.

Trend Factors (cost/utilization):
The overall annual trend used in rate development is 2.54%. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. Because of the large change in membership year over year, the data specific to the block of business associated with this filing was deemed too volatile to use

for trend development. The entire block of commercial business was included in Table 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:
The rate manual was developed using experience period data for groups enrolled in an ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 463,360 member months of experience. The data for the entire block would not be appropriate as the majority of groups enrolled in grandmothered plans would not join the ACA-compliant portion of the single risk pool until 2019.

Adjustments Made to the Data:
The trend and morbidity adjustments applied to the experience period data as discussed above were also applied to the manual data. Additionally, an adjustment to account for change in network has been applied as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. The manual data consists of a blend of UPMC's Standard Network along with the Premium Network, which is included in UPMC's Health Options rate filing for this market. The majority of the manual claims data comes from the Premium Network, which projects to have greater costs for 2018 due to recent expansion by UPMC Health Options into rating area 7. A factor to account for the lower projected costs of the Standard Network has been applied to the medical benefit categories in the "Other" adjustment column in worksheet 1 of the URRT. This load was not applied to prescription drugs since they were not affected by the network expansion.

Inclusion of Capitation Payments:
No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data has a credible membership amount. However, most of this membership will not be joining the ACA-compliant portion of the single risk pool until 2019. Therefore, 0% credibility is used.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the HHS AV Metals Values for all plans using projected membership.

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:
Experience period Risk Adjustment for the small group market was estimated to be a receivable of $11,081,815 per suggestion from the Pennsylvania Insurance Department, which translates to a PMPM of $23.92. An exact amount is not yet known so estimates from two different consultants were used to develop estimates alongside our own internal estimate and the aforementioned estimate provided by PID based on data accrued through

April 2017. Based on these estimates and past experience, we believe this value is a reasonable estimate until the actual values are released later this year. No adjustments for the Traditional Reinsurance Program under PPACA were made as no recoveries are paid to the small group market.

Projected Risk Adjustments PMPM:

Projection period risk adjustment PMPM has been estimated to be a receivable of $12.81. Please see Exhibit 2 of the Supporting Exhibits for the derivation of the risk adjustment PMPM amounts for both the experience and projection period. The projected risk adjustment assumes any membership changes involve members of average risk. Thus the total dollar impact of these membership fluctuations was estimated to remain unchanged. $1.68 PMPY has been subtracted as a projected amount for the Risk Adjustment Administration Fee. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect is a decrease in premium since less revenue is required to account for the anticipated receivable.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative expenses are taken from our 2016 Supplemental Health Care Exhibit (SHCE). They are broken out by lines of business and market segments matching this filing and thus are appropriate for use. Differences between the SHCE and section I, worksheet 1 of the URRT stem from the fact that the SHCE include restatements of estimates from the prior year, while the URRT only contains actual experience from 2016 (experience period). We are unable to provide a breakdown between ACA and non-ACA business in Part 1 of the SHCE as we do not have the base data for these fields split between ACA and non-ACA categorization. However, in Exhibit 1 of the Supporting Exhibits, we have provided a breakdown of premium and incurred claims between ACA and non-ACA business. Please see Exhibit 3 of the Supporting Exhibits for a historical breakdown of the actual and projected administrative expenses by year.

Profit & Risk Margin:

The projected profit margin for this company in 2018 is -2%, which changed from 0% in 2017. This change was made to lessen the likelihood of owing MLR rebates for 2018 or 2019. With the everchanging population enrolled in ACA plans, predicting their costs and premiums is more difficult. The current MLR for our ACA product is comfortably above the minimum, but the entire small group block, including grandmothered plans, must be used to determine whether rebates are owed. While grandmothered plans are allowed a 15% range from the filed methodology when setting the rate, ACA rates do not have this flexibility. They are also filed well in advance and thus more difficult to update should actual trends turn out different than expected. Lowering the rate provides this missing flexibility, despite the negative profit margin. We do not anticipate owing rebates even with a 0% profit margin, but the negative value make it more likely that this will not occur.

Taxes and Fees:

Taxes and Fees increased from 2017 to 2018 to account for the return of the Health Insurance Tax for 2018. A PCORI amount of $0.20 PMPM has been added based on projections for 2018 by the IRS. Please note that the Risk Adjustment Administration Fee was not included in the Taxes and Fees field. As noted below in the

"Market Adjusted Index Rate" section, Marketplace user fees are applied as an adjustment to the Index Rate at the market level. However, with the announcement that Healthcare.gov will no longer be supporting enrollment in the Small Group market, no adjustment was made to account for the Marketplace User Fee despite these plans being offered both on and off the Federal Exchange.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology, is 90.9%.

Application of Market Reform Rating Rules

Single Risk Pool

The single risk pool consists of members enrolled in ACA-compliant and transitional policies offered under the captioned market.

Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 2.54% annual trend to the manual rate. Adjustments to account for changes in morbidity and network are then applied as discussed in the "Credibility Manual Rate Development" section above. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

Small Group Quarterly Rate Filings

Quarterly rate filings will not be submitted for this company.

Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment and Marketplace Fees adjustments are described above in the Projected Risk Adjustments PMPM and Taxes and Fees sections, respectively. Since the Market Adjusted Index Rate is calculated on an allowed claims basis, the projected paid Risk Adjustment was divided by the projected paid-to-allowed ratio when performing market-level adjustments.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2018 Plan Adjusted Index Rates. The allowable modifiers applied in rate development are described below.

Plan Actuarial Value:
The AV for each plan was determined using the final 2018 HHS AV Calculator. Please see the "AV Metal Values" section below for a discussion on the treatment of plans that did not fit the AV Calculator.

Benefit Richness (induced demand)
Please see Exhibit 4 in the Supporting Exhibits for the induced utilization exhibit and a calculation demonstrating the normalization of benefit richness factors using projected membership. This adjustment was used to keep relativities between plans similar to what they were in the previous year while accounting for plan design changes. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $1.16 PMPM.

Provider Network
Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2018.

Catastrophic Eligibility
Catasrophic plans will not be offered under this company and market in 2018, so no adjustment is necessary.

Tobacco Surcharge Adjustment
No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Calibration

Age Curve Calibration:
The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2018. We pulled them in summary alongside network and area data in order to back out age factor differences when determining network/area factors. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. The average age factor is 1.50 and corresponding age band is 46. Please see Exhibit 5 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:
Calibration for geographic factors is not necessary since all rating area factors are set to 1.0.

Tobacco Use Rating Factor Calibration:
No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates. Please see Exhibit 6 of the Supporting Exhibits for historical Consumer Adjusted Premium Rate changes for this company and market for a 21-year-old non-tobacco user.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2018 HHS AV Calculator. The Inside Advantage and MyCare Advantage products offered with a mixture of tiered and non-tiered in-network benefits do not fit the format of the AV Calculator. Actuarial values were first obtained from the calculator for the tiered and non-tiered benefits separately and then combined as a weighted average using experience period allowed claims for the tiered/non-tiered benefits to calculate the final AV for these tiered plans.

AV Pricing Values

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2018 Plan Adjusted Index Rates. The allowable modifiers that make up the AV Pricing Values are described in the "Plan Adjusted Index Rates" section above. The AV Pricing Values displayed in the URRT are the ratio of the Plan Adjusted Index Rates to the Market Adjusted Index Rate. Please see Exhibit 7 of the Supporting Exhibits for a demonstration that plan premiums are in proportion to the AV Pricing Values.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan. Please see Exhibit 8 of the Supporting Exhibits for various enrollment projections by plan.

Terminated Plans and Products

No plans were terminated for 2018.

Warning Alerts

After clicking the "validate" button on the URRT, some warning alerts appear. The total allowed PMPM values in section I and II of worksheet 1 do not match due to internal rounding error when breaking out claims data by closing category. The warning for cell G20 on worksheet 2 stems from an artificial product ID being used in the terminated products column and duplicates are not allowed in the URRT.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

Note on Possible Legislation Changes

Please note that any changes to the ACA involving the elimination of CSR subsidies, removal of the individual mandate for health insurance, or modifications to any other provisions may dramatically affect the makeup of the single risk pool and require us to re-evaluate rate development for this filing.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Historical Data for ACA-related and Transitional Policies
- Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 3: Projected and Actual Administrative Expenses
- Exhibit 4: Induced Utilization Derivation
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 7: Proportion of Plan Adjusted Index Rates and AV Pricing Values
- Exhibit 8a: Development of Projected Enrollment by Plan
- Exhibit 8b: Projected Enrollment by Rating Area

Actuarial Certification

I, [redacted] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Rate Filing Justification.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents EHB included in Worksheet 2, Sections III and IV, was calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

5/22/2017
Date

Appendix I

SCID	Company	Market Size	Metal	Summary of Changes from 2017
62560PA0020055	UPMC Health Coverage	SG	Silver	Increased MOOP from $7,150 to $7,350. Emergency Room Services increased from $200 AD to $250 AD.
62560PA0020065	UPMC Health Coverage	SG	Platinum	Increased MOOP from $1,250 to $1,300
62560PA0020066	UPMC Health Coverage	SG	Gold	MOOP increased from $3,500 to $5,000. Emergency Room Services now applies to Deductible. Inpatient
62560PA0020067	UPMC Health Coverage	SG	Platinum	No changes made
62560PA0020068	UPMC Health Coverage	SG	Gold	MOOP increased from $3,000 to $5,000.
62560PA0020069	UPMC Health Coverage	SG	Gold	MOOP increased from $3,500 to $5,000. PCP increased from $10 to $25. Specialist increased from $40 to
62560PA0020070	UPMC Health Coverage	SG	Bronze	No changes made
62560PA0020071	UPMC Health Coverage	SG	Platinum	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020072	UPMC Health Coverage	SG	Platinum	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020073	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020074	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020075	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020076	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020077	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95

62560PA0020078	UPMC Health Coverage	SG	Silver	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020079	UPMC Health Coverage	SG	Bronze	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020080	UPMC Health Coverage	SG	Gold	New plan offering
62560PA0020081	UPMC Health Coverage	SG	Gold	New plan offering

PA Actuarial Memorandum - Redacted

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.
NAIC #: 15451
HIOS Issuer ID: 62560
Market: Small Group
Exchange: On and Off Exchange
Products: HMO
Effective Date: 1/1/2018

Company Contact Information:
[This information redacted for publication.]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131034854
Form Filing SERFF Tracking #: UPMC-131025255
Binder SERFF Tracking #: UPMC-PA18-125071600

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2018 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change
UPMC-129640441	2015	0.0%
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%

Average Rate Change

The average rate change displayed in Table 10, column AC, of the PA Actuarial Memorandum Exhibits is -2.33%. The change in 21-year-old non-tobacco premium PMPM calculated in table 11, cell AN13, of the PA Actuarial Memorandum Exhibits is -3.0%. The percent increase over Experience Period calculated in cell V45 on worksheet 1 of the URRT is 5.16%. The annualized percent increase calculated in cell V46 on worksheet 1 of the URRT is 2.55%.

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. Please see Exhibit 8 of the Supporting Exhibits for various enrollment projections by plan.

Benefit Changes

A table with these changes has been included in Appendix I. No plans have actuarial values that fall in the expanded de minimis range.

Experience Period Claims and Premium

Claims and premium data from the experience period (January 2016 - December 2016) with four months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please see Exhibit 1 of the Supporting Exhibits for a breakdown of the portion of each quantity that belongs to ACA-related business and transitional business.

<u>Earned Premium:</u>
This represents the revenue accumulated by the captioned company and market during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT because the value in the URRT does not include estimated Risk Adjustment receivables/payments per federal instructions.

<u>Paid Claims:</u>
This field includes uncompleted paid medical, pharmacy, pediatric dental, and pediatric vision experience period claims for the captioned company and market.

<u>Ultimate Incurred Claims:</u>
This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because four months run-out is available the impact of IBNR is minimal. The completion factors used are

displayed in the table below. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2016	0.9990
2/1/2016	0.9986
3/1/2016	0.9986
4/1/2016	0.9987
5/1/2016	0.9976
6/1/2016	0.9968
7/1/2016	0.9955
8/1/2016	0.9943
9/1/2016	0.9925
10/1/2016	0.9899
11/1/2016	0.9857
12/1/2016	0.9784

Member Months:
The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:
This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:
This field includes allowed medical and pharmacy experience period claims as well as pediatric dental and vision claims from the experience period for the captioned company and market. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:
This field displayed the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:
This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:
No benefits were paid for via capitation during the experience period.

Total Non-EHB Capitation:
No benefits were paid for via capitation during the experience period.

Estimated Risk Adjustment:
Experience period Risk Adjustment for the small group market was estimated to be a receivable of $11,081,815 per suggestion from the Pennsylvania Insurance Department, which translates to a PMPM of $23.92. An exact amount is not yet known so estimates from two different consultants were used to develop estimates alongside our own internal estimate and the aforementioned estimate provided by PID based on data accrued through April 2017. Based on these estimates and past experience, we believe this value is a reasonable estimate until the actual values are released later this year.

Estimated Reinsurance Recoveries:
No adjustments for the Traditional Reinsurance Program under PPACA were made as no recoveries are paid to the small group market.

Credibility of Data

The experience period data has a credible membership amount. However, most of this membership will not be joining the ACA-compliant portion of the single risk pool until 2019. Therefore, 0% credibility is used. The rate manual was developed using experience period data for groups enrolled in a ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 463,360 member months of experience. Adjustments include the trend, morbidity, and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 2.54%. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. Because of the large change in membership year over year, the data specific to the block of business associated with this filing was deemed too volatile to use for trend development. The entire block of commercial business was included in Table 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Quarterly rates are not proposed for this small group filing.

Historical Experience

Historical data from the three most recent calendar years for the captioned company and market with four months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. As mentioned above, this data was deemed too volatile to use for trend development. The historical data listed in Table 4b belongs to our entire block of commerical business and was used to develop trend. Data for transitional policies was included in Table 4. A breakout of which data belongs to ACA-related business and transitional business is provided in Exhibit 1 of the Supporting Exhibits.

Rate Development & Change

Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Please note that Table 5a is not populated since quarterly trended rates will not be generated for this filing.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 2.54% annual trend to the manual rate. Adjustments to account for changes in morbidity and network costs are then applied to get from the single risk pool population to the plan offerings of this specific segment. We expect a morbidity trend of -6% when comparing our experience period population to our projected population. When ACA-compliant plans were first introduced into the small group market, the population that enrolled consisted of unhealthier members. Over the last few years, healthier members have enrolled in ACA-complant plans more frequently, decreasing the morbidity of the insured population on an annual basis. This adjustment will account for this trend in morbidity from the experience period to the projection period. Additionally, an adjustment to account for change in network has been applied as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. The manual data consists of a blend of UPMC's Standard Network along with the Premium Network, which is included in UPMC's Health Options rate filing for this market. The majority of the manual claims data comes from the Premium Network, which projects to have greater costs for 2018 due to recent expansion by UPMC Health Options into rating area 7. A factor to account for the lower projected costs of the Standard Network has been applied to the medical benefit categories in the "Other" adjustment column in worksheet 1 of the URRT. This load was not applied to prescription drugs since they were not affected by the network expansion.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a receivable of $12.81. Please see Exhibit 2 of the Supporting Exhibits for the derivation of the risk adjustment PMPM amounts for both the experience and projection period. The projected risk adjustment assumes any membership changes involve members of average risk. Thus the total dollar impact of these membership fluctuations was estimated to remain unchanged. $1.68 PMPY has been subtracted as a projected amount for the Risk Adjustment Administration Fee. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect for this adjustment is a decrease in premium since less revenue will be required due to the anticipated receivable. With the announcement that Healthcare.gov will no longer be supporting enrollment in the Small Group market, no adjustment was made to account for the Marketplace User Fee.

Total Allowed Claims:
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The experience period allowed claims for these benefits was $1.16 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:
Administrative expenses are taken from our 2016 Supplemental Health Care Exhibit (SHCE). They are broken out by lines of business and market segments matching this filing and thus are appropriate for use. Differences between the SHCE and section I, worksheet 1 of the URRT stem from the fact that the SHCE include restatements of estimates from the prior year, while the URRT only contains actual experience from 2016 (experience period). We are unable to provide a breakdown between ACA-related and transitional business in Part 1 of the SHCE as we do not have the base data for these fields split between ACA-related and transitional categorization. Please see Exhibit 3 of the Supporting Exhibits for a historical breakdown of the actual and projected administrative expenses by year.

The calculation of the average commission is displayed in the table below. Commissions are paid under all circumstances and in all geographic locations. Broker agreements have been uploaded in the Supporting Documentation section in SERFF.

Monthly Payout for Market	Contracts	Average Commission
$955,230	46,844	$20.39

Taxes and Fees:
Taxes and Fees increased/decreased from 2017 to 2018 to account for the return of the Health Insurance Tax for 2018. A PCORI amount of $0.20 PMPM has been added. Please note that the Risk Adjustment Administration Fee was not included in the Taxes and Fees field. As noted above in the "Market-Adjusted Index Rate" section, Marketplace user fees are applied as an adjustment to the Index Rate at the market level. Despite this, the Taxes and Fees value listed in Table 6 will match the corresponding field in the URRT even though the federal instructions specify that Marketplace user fees should be included in this field in the URRT. This is so because no adjustment was made to account for the Exchange Marketplace User Fee due to the recent announcement that Healthcare.gov will not support Small Group enrollment in 2018.

Profit/Contingency:
The projected profit margin for this company in 2018 is -2%, which changed from 0% in 2017. This change was made to lessen the likelihood of owing MLR rebates for 2018 or 2019. With the everchanging population enrolled in ACA plans, predicting their costs and premiums is more difficult. The current MLR for our ACA product is comfortably above the minimum, but the entire small group block, including grandmothered plans, must be used to determine whether rebates are owed. While grandmothered plans are allowed a 15% range from the filed methodology when setting the rate, ACA rates do not have this flexibility. They are also filed well in advance and thus more difficult to update should actual trends turn out different than expected. Lowering

the rate provides this missing flexibility, despite the negative profit margin. We do not anticipate owing rebates even with a 0% profit margin, but the negative value make it more likely that this will not occur.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2017 and 2018 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2017 factors have been taken from the prior rate filing of the captioned company and market. Detailed discussion on each of the 2018 factors are provided below.

Average Age Factor:
The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2018. We pulled them in summary alongside network and area data in order to back out age factor differences when determining network/area factors. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. The average age factor is 1.50 and corresponding age band is 46. Please see Exhibit 5 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:
Calibration for geographic factors is not necessary since all rating area factors are set to 1.0.

Average Tobacco Factor:
No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:
Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership. This normalization is demonstrated in Exhibit 4b of the Supporting Exhibits. These factors do not normalize to 1.0 in Table 10 of the PA Actuarial Memorandum Exhibits because this table uses current enrollment for normalization. Projected enrollment is more appropriate for this purpose due to recent changes in network and plan offerings under this company.

Average Network Factor:
The network factor applied for the lone network included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2017 columns have been taken from this company's 2017 rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2018 Plan Adjusted Index Rates. The allowable modifiers that make up the AV Pricing Values are described below. Please see Exhibit 8 of the Supporting Exhibits for a demonstration that plan premiums are in proportion to the AV Pricing Values.

Plan Actuarial Value:
The AV for each plan was determined using the final 2018 HHS AV Calculator. The Inside Advantage and MyCare Advantage products offered with a mixture of tiered and non-tiered in-network benefits do not fit the format of the AV Calculator. Actuarial values were first obtained from the calculator for the tiered and non-tiered benefits separately and then combined as a weighted average using experience period allowed claims for the tiered/non-tiered benefits to calculate the final AV for these tiered plans.

Benefit Richness (induced demand)
Please see Exhibit 4a in the Supporting Exhibits for the induced utilization exhibit. This adjustment was used to keep relativities between plans similar to what they were in the previous year. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $1.16 PMPM.

Provider Network
The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility
Catasrophic plans will not be offered under this company and market in 2018, so no adjustment is necessary.

Tobacco Surcharge Adjustment
No tobacco load is applied in the Small Group market, so no adjustment is necessary.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. Please see Exhibit 6 of the Supporting Exhibits for historical rate changes for this company and market for a 21-year-old non-tobacco user.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2018 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2018.

Geographic Factors

All geographic factors for this company and market were set to 1.0 for 2017 and will remain this way for 2018 as we do not anticipate significant variations in cost by geographical location.

Network Factors

Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2018.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2018. Service area maps for 2017 and 2018 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Note on Possible Legislation Changes

Please note that any changes to the ACA involving the elimination of CSR subsidies, removal of the individual mandate for health insurance, or modifications to any other provisions may dramatically affect the makeup of the single risk pool and require us to re-evaluate rate development for this filing.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Historical Data for ACA-related and Transitional Policies
- Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 3: Projected and Actual Administrative Expenses
- Exhibit 4: Induced Utilization Derivation
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 7: Proportion of Plan Adjusted Index Rates and AV Pricing Values
- Exhibit 8a: Development of Projected Enrollment by Plan
- Exhibit 8b: Projected Enrollment by Rating Area

Actuarial Certification

I, [redacted] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Rate Filing Justification.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents EHB included in Worksheet 2, Sections III and IV, was calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

5/22/2017
Date

Appendix I

SCID	Company	Market Size	Metal	Summary of Changes from 2017
62560PA0020055	UPMC Health Coverage	SG	Silver	Increased MOOP from $7,150 to $7,350. Emergency Room Services increased from $200 AD to $250 AD.
62560PA0020065	UPMC Health Coverage	SG	Platinum	Increased MOOP from $1,250 to $1,300
62560PA0020066	UPMC Health Coverage	SG	Gold	MOOP increased from $3,500 to $5,000. Emergency Room Services now applies to Deductible. Inpatient
62560PA0020067	UPMC Health Coverage	SG	Platinum	No changes made
62560PA0020068	UPMC Health Coverage	SG	Gold	MOOP increased from $3,000 to $5,000.
62560PA0020069	UPMC Health Coverage	SG	Gold	MOOP increased from $3,500 to $5,000. PCP increased from $10 to $25. Specialist increased from $40 to $50.
62560PA0020070	UPMC Health Coverage	SG	Bronze	No changes made
62560PA0020071	UPMC Health Coverage	SG	Platinum	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020072	UPMC Health Coverage	SG	Platinum	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020073	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020074	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020075	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020076	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020077	UPMC Health Coverage	SG	Gold	New plan offering with new Rx option of $15/$40/$75/$95

62560PA0020078	UPMC Health Coverage	SG	Silver	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020079	UPMC Health Coverage	SG	Bronze	New plan offering with new Rx option of $15/$40/$75/$95
62560PA0020080	UPMC Health Coverage	SG	Gold	New plan offering
62560PA0020081	UPMC Health Coverage	SG	Gold	New plan offering

Exhibit 1: Historical Data for ACA-related and Transitional Policies

Field from Tables 2 & 4	Year	ACA-related Quantity	Transitional Business Quantity	Total
Member Months	2014	0	163	**163**
Member Months	2015	16,521	103	**16,624**
Member Months	2016	41,206	0	**41,206**
Allowed Claims	2014	$ -	$ 39,674	**$ 39,674**
Allowed Claims	2015	$ 6,669,734	$ 12,764	**$ 6,682,498**
Allowed Claims	2016	$ 16,190,519	$ -	**$ 16,190,519**
Incurred Claims	2014	$ -	$ 32,867	**$ 32,867**
Incurred Claims	2015	$ 5,926,259	$ 9,862	**$ 5,936,120**
Incurred Claims	2016	$ 14,198,380	$ -	**$ 14,198,380**
Premium	2014	$ -	$ 40,030	**$ 40,030**
Premium	2015	$ 6,408,332	$ 18,113	**$ 6,426,446**
Premium	2016	$ 14,428,254	$ -	**$ 14,428,254**

Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods

2016 Total Received Risk Adjustment Estimate	2016 Member Months	2018 Projected Member Months	2016 Received Risk Adjustment PMPM	2018 Received Risk Adjustment PMPM	2018 Risk Adjustment Admin Fee PMPM	2018 Projected Received Net Risk Adjustment PMPM
$ 11,081,815.00	463,360	865,417	$ 23.92	$ 12.81	$ 0.14	**$ 12.67**

Exhibit 3: Projected and Actual Administrative Expenses

Year	Projected General and Claims	Projected Agent/Broker Fees and Commissions	Projected Quality Improvement Initiatives	Actual General and Claims	Actual Agent/Broker Fees and Commissions	Actual Quality Improvement Initiatives
2014	8.8%	0.2%	0.0%	14.5%	0.3%	0.1%
2015	5.7%	2.9%	0.4%	10.1%	5.1%	0.7%
2016	6.0%	2.6%	0.4%	9.4%	3.3%	0.5%
2017	8.7%	4.4%	0.6%			

Exhibit 4a: Induced Utilization Derivation

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	Average Tobacco Factor (7)	AV & Cost Sharing Factor (8)	(8)/(6*7)
62560PA0020055	Silver	2,256	$ 870,119	$ 621,526	0.714	1.000	0.670	**0.938**
62560PA0020065	Platinum	1,812	$ 878,413	$ 807,262	0.919	1.000	1.083	**1.179**
62560PA0020066	Gold	3,624	$ 1,460,387	$ 1,195,765	0.819	1.000	0.802	**0.980**
62560PA0020067	Platinum	1,812	$ 863,070	$ 791,607	0.917	1.000	1.062	**1.158**
62560PA0020068	Gold	3,624	$ 1,444,104	$ 1,183,588	0.820	1.000	0.794	**0.969**
62560PA0020069	Gold	3,624	$ 1,445,090	$ 1,182,372	0.818	1.000	0.793	**0.969**
62560PA0020070	Bronze	24	$ 9,750	$ 5,972	0.613	1.000	0.605	**0.988**
62560PA0020071	Platinum	1,812	$ 874,685	$ 800,425	0.915	1.000	1.074	**1.174**
62560PA0020072	Platinum	1,812	$ 862,505	$ 790,572	0.917	1.000	1.061	**1.157**
62560PA0020073	Gold	3,624	$ 1,460,387	$ 1,192,552	0.817	1.000	0.800	**0.980**
62560PA0020074	Gold	3,624	$ 1,442,264	$ 1,177,753	0.817	1.000	0.790	**0.968**
62560PA0020075	Gold	3,624	$ 1,436,528	$ 1,171,201	0.815	1.000	0.786	**0.964**
62560PA0020076	Gold	3,624	$ 1,441,637	$ 1,179,548	0.818	1.000	0.791	**0.967**
62560PA0020077	Gold	3,624	$ 1,504,603	$ 1,227,606	0.816	1.000	0.824	**1.009**
62560PA0020078	Silver	2,256	$ 870,119	$ 621,004	0.714	1.000	0.669	**0.938**
62560PA0020079	Bronze	24	$ 9,750	$ 5,972	0.613	1.000	0.605	**0.988**
62560PA0020080	Gold	3,624	$ 1,438,994	$ 1,175,227	0.817	1.000	0.788	**0.965**
62560PA0020081	Gold	3,624	$ 1,506,263	$ 1,230,315	0.817	1.000	0.825	**1.011**

Exhibit 4b: Induced Utilization Normalization

Plan ID	Metal Level	Projected Membership	Induced Utilization from Table 10	Proof of Normalization using Projected Membership
62560PA0020055	Silver	2,256	0.935	**1.00**
62560PA0020065	Platinum	1,812	1.175	
62560PA0020066	Gold	3,624	0.977	
62560PA0020067	Platinum	1,812	1.155	
62560PA0020068	Gold	3,624	0.966	
62560PA0020069	Gold	3,624	0.967	
62560PA0020070	Bronze	24	0.985	
62560PA0020071	Platinum	1,812	1.170	
62560PA0020072	Platinum	1,812	1.154	
62560PA0020073	Gold	3,624	0.977	
62560PA0020074	Gold	3,624	0.965	
62560PA0020075	Gold	3,624	0.961	
62560PA0020076	Gold	3,624	0.964	
62560PA0020077	Gold	3,624	1.007	
62560PA0020078	Silver	2,256	0.935	
62560PA0020079	Bronze	24	0.985	
62560PA0020080	Gold	3,624	0.963	
62560PA0020081	Gold	3,624	1.008	

Exhibit 5: Derivation of Age Calibration Factor

*Claims Data Range 01/01/2016 - 12/31/2016, Paid Through 04/30/2017

Age Band	Age Factor	Member Months
0-14	0.765	55,638
15	0.833	4,135
16	0.859	4,418
17	0.885	4,993
18	0.913	4,797
19	0.941	4,985
20	0.970	4,998
21	1.000	4,623
22	1.000	4,831
23	1.000	5,420
24	1.000	4,760
25	1.004	4,416
26	1.024	5,233
27	1.048	5,535
28	1.087	5,817
29	1.119	5,951
30	1.135	6,125
31	1.159	6,178
32	1.183	5,850
33	1.198	5,488
34	1.214	5,771
35	1.222	5,809
36	1.23	5,561
37	1.238	5,496
38	1.246	5,593
39	1.262	5,491
40	1.278	5,262
41	1.302	5,643
42	1.325	5,854
43	1.357	6,042
44	1.397	6,879
45	1.444	6,895
46	1.5	7,609
47	1.563	6,805
48	1.635	6,888
49	1.706	7,588
50	1.786	7,803
51	1.865	7,973
52	1.952	7,546
53	2.04	7,874
54	2.135	8,308
55	2.23	8,075
56	2.333	8,138
57	2.437	7,742
58	2.548	7,214
59	2.603	7,454
60	2.714	7,239
61	2.81	6,106
62	2.873	5,469
63	2.952	4,719
64+	3	8,356

Final Age Factor used: **1.497**

Exhibit 6: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User

Geographic Area 1					2014	2015	2015	2016	2016	2017	2017	2018	2018
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 188.67	N/A	$ 217.68	15.4%	$ 204.90	-5.9%
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 285.67	N/A	$ 331.47	16.0%	$ 331.34	0.0%
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 221.18	N/A	$ 251.88	13.9%	$ 245.40	-2.6%
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 324.91	0.2%
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 242.90	-1.7%
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 242.65	-2.2%
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 185.05	0.1%
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 328.53	N/A
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 324.49	N/A
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 244.74	N/A
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.70	N/A
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 240.36	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 242.07	N/A
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 251.93	N/A
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.72	N/A
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 185.05	N/A
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.18	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 252.49	N/A

Geographic Area 2					2014	2015	2015	2016	2016	2017	2017	2018	2018
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 177.32	N/A	$ 217.68	22.8%	$ 204.90	-5.9%
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 279.07	N/A	$ 331.47	18.8%	$ 331.34	0.0%
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 207.87	N/A	$ 251.88	21.2%	$ 245.40	-2.6%
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 324.91	0.2%
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 242.90	-1.7%
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 242.65	-2.2%
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 185.05	0.1%
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 328.53	N/A
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 324.49	N/A
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 244.74	N/A
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.70	N/A
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 240.36	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 242.07	N/A
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 251.93	N/A
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.72	N/A
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 185.05	N/A
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.18	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 252.49	N/A

Geographic Area 4					2014	2015	2015	2016	2016	2017	2017	2018	2018
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 189.14	N/A	$ 217.68	15.1%	$ 204.90	-5.9%
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 286.39	N/A	$ 331.47	15.7%	$ 331.34	0.0%
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 221.74	N/A	$ 251.88	13.6%	$ 245.40	-2.6%
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 324.91	0.2%
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 242.90	-1.7%
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 242.65	-2.2%
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 185.05	0.1%
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 328.53	N/A
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 324.49	N/A
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 244.74	N/A
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.70	N/A
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 240.36	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 242.07	N/A
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 251.93	N/A
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.72	N/A
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 185.05	N/A
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.18	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 252.49	N/A

Geographic Area 5					2014	2015	2015	2016	2016	2017	2017	2018	2018
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 180.30	N/A	$ 217.68	20.7%	$ 204.90	-5.9%
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 283.79	N/A	$ 331.47	16.8%	$ 331.34	0.0%
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 211.38	N/A	$ 251.88	19.2%	$ 245.40	-2.6%
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 324.91	0.2%
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 242.90	-1.7%
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 242.65	-2.2%
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 185.05	0.1%
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 328.53	N/A
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 324.49	N/A
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 244.74	N/A
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.70	N/A
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 240.36	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 242.07	N/A
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 251.93	N/A
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.72	N/A
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 185.05	N/A
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 241.18	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 252.49	N/A

Exhibit 7: Proportion of Plan Adjusted Index Rates and AV Pricing Values

Plan ID	AV Pricing Value	Non-calibrated Plan Adjusted Index Rate	Ratio of AV Pricing Value to Plan ID Above	Ratio of PAIR to Plan ID Above
62560PA0020055	0.775	$ 306.70		
62560PA0020065	1.253	$ 495.97	**1.617**	**1.617**
62560PA0020066	0.928	$ 367.33	**0.741**	**0.741**
62560PA0020067	1.228	$ 486.35	**1.324**	**1.324**
62560PA0020068	0.918	$ 363.59	**0.748**	**0.748**
62560PA0020069	0.917	$ 363.21	**0.999**	**0.999**
62560PA0020070	0.700	$ 277.00	**0.763**	**0.763**
62560PA0020071	1.242	$ 491.77	**1.775**	**1.775**
62560PA0020072	1.227	$ 485.71	**0.988**	**0.988**
62560PA0020073	0.925	$ 366.34	**0.754**	**0.754**
62560PA0020074	0.914	$ 361.79	**0.988**	**0.988**
62560PA0020075	0.909	$ 359.78	**0.994**	**0.994**
62560PA0020076	0.915	$ 362.35	**1.007**	**1.007**
62560PA0020077	0.952	$ 377.11	**1.041**	**1.041**
62560PA0020078	0.774	$ 306.44	**0.813**	**0.813**
62560PA0020079	0.700	$ 277.00	**0.904**	**0.904**
62560PA0020080	0.912	$ 361.02	**1.303**	**1.303**
62560PA0020081	0.955	$ 377.94	**1.047**	**1.047**

Exhibit 8a: Development of Projected Enrollment by Plan

Total: **48,048**

2018 Small Group Health Coverage SCID	Metal Level	Projected Enrollment	Projected Member Months
62560PA0020055	Silver	188	**2,256**
62560PA0020065	Platinum	151	**1,812**
62560PA0020066	Gold	302	**3,624**
62560PA0020067	Platinum	151	**1,812**
62560PA0020068	Gold	302	**3,624**
62560PA0020069	Gold	302	**3,624**
62560PA0020070	Bronze	2	**24**
62560PA0020071	Platinum	151	**1,812**
62560PA0020072	Platinum	151	**1,812**
62560PA0020073	Gold	302	**3,624**
62560PA0020074	Gold	302	**3,624**
62560PA0020075	Gold	302	**3,624**
62560PA0020076	Gold	302	**3,624**
62560PA0020077	Gold	302	**3,624**
62560PA0020078	Silver	188	**2,256**
62560PA0020079	Bronze	2	**24**
62560PA0020080	Gold	302	**3,624**
62560PA0020081	Gold	302	**3,624**

Metal Level	Projected Portion of Enrollment	Count of SCIDs for 2018
Platinum	15.1%	4
Gold	75.4%	10
Silver	9.4%	2
Bronze	0.1%	2

Total Projected Enrollment for Standard Network
4,000

Exhibit 8b: Projected Enrollment by Rating Area

2018 Small Group Health Coverage SCID	Total Projected Member Months	Rating Areas Covered	Projected Member Months for Rating Area 1	Projected Member Months for Rating Area 2	Projected Member Months for Rating Area 4	Projected Member Months for Rating Area 5
62560PA0020055	2,256	1, 2, 4, 5	350	16	1,570	320
62560PA0020065	1,812	1, 2, 4, 5	281	13	1,261	257
62560PA0020066	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020067	1,812	1, 2, 4, 5	281	13	1,261	257
62560PA0020068	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020069	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020070	24	1, 2, 4, 5	4	0	17	3
62560PA0020071	1,812	1, 2, 4, 5	281	13	1,261	257
62560PA0020072	1,812	1, 2, 4, 5	281	13	1,261	257
62560PA0020073	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020074	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020075	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020076	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020077	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020078	2,256	1, 2, 4, 5	350	16	1,570	320
62560PA0020079	24	1, 2, 4, 5	4	0	17	3
62560PA0020080	3,624	1, 2, 4, 5	562	26	2,522	514
62560PA0020081	3,624	1, 2, 4, 5	562	26	2,522	514

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH COVERAGE INC.		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2018	to	12/31/2018
Base Period Start Date	1/1/2016	to	12/31/2016
Date of Most Recent Membership	2/1/2017		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2017)**	**Projected Rating Period**
Average Age	45	46	46
Total	41,206	4,725	48,049
<18	6,417	787	8,003
18-24	3,911	446	4,535
25-29	3,459	402	4,088
30-34	3,447	396	4027
35-39	3,262	375	3813
40-44	3,030	353	3590
45-49	3,920	453	4607
50-54	4,550	511	5196
55-59	5,409	596	6061
60-63	2,657	290	2949
64+	1,144	116	1180

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 14,794,973.54	$ 13,735,795.68	$ 13,789,142.94	41,206	$ 2,374,270.95	$ 16,163,413.88	$ 26,847.78	$ (905,493.37)	$ -	$ -	$ 985,491.34	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 369.63**
Loss Ratio											**81.64%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	-3.48%	-2.75%	0.00%	-6.14%	15.89%
Outpatient Hospital	1.36%	0.04%	0.00%	1.41%	15.30%
Professional	-0.75%	-0.53%	0.00%	-1.27%	17.52%
Other Medical	4.92%	0.00%	0.00%	4.92%	28.84%
Capitation				0.00%	0.00%
Prescription Drugs	9.72%	-0.31%	0.00%	9.38%	22.46%
Total Annual Trend				2.54%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.052	

** 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		$ 3,553.01	1.0000	$ 3,553.01	2	$ 1,776.51		$ 43.95	$ 3,854.15	$ 1,927.07
Feb-14		$ 2,348.08	1.0000	$ 2,348.08	2	$ 1,174.04		$ 43.95	$ 2,499.24	$ 1,249.62
Mar-14		$ 3,244.24	1.0000	$ 3,244.24	2	$ 1,622.12		$ 43.95	$ 3,468.19	$ 1,734.09
Apr-14		$ 3,450.64	1.0000	$ 3,450.64	2	$ 1,725.32		$ 43.95	$ 3,719.55	$ 1,859.77
May-14		$ 2,746.82	1.0000	$ 2,746.82	2	$ 1,373.41		$ 43.95	$ 3,024.77	$ 1,512.38
Jun-14		$ 3,122.88	1.0000	$ 3,122.88	23	$ 135.78		$ 505.42	$ 3,920.14	$ 170.44
Jul-14		$ 3,030.74	1.0000	$ 3,030.74	23	$ 131.77		$ 505.42	$ 4,107.74	$ 178.60
Aug-14		$ 3,929.76	1.0000	$ 3,929.76	23	$ 170.86		$ 505.42	$ 4,757.57	$ 206.85
Sep-14		$ 1,809.72	1.0000	$ 1,809.72	21	$ 86.18		$ 461.47	$ 4,016.62	$ 191.27
Oct-14		$ 933.02	1.0000	$ 933.02	21	$ 44.43		$ 461.47	$ 1,894.30	$ 90.20
Nov-14		$ 2,283.80	1.0000	$ 2,283.80	21	$ 108.75		$ 461.47	$ 3,333.81	$ 158.75
Dec-14	$ 40,029.56	$ 2,413.88	1.0000	$ 2,413.88	21	$ 114.95	$ 6,807.40	$ 461.47	$ 4,659.80	$ 221.90
Jan-15		$ 201,782.19	1.0000	$ 201,782.19	343	$ 588.29		$ 7,537.35	$ 228,981.80	$ 667.59
Feb-15		$ 150,140.51	1.0000	$ 150,140.51	452	$ 332.17		$ 9,932.61	$ 186,613.22	$ 412.86
Mar-15		$ 319,737.79	1.0000	$ 319,737.79	736	$ 434.43		$ 16,173.45	$ 374,915.69	$ 509.40
Apr-15		$ 438,090.55	1.0000	$ 438,090.55	1,083	$ 404.52		$ 23,798.70	$ 525,478.85	$ 485.21
May-15		$ 384,583.58	1.0000	$ 384,583.58	1,163	$ 330.68		$ 25,556.69	$ 458,401.99	$ 394.15
Jun-15		$ 532,737.88	1.0000	$ 532,737.88	1,244	$ 428.25		$ 27,336.64	$ 618,811.31	$ 497.44
Jul-15		$ 520,356.25	1.0000	$ 520,356.25	1,611	$ 323.00		$ 35,401.39	$ 624,721.20	$ 387.78
Aug-15		$ 525,883.31	1.0000	$ 525,883.31	1,701	$ 309.16		$ 37,379.13	$ 627,463.31	$ 368.88
Sep-15		$ 574,134.37	1.0000	$ 574,134.37	1,783	$ 322.00		$ 39,181.06	$ 685,827.38	$ 384.65
Oct-15		$ 610,883.31	1.0000	$ 610,883.31	1,838	$ 332.36		$ 40,389.67	$ 743,839.04	$ 404.70
Nov-15		$ 750,448.13	1.0000	$ 750,448.13	1,898	$ 395.39		$ 41,708.16	$ 864,984.00	$ 455.73
Dec-15	$ 6,426,445.71	$ 927,342.51	1.0000	$ 927,342.51	2,772	$ 334.54	$ 746,377.12	$ 60,914.13	$ 1,107,768.69	$ 399.63
Jan-16		$ 1,019,712.38	0.9990	$ 1,020,688.14	3,017	$ 338.31		$ 66,297.95	$ 1,281,811.15	$ 424.86
Feb-16		$ 893,340.00	0.9986	$ 894,586.99	3,026	$ 295.63		$ 66,495.73	$ 1,133,353.21	$ 374.54
Mar-16		$ 1,045,781.16	0.9986	$ 1,047,272.99	3,117	$ 335.99		$ 68,495.43	$ 1,292,513.74	$ 414.67
Apr-16		$ 1,137,888.16	0.9987	$ 1,139,403.62	3,203	$ 355.73		$ 70,385.27	$ 1,416,071.52	$ 442.11
May-16		$ 954,522.65	0.9976	$ 956,785.56	3,252	$ 294.21		$ 71,462.03	$ 1,211,020.78	$ 372.39
Jun-16		$ 1,183,552.15	0.9968	$ 1,187,362.71	3,278	$ 362.22		$ 72,033.38	$ 1,437,139.96	$ 438.42
Jul-16		$ 1,039,726.59	0.9955	$ 1,044,401.06	3,335	$ 313.16		$ 73,285.94	$ 1,282,532.08	$ 384.57
Aug-16		$ 1,337,722.32	0.9943	$ 1,345,332.38	3,358	$ 400.64		$ 73,791.36	$ 1,639,449.52	$ 488.22
Sep-16		$ 1,191,427.56	0.9925	$ 1,200,399.34	3,475	$ 345.44		$ 76,362.41	$ 1,459,325.05	$ 419.95
Oct-16		$ 1,380,179.36	0.9899	$ 1,394,273.81	3,567	$ 390.88		$ 78,384.09	$ 1,680,462.15	$ 471.11
Nov-16		$ 1,039,442.57	0.9857	$ 1,054,573.06	3,602	$ 292.77		$ 79,153.21	$ 1,322,678.59	$ 367.21
Dec-16	$ 14,794,973.54	$ 1,512,500.78	0.9784	$ 1,545,894.80	4,976	$ 310.67	$ 2,374,270.95	$ 109,346.58	$ 1,912,549.49	$ 384.35

** Express Completion Factor as a percentage*

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

Carrier Name:	**UPMC HEALTH COVERAGE INC.**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2018**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 177,110,733.16	$ 179,340,248.37	$ 180,048,460.63	463,360	$ 33,848,275.48	$ 213,896,736.11	$ 559,239.63	$ (6,021,976.26)	$ -	$ -	$ 11,081,815.00	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 447.42**
Loss Ratio											**92.47%**

**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	-3.48%	-2.75%	0.00%	-6.14%	15.89%
Outpatient Hospital	1.36%	0.04%	0.00%	1.41%	15.30%
Professional	-0.75%	-0.53%	0.00%	-1.27%	17.52%
Other Medical	4.92%	0.00%	0.00%	4.92%	28.84%
Capitation				0.00%	0.00%
Prescription Drugs	9.72%	-0.31%	0.00%	9.38%	22.46%
Total Annual Trend				2.54%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.052	

** 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		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
May-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-14		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-14	$ -	$ -	1.0000	$ -	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-15		$ 1,352,302.68	1.0000	$ 1,352,302.68	3,376	$ 400.56		$ 43,875.59	$ 1,676,532.16	$ 496.60
Feb-15		$ 1,426,584.27	1.0000	$ 1,426,584.27	4,425	$ 322.39		$ 57,508.73	$ 1,797,426.00	$ 406.20
Mar-15		$ 2,459,579.27	1.0000	$ 2,459,579.27	6,052	$ 406.41		$ 78,653.75	$ 2,963,498.67	$ 489.67
Apr-15		$ 3,083,122.83	1.0000	$ 3,083,122.83	7,796	$ 395.47		$ 101,319.33	$ 3,705,693.90	$ 475.33
May-15		$ 3,396,253.84	1.0000	$ 3,396,253.84	8,584	$ 395.65		$ 111,560.44	$ 4,028,538.17	$ 469.31
Jun-15		$ 3,738,659.72	1.0000	$ 3,738,659.72	9,298	$ 402.09		$ 120,839.81	$ 4,430,506.28	$ 476.50
Jul-15		$ 5,346,725.50	1.0000	$ 5,346,725.50	13,444	$ 397.70		$ 174,722.57	$ 6,412,363.40	$ 476.97
Aug-15		$ 5,756,440.56	1.0000	$ 5,756,440.56	14,446	$ 398.48		$ 187,744.88	$ 6,851,381.88	$ 474.28
Sep-15		$ 5,902,582.07	1.0000	$ 5,902,582.07	15,155	$ 389.48		$ 196,959.28	$ 7,011,636.10	$ 462.66
Oct-15		$ 7,346,923.42	1.0000	$ 7,346,923.42	16,805	$ 437.19		$ 218,403.21	$ 8,594,203.69	$ 511.41
Nov-15		$ 7,696,714.36	1.0000	$ 7,696,714.36	17,486	$ 440.16		$ 227,253.71	$ 8,948,468.01	$ 511.75
Dec-15	$ 58,810,585.04	$ 10,894,264.67	1.0000	$ 10,894,264.67	27,601	$ 394.71	$ 9,242,068.27	$ 358,711.51	$ 13,099,526.01	$ 474.60
Jan-16		$ 11,535,993.87	0.9990	$ 11,547,032.58	29,690	$ 388.92		$ 385,860.83	$ 14,273,376.70	$ 480.75
Feb-16		$ 11,861,461.54	0.9986	$ 11,878,018.67	29,867	$ 397.70		$ 388,161.18	$ 14,656,097.59	$ 490.71
Mar-16		$ 13,323,762.43	0.9986	$ 13,342,769.10	30,471	$ 437.88		$ 396,010.96	$ 16,152,718.07	$ 530.10
Apr-16		$ 12,538,839.57	0.9987	$ 12,555,539.08	32,152	$ 390.51		$ 417,857.78	$ 15,811,386.86	$ 491.77
May-16		$ 12,462,902.94	0.9976	$ 12,492,449.08	32,958	$ 379.04		$ 428,332.82	$ 15,240,128.50	$ 462.41
Jun-16		$ 13,933,979.02	0.9968	$ 13,978,840.76	33,748	$ 414.21		$ 438,599.91	$ 16,776,574.49	$ 497.11
Jul-16		$ 14,351,696.56	0.9955	$ 14,416,219.88	38,235	$ 377.04		$ 496,914.41	$ 17,712,638.57	$ 463.26
Aug-16		$ 16,113,478.55	0.9943	$ 16,205,145.16	39,792	$ 407.25		$ 517,149.69	$ 19,664,077.66	$ 494.17
Sep-16		$ 16,102,478.80	0.9925	$ 16,223,734.87	41,346	$ 392.39		$ 537,345.97	$ 19,589,564.93	$ 473.80
Oct-16		$ 16,935,747.80	0.9899	$ 17,108,696.39	43,216	$ 395.89		$ 561,649.10	$ 20,389,349.74	$ 471.80
Nov-16		$ 16,259,392.91	0.9857	$ 16,496,070.38	44,474	$ 370.91		$ 577,998.47	$ 19,791,531.36	$ 445.01
Dec-16	$ 177,110,733.16	$ 23,920,514.38	0.9784	$ 24,448,647.67	67,411	$ 362.68	$ 33,848,275.48	$ 876,095.13	$ 29,861,267.89	$ 442.97

** Express Completion Factor as a percentage*

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

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**UPMC HEALTH COVERAGE INC.**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2018**

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

Development of the Projected Index Rate	**Actual Experience Data**	**Manual Data**	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 369.63	$ 447.42	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.052	1.052	
Unadjusted Projected Allowed EHB Claims PMPM	$ 388.67	$ 470.46	
Single Risk Pool Adjustment Factors			
Change in Morbidity	0.940	0.940	<- See URRT Instructions
Change in Other	1.000	0.930	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	0.930	<- See URRT Instructions
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 365.35	$ 411.32	
Credibidility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 411.32**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 411.32	<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group	
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 411.32	<- Index Rate for Projection Period on URRT - Small Group	
Projected Paid to Allowed Ratio	0.822	<- Paid to Allowed Average Factor in Projection Period on URRT	
Projected Paid EHB Claims PMPM	$ 338.27		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ 12.67		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 325.60		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 395.92	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 1.16		
Market-Adjusted Projected Paid Total Claims PMPM	$ 326.56		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 397.08		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 447.42	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 177,110,733.16**	
Blended Loss Ratio	**92.47%**	

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

Effective Date	1/1/2018	4/1/2018	7/1/2018	10/1/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter	4,725				4,725
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 411.32	$ 411.32	$ 411.32	$ 411.32	$ 411.32
Months of Trend	-	-	-	-	
Annual Trend	2.54%	2.54%	2.54%	2.54%	
Single Risk Pool Projected Allowed Claims	$ 411.32	$ 411.32	$ 411.32	$ 411.32	$ 411.32
Quarterly Trend Factor	100.0%	100.0%	100.0%	100.0%	100.0%
2018 Trend Factors by Quarter	1	1	1	1	

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	12.10%
General and Claims	8.60%
Agent/Broker Fees and Commissions	3.06%
Quality Improvement Initiatives	0.44%
Taxes and Fees	3.43%
PCORI Fees (Enter $ amount here: $0.20 PMPM)	0.05%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.00%
Health Insurance Providers Fee	3.38%
Profit/Contingency (after tax)	-2.00%
Total Retention	13.54%
Projected Required Revenue PMPM	$ 377.69 **<- Single Pool Gross Premium Avg. Rate, PMPM on URRT**

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2017**	**2018**
Average Age Factor	1.670	1.497
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 455.20	$ 397.08
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 272.63	$ 265.27

Table 8. Components of Rate Change

Rate Components	**2017**	**2018**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	260.6037017	254.5445098	-$6.06	-2.3%
B. Base period allowed claims before normalization	$ 454.59	$ 447.42	-$7.18	-3%
C. Normalization factor component of change	$ (182.32)	-148.5146474	$33.81	$0.13
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 272.27	$ 298.90	$ 26.63	10%
D2. URRT Trend	$ -	$ 15.40	$ 15.40	6%
D3. URRT Morbidity	$ (8.17)	$ (18.86)	$ (10.69)	-4%
D4. URRT Other	$ (13.53)	$ (20.66)	$ (7.13)	-3%
D5. Normalized URRT RA/RI on an allowed basis	-9.655726526	-10.28823752	$ (0.63)	0%
D6. Normalized Exchange User Fee on an allowed basis	$ 5.36	$ -	$ (5.36)	-2%
D7. Subtotal - Sum(D1:D6)	$ 246.28	$ 264.50	$ 18.21	7%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	0	$ -	0%
E2. Pricing AV	$ (42.46)	$ (46.53)	$ (4.08)	-2%
E3. Benefit Richness	$ (4.22)	$ 0.64	$ 4.85	2%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0%
E5. Subtotal - Sum(E1:E4)	$ (46.67)	$ (45.90)	$ 0.77	0%
F. Change in Retention Components				
F1. Administrative Expenses	$ 35.60	$ 30.81	$ (4.80)	-2%
F2. Taxes and Fees	$ 4.62	$ 8.74	$ 4.12	2%
F3. Profit and/or Contingency	$ -	$ (5.09)	$ (5.09)	-2%
F4. Subtotal - Sum(F1:F3)	$ 40.22	$ 34.46	$ (5.77)	-2%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 239.83	$ 253.06	$ 13.22	5%

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

	2017	**2018**	
Paid-to-Allowed	0.815	0.822	
URRT Trend (Total Applied Trend Factor)	1.000	1.052	<- URRT W1, S2
URRT Morbidity	0.970	0.940	<- URRT W1, S2
URRT "Other"	0.949	0.930	<- URRT W1, S2
Risk Adjustment	$ (13.14)	$ (12.67)	<- URRT W1, S3
Exchange User Fee	$ 7.30	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.828	0.824	
Benefit Richness	0.979	1.003	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	13.66%	12.10%	
Taxes and Fees	1.77%	3.43%	
Profit and/or Contingency	0.00%	-2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2018
Base Period Start Date	1/1/2016
Date of Most Recent Membership	2/1/2017
Market Adjusted Index Rate	$ 395.92

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2018	1/1/18 Plan HIOS Plan ID (If 1/1/17 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium
Totals							**0.824**			**0.824**	**1.003**	**1.003**	**1.000**	**1.000**	**1.000**	**$ 329.44**
Plan 1	62560PA0020055	HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	M		Silver	0.7143	Standard AV	On and Off	0.714	0.935	1.003	1.000	1.000	1.000	$265.18
Plan 2	62560PA0020065	HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	M		Platinum	0.919	Standard AV	On and Off	0.919	1.175	1.003	1.000	1.000	1.000	$428.83
Plan 3	62560PA0020066	HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	M		Gold	0.8188	Standard AV	On and Off	0.819	0.977	1.003	1.000	1.000	1.000	$317.60
Plan 4	62560PA0020067	HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	E		Platinum	0.9172	Standard AV	On and Off	0.917	1.155	1.003	1.000	1.000	1.000	$420.51
Plan 5	62560PA0020068	HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	M		Gold	0.8196	Standard AV	On and Off	0.820	0.966	1.003	1.000	1.000	1.000	$314.37
Plan 6	62560PA0020069	HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	M		Gold	0.8182	Standard AV	On and Off	0.818	0.967	1.003	1.000	1.000	1.000	$314.05
Plan 7	62560PA0020070	HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	E		Bronze	0.6125	Standard AV	On and Off	0.613	0.985	1.003	1.000	1.000	1.000	$239.50
Plan 8	62560PA0020071	HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	N		Platinum	0.9151	Standard AV	On and Off	0.915	1.170	1.003	1.000	1.000	1.000	$425.20
Plan 9	62560PA0020072	HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	N		Platinum	0.9166	Standard AV	On and Off	0.917	1.154	1.003	1.000	1.000	1.000	$419.96
Plan 10	62560PA0020073	HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	N		Gold	0.8166	Standard AV	On and Off	0.817	0.977	1.003	1.000	1.000	1.000	$316.75
Plan 11	62560PA0020074	HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	N		Gold	0.8166	Standard AV	On and Off	0.817	0.965	1.003	1.000	1.000	1.000	$312.82
Plan 12	62560PA0020075	HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	N		Gold	0.8153	Standard AV	On and Off	0.815	0.961	1.003	1.000	1.000	1.000	$311.08
Plan 13	62560PA0020076	HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	N		Gold	0.8182	Standard AV	On and Off	0.818	0.964	1.003	1.000	1.000	1.000	$313.30
Plan 14	62560PA0020077	HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	N		Gold	0.8159	Standard AV	On and Off	0.816	1.007	1.003	1.000	1.000	1.000	$326.06
Plan 15	62560PA0020078	HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	N		Silver	0.7137	Standard AV	On and Off	0.714	0.935	1.003	1.000	1.000	1.000	$264.96
Plan 16	62560PA0020079	HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	N		Bronze	0.6125	Standard AV	On and Off	0.613	0.985	1.003	1.000	1.000	1.000	$239.50
Plan 17	62560PA0020080	HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	N		Gold	0.8167	Standard AV	On and Off	0.817	0.963	1.003	1.000	1.000	1.000	$312.15
Plan 18	62560PA0020081	HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	N		Gold	0.8168	Standard AV	On and Off	0.817	1.008	1.003	1.000	1.000	1.000	$326.78

Calibration	
Age Calibration Factor	1.497
Geographic Calibration Factor	1.000
Aggregate Calibration Factor	1.497

Total Covered Lives @ 02-01-2017
4,725

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2018 Plans @ 02-01-2017	Total Policyholders @ 02-01-2017	2017 Calibrated Plan Adjusted Index Rate PMPM	2018 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2017 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2018 Continued/ Discontined Plans Indicator
12.1%	**3.4%**	**-2.0%**	**4,725**	**2,797**	**$ 260.60**	**$ 254.54**	**-2.33%**		733	34	-	3,287	670	1	-	-	-	**4,725**	
12.1%	3.4%	-2.0%	443	327	$ 217.67	$ 204.90	-5.9%	9.4%	156	1	-	269	17	-	-	-	-	443	1
12.1%	3.4%	-2.0%	702	416	$ 331.46	$ 331.34	0.0%	14.9%	44	-	-	621	37	-	-	-	-	702	1
12.1%	3.4%	-2.0%	3,454	1,988	$ 251.87	$ 245.40	-2.6%	73.1%	491	32	-	2,387	543	1	-	-	-	3,454	1
12.1%	3.4%	-2.0%	17	15	$ 324.23	$ 324.91	0.2%	0.4%	16	1	-	-	-	-	-	-	-	17	1
12.1%	3.4%	-2.0%	31	17	$ 247.14	$ 242.90	-1.7%	0.7%	26	-	-	-	5	-	-	-	-	31	1
12.1%	3.4%	-2.0%	74	32	$ 248.04	$ 242.65	-2.2%	1.6%	-	-	-	6	68	-	-	-	-	74	1
12.1%	3.4%	-2.0%	4	2	$ 184.85	$ 185.05	0.1%	0.1%	-	-	-	4	-	-	-	-	-	4	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 328.53	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 324.49	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 244.74	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 241.70	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 240.36	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 242.07	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 251.93	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 204.72	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 185.05	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 241.18	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
12.1%	3.4%	-2.0%	-	-	$ -	$ 252.49	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2017, 21-year-old Non-Tobacco Premium PMPM										Qu		
							1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)	1	2	3
Totals	**These cells auto-fill using the data entered in Table 10.**						$ 250.78	$ 253.00	$ -	$ 264.02	$ 254.98	$ -	$ -	$ -	$ -	$ 260.55	$ 243.58	$ 246.55	$ -
Plan 1	62560PA0020055	UPMC Small Business Adv	M	0	Silver	On and Off	$ 217.67	$ 217.67	$ -	$ 217.67	$ 217.67	$ -	$ -	$ -	$ -	$ 217.67	$ 204.90	$ 204.90	$ -
Plan 2	62560PA0020065	UPMC Small Business Adv	M	0	Platinum	On and Off	$ 331.46	$ 331.46	$ -	$ 331.46	$ 331.46	$ -	$ -	$ -	$ -	$ 331.46	$ 331.34	$ 331.34	$ -
Plan 3	62560PA0020066	UPMC Small Business Adv	M	0	Gold	On and Off	$ 251.87	$ 251.87	$ -	$ 251.87	$ 251.87	$ -	$ -	$ -	$ -	$ 251.80	$ 245.40	$ 245.40	$ -
Plan 4	62560PA0020067	UPMC Small Business Adv	E	0	Platinum	On and Off	$ 324.23	$ 324.23	$ -	$ 324.23	$ 324.23	$ -	$ -	$ -	$ -	$ 324.23	$ 324.91	$ 324.91	$ -
Plan 5	62560PA0020068	UPMC Small Business Adv	M	0	Gold	On and Off	$ 247.14	$ 247.14	$ -	$ 247.14	$ 247.14	$ -	$ -	$ -	$ -	$ 247.14	$ 242.90	$ 242.90	$ -
Plan 6	62560PA0020069	UPMC Small Business Adv	M	0	Gold	On and Off	$ 248.04	$ 248.04	$ -	$ 248.04	$ 248.04	$ -	$ -	$ -	$ -	$ 248.04	$ 242.65	$ 242.65	$ -
Plan 7	62560PA0020070	UPMC Small Business Adv	E	0	Bronze	On and Off	$ 184.85	$ 184.85	$ -	$ 184.85	$ 184.85	$ -	$ -	$ -	$ -	$ 184.85	$ 185.05	$ 185.05	$ -
Plan 8	62560PA0020071	UPMC Small Business Adv	N	0	Platinum	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 328.53	$ 328.53	$ -
Plan 9	62560PA0020072	UPMC Small Business Adv	N	0	Platinum	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 324.49	$ 324.49	$ -
Plan 10	62560PA0020073	UPMC Small Business Adv	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 244.74	$ 244.74	$ -
Plan 11	62560PA0020074	UPMC Small Business Adv	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 241.70	$ 241.70	$ -
Plan 12	62560PA0020075	UPMC Small Business Adv	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 240.36	$ 240.36	$ -
Plan 13	62560PA0020076	UPMC Small Business Adv	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 242.07	$ 242.07	$ -
Plan 14	62560PA0020077	UPMC Small Business Adv	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 251.93	$ 251.93	$ -
Plan 15	62560PA0020078	UPMC Small Business Adv	N	0	Silver	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 204.72	$ 204.72	$ -
Plan 16	62560PA0020079	UPMC Small Business Adv	N	0	Bronze	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 185.05	$ 185.05	$ -
Plan 17	62560PA0020080	UPMC Small Business Adv	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 241.18	$ 241.18	$ -
Plan 18	62560PA0020081	UPMC Small Business Adv	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 252.49	$ 252.49	$ -

arter 1 2018, 21-year-old Non-Tobacco Premium PMPM						
4	5	6	7	8	9	(weighted by enrollment by rating area)
$ 258.24	$ 248.82	$ -	$ -	$ -	$ -	$ 254.49
$ 204.90	$ 204.90	$ -	$ -	$ -	$ -	$ 204.90
$ 331.34	$ 331.34	$ -	$ -	$ -	$ -	$ 331.34
$ 245.40	$ 245.40	$ -	$ -	$ -	$ -	$ 245.33
$ 324.91	$ 324.91	$ -	$ -	$ -	$ -	$ 324.91
$ 242.90	$ 242.90	$ -	$ -	$ -	$ -	$ 242.90
$ 242.65	$ 242.65	$ -	$ -	$ -	$ -	$ 242.65
$ 185.05	$ 185.05	$ -	$ -	$ -	$ -	$ 185.05
$ 328.53	$ 328.53	$ -	$ -	$ -	$ -	$ -
$ 324.49	$ 324.49	$ -	$ -	$ -	$ -	$ -
$ 244.74	$ 244.74	$ -	$ -	$ -	$ -	$ -
$ 241.70	$ 241.70	$ -	$ -	$ -	$ -	$ -
$ 240.36	$ 240.36	$ -	$ -	$ -	$ -	$ -
$ 242.07	$ 242.07	$ -	$ -	$ -	$ -	$ -
$ 251.93	$ 251.93	$ -	$ -	$ -	$ -	$ -
$ 204.72	$ 204.72	$ -	$ -	$ -	$ -	$ -
$ 185.05	$ 185.05	$ -	$ -	$ -	$ -	$ -
$ 241.18	$ 241.18	$ -	$ -	$ -	$ -	$ -
$ 252.49	$ 252.49	$ -	$ -	$ -	$ -	$ -

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
-3.0%	-2.6%	0.0%	-2.4%	-2.5%	0.0%	0.0%	0.0%	0.0%	-2.5%
-5.9%	-5.9%		-5.9%	-5.9%					-5.9%
0.0%	0.0%		0.0%	0.0%					0.0%
-2.6%	-2.6%		-2.6%	-2.6%					-2.6%
0.2%	0.2%		0.2%	0.2%					0.2%
-1.7%	-1.7%		-1.7%	-1.7%					-1.7%
-2.2%	-2.2%		-2.2%	-2.2%					-2.2%
0.1%	0.1%		0.1%	0.1%					0.1%

Quarter 2 2018, 21-year-old Non-Tobacco Premium PMF						
1	2	3	4	5	6	7
$ 243.58	$ 246.55	$ -	$ 258.24	$ 248.82	$ -	$ -
$ 204.90	$ 204.90	$ -	$ 204.90	$ 204.90	$ -	$ -
$ 331.34	$ 331.34	$ -	$ 331.34	$ 331.34	$ -	$ -
$ 245.40	$ 245.40	$ -	$ 245.40	$ 245.40	$ -	$ -
$ 324.91	$ 324.91	$ -	$ 324.91	$ 324.91	$ -	$ -
$ 242.90	$ 242.90	$ -	$ 242.90	$ 242.90	$ -	$ -
$ 242.65	$ 242.65	$ -	$ 242.65	$ 242.65	$ -	$ -
$ 185.05	$ 185.05	$ -	$ 185.05	$ 185.05	$ -	$ -
$ 328.53	$ 328.53	$ -	$ 328.53	$ 328.53	$ -	$ -
$ 324.49	$ 324.49	$ -	$ 324.49	$ 324.49	$ -	$ -
$ 244.74	$ 244.74	$ -	$ 244.74	$ 244.74	$ -	$ -
$ 241.70	$ 241.70	$ -	$ 241.70	$ 241.70	$ -	$ -
$ 240.36	$ 240.36	$ -	$ 240.36	$ 240.36	$ -	$ -
$ 242.07	$ 242.07	$ -	$ 242.07	$ 242.07	$ -	$ -
$ 251.93	$ 251.93	$ -	$ 251.93	$ 251.93	$ -	$ -
$ 204.72	$ 204.72	$ -	$ 204.72	$ 204.72	$ -	$ -
$ 185.05	$ 185.05	$ -	$ 185.05	$ 185.05	$ -	$ -
$ 241.18	$ 241.18	$ -	$ 241.18	$ 241.18	$ -	$ -
$ 252.49	$ 252.49	$ -	$ 252.49	$ 252.49	$ -	$ -

PM		
8	9	(weighted by enrollment by rating area)
$ -	$ -	$ 254.49
$ -	$ -	$ 204.90
$ -	$ -	$ 331.34
$ -	$ -	$ 245.33
$ -	$ -	$ 324.91
$ -	$ -	$ 242.90
$ -	$ -	$ 242.65
$ -	$ -	$ 185.05
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -

Quarter 3 2018, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
$ 243.58	$ 246.55	$ -	$ 258.24	$ 248.82	$ -	$ -	$ -	$ -	$ 254.49
$ 204.90	$ 204.90	$ -	$ 204.90	$ 204.90	$ -	$ -	$ -	$ -	$ 204.90
$ 331.34	$ 331.34	$ -	$ 331.34	$ 331.34	$ -	$ -	$ -	$ -	$ 331.34
$ 245.40	$ 245.40	$ -	$ 245.40	$ 245.40	$ -	$ -	$ -	$ -	$ 245.33
$ 324.91	$ 324.91	$ -	$ 324.91	$ 324.91	$ -	$ -	$ -	$ -	$ 324.91
$ 242.90	$ 242.90	$ -	$ 242.90	$ 242.90	$ -	$ -	$ -	$ -	$ 242.90
$ 242.65	$ 242.65	$ -	$ 242.65	$ 242.65	$ -	$ -	$ -	$ -	$ 242.65
$ 185.05	$ 185.05	$ -	$ 185.05	$ 185.05	$ -	$ -	$ -	$ -	$ 185.05
$ 328.53	$ 328.53	$ -	$ 328.53	$ 328.53	$ -	$ -	$ -	$ -	$ -
$ 324.49	$ 324.49	$ -	$ 324.49	$ 324.49	$ -	$ -	$ -	$ -	$ -
$ 244.74	$ 244.74	$ -	$ 244.74	$ 244.74	$ -	$ -	$ -	$ -	$ -
$ 241.70	$ 241.70	$ -	$ 241.70	$ 241.70	$ -	$ -	$ -	$ -	$ -
$ 240.36	$ 240.36	$ -	$ 240.36	$ 240.36	$ -	$ -	$ -	$ -	$ -
$ 242.07	$ 242.07	$ -	$ 242.07	$ 242.07	$ -	$ -	$ -	$ -	$ -
$ 251.93	$ 251.93	$ -	$ 251.93	$ 251.93	$ -	$ -	$ -	$ -	$ -
$ 204.72	$ 204.72	$ -	$ 204.72	$ 204.72	$ -	$ -	$ -	$ -	$ -
$ 185.05	$ 185.05	$ -	$ 185.05	$ 185.05	$ -	$ -	$ -	$ -	$ -
$ 241.18	$ 241.18	$ -	$ 241.18	$ 241.18	$ -	$ -	$ -	$ -	$ -
$ 252.49	$ 252.49	$ -	$ 252.49	$ 252.49	$ -	$ -	$ -	$ -	$ -

Quarter 4 2018, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
$ 243.58	$ 246.55	$ -	$ 258.24	$ 248.82	$ -	$ -	$ -	$ -	$ 254.49
$ 204.90	$ 204.90	$ -	$ 204.90	$ 204.90	$ -	$ -	$ -	$ -	$ 204.90
$ 331.34	$ 331.34	$ -	$ 331.34	$ 331.34	$ -	$ -	$ -	$ -	$ 331.34
$ 245.40	$ 245.40	$ -	$ 245.40	$ 245.40	$ -	$ -	$ -	$ -	$ 245.33
$ 324.91	$ 324.91	$ -	$ 324.91	$ 324.91	$ -	$ -	$ -	$ -	$ 324.91
$ 242.90	$ 242.90	$ -	$ 242.90	$ 242.90	$ -	$ -	$ -	$ -	$ 242.90
$ 242.65	$ 242.65	$ -	$ 242.65	$ 242.65	$ -	$ -	$ -	$ -	$ 242.65
$ 185.05	$ 185.05	$ -	$ 185.05	$ 185.05	$ -	$ -	$ -	$ -	$ 185.05
$ 328.53	$ 328.53	$ -	$ 328.53	$ 328.53	$ -	$ -	$ -	$ -	$ -
$ 324.49	$ 324.49	$ -	$ 324.49	$ 324.49	$ -	$ -	$ -	$ -	$ -
$ 244.74	$ 244.74	$ -	$ 244.74	$ 244.74	$ -	$ -	$ -	$ -	$ -
$ 241.70	$ 241.70	$ -	$ 241.70	$ 241.70	$ -	$ -	$ -	$ -	$ -
$ 240.36	$ 240.36	$ -	$ 240.36	$ 240.36	$ -	$ -	$ -	$ -	$ -
$ 242.07	$ 242.07	$ -	$ 242.07	$ 242.07	$ -	$ -	$ -	$ -	$ -
$ 251.93	$ 251.93	$ -	$ 251.93	$ 251.93	$ -	$ -	$ -	$ -	$ -
$ 204.72	$ 204.72	$ -	$ 204.72	$ 204.72	$ -	$ -	$ -	$ -	$ -
$ 185.05	$ 185.05	$ -	$ 185.05	$ 185.05	$ -	$ -	$ -	$ -	$ -
$ 241.18	$ 241.18	$ -	$ 241.18	$ 241.18	$ -	$ -	$ -	$ -	$ -
$ 252.49	$ 252.49	$ -	$ 252.49	$ 252.49	$ -	$ -	$ -	$ -	$ -

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UPMC HEALTH COVERAGE INC.**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2018**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Warren, Venango, Forest, Clarion, Mckean, Mercer	1.000	1.000
Rating Area 2	Elk, Cameron, Potter	1.000	1.000
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	1.000	1.000
Rating Area 5	Cambria, Blair, Clearfield, Bedford, Somerset, Jefferson, Huntingdon	1.000	1.000
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Standard	1, 2, 4, 5	1.119	1	

UPMC Health Coverage, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0020055	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	HMO	Silver	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020065	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	HMO	Platinum	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020066	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020067	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	HMO	Platinum	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020068	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020069	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020070	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	HMO	Bronze	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020071	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	HMO	Platinum	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

62560PA0020072	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	HMO	Platinum	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020073	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020074	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020075	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020076	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020077	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020078	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	HMO	Silver	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020079	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	HMO	Bronze	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020080	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

62560PA0020081	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	HMO	Gold	On and Off	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

Company Name: UPMC Health Coverage, Inc.
Market: Small Group
Product: HMO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** 31-Dec-18

HIOS Plan ID (On Exchange)=>	62560PA0020055		62560PA0020055		62560PA0020055		62560PA0020055		62560PA0020065		62560PA0020065		62560PA0020065		62560PA0020065		62560PA
HIOS Plan ID (Off Exchange)=>	62560PA0020055		62560PA0020055		62560PA0020055		62560PA0020055		62560PA0020065		62560PA0020065		62560PA0020065		62560PA0020065		62560PA
Plan Marketing Name =>	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network		UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network		UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network		UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network		UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network		UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network		UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network		UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network		UPMC Sma Advantage Gol $25/$50 - Stan
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMC
Rating Area =>	1		2		4		5		1		2		4		5		1
Network =>	IMO - 28C Standard Referral w/		IMO - 28C Standard Referral w/		IMO - 28C Standard Referral w/		IMO - 28C Standard Referral w/		IMO - 28C Standard Referral w/		IMO - 28C Standard Referral w/		IMO - 28C Standard Referral w/		IMO - 28C Standard Referral w/		IMO - 28C Stand
Metal =>	Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Go
Deductible =>	$3,000/$6,000		$3,000/$6,000		$3,000/$6,000		$3,000/$6,000		$0/$0		$0/$0		$0/$0		$0/$0		$1,000/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$30 / $50		$30 / $50		$30 / $50		$30 / $50		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$25 /
OOP Maximum =>	$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$1,300/$2,600		$1,300/$2,600		$1,300/$2,600		$1,300/$2,600		$5,000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$156.75	$156.75	$156.75	$156.75	$156.75	$156.75	$156.75	$156.75	$253.48	$253.48	$253.48	$253.48	$253.48	$253.48	$253.48	$253.48	$187.73
15	$170.68	$170.68	$170.68	$170.68	$170.68	$170.68	$170.68	$170.68	$276.01	$276.01	$276.01	$276.01	$276.01	$276.01	$276.01	$276.01	$204.42
16	$176.01	$176.01	$176.01	$176.01	$176.01	$176.01	$176.01	$176.01	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$284.62	$210.80
17	$181.34	$181.34	$181.34	$181.34	$181.34	$181.34	$181.34	$181.34	$293.24	$293.24	$293.24	$293.24	$293.24	$293.24	$293.24	$293.24	$217.18
18	$187.07	$187.07	$187.07	$187.07	$187.07	$187.07	$187.07	$187.07	$302.51	$302.51	$302.51	$302.51	$302.51	$302.51	$302.51	$302.51	$224.05
19	$192.81	$192.81	$192.81	$192.81	$192.81	$192.81	$192.81	$192.81	$311.79	$311.79	$311.79	$311.79	$311.79	$311.79	$311.79	$311.79	$230.92
20	$198.75	$198.75	$198.75	$198.75	$198.75	$198.75	$198.75	$198.75	$321.40	$321.40	$321.40	$321.40	$321.40	$321.40	$321.40	$321.40	$238.04
21	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$245.40
22	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$245.40
23	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$245.40
24	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$245.40
25	$205.72	$205.72	$205.72	$205.72	$205.72	$205.72	$205.72	$205.72	$332.67	$332.67	$332.67	$332.67	$332.67	$332.67	$332.67	$332.67	$246.38
26	$209.82	$209.82	$209.82	$209.82	$209.82	$209.82	$209.82	$209.82	$339.29	$339.29	$339.29	$339.29	$339.29	$339.29	$339.29	$339.29	$251.29
27	$214.74	$214.74	$214.74	$214.74	$214.74	$214.74	$214.74	$214.74	$347.24	$347.24	$347.24	$347.24	$347.24	$347.24	$347.24	$347.24	$257.18
28	$222.73	$222.73	$222.73	$222.73	$222.73	$222.73	$222.73	$222.73	$360.17	$360.17	$360.17	$360.17	$360.17	$360.17	$360.17	$360.17	$266.75
29	$229.28	$229.28	$229.28	$229.28	$229.28	$229.28	$229.28	$229.28	$370.77	$370.77	$370.77	$370.77	$370.77	$370.77	$370.77	$370.77	$274.60
30	$232.56	$232.56	$232.56	$232.56	$232.56	$232.56	$232.56	$232.56	$376.07	$376.07	$376.07	$376.07	$376.07	$376.07	$376.07	$376.07	$278.53
31	$237.48	$237.48	$237.48	$237.48	$237.48	$237.48	$237.48	$237.48	$384.02	$384.02	$384.02	$384.02	$384.02	$384.02	$384.02	$384.02	$284.42
32	$242.40	$242.40	$242.40	$242.40	$242.40	$242.40	$242.40	$242.40	$391.98	$391.98	$391.98	$391.98	$391.98	$391.98	$391.98	$391.98	$290.31
33	$245.47	$245.47	$245.47	$245.47	$245.47	$245.47	$245.47	$245.47	$396.95	$396.95	$396.95	$396.95	$396.95	$396.95	$396.95	$396.95	$293.99
34	$248.75	$248.75	$248.75	$248.75	$248.75	$248.75	$248.75	$248.75	$402.25	$402.25	$402.25	$402.25	$402.25	$402.25	$402.25	$402.25	$297.92
35	$250.39	$250.39	$250.39	$250.39	$250.39	$250.39	$250.39	$250.39	$404.90	$404.90	$404.90	$404.90	$404.90	$404.90	$404.90	$404.90	$299.88
36	$252.03	$252.03	$252.03	$252.03	$252.03	$252.03	$252.03	$252.03	$407.55	$407.55	$407.55	$407.55	$407.55	$407.55	$407.55	$407.55	$301.84
37	$253.67	$253.67	$253.67	$253.67	$253.67	$253.67	$253.67	$253.67	$410.20	$410.20	$410.20	$410.20	$410.20	$410.20	$410.20	$410.20	$303.81
38	$255.31	$255.31	$255.31	$255.31	$255.31	$255.31	$255.31	$255.31	$412.85	$412.85	$412.85	$412.85	$412.85	$412.85	$412.85	$412.85	$305.77
39	$258.58	$258.58	$258.58	$258.58	$258.58	$258.58	$258.58	$258.58	$418.15	$418.15	$418.15	$418.15	$418.15	$418.15	$418.15	$418.15	$309.69
40	$261.86	$261.86	$261.86	$261.86	$261.86	$261.86	$261.86	$261.86	$423.45	$423.45	$423.45	$423.45	$423.45	$423.45	$423.45	$423.45	$313.62
41	$266.78	$266.78	$266.78	$266.78	$266.78	$266.78	$266.78	$266.78	$431.40	$431.40	$431.40	$431.40	$431.40	$431.40	$431.40	$431.40	$319.51
42	$271.49	$271.49	$271.49	$271.49	$271.49	$271.49	$271.49	$271.49	$439.03	$439.03	$439.03	$439.03	$439.03	$439.03	$439.03	$439.03	$325.16
43	$278.05	$278.05	$278.05	$278.05	$278.05	$278.05	$278.05	$278.05	$449.63	$449.63	$449.63	$449.63	$449.63	$449.63	$449.63	$449.63	$333.01
44	$286.25	$286.25	$286.25	$286.25	$286.25	$286.25	$286.25	$286.25	$462.88	$462.88	$462.88	$462.88	$462.88	$462.88	$462.88	$462.88	$342.82
45	$295.88	$295.88	$295.88	$295.88	$295.88	$295.88	$295.88	$295.88	$478.45	$478.45	$478.45	$478.45	$478.45	$478.45	$478.45	$478.45	$354.36
46	$307.35	$307.35	$307.35	$307.35	$307.35	$307.35	$307.35	$307.35	$497.01	$497.01	$497.01	$497.01	$497.01	$497.01	$497.01	$497.01	$368.10
47	$320.26	$320.26	$320.26	$320.26	$320.26	$320.26	$320.26	$320.26	$517.88	$517.88	$517.88	$517.88	$517.88	$517.88	$517.88	$517.88	$383.56
48	$335.01	$335.01	$335.01	$335.01	$335.01	$335.01	$335.01	$335.01	$541.74	$541.74	$541.74	$541.74	$541.74	$541.74	$541.74	$541.74	$401.23
49	$349.56	$349.56	$349.56	$349.56	$349.56	$349.56	$349.56	$349.56	$565.27	$565.27	$565.27	$565.27	$565.27	$565.27	$565.27	$565.27	$418.65
50	$365.95	$365.95	$365.95	$365.95	$365.95	$365.95	$365.95	$365.95	$591.77	$591.77	$591.77	$591.77	$591.77	$591.77	$591.77	$591.77	$438.28
51	$382.14	$382.14	$382.14	$382.14	$382.14	$382.14	$382.14	$382.14	$617.95	$617.95	$617.95	$617.95	$617.95	$617.95	$617.95	$617.95	$457.67
52	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96	$646.78	$646.78	$646.78	$646.78	$646.78	$646.78	$646.78	$646.78	$479.02
53	$418.00	$418.00	$418.00	$418.00	$418.00	$418.00	$418.00	$418.00	$675.93	$675.93	$675.93	$675.93	$675.93	$675.93	$675.93	$675.93	$500.62
54	$437.46	$437.46	$437.46	$437.46	$437.46	$437.46	$437.46	$437.46	$707.41	$707.41	$707.41	$707.41	$707.41	$707.41	$707.41	$707.41	$523.93
55	$456.93	$456.93	$456.93	$456.93	$456.93	$456.93	$456.93	$456.93	$738.89	$738.89	$738.89	$738.89	$738.89	$738.89	$738.89	$738.89	$547.24
56	$478.03	$478.03	$478.03	$478.03	$478.03	$478.03	$478.03	$478.03	$773.02	$773.02	$773.02	$773.02	$773.02	$773.02	$773.02	$773.02	$572.52
57	$499.34	$499.34	$499.34	$499.34	$499.34	$499.34	$499.34	$499.34	$807.48	$807.48	$807.48	$807.48	$807.48	$807.48	$807.48	$807.48	$598.04
58	$522.09	$522.09	$522.09	$522.09	$522.09	$522.09	$522.09	$522.09	$844.25	$844.25	$844.25	$844.25	$844.25	$844.25	$844.25	$844.25	$625.28
59	$533.35	$533.35	$533.35	$533.35	$533.35	$533.35	$533.35	$533.35	$862.48	$862.48	$862.48	$862.48	$862.48	$862.48	$862.48	$862.48	$638.78
60	$556.10	$556.10	$556.10	$556.10	$556.10	$556.10	$556.10	$556.10	$899.26	$899.26	$899.26	$899.26	$899.26	$899.26	$899.26	$899.26	$666.02
61	$575.77	$575.77	$575.77	$575.77	$575.77	$575.77	$575.77	$575.77	$931.07	$931.07	$931.07	$931.07	$931.07	$931.07	$931.07	$931.07	$689.57
62	$588.68	$588.68	$588.68	$588.68	$588.68	$588.68	$588.68	$588.68	$951.94	$951.94	$951.94	$951.94	$951.94	$951.94	$951.94	$951.94	$705.03
63	$604.86	$604.86	$604.86	$604.86	$604.86	$604.86	$604.86	$604.86	$978.12	$978.12	$978.12	$978.12	$978.12	$978.12	$978.12	$978.12	$724.42
64+	$614.70	$614.70	$614.70	$614.70	$614.70	$614.70	$614.70	$614.70	$994.02	$994.02	$994.02	$994.02	$994.02	$994.02	$994.02	$994.02	$736.20

0020066	62560PA0020066		62560PA0020066		62560PA0020066		62560PA0020067		62560PA0020067		62560PA0020067		62560PA0020067		62560PA0020068		62560PA0020068		62560PA
0020066	62560PA0020066		62560PA0020066		62560PA0020066		62560PA0020067		62560PA0020067		62560PA0020067		62560PA0020067		62560PA0020068		62560PA0020068		62560PA
ll Business d HMO $1,000 dard Network	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network		UPMC Sma Advantage Gol $20/$40 - Stan	
OF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMC
1	2		4		5		1		2		4		5		1		2		4
lard Referral w/	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Stand		
old	Gold		Gold		Gold		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Go
/$2,000	$1,000/$2,000		$1,000/$2,000		$1,000/$2,000		$500/$1000		$500/$1000		$500/$1000		$500/$1000		$2,000/$4,000		$2,000/$4,000		$2,000/
0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
/ $50	$25 / $50		$25 / $50		$25 / $50		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 /
$10,000	$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$1,000/$2,000		$1,000/$2,000		$1,000/$2,000		$1,000/$2,000		$5,000/$10,000		$5,000/$10,000		$5,000/
es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
$187.73	$187.73	$187.73	$187.73	$187.73	$187.73	$187.73	$248.56	$248.56	$248.56	$248.56	$248.56	$248.56	$248.56	$248.56	$185.82	$185.82	$185.82	$185.82	$185.82
$204.42	$204.42	$204.42	$204.42	$204.42	$204.42	$204.42	$270.65	$270.65	$270.65	$270.65	$270.65	$270.65	$270.65	$270.65	$202.34	$202.34	$202.34	$202.34	$202.34
$210.80	$210.80	$210.80	$210.80	$210.80	$210.80	$210.80	$279.10	$279.10	$279.10	$279.10	$279.10	$279.10	$279.10	$279.10	$208.65	$208.65	$208.65	$208.65	$208.65
$217.18	$217.18	$217.18	$217.18	$217.18	$217.18	$217.18	$287.55	$287.55	$287.55	$287.55	$287.55	$287.55	$287.55	$287.55	$214.97	$214.97	$214.97	$214.97	$214.97
$224.05	$224.05	$224.05	$224.05	$224.05	$224.05	$224.05	$296.64	$296.64	$296.64	$296.64	$296.64	$296.64	$296.64	$296.64	$221.77	$221.77	$221.77	$221.77	$221.77
$230.92	$230.92	$230.92	$230.92	$230.92	$230.92	$230.92	$305.74	$305.74	$305.74	$305.74	$305.74	$305.74	$305.74	$305.74	$228.57	$228.57	$228.57	$228.57	$228.57
$238.04	$238.04	$238.04	$238.04	$238.04	$238.04	$238.04	$315.16	$315.16	$315.16	$315.16	$315.16	$315.16	$315.16	$315.16	$235.61	$235.61	$235.61	$235.61	$235.61
$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$242.90	$242.90	$242.90	$242.90	$242.90
$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$242.90	$242.90	$242.90	$242.90	$242.90
$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$242.90	$242.90	$242.90	$242.90	$242.90
$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$242.90	$242.90	$242.90	$242.90	$242.90
$246.38	$246.38	$246.38	$246.38	$246.38	$246.38	$246.38	$326.21	$326.21	$326.21	$326.21	$326.21	$326.21	$326.21	$326.21	$243.87	$243.87	$243.87	$243.87	$243.87
$251.29	$251.29	$251.29	$251.29	$251.29	$251.29	$251.29	$332.71	$332.71	$332.71	$332.71	$332.71	$332.71	$332.71	$332.71	$248.73	$248.73	$248.73	$248.73	$248.73
$257.18	$257.18	$257.18	$257.18	$257.18	$257.18	$257.18	$340.51	$340.51	$340.51	$340.51	$340.51	$340.51	$340.51	$340.51	$254.56	$254.56	$254.56	$254.56	$254.56
$266.75	$266.75	$266.75	$266.75	$266.75	$266.75	$266.75	$353.18	$353.18	$353.18	$353.18	$353.18	$353.18	$353.18	$353.18	$264.03	$264.03	$264.03	$264.03	$264.03
$274.60	$274.60	$274.60	$274.60	$274.60	$274.60	$274.60	$363.57	$363.57	$363.57	$363.57	$363.57	$363.57	$363.57	$363.57	$271.81	$271.81	$271.81	$271.81	$271.81
$278.53	$278.53	$278.53	$278.53	$278.53	$278.53	$278.53	$368.77	$368.77	$368.77	$368.77	$368.77	$368.77	$368.77	$368.77	$275.69	$275.69	$275.69	$275.69	$275.69
$284.42	$284.42	$284.42	$284.42	$284.42	$284.42	$284.42	$376.57	$376.57	$376.57	$376.57	$376.57	$376.57	$376.57	$376.57	$281.52	$281.52	$281.52	$281.52	$281.52
$290.31	$290.31	$290.31	$290.31	$290.31	$290.31	$290.31	$384.37	$384.37	$384.37	$384.37	$384.37	$384.37	$384.37	$384.37	$287.35	$287.35	$287.35	$287.35	$287.35
$293.99	$293.99	$293.99	$293.99	$293.99	$293.99	$293.99	$389.24	$389.24	$389.24	$389.24	$389.24	$389.24	$389.24	$389.24	$290.99	$290.99	$290.99	$290.99	$290.99
$297.92	$297.92	$297.92	$297.92	$297.92	$297.92	$297.92	$394.44	$394.44	$394.44	$394.44	$394.44	$394.44	$394.44	$394.44	$294.88	$294.88	$294.88	$294.88	$294.88
$299.88	$299.88	$299.88	$299.88	$299.88	$299.88	$299.88	$397.04	$397.04	$397.04	$397.04	$397.04	$397.04	$397.04	$397.04	$296.82	$296.82	$296.82	$296.82	$296.82
$301.84	$301.84	$301.84	$301.84	$301.84	$301.84	$301.84	$399.64	$399.64	$399.64	$399.64	$399.64	$399.64	$399.64	$399.64	$298.77	$298.77	$298.77	$298.77	$298.77
$303.81	$303.81	$303.81	$303.81	$303.81	$303.81	$303.81	$402.24	$402.24	$402.24	$402.24	$402.24	$402.24	$402.24	$402.24	$300.71	$300.71	$300.71	$300.71	$300.71
$305.77	$305.77	$305.77	$305.77	$305.77	$305.77	$305.77	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84	$302.65	$302.65	$302.65	$302.65	$302.65
$309.69	$309.69	$309.69	$309.69	$309.69	$309.69	$309.69	$410.04	$410.04	$410.04	$410.04	$410.04	$410.04	$410.04	$410.04	$306.54	$306.54	$306.54	$306.54	$306.54
$313.62	$313.62	$313.62	$313.62	$313.62	$313.62	$313.62	$415.23	$415.23	$415.23	$415.23	$415.23	$415.23	$415.23	$415.23	$310.43	$310.43	$310.43	$310.43	$310.43
$319.51	$319.51	$319.51	$319.51	$319.51	$319.51	$319.51	$423.03	$423.03	$423.03	$423.03	$423.03	$423.03	$423.03	$423.03	$316.26	$316.26	$316.26	$316.26	$316.26
$325.16	$325.16	$325.16	$325.16	$325.16	$325.16	$325.16	$430.51	$430.51	$430.51	$430.51	$430.51	$430.51	$430.51	$430.51	$321.84	$321.84	$321.84	$321.84	$321.84
$333.01	$333.01	$333.01	$333.01	$333.01	$333.01	$333.01	$440.90	$440.90	$440.90	$440.90	$440.90	$440.90	$440.90	$440.90	$329.62	$329.62	$329.62	$329.62	$329.62
$342.82	$342.82	$342.82	$342.82	$342.82	$342.82	$342.82	$453.90	$453.90	$453.90	$453.90	$453.90	$453.90	$453.90	$453.90	$339.33	$339.33	$339.33	$339.33	$339.33
$354.36	$354.36	$354.36	$354.36	$354.36	$354.36	$354.36	$469.17	$469.17	$469.17	$469.17	$469.17	$469.17	$469.17	$469.17	$350.75	$350.75	$350.75	$350.75	$350.75
$368.10	$368.10	$368.10	$368.10	$368.10	$368.10	$368.10	$487.37	$487.37	$487.37	$487.37	$487.37	$487.37	$487.37	$487.37	$364.35	$364.35	$364.35	$364.35	$364.35
$383.56	$383.56	$383.56	$383.56	$383.56	$383.56	$383.56	$507.83	$507.83	$507.83	$507.83	$507.83	$507.83	$507.83	$507.83	$379.65	$379.65	$379.65	$379.65	$379.65
$401.23	$401.23	$401.23	$401.23	$401.23	$401.23	$401.23	$531.23	$531.23	$531.23	$531.23	$531.23	$531.23	$531.23	$531.23	$397.14	$397.14	$397.14	$397.14	$397.14
$418.65	$418.65	$418.65	$418.65	$418.65	$418.65	$418.65	$554.30	$554.30	$554.30	$554.30	$554.30	$554.30	$554.30	$554.30	$414.39	$414.39	$414.39	$414.39	$414.39
$438.28	$438.28	$438.28	$438.28	$438.28	$438.28	$438.28	$580.29	$580.29	$580.29	$580.29	$580.29	$580.29	$580.29	$580.29	$433.82	$433.82	$433.82	$433.82	$433.82
$457.67	$457.67	$457.67	$457.67	$457.67	$457.67	$457.67	$605.96	$605.96	$605.96	$605.96	$605.96	$605.96	$605.96	$605.96	$453.01	$453.01	$453.01	$453.01	$453.01
$479.02	$479.02	$479.02	$479.02	$479.02	$479.02	$479.02	$634.22	$634.22	$634.22	$634.22	$634.22	$634.22	$634.22	$634.22	$474.14	$474.14	$474.14	$474.14	$474.14
$500.62	$500.62	$500.62	$500.62	$500.62	$500.62	$500.62	$662.82	$662.82	$662.82	$662.82	$662.82	$662.82	$662.82	$662.82	$495.52	$495.52	$495.52	$495.52	$495.52
$523.93	$523.93	$523.93	$523.93	$523.93	$523.93	$523.93	$693.68	$693.68	$693.68	$693.68	$693.68	$693.68	$693.68	$693.68	$518.59	$518.59	$518.59	$518.59	$518.59
$547.24	$547.24	$547.24	$547.24	$547.24	$547.24	$547.24	$724.55	$724.55	$724.55	$724.55	$724.55	$724.55	$724.55	$724.55	$541.67	$541.67	$541.67	$541.67	$541.67
$572.52	$572.52	$572.52	$572.52	$572.52	$572.52	$572.52	$758.02	$758.02	$758.02	$758.02	$758.02	$758.02	$758.02	$758.02	$566.69	$566.69	$566.69	$566.69	$566.69
$598.04	$598.04	$598.04	$598.04	$598.04	$598.04	$598.04	$791.81	$791.81	$791.81	$791.81	$791.81	$791.81	$791.81	$791.81	$591.95	$591.95	$591.95	$591.95	$591.95
$625.28	$625.28	$625.28	$625.28	$625.28	$625.28	$625.28	$827.87	$827.87	$827.87	$827.87	$827.87	$827.87	$827.87	$827.87	$618.91	$618.91	$618.91	$618.91	$618.91
$638.78	$638.78	$638.78	$638.78	$638.78	$638.78	$638.78	$845.74	$845.74	$845.74	$845.74	$845.74	$845.74	$845.74	$845.74	$632.27	$632.27	$632.27	$632.27	$632.27
$666.02	$666.02	$666.02	$666.02	$666.02	$666.02	$666.02	$881.81	$881.81	$881.81	$881.81	$881.81	$881.81	$881.81	$881.81	$659.23	$659.23	$659.23	$659.23	$659.23
$689.57	$689.57	$689.57	$689.57	$689.57	$689.57	$689.57	$913.00	$913.00	$913.00	$913.00	$913.00	$913.00	$913.00	$913.00	$682.55	$682.55	$682.55	$682.55	$682.55
$705.03	$705.03	$705.03	$705.03	$705.03	$705.03	$705.03	$933.47	$933.47	$933.47	$933.47	$933.47	$933.47	$933.47	$933.47	$697.85	$697.85	$697.85	$697.85	$697.85
$724.42	$724.42	$724.42	$724.42	$724.42	$724.42	$724.42	$959.13	$959.13	$959.13	$959.13	$959.13	$959.13	$959.13	$959.13	$717.04	$717.04	$717.04	$717.04	$717.04
$736.20	$736.20	$736.20	$736.20	$736.20	$736.20	$736.20	$974.73	$974.73	$974.73	$974.73	$974.73	$974.73	$974.73	$974.73	$728.70	$728.70	$728.70	$728.70	$728.70

0020068	62560PA0020068		62560PA0020069		62560PA0020069		62560PA0020069		62560PA0020069		62560PA0020070		62560PA0020070		62560PA0020070		62560PA0020070		62560PA
0020068	62560PA0020068		62560PA0020069		62560PA0020069		62560PA0020069		62560PA0020069		62560PA0020070		62560PA0020070		62560PA0020070		62560PA0020070		62560PA
ll Business d HMO $2,000 dard Network	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Sma Advantage Pl $10/$25 - Stan	
OF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
1	5		1		2		4		5		1		2		4		5		1
lard Referral w/	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Stand	
old	Gold		Gold		Gold		Gold		Gold		Bronze		Bronze		Bronze		Bronze		Plati
/$4,000	$2,000/$4,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$6,850/$13,700		$6,850/$13,700		$6,850/$13,700		$6,850/$13,700		$0/
0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
/ $40	$20 / $40		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$0/ $0		$0/ $0		$0/ $0		$0/ $0		$10 /
$10,000	$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$7,150/$14,300		$7,150/$14,300		$7,150/$14,300		$7,150/$14,300		$1,300/
es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
$185.82	$185.82	$185.82	$185.63	$185.63	$185.63	$185.63	$185.63	$185.63	$185.63	$185.63	$141.56	$141.56	$141.56	$141.56	$141.56	$141.56	$141.56	$141.56	$251.33
$202.34	$202.34	$202.34	$202.13	$202.13	$202.13	$202.13	$202.13	$202.13	$202.13	$202.13	$154.15	$154.15	$154.15	$154.15	$154.15	$154.15	$154.15	$154.15	$273.67
$208.65	$208.65	$208.65	$208.44	$208.44	$208.44	$208.44	$208.44	$208.44	$208.44	$208.44	$158.96	$158.96	$158.96	$158.96	$158.96	$158.96	$158.96	$158.96	$282.21
$214.97	$214.97	$214.97	$214.75	$214.75	$214.75	$214.75	$214.75	$214.75	$214.75	$214.75	$163.77	$163.77	$163.77	$163.77	$163.77	$163.77	$163.77	$163.77	$290.75
$221.77	$221.77	$221.77	$221.54	$221.54	$221.54	$221.54	$221.54	$221.54	$221.54	$221.54	$168.95	$168.95	$168.95	$168.95	$168.95	$168.95	$168.95	$168.95	$299.95
$228.57	$228.57	$228.57	$228.33	$228.33	$228.33	$228.33	$228.33	$228.33	$228.33	$228.33	$174.13	$174.13	$174.13	$174.13	$174.13	$174.13	$174.13	$174.13	$309.15
$235.61	$235.61	$235.61	$235.37	$235.37	$235.37	$235.37	$235.37	$235.37	$235.37	$235.37	$179.50	$179.50	$179.50	$179.50	$179.50	$179.50	$179.50	$179.50	$318.67
$242.90	$242.90	$242.90	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$328.53
$242.90	$242.90	$242.90	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$328.53
$242.90	$242.90	$242.90	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$328.53
$242.90	$242.90	$242.90	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$328.53
$243.87	$243.87	$243.87	$243.62	$243.62	$243.62	$243.62	$243.62	$243.62	$243.62	$243.62	$185.79	$185.79	$185.79	$185.79	$185.79	$185.79	$185.79	$185.79	$329.84
$248.73	$248.73	$248.73	$248.47	$248.47	$248.47	$248.47	$248.47	$248.47	$248.47	$248.47	$189.49	$189.49	$189.49	$189.49	$189.49	$189.49	$189.49	$189.49	$336.41
$254.56	$254.56	$254.56	$254.30	$254.30	$254.30	$254.30	$254.30	$254.30	$254.30	$254.30	$193.93	$193.93	$193.93	$193.93	$193.93	$193.93	$193.93	$193.93	$344.30
$264.03	$264.03	$264.03	$263.76	$263.76	$263.76	$263.76	$263.76	$263.76	$263.76	$263.76	$201.15	$201.15	$201.15	$201.15	$201.15	$201.15	$201.15	$201.15	$357.11
$271.81	$271.81	$271.81	$271.53	$271.53	$271.53	$271.53	$271.53	$271.53	$271.53	$271.53	$207.07	$207.07	$207.07	$207.07	$207.07	$207.07	$207.07	$207.07	$367.63
$275.69	$275.69	$275.69	$275.41	$275.41	$275.41	$275.41	$275.41	$275.41	$275.41	$275.41	$210.03	$210.03	$210.03	$210.03	$210.03	$210.03	$210.03	$210.03	$372.88
$281.52	$281.52	$281.52	$281.23	$281.23	$281.23	$281.23	$281.23	$281.23	$281.23	$281.23	$214.47	$214.47	$214.47	$214.47	$214.47	$214.47	$214.47	$214.47	$380.77
$287.35	$287.35	$287.35	$287.05	$287.05	$287.05	$287.05	$287.05	$287.05	$287.05	$287.05	$218.91	$218.91	$218.91	$218.91	$218.91	$218.91	$218.91	$218.91	$388.65
$290.99	$290.99	$290.99	$290.69	$290.69	$290.69	$290.69	$290.69	$290.69	$290.69	$290.69	$221.69	$221.69	$221.69	$221.69	$221.69	$221.69	$221.69	$221.69	$393.58
$294.88	$294.88	$294.88	$294.58	$294.58	$294.58	$294.58	$294.58	$294.58	$294.58	$294.58	$224.65	$224.65	$224.65	$224.65	$224.65	$224.65	$224.65	$224.65	$398.84
$296.82	$296.82	$296.82	$296.52	$296.52	$296.52	$296.52	$296.52	$296.52	$296.52	$296.52	$226.13	$226.13	$226.13	$226.13	$226.13	$226.13	$226.13	$226.13	$401.46
$298.77	$298.77	$298.77	$298.46	$298.46	$298.46	$298.46	$298.46	$298.46	$298.46	$298.46	$227.61	$227.61	$227.61	$227.61	$227.61	$227.61	$227.61	$227.61	$404.09
$300.71	$300.71	$300.71	$300.40	$300.40	$300.40	$300.40	$300.40	$300.40	$300.40	$300.40	$229.09	$229.09	$229.09	$229.09	$229.09	$229.09	$229.09	$229.09	$406.72
$302.65	$302.65	$302.65	$302.34	$302.34	$302.34	$302.34	$302.34	$302.34	$302.34	$302.34	$230.57	$230.57	$230.57	$230.57	$230.57	$230.57	$230.57	$230.57	$409.35
$306.54	$306.54	$306.54	$306.22	$306.22	$306.22	$306.22	$306.22	$306.22	$306.22	$306.22	$233.53	$233.53	$233.53	$233.53	$233.53	$233.53	$233.53	$233.53	$414.60
$310.43	$310.43	$310.43	$310.11	$310.11	$310.11	$310.11	$310.11	$310.11	$310.11	$310.11	$236.49	$236.49	$236.49	$236.49	$236.49	$236.49	$236.49	$236.49	$419.86
$316.26	$316.26	$316.26	$315.93	$315.93	$315.93	$315.93	$315.93	$315.93	$315.93	$315.93	$240.94	$240.94	$240.94	$240.94	$240.94	$240.94	$240.94	$240.94	$427.75
$321.84	$321.84	$321.84	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$245.19	$245.19	$245.19	$245.19	$245.19	$245.19	$245.19	$245.19	$435.30
$329.62	$329.62	$329.62	$329.28	$329.28	$329.28	$329.28	$329.28	$329.28	$329.28	$329.28	$251.11	$251.11	$251.11	$251.11	$251.11	$251.11	$251.11	$251.11	$445.82
$339.33	$339.33	$339.33	$338.98	$338.98	$338.98	$338.98	$338.98	$338.98	$338.98	$338.98	$258.51	$258.51	$258.51	$258.51	$258.51	$258.51	$258.51	$258.51	$458.96
$350.75	$350.75	$350.75	$350.39	$350.39	$350.39	$350.39	$350.39	$350.39	$350.39	$350.39	$267.21	$267.21	$267.21	$267.21	$267.21	$267.21	$267.21	$267.21	$474.40
$364.35	$364.35	$364.35	$363.98	$363.98	$363.98	$363.98	$363.98	$363.98	$363.98	$363.98	$277.58	$277.58	$277.58	$277.58	$277.58	$277.58	$277.58	$277.58	$492.80
$379.65	$379.65	$379.65	$379.26	$379.26	$379.26	$379.26	$379.26	$379.26	$379.26	$379.26	$289.23	$289.23	$289.23	$289.23	$289.23	$289.23	$289.23	$289.23	$513.49
$397.14	$397.14	$397.14	$396.73	$396.73	$396.73	$396.73	$396.73	$396.73	$396.73	$396.73	$302.56	$302.56	$302.56	$302.56	$302.56	$302.56	$302.56	$302.56	$537.15
$414.39	$414.39	$414.39	$413.96	$413.96	$413.96	$413.96	$413.96	$413.96	$413.96	$413.96	$315.70	$315.70	$315.70	$315.70	$315.70	$315.70	$315.70	$315.70	$560.47
$433.82	$433.82	$433.82	$433.37	$433.37	$433.37	$433.37	$433.37	$433.37	$433.37	$433.37	$330.50	$330.50	$330.50	$330.50	$330.50	$330.50	$330.50	$330.50	$586.75
$453.01	$453.01	$453.01	$452.54	$452.54	$452.54	$452.54	$452.54	$452.54	$452.54	$452.54	$345.12	$345.12	$345.12	$345.12	$345.12	$345.12	$345.12	$345.12	$612.71
$474.14	$474.14	$474.14	$473.65	$473.65	$473.65	$473.65	$473.65	$473.65	$473.65	$473.65	$361.22	$361.22	$361.22	$361.22	$361.22	$361.22	$361.22	$361.22	$641.29
$495.52	$495.52	$495.52	$495.01	$495.01	$495.01	$495.01	$495.01	$495.01	$495.01	$495.01	$377.50	$377.50	$377.50	$377.50	$377.50	$377.50	$377.50	$377.50	$670.20
$518.59	$518.59	$518.59	$518.06	$518.06	$518.06	$518.06	$518.06	$518.06	$518.06	$518.06	$395.08	$395.08	$395.08	$395.08	$395.08	$395.08	$395.08	$395.08	$701.41
$541.67	$541.67	$541.67	$541.11	$541.11	$541.11	$541.11	$541.11	$541.11	$541.11	$541.11	$412.66	$412.66	$412.66	$412.66	$412.66	$412.66	$412.66	$412.66	$732.62
$566.69	$566.69	$566.69	$566.10	$566.10	$566.10	$566.10	$566.10	$566.10	$566.10	$566.10	$431.72	$431.72	$431.72	$431.72	$431.72	$431.72	$431.72	$431.72	$766.46
$591.95	$591.95	$591.95	$591.34	$591.34	$591.34	$591.34	$591.34	$591.34	$591.34	$591.34	$450.97	$450.97	$450.97	$450.97	$450.97	$450.97	$450.97	$450.97	$800.63
$618.91	$618.91	$618.91	$618.27	$618.27	$618.27	$618.27	$618.27	$618.27	$618.27	$618.27	$471.51	$471.51	$471.51	$471.51	$471.51	$471.51	$471.51	$471.51	$837.09
$632.27	$632.27	$632.27	$631.62	$631.62	$631.62	$631.62	$631.62	$631.62	$631.62	$631.62	$481.69	$481.69	$481.69	$481.69	$481.69	$481.69	$481.69	$481.69	$855.16
$659.23	$659.23	$659.23	$658.55	$658.55	$658.55	$658.55	$658.55	$658.55	$658.55	$658.55	$502.23	$502.23	$502.23	$502.23	$502.23	$502.23	$502.23	$502.23	$891.63
$682.55	$682.55	$682.55	$681.85	$681.85	$681.85	$681.85	$681.85	$681.85	$681.85	$681.85	$519.99	$519.99	$519.99	$519.99	$519.99	$519.99	$519.99	$519.99	$923.17
$697.85	$697.85	$697.85	$697.13	$697.13	$697.13	$697.13	$697.13	$697.13	$697.13	$697.13	$531.65	$531.65	$531.65	$531.65	$531.65	$531.65	$531.65	$531.65	$943.87
$717.04	$717.04	$717.04	$716.30	$716.30	$716.30	$716.30	$716.30	$716.30	$716.30	$716.30	$546.27	$546.27	$546.27	$546.27	$546.27	$546.27	$546.27	$546.27	$969.82
$728.70	$728.70	$728.70	$727.95	$727.95	$727.95	$727.95	$727.95	$727.95	$727.95	$727.95	$555.15	$555.15	$555.15	$555.15	$555.15	$555.15	$555.15	$555.15	$985.59

0020071	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020073		62560PA0020073		62560PA
0020071	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020073		62560PA0020073		62560PA
ll Business atinum HMO dard Network	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network		UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network		UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network		UPMC Sma Advantage Gol $25/$50 - Stan	
OF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
l	2		4		5		1		2		4		5		1		2		4
lard Referral w/	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Stand		
num	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Go
/$0	$0/$0		$0/$0		$0/$0		$500/$1000		$500/$1000		$500/$1000		$500/$1000		$1,000/$2,000		$1,000/$2,000		$1,000/
0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
/ $25	$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$25 / $50		$25 / $50		$25 /
/$2,600	$1,300/$2,600		$1,300/$2,600		$1,300/$2,600		$1,000/$2,000		$1,000/$2,000		$1,000/$2,000		$1,000/$2,000		$5,000/$10,000		$5,000/$10,000		$5,000/
es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
$251.33	$251.33	$251.33	$251.33	$251.33	$251.33	$251.33	$248.23	$248.23	$248.23	$248.23	$248.23	$248.23	$248.23	$248.23	$187.23	$187.23	$187.23	$187.23	$187.23
$273.67	$273.67	$273.67	$273.67	$273.67	$273.67	$273.67	$270.30	$270.30	$270.30	$270.30	$270.30	$270.30	$270.30	$270.30	$203.87	$203.87	$203.87	$203.87	$203.87
$282.21	$282.21	$282.21	$282.21	$282.21	$282.21	$282.21	$278.74	$278.74	$278.74	$278.74	$278.74	$278.74	$278.74	$278.74	$210.23	$210.23	$210.23	$210.23	$210.23
$290.75	$290.75	$290.75	$290.75	$290.75	$290.75	$290.75	$287.17	$287.17	$287.17	$287.17	$287.17	$287.17	$287.17	$287.17	$216.59	$216.59	$216.59	$216.59	$216.59
$299.95	$299.95	$299.95	$299.95	$299.95	$299.95	$299.95	$296.26	$296.26	$296.26	$296.26	$296.26	$296.26	$296.26	$296.26	$223.45	$223.45	$223.45	$223.45	$223.45
$309.15	$309.15	$309.15	$309.15	$309.15	$309.15	$309.15	$305.35	$305.35	$305.35	$305.35	$305.35	$305.35	$305.35	$305.35	$230.30	$230.30	$230.30	$230.30	$230.30
$318.67	$318.67	$318.67	$318.67	$318.67	$318.67	$318.67	$314.76	$314.76	$314.76	$314.76	$314.76	$314.76	$314.76	$314.76	$237.40	$237.40	$237.40	$237.40	$237.40
$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$244.74	$244.74	$244.74	$244.74	$244.74
$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$244.74	$244.74	$244.74	$244.74	$244.74
$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$244.74	$244.74	$244.74	$244.74	$244.74
$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$244.74	$244.74	$244.74	$244.74	$244.74
$329.84	$329.84	$329.84	$329.84	$329.84	$329.84	$329.84	$325.79	$325.79	$325.79	$325.79	$325.79	$325.79	$325.79	$325.79	$245.72	$245.72	$245.72	$245.72	$245.72
$336.41	$336.41	$336.41	$336.41	$336.41	$336.41	$336.41	$332.28	$332.28	$332.28	$332.28	$332.28	$332.28	$332.28	$332.28	$250.61	$250.61	$250.61	$250.61	$250.61
$344.30	$344.30	$344.30	$344.30	$344.30	$344.30	$344.30	$340.07	$340.07	$340.07	$340.07	$340.07	$340.07	$340.07	$340.07	$256.49	$256.49	$256.49	$256.49	$256.49
$357.11	$357.11	$357.11	$357.11	$357.11	$357.11	$357.11	$352.72	$352.72	$352.72	$352.72	$352.72	$352.72	$352.72	$352.72	$266.03	$266.03	$266.03	$266.03	$266.03
$367.63	$367.63	$367.63	$367.63	$367.63	$367.63	$367.63	$363.10	$363.10	$363.10	$363.10	$363.10	$363.10	$363.10	$363.10	$273.86	$273.86	$273.86	$273.86	$273.86
$372.88	$372.88	$372.88	$372.88	$372.88	$372.88	$372.88	$368.30	$368.30	$368.30	$368.30	$368.30	$368.30	$368.30	$368.30	$277.78	$277.78	$277.78	$277.78	$277.78
$380.77	$380.77	$380.77	$380.77	$380.77	$380.77	$380.77	$376.08	$376.08	$376.08	$376.08	$376.08	$376.08	$376.08	$376.08	$283.65	$283.65	$283.65	$283.65	$283.65
$388.65	$388.65	$388.65	$388.65	$388.65	$388.65	$388.65	$383.87	$383.87	$383.87	$383.87	$383.87	$383.87	$383.87	$383.87	$289.53	$289.53	$289.53	$289.53	$289.53
$393.58	$393.58	$393.58	$393.58	$393.58	$393.58	$393.58	$388.74	$388.74	$388.74	$388.74	$388.74	$388.74	$388.74	$388.74	$293.20	$293.20	$293.20	$293.20	$293.20
$398.84	$398.84	$398.84	$398.84	$398.84	$398.84	$398.84	$393.93	$393.93	$393.93	$393.93	$393.93	$393.93	$393.93	$393.93	$297.11	$297.11	$297.11	$297.11	$297.11
$401.46	$401.46	$401.46	$401.46	$401.46	$401.46	$401.46	$396.53	$396.53	$396.53	$396.53	$396.53	$396.53	$396.53	$396.53	$299.07	$299.07	$299.07	$299.07	$299.07
$404.09	$404.09	$404.09	$404.09	$404.09	$404.09	$404.09	$399.12	$399.12	$399.12	$399.12	$399.12	$399.12	$399.12	$399.12	$301.03	$301.03	$301.03	$301.03	$301.03
$406.72	$406.72	$406.72	$406.72	$406.72	$406.72	$406.72	$401.72	$401.72	$401.72	$401.72	$401.72	$401.72	$401.72	$401.72	$302.99	$302.99	$302.99	$302.99	$302.99
$409.35	$409.35	$409.35	$409.35	$409.35	$409.35	$409.35	$404.31	$404.31	$404.31	$404.31	$404.31	$404.31	$404.31	$404.31	$304.95	$304.95	$304.95	$304.95	$304.95
$414.60	$414.60	$414.60	$414.60	$414.60	$414.60	$414.60	$409.51	$409.51	$409.51	$409.51	$409.51	$409.51	$409.51	$409.51	$308.86	$308.86	$308.86	$308.86	$308.86
$419.86	$419.86	$419.86	$419.86	$419.86	$419.86	$419.86	$414.70	$414.70	$414.70	$414.70	$414.70	$414.70	$414.70	$414.70	$312.78	$312.78	$312.78	$312.78	$312.78
$427.75	$427.75	$427.75	$427.75	$427.75	$427.75	$427.75	$422.49	$422.49	$422.49	$422.49	$422.49	$422.49	$422.49	$422.49	$318.65	$318.65	$318.65	$318.65	$318.65
$435.30	$435.30	$435.30	$435.30	$435.30	$435.30	$435.30	$429.95	$429.95	$429.95	$429.95	$429.95	$429.95	$429.95	$429.95	$324.28	$324.28	$324.28	$324.28	$324.28
$445.82	$445.82	$445.82	$445.82	$445.82	$445.82	$445.82	$440.33	$440.33	$440.33	$440.33	$440.33	$440.33	$440.33	$440.33	$332.11	$332.11	$332.11	$332.11	$332.11
$458.96	$458.96	$458.96	$458.96	$458.96	$458.96	$458.96	$453.31	$453.31	$453.31	$453.31	$453.31	$453.31	$453.31	$453.31	$341.90	$341.90	$341.90	$341.90	$341.90
$474.40	$474.40	$474.40	$474.40	$474.40	$474.40	$474.40	$468.56	$468.56	$468.56	$468.56	$468.56	$468.56	$468.56	$468.56	$353.40	$353.40	$353.40	$353.40	$353.40
$492.80	$492.80	$492.80	$492.80	$492.80	$492.80	$492.80	$486.74	$486.74	$486.74	$486.74	$486.74	$486.74	$486.74	$486.74	$367.11	$367.11	$367.11	$367.11	$367.11
$513.49	$513.49	$513.49	$513.49	$513.49	$513.49	$513.49	$507.18	$507.18	$507.18	$507.18	$507.18	$507.18	$507.18	$507.18	$382.53	$382.53	$382.53	$382.53	$382.53
$537.15	$537.15	$537.15	$537.15	$537.15	$537.15	$537.15	$530.54	$530.54	$530.54	$530.54	$530.54	$530.54	$530.54	$530.54	$400.15	$400.15	$400.15	$400.15	$400.15
$560.47	$560.47	$560.47	$560.47	$560.47	$560.47	$560.47	$553.58	$553.58	$553.58	$553.58	$553.58	$553.58	$553.58	$553.58	$417.53	$417.53	$417.53	$417.53	$417.53
$586.75	$586.75	$586.75	$586.75	$586.75	$586.75	$586.75	$579.54	$579.54	$579.54	$579.54	$579.54	$579.54	$579.54	$579.54	$437.11	$437.11	$437.11	$437.11	$437.11
$612.71	$612.71	$612.71	$612.71	$612.71	$612.71	$612.71	$605.17	$605.17	$605.17	$605.17	$605.17	$605.17	$605.17	$605.17	$456.44	$456.44	$456.44	$456.44	$456.44
$641.29	$641.29	$641.29	$641.29	$641.29	$641.29	$641.29	$633.40	$633.40	$633.40	$633.40	$633.40	$633.40	$633.40	$633.40	$477.73	$477.73	$477.73	$477.73	$477.73
$670.20	$670.20	$670.20	$670.20	$670.20	$670.20	$670.20	$661.96	$661.96	$661.96	$661.96	$661.96	$661.96	$661.96	$661.96	$499.27	$499.27	$499.27	$499.27	$499.27
$701.41	$701.41	$701.41	$701.41	$701.41	$701.41	$701.41	$692.79	$692.79	$692.79	$692.79	$692.79	$692.79	$692.79	$692.79	$522.52	$522.52	$522.52	$522.52	$522.52
$732.62	$732.62	$732.62	$732.62	$732.62	$732.62	$732.62	$723.61	$723.61	$723.61	$723.61	$723.61	$723.61	$723.61	$723.61	$545.77	$545.77	$545.77	$545.77	$545.77
$766.46	$766.46	$766.46	$766.46	$766.46	$766.46	$766.46	$757.04	$757.04	$757.04	$757.04	$757.04	$757.04	$757.04	$757.04	$570.98	$570.98	$570.98	$570.98	$570.98
$800.63	$800.63	$800.63	$800.63	$800.63	$800.63	$800.63	$790.78	$790.78	$790.78	$790.78	$790.78	$790.78	$790.78	$790.78	$596.43	$596.43	$596.43	$596.43	$596.43
$837.09	$837.09	$837.09	$837.09	$837.09	$837.09	$837.09	$826.80	$826.80	$826.80	$826.80	$826.80	$826.80	$826.80	$826.80	$623.60	$623.60	$623.60	$623.60	$623.60
$855.16	$855.16	$855.16	$855.16	$855.16	$855.16	$855.16	$844.65	$844.65	$844.65	$844.65	$844.65	$844.65	$844.65	$844.65	$637.06	$637.06	$637.06	$637.06	$637.06
$891.63	$891.63	$891.63	$891.63	$891.63	$891.63	$891.63	$880.67	$880.67	$880.67	$880.67	$880.67	$880.67	$880.67	$880.67	$664.22	$664.22	$664.22	$664.22	$664.22
$923.17	$923.17	$923.17	$923.17	$923.17	$923.17	$923.17	$911.82	$911.82	$911.82	$911.82	$911.82	$911.82	$911.82	$911.82	$687.72	$687.72	$687.72	$687.72	$687.72
$943.87	$943.87	$943.87	$943.87	$943.87	$943.87	$943.87	$932.26	$932.26	$932.26	$932.26	$932.26	$932.26	$932.26	$932.26	$703.14	$703.14	$703.14	$703.14	$703.14
$969.82	$969.82	$969.82	$969.82	$969.82	$969.82	$969.82	$957.89	$957.89	$957.89	$957.89	$957.89	$957.89	$957.89	$957.89	$722.47	$722.47	$722.47	$722.47	$722.47
$985.59	$985.59	$985.59	$985.59	$985.59	$985.59	$985.59	$973.47	$973.47	$973.47	$973.47	$973.47	$973.47	$973.47	$973.47	$734.22	$734.22	$734.22	$734.22	$734.22

0020073	62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020075		62560PA0020075		62560PA0020075		62560PA0020075		62560PA
0020073	62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020075		62560PA0020075		62560PA0020075		62560PA0020075		62560PA
ll Business d HMO $1,000 dard Network	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Sma Advantage Gol $20/$40 - Stan	
OF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMC
1	5		1		2		4		5		1		2		4		5		1
lard Referral w/	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Stand	
old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
/$2,000	$1,000/$2,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$1,750/$3,500		$1,750/$3,500		$1,750/$3,500		$1,750/$3,500		$2,000/
0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
/ $50	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$20 /
$10,000	$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$4,000/$8,000		$4,000/$8,000		$4,000/$8,000		$4,000/$8,000		$5,000/
es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
$187.23	$187.23	$187.23	$184.90	$184.90	$184.90	$184.90	$184.90	$184.90	$184.90	$184.90	$183.88	$183.88	$183.88	$183.88	$183.88	$183.88	$183.88	$183.88	$185.18
$203.87	$203.87	$203.87	$201.34	$201.34	$201.34	$201.34	$201.34	$201.34	$201.34	$201.34	$200.22	$200.22	$200.22	$200.22	$200.22	$200.22	$200.22	$200.22	$201.64
$210.23	$210.23	$210.23	$207.62	$207.62	$207.62	$207.62	$207.62	$207.62	$207.62	$207.62	$206.47	$206.47	$206.47	$206.47	$206.47	$206.47	$206.47	$206.47	$207.94
$216.59	$216.59	$216.59	$213.90	$213.90	$213.90	$213.90	$213.90	$213.90	$213.90	$213.90	$212.72	$212.72	$212.72	$212.72	$212.72	$212.72	$212.72	$212.72	$214.23
$223.45	$223.45	$223.45	$220.67	$220.67	$220.67	$220.67	$220.67	$220.67	$220.67	$220.67	$219.45	$219.45	$219.45	$219.45	$219.45	$219.45	$219.45	$219.45	$221.01
$230.30	$230.30	$230.30	$227.44	$227.44	$227.44	$227.44	$227.44	$227.44	$227.44	$227.44	$226.18	$226.18	$226.18	$226.18	$226.18	$226.18	$226.18	$226.18	$227.79
$237.40	$237.40	$237.40	$234.45	$234.45	$234.45	$234.45	$234.45	$234.45	$234.45	$234.45	$233.15	$233.15	$233.15	$233.15	$233.15	$233.15	$233.15	$233.15	$234.81
$244.74	$244.74	$244.74	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$242.07
$244.74	$244.74	$244.74	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$242.07
$244.74	$244.74	$244.74	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$242.07
$244.74	$244.74	$244.74	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$242.07
$245.72	$245.72	$245.72	$242.67	$242.67	$242.67	$242.67	$242.67	$242.67	$242.67	$242.67	$241.32	$241.32	$241.32	$241.32	$241.32	$241.32	$241.32	$241.32	$243.04
$250.61	$250.61	$250.61	$247.50	$247.50	$247.50	$247.50	$247.50	$247.50	$247.50	$247.50	$246.13	$246.13	$246.13	$246.13	$246.13	$246.13	$246.13	$246.13	$247.88
$256.49	$256.49	$256.49	$253.30	$253.30	$253.30	$253.30	$253.30	$253.30	$253.30	$253.30	$251.90	$251.90	$251.90	$251.90	$251.90	$251.90	$251.90	$251.90	$253.69
$266.03	$266.03	$266.03	$262.73	$262.73	$262.73	$262.73	$262.73	$262.73	$262.73	$262.73	$261.27	$261.27	$261.27	$261.27	$261.27	$261.27	$261.27	$261.27	$263.13
$273.86	$273.86	$273.86	$270.46	$270.46	$270.46	$270.46	$270.46	$270.46	$270.46	$270.46	$268.96	$268.96	$268.96	$268.96	$268.96	$268.96	$268.96	$268.96	$270.88
$277.78	$277.78	$277.78	$274.33	$274.33	$274.33	$274.33	$274.33	$274.33	$274.33	$274.33	$272.81	$272.81	$272.81	$272.81	$272.81	$272.81	$272.81	$272.81	$274.75
$283.65	$283.65	$283.65	$280.13	$280.13	$280.13	$280.13	$280.13	$280.13	$280.13	$280.13	$278.58	$278.58	$278.58	$278.58	$278.58	$278.58	$278.58	$278.58	$280.56
$289.53	$289.53	$289.53	$285.93	$285.93	$285.93	$285.93	$285.93	$285.93	$285.93	$285.93	$284.35	$284.35	$284.35	$284.35	$284.35	$284.35	$284.35	$284.35	$286.37
$293.20	$293.20	$293.20	$289.56	$289.56	$289.56	$289.56	$289.56	$289.56	$289.56	$289.56	$287.95	$287.95	$287.95	$287.95	$287.95	$287.95	$287.95	$287.95	$290.00
$297.11	$297.11	$297.11	$293.42	$293.42	$293.42	$293.42	$293.42	$293.42	$293.42	$293.42	$291.80	$291.80	$291.80	$291.80	$291.80	$291.80	$291.80	$291.80	$293.87
$299.07	$299.07	$299.07	$295.36	$295.36	$295.36	$295.36	$295.36	$295.36	$295.36	$295.36	$293.72	$293.72	$293.72	$293.72	$293.72	$293.72	$293.72	$293.72	$295.81
$301.03	$301.03	$301.03	$297.29	$297.29	$297.29	$297.29	$297.29	$297.29	$297.29	$297.29	$295.64	$295.64	$295.64	$295.64	$295.64	$295.64	$295.64	$295.64	$297.75
$302.99	$302.99	$302.99	$299.22	$299.22	$299.22	$299.22	$299.22	$299.22	$299.22	$299.22	$297.57	$297.57	$297.57	$297.57	$297.57	$297.57	$297.57	$297.57	$299.68
$304.95	$304.95	$304.95	$301.16	$301.16	$301.16	$301.16	$301.16	$301.16	$301.16	$301.16	$299.49	$299.49	$299.49	$299.49	$299.49	$299.49	$299.49	$299.49	$301.62
$308.86	$308.86	$308.86	$305.03	$305.03	$305.03	$305.03	$305.03	$305.03	$305.03	$305.03	$303.33	$303.33	$303.33	$303.33	$303.33	$303.33	$303.33	$303.33	$305.49
$312.78	$312.78	$312.78	$308.89	$308.89	$308.89	$308.89	$308.89	$308.89	$308.89	$308.89	$307.18	$307.18	$307.18	$307.18	$307.18	$307.18	$307.18	$307.18	$309.37
$318.65	$318.65	$318.65	$314.69	$314.69	$314.69	$314.69	$314.69	$314.69	$314.69	$314.69	$312.95	$312.95	$312.95	$312.95	$312.95	$312.95	$312.95	$312.95	$315.18
$324.28	$324.28	$324.28	$320.25	$320.25	$320.25	$320.25	$320.25	$320.25	$320.25	$320.25	$318.48	$318.48	$318.48	$318.48	$318.48	$318.48	$318.48	$318.48	$320.74
$332.11	$332.11	$332.11	$327.99	$327.99	$327.99	$327.99	$327.99	$327.99	$327.99	$327.99	$326.17	$326.17	$326.17	$326.17	$326.17	$326.17	$326.17	$326.17	$328.49
$341.90	$341.90	$341.90	$337.65	$337.65	$337.65	$337.65	$337.65	$337.65	$337.65	$337.65	$335.78	$335.78	$335.78	$335.78	$335.78	$335.78	$335.78	$335.78	$338.17
$353.40	$353.40	$353.40	$349.01	$349.01	$349.01	$349.01	$349.01	$349.01	$349.01	$349.01	$347.08	$347.08	$347.08	$347.08	$347.08	$347.08	$347.08	$347.08	$349.55
$367.11	$367.11	$367.11	$362.55	$362.55	$362.55	$362.55	$362.55	$362.55	$362.55	$362.55	$360.54	$360.54	$360.54	$360.54	$360.54	$360.54	$360.54	$360.54	$363.11
$382.53	$382.53	$382.53	$377.78	$377.78	$377.78	$377.78	$377.78	$377.78	$377.78	$377.78	$375.68	$375.68	$375.68	$375.68	$375.68	$375.68	$375.68	$375.68	$378.36
$400.15	$400.15	$400.15	$395.18	$395.18	$395.18	$395.18	$395.18	$395.18	$395.18	$395.18	$392.99	$392.99	$392.99	$392.99	$392.99	$392.99	$392.99	$392.99	$395.78
$417.53	$417.53	$417.53	$412.34	$412.34	$412.34	$412.34	$412.34	$412.34	$412.34	$412.34	$410.05	$410.05	$410.05	$410.05	$410.05	$410.05	$410.05	$410.05	$412.97
$437.11	$437.11	$437.11	$431.68	$431.68	$431.68	$431.68	$431.68	$431.68	$431.68	$431.68	$429.28	$429.28	$429.28	$429.28	$429.28	$429.28	$429.28	$429.28	$432.34
$456.44	$456.44	$456.44	$450.77	$450.77	$450.77	$450.77	$450.77	$450.77	$450.77	$450.77	$448.27	$448.27	$448.27	$448.27	$448.27	$448.27	$448.27	$448.27	$451.46
$477.73	$477.73	$477.73	$471.80	$471.80	$471.80	$471.80	$471.80	$471.80	$471.80	$471.80	$469.18	$469.18	$469.18	$469.18	$469.18	$469.18	$469.18	$469.18	$472.52
$499.27	$499.27	$499.27	$493.07	$493.07	$493.07	$493.07	$493.07	$493.07	$493.07	$493.07	$490.33	$490.33	$490.33	$490.33	$490.33	$490.33	$490.33	$490.33	$493.82
$522.52	$522.52	$522.52	$516.03	$516.03	$516.03	$516.03	$516.03	$516.03	$516.03	$516.03	$513.17	$513.17	$513.17	$513.17	$513.17	$513.17	$513.17	$513.17	$516.82
$545.77	$545.77	$545.77	$538.99	$538.99	$538.99	$538.99	$538.99	$538.99	$538.99	$538.99	$536.00	$536.00	$536.00	$536.00	$536.00	$536.00	$536.00	$536.00	$539.82
$570.98	$570.98	$570.98	$563.89	$563.89	$563.89	$563.89	$563.89	$563.89	$563.89	$563.89	$560.76	$560.76	$560.76	$560.76	$560.76	$560.76	$560.76	$560.76	$564.75
$596.43	$596.43	$596.43	$589.02	$589.02	$589.02	$589.02	$589.02	$589.02	$589.02	$589.02	$585.76	$585.76	$585.76	$585.76	$585.76	$585.76	$585.76	$585.76	$589.92
$623.60	$623.60	$623.60	$615.85	$615.85	$615.85	$615.85	$615.85	$615.85	$615.85	$615.85	$612.44	$612.44	$612.44	$612.44	$612.44	$612.44	$612.44	$612.44	$616.79
$637.06	$637.06	$637.06	$629.15	$629.15	$629.15	$629.15	$629.15	$629.15	$629.15	$629.15	$625.66	$625.66	$625.66	$625.66	$625.66	$625.66	$625.66	$625.66	$630.11
$664.22	$664.22	$664.22	$655.97	$655.97	$655.97	$655.97	$655.97	$655.97	$655.97	$655.97	$652.34	$652.34	$652.34	$652.34	$652.34	$652.34	$652.34	$652.34	$656.98
$687.72	$687.72	$687.72	$679.18	$679.18	$679.18	$679.18	$679.18	$679.18	$679.18	$679.18	$675.41	$675.41	$675.41	$675.41	$675.41	$675.41	$675.41	$675.41	$680.22
$703.14	$703.14	$703.14	$694.40	$694.40	$694.40	$694.40	$694.40	$694.40	$694.40	$694.40	$690.55	$690.55	$690.55	$690.55	$690.55	$690.55	$690.55	$690.55	$695.47
$722.47	$722.47	$722.47	$713.50	$713.50	$713.50	$713.50	$713.50	$713.50	$713.50	$713.50	$709.54	$709.54	$709.54	$709.54	$709.54	$709.54	$709.54	$709.54	$714.59
$734.22	$734.22	$734.22	$725.10	$725.10	$725.10	$725.10	$725.10	$725.10	$725.10	$725.10	$721.08	$721.08	$721.08	$721.08	$721.08	$721.08	$721.08	$721.08	$726.21

0020076	62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020078		62560PA0020078		62560PA
0020076	62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020078		62560PA0020078		62560PA
ll Business d HMO $2,000 dard Network	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network		UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network		UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network		UPMC Sma Advantage Silv $30/$50 - Stan	
OF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
1	2		4		5		1		2		4		5		1		2		4
lard Referral w/	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Stand		
old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silv
/$4,000	$2,000/$4,000		$2,000/$4,000		$2,000/$4,000		$2,500/$5,000		$2,500/$5,000		$2,500/$5,000		$2,500/$5,000		$3,000/$6,000		$3,000/$6,000		$3,000/
0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
/ $40	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 /
$10,000	$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$4,000/$8,000		$4,000/$8,000		$4,000/$8,000		$4,000/$8,000		$7,350/$14,700		$7,350/$14,700		$7,350/
es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
$185.18	$185.18	$185.18	$185.18	$185.18	$185.18	$185.18	$192.73	$192.73	$192.73	$192.73	$192.73	$192.73	$192.73	$192.73	$156.61	$156.61	$156.61	$156.61	$156.61
$201.64	$201.64	$201.64	$201.64	$201.64	$201.64	$201.64	$209.86	$209.86	$209.86	$209.86	$209.86	$209.86	$209.86	$209.86	$170.53	$170.53	$170.53	$170.53	$170.53
$207.94	$207.94	$207.94	$207.94	$207.94	$207.94	$207.94	$216.41	$216.41	$216.41	$216.41	$216.41	$216.41	$216.41	$216.41	$175.85	$175.85	$175.85	$175.85	$175.85
$214.23	$214.23	$214.23	$214.23	$214.23	$214.23	$214.23	$222.96	$222.96	$222.96	$222.96	$222.96	$222.96	$222.96	$222.96	$181.18	$181.18	$181.18	$181.18	$181.18
$221.01	$221.01	$221.01	$221.01	$221.01	$221.01	$221.01	$230.01	$230.01	$230.01	$230.01	$230.01	$230.01	$230.01	$230.01	$186.91	$186.91	$186.91	$186.91	$186.91
$227.79	$227.79	$227.79	$227.79	$227.79	$227.79	$227.79	$237.07	$237.07	$237.07	$237.07	$237.07	$237.07	$237.07	$237.07	$192.64	$192.64	$192.64	$192.64	$192.64
$234.81	$234.81	$234.81	$234.81	$234.81	$234.81	$234.81	$244.37	$244.37	$244.37	$244.37	$244.37	$244.37	$244.37	$244.37	$198.58	$198.58	$198.58	$198.58	$198.58
$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$204.72	$204.72	$204.72	$204.72	$204.72
$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$204.72	$204.72	$204.72	$204.72	$204.72
$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$204.72	$204.72	$204.72	$204.72	$204.72
$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$204.72	$204.72	$204.72	$204.72	$204.72
$243.04	$243.04	$243.04	$243.04	$243.04	$243.04	$243.04	$252.94	$252.94	$252.94	$252.94	$252.94	$252.94	$252.94	$252.94	$205.54	$205.54	$205.54	$205.54	$205.54
$247.88	$247.88	$247.88	$247.88	$247.88	$247.88	$247.88	$257.98	$257.98	$257.98	$257.98	$257.98	$257.98	$257.98	$257.98	$209.63	$209.63	$209.63	$209.63	$209.63
$253.69	$253.69	$253.69	$253.69	$253.69	$253.69	$253.69	$264.02	$264.02	$264.02	$264.02	$264.02	$264.02	$264.02	$264.02	$214.55	$214.55	$214.55	$214.55	$214.55
$263.13	$263.13	$263.13	$263.13	$263.13	$263.13	$263.13	$273.85	$273.85	$273.85	$273.85	$273.85	$273.85	$273.85	$273.85	$222.53	$222.53	$222.53	$222.53	$222.53
$270.88	$270.88	$270.88	$270.88	$270.88	$270.88	$270.88	$281.91	$281.91	$281.91	$281.91	$281.91	$281.91	$281.91	$281.91	$229.08	$229.08	$229.08	$229.08	$229.08
$274.75	$274.75	$274.75	$274.75	$274.75	$274.75	$274.75	$285.94	$285.94	$285.94	$285.94	$285.94	$285.94	$285.94	$285.94	$232.36	$232.36	$232.36	$232.36	$232.36
$280.56	$280.56	$280.56	$280.56	$280.56	$280.56	$280.56	$291.99	$291.99	$291.99	$291.99	$291.99	$291.99	$291.99	$291.99	$237.27	$237.27	$237.27	$237.27	$237.27
$286.37	$286.37	$286.37	$286.37	$286.37	$286.37	$286.37	$298.03	$298.03	$298.03	$298.03	$298.03	$298.03	$298.03	$298.03	$242.18	$242.18	$242.18	$242.18	$242.18
$290.00	$290.00	$290.00	$290.00	$290.00	$290.00	$290.00	$301.81	$301.81	$301.81	$301.81	$301.81	$301.81	$301.81	$301.81	$245.25	$245.25	$245.25	$245.25	$245.25
$293.87	$293.87	$293.87	$293.87	$293.87	$293.87	$293.87	$305.84	$305.84	$305.84	$305.84	$305.84	$305.84	$305.84	$305.84	$248.53	$248.53	$248.53	$248.53	$248.53
$295.81	$295.81	$295.81	$295.81	$295.81	$295.81	$295.81	$307.86	$307.86	$307.86	$307.86	$307.86	$307.86	$307.86	$307.86	$250.17	$250.17	$250.17	$250.17	$250.17
$297.75	$297.75	$297.75	$297.75	$297.75	$297.75	$297.75	$309.87	$309.87	$309.87	$309.87	$309.87	$309.87	$309.87	$309.87	$251.81	$251.81	$251.81	$251.81	$251.81
$299.68	$299.68	$299.68	$299.68	$299.68	$299.68	$299.68	$311.89	$311.89	$311.89	$311.89	$311.89	$311.89	$311.89	$311.89	$253.44	$253.44	$253.44	$253.44	$253.44
$301.62	$301.62	$301.62	$301.62	$301.62	$301.62	$301.62	$313.90	$313.90	$313.90	$313.90	$313.90	$313.90	$313.90	$313.90	$255.08	$255.08	$255.08	$255.08	$255.08
$305.49	$305.49	$305.49	$305.49	$305.49	$305.49	$305.49	$317.94	$317.94	$317.94	$317.94	$317.94	$317.94	$317.94	$317.94	$258.36	$258.36	$258.36	$258.36	$258.36
$309.37	$309.37	$309.37	$309.37	$309.37	$309.37	$309.37	$321.97	$321.97	$321.97	$321.97	$321.97	$321.97	$321.97	$321.97	$261.63	$261.63	$261.63	$261.63	$261.63
$315.18	$315.18	$315.18	$315.18	$315.18	$315.18	$315.18	$328.01	$328.01	$328.01	$328.01	$328.01	$328.01	$328.01	$328.01	$266.55	$266.55	$266.55	$266.55	$266.55
$320.74	$320.74	$320.74	$320.74	$320.74	$320.74	$320.74	$333.81	$333.81	$333.81	$333.81	$333.81	$333.81	$333.81	$333.81	$271.25	$271.25	$271.25	$271.25	$271.25
$328.49	$328.49	$328.49	$328.49	$328.49	$328.49	$328.49	$341.87	$341.87	$341.87	$341.87	$341.87	$341.87	$341.87	$341.87	$277.81	$277.81	$277.81	$277.81	$277.81
$338.17	$338.17	$338.17	$338.17	$338.17	$338.17	$338.17	$351.95	$351.95	$351.95	$351.95	$351.95	$351.95	$351.95	$351.95	$285.99	$285.99	$285.99	$285.99	$285.99
$349.55	$349.55	$349.55	$349.55	$349.55	$349.55	$349.55	$363.79	$363.79	$363.79	$363.79	$363.79	$363.79	$363.79	$363.79	$295.62	$295.62	$295.62	$295.62	$295.62
$363.11	$363.11	$363.11	$363.11	$363.11	$363.11	$363.11	$377.90	$377.90	$377.90	$377.90	$377.90	$377.90	$377.90	$377.90	$307.08	$307.08	$307.08	$307.08	$307.08
$378.36	$378.36	$378.36	$378.36	$378.36	$378.36	$378.36	$393.77	$393.77	$393.77	$393.77	$393.77	$393.77	$393.77	$393.77	$319.98	$319.98	$319.98	$319.98	$319.98
$395.78	$395.78	$395.78	$395.78	$395.78	$395.78	$395.78	$411.91	$411.91	$411.91	$411.91	$411.91	$411.91	$411.91	$411.91	$334.72	$334.72	$334.72	$334.72	$334.72
$412.97	$412.97	$412.97	$412.97	$412.97	$412.97	$412.97	$429.79	$429.79	$429.79	$429.79	$429.79	$429.79	$429.79	$429.79	$349.25	$349.25	$349.25	$349.25	$349.25
$432.34	$432.34	$432.34	$432.34	$432.34	$432.34	$432.34	$449.95	$449.95	$449.95	$449.95	$449.95	$449.95	$449.95	$449.95	$365.63	$365.63	$365.63	$365.63	$365.63
$451.46	$451.46	$451.46	$451.46	$451.46	$451.46	$451.46	$469.85	$469.85	$469.85	$469.85	$469.85	$469.85	$469.85	$469.85	$381.80	$381.80	$381.80	$381.80	$381.80
$472.52	$472.52	$472.52	$472.52	$472.52	$472.52	$472.52	$491.77	$491.77	$491.77	$491.77	$491.77	$491.77	$491.77	$491.77	$399.61	$399.61	$399.61	$399.61	$399.61
$493.82	$493.82	$493.82	$493.82	$493.82	$493.82	$493.82	$513.94	$513.94	$513.94	$513.94	$513.94	$513.94	$513.94	$513.94	$417.63	$417.63	$417.63	$417.63	$417.63
$516.82	$516.82	$516.82	$516.82	$516.82	$516.82	$516.82	$537.87	$537.87	$537.87	$537.87	$537.87	$537.87	$537.87	$537.87	$437.08	$437.08	$437.08	$437.08	$437.08
$539.82	$539.82	$539.82	$539.82	$539.82	$539.82	$539.82	$561.80	$561.80	$561.80	$561.80	$561.80	$561.80	$561.80	$561.80	$456.53	$456.53	$456.53	$456.53	$456.53
$564.75	$564.75	$564.75	$564.75	$564.75	$564.75	$564.75	$587.75	$587.75	$587.75	$587.75	$587.75	$587.75	$587.75	$587.75	$477.61	$477.61	$477.61	$477.61	$477.61
$589.92	$589.92	$589.92	$589.92	$589.92	$589.92	$589.92	$613.95	$613.95	$613.95	$613.95	$613.95	$613.95	$613.95	$613.95	$498.90	$498.90	$498.90	$498.90	$498.90
$616.79	$616.79	$616.79	$616.79	$616.79	$616.79	$616.79	$641.92	$641.92	$641.92	$641.92	$641.92	$641.92	$641.92	$641.92	$521.63	$521.63	$521.63	$521.63	$521.63
$630.11	$630.11	$630.11	$630.11	$630.11	$630.11	$630.11	$655.77	$655.77	$655.77	$655.77	$655.77	$655.77	$655.77	$655.77	$532.89	$532.89	$532.89	$532.89	$532.89
$656.98	$656.98	$656.98	$656.98	$656.98	$656.98	$656.98	$683.74	$683.74	$683.74	$683.74	$683.74	$683.74	$683.74	$683.74	$555.61	$555.61	$555.61	$555.61	$555.61
$680.22	$680.22	$680.22	$680.22	$680.22	$680.22	$680.22	$707.92	$707.92	$707.92	$707.92	$707.92	$707.92	$707.92	$707.92	$575.26	$575.26	$575.26	$575.26	$575.26
$695.47	$695.47	$695.47	$695.47	$695.47	$695.47	$695.47	$723.79	$723.79	$723.79	$723.79	$723.79	$723.79	$723.79	$723.79	$588.16	$588.16	$588.16	$588.16	$588.16
$714.59	$714.59	$714.59	$714.59	$714.59	$714.59	$714.59	$743.70	$743.70	$743.70	$743.70	$743.70	$743.70	$743.70	$743.70	$604.33	$604.33	$604.33	$604.33	$604.33
$726.21	$726.21	$726.21	$726.21	$726.21	$726.21	$726.21	$755.79	$755.79	$755.79	$755.79	$755.79	$755.79	$755.79	$755.79	$614.16	$614.16	$614.16	$614.16	$614.16

0020078	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020080		62560PA0020080		62560PA0020080		62560PA0020080		62560PA
0020078	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020080		62560PA0020080		62560PA0020080		62560PA0020080		62560PA
ll Business er HMO $3,000 dard Network	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network		UPMC Sma Advantage Gol $20/$40 - Stan	
OF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
1	5		1		2		4		5		1		2		4		5		1
dard Referral w/	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Stand		
ver	Silver		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold		Go
/$6,000	$3,000/$6,000		$6,850/$13,700		$6,850/$13,700		$6,850/$13,700		$6,850/$13,700		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$2,500/
0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
/ $50	$30 / $50		$0/ $0		$0/ $0		$0/ $0		$0/ $0		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$20 /
$14,700	$7,350/$14,700		$7,150/$14,300		$7,150/$14,300		$7,150/$14,300		$7,150/$14,300		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$4,000/
es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
$156.61	$156.61	$156.61	$141.56	$141.56	$141.56	$141.56	$141.56	$141.56	$141.56	$141.56	$184.50	$184.50	$184.50	$184.50	$184.50	$184.50	$184.50	$184.50	$193.15
$170.53	$170.53	$170.53	$154.15	$154.15	$154.15	$154.15	$154.15	$154.15	$154.15	$154.15	$200.90	$200.90	$200.90	$200.90	$200.90	$200.90	$200.90	$200.90	$210.32
$175.85	$175.85	$175.85	$158.96	$158.96	$158.96	$158.96	$158.96	$158.96	$158.96	$158.96	$207.17	$207.17	$207.17	$207.17	$207.17	$207.17	$207.17	$207.17	$216.89
$181.18	$181.18	$181.18	$163.77	$163.77	$163.77	$163.77	$163.77	$163.77	$163.77	$163.77	$213.44	$213.44	$213.44	$213.44	$213.44	$213.44	$213.44	$213.44	$223.45
$186.91	$186.91	$186.91	$168.95	$168.95	$168.95	$168.95	$168.95	$168.95	$168.95	$168.95	$220.20	$220.20	$220.20	$220.20	$220.20	$220.20	$220.20	$220.20	$230.52
$192.64	$192.64	$192.64	$174.13	$174.13	$174.13	$174.13	$174.13	$174.13	$174.13	$174.13	$226.95	$226.95	$226.95	$226.95	$226.95	$226.95	$226.95	$226.95	$237.59
$198.58	$198.58	$198.58	$179.50	$179.50	$179.50	$179.50	$179.50	$179.50	$179.50	$179.50	$233.94	$233.94	$233.94	$233.94	$233.94	$233.94	$233.94	$233.94	$244.92
$204.72	$204.72	$204.72	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$252.49
$204.72	$204.72	$204.72	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$252.49
$204.72	$204.72	$204.72	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$252.49
$204.72	$204.72	$204.72	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$252.49
$205.54	$205.54	$205.54	$185.79	$185.79	$185.79	$185.79	$185.79	$185.79	$185.79	$185.79	$242.14	$242.14	$242.14	$242.14	$242.14	$242.14	$242.14	$242.14	$253.50
$209.63	$209.63	$209.63	$189.49	$189.49	$189.49	$189.49	$189.49	$189.49	$189.49	$189.49	$246.97	$246.97	$246.97	$246.97	$246.97	$246.97	$246.97	$246.97	$258.55
$214.55	$214.55	$214.55	$193.93	$193.93	$193.93	$193.93	$193.93	$193.93	$193.93	$193.93	$252.76	$252.76	$252.76	$252.76	$252.76	$252.76	$252.76	$252.76	$264.61
$222.53	$222.53	$222.53	$201.15	$201.15	$201.15	$201.15	$201.15	$201.15	$201.15	$201.15	$262.16	$262.16	$262.16	$262.16	$262.16	$262.16	$262.16	$262.16	$274.46
$229.08	$229.08	$229.08	$207.07	$207.07	$207.07	$207.07	$207.07	$207.07	$207.07	$207.07	$269.88	$269.88	$269.88	$269.88	$269.88	$269.88	$269.88	$269.88	$282.54
$232.36	$232.36	$232.36	$210.03	$210.03	$210.03	$210.03	$210.03	$210.03	$210.03	$210.03	$273.74	$273.74	$273.74	$273.74	$273.74	$273.74	$273.74	$273.74	$286.58
$237.27	$237.27	$237.27	$214.47	$214.47	$214.47	$214.47	$214.47	$214.47	$214.47	$214.47	$279.53	$279.53	$279.53	$279.53	$279.53	$279.53	$279.53	$279.53	$292.64
$242.18	$242.18	$242.18	$218.91	$218.91	$218.91	$218.91	$218.91	$218.91	$218.91	$218.91	$285.32	$285.32	$285.32	$285.32	$285.32	$285.32	$285.32	$285.32	$298.70
$245.25	$245.25	$245.25	$221.69	$221.69	$221.69	$221.69	$221.69	$221.69	$221.69	$221.69	$288.93	$288.93	$288.93	$288.93	$288.93	$288.93	$288.93	$288.93	$302.48
$248.53	$248.53	$248.53	$224.65	$224.65	$224.65	$224.65	$224.65	$224.65	$224.65	$224.65	$292.79	$292.79	$292.79	$292.79	$292.79	$292.79	$292.79	$292.79	$306.52
$250.17	$250.17	$250.17	$226.13	$226.13	$226.13	$226.13	$226.13	$226.13	$226.13	$226.13	$294.72	$294.72	$294.72	$294.72	$294.72	$294.72	$294.72	$294.72	$308.54
$251.81	$251.81	$251.81	$227.61	$227.61	$227.61	$227.61	$227.61	$227.61	$227.61	$227.61	$296.65	$296.65	$296.65	$296.65	$296.65	$296.65	$296.65	$296.65	$310.56
$253.44	$253.44	$253.44	$229.09	$229.09	$229.09	$229.09	$229.09	$229.09	$229.09	$229.09	$298.58	$298.58	$298.58	$298.58	$298.58	$298.58	$298.58	$298.58	$312.58
$255.08	$255.08	$255.08	$230.57	$230.57	$230.57	$230.57	$230.57	$230.57	$230.57	$230.57	$300.51	$300.51	$300.51	$300.51	$300.51	$300.51	$300.51	$300.51	$314.60
$258.36	$258.36	$258.36	$233.53	$233.53	$233.53	$233.53	$233.53	$233.53	$233.53	$233.53	$304.37	$304.37	$304.37	$304.37	$304.37	$304.37	$304.37	$304.37	$318.64
$261.63	$261.63	$261.63	$236.49	$236.49	$236.49	$236.49	$236.49	$236.49	$236.49	$236.49	$308.23	$308.23	$308.23	$308.23	$308.23	$308.23	$308.23	$308.23	$322.68
$266.55	$266.55	$266.55	$240.94	$240.94	$240.94	$240.94	$240.94	$240.94	$240.94	$240.94	$314.02	$314.02	$314.02	$314.02	$314.02	$314.02	$314.02	$314.02	$328.74
$271.25	$271.25	$271.25	$245.19	$245.19	$245.19	$245.19	$245.19	$245.19	$245.19	$245.19	$319.56	$319.56	$319.56	$319.56	$319.56	$319.56	$319.56	$319.56	$334.55
$277.81	$277.81	$277.81	$251.11	$251.11	$251.11	$251.11	$251.11	$251.11	$251.11	$251.11	$327.28	$327.28	$327.28	$327.28	$327.28	$327.28	$327.28	$327.28	$342.63
$285.99	$285.99	$285.99	$258.51	$258.51	$258.51	$258.51	$258.51	$258.51	$258.51	$258.51	$336.93	$336.93	$336.93	$336.93	$336.93	$336.93	$336.93	$336.93	$352.73
$295.62	$295.62	$295.62	$267.21	$267.21	$267.21	$267.21	$267.21	$267.21	$267.21	$267.21	$348.26	$348.26	$348.26	$348.26	$348.26	$348.26	$348.26	$348.26	$364.60
$307.08	$307.08	$307.08	$277.58	$277.58	$277.58	$277.58	$277.58	$277.58	$277.58	$277.58	$361.77	$361.77	$361.77	$361.77	$361.77	$361.77	$361.77	$361.77	$378.74
$319.98	$319.98	$319.98	$289.23	$289.23	$289.23	$289.23	$289.23	$289.23	$289.23	$289.23	$376.96	$376.96	$376.96	$376.96	$376.96	$376.96	$376.96	$376.96	$394.64
$334.72	$334.72	$334.72	$302.56	$302.56	$302.56	$302.56	$302.56	$302.56	$302.56	$302.56	$394.33	$394.33	$394.33	$394.33	$394.33	$394.33	$394.33	$394.33	$412.82
$349.25	$349.25	$349.25	$315.70	$315.70	$315.70	$315.70	$315.70	$315.70	$315.70	$315.70	$411.45	$411.45	$411.45	$411.45	$411.45	$411.45	$411.45	$411.45	$430.75
$365.63	$365.63	$365.63	$330.50	$330.50	$330.50	$330.50	$330.50	$330.50	$330.50	$330.50	$430.75	$430.75	$430.75	$430.75	$430.75	$430.75	$430.75	$430.75	$450.95
$381.80	$381.80	$381.80	$345.12	$345.12	$345.12	$345.12	$345.12	$345.12	$345.12	$345.12	$449.80	$449.80	$449.80	$449.80	$449.80	$449.80	$449.80	$449.80	$470.89
$399.61	$399.61	$399.61	$361.22	$361.22	$361.22	$361.22	$361.22	$361.22	$361.22	$361.22	$470.78	$470.78	$470.78	$470.78	$470.78	$470.78	$470.78	$470.78	$492.86
$417.63	$417.63	$417.63	$377.50	$377.50	$377.50	$377.50	$377.50	$377.50	$377.50	$377.50	$492.01	$492.01	$492.01	$492.01	$492.01	$492.01	$492.01	$492.01	$515.08
$437.08	$437.08	$437.08	$395.08	$395.08	$395.08	$395.08	$395.08	$395.08	$395.08	$395.08	$514.92	$514.92	$514.92	$514.92	$514.92	$514.92	$514.92	$514.92	$539.07
$456.53	$456.53	$456.53	$412.66	$412.66	$412.66	$412.66	$412.66	$412.66	$412.66	$412.66	$537.83	$537.83	$537.83	$537.83	$537.83	$537.83	$537.83	$537.83	$563.05
$477.61	$477.61	$477.61	$431.72	$431.72	$431.72	$431.72	$431.72	$431.72	$431.72	$431.72	$562.67	$562.67	$562.67	$562.67	$562.67	$562.67	$562.67	$562.67	$589.06
$498.90	$498.90	$498.90	$450.97	$450.97	$450.97	$450.97	$450.97	$450.97	$450.97	$450.97	$587.76	$587.76	$587.76	$587.76	$587.76	$587.76	$587.76	$587.76	$615.32
$521.63	$521.63	$521.63	$471.51	$471.51	$471.51	$471.51	$471.51	$471.51	$471.51	$471.51	$614.53	$614.53	$614.53	$614.53	$614.53	$614.53	$614.53	$614.53	$643.34
$532.89	$532.89	$532.89	$481.69	$481.69	$481.69	$481.69	$481.69	$481.69	$481.69	$481.69	$627.79	$627.79	$627.79	$627.79	$627.79	$627.79	$627.79	$627.79	$657.23
$555.61	$555.61	$555.61	$502.23	$502.23	$502.23	$502.23	$502.23	$502.23	$502.23	$502.23	$654.56	$654.56	$654.56	$654.56	$654.56	$654.56	$654.56	$654.56	$685.26
$575.26	$575.26	$575.26	$519.99	$519.99	$519.99	$519.99	$519.99	$519.99	$519.99	$519.99	$677.72	$677.72	$677.72	$677.72	$677.72	$677.72	$677.72	$677.72	$709.50
$588.16	$588.16	$588.16	$531.65	$531.65	$531.65	$531.65	$531.65	$531.65	$531.65	$531.65	$692.91	$692.91	$692.91	$692.91	$692.91	$692.91	$692.91	$692.91	$725.40
$604.33	$604.33	$604.33	$546.27	$546.27	$546.27	$546.27	$546.27	$546.27	$546.27	$546.27	$711.96	$711.96	$711.96	$711.96	$711.96	$711.96	$711.96	$711.96	$745.35
$614.16	$614.16	$614.16	$555.15	$555.15	$555.15	$555.15	$555.15	$555.15	$555.15	$555.15	$723.54	$723.54	$723.54	$723.54	$723.54	$723.54	$723.54	$723.54	$757.47

0020081	62560PA0020081		62560PA0020081		62560PA0020081	
0020081	62560PA0020081		62560PA0020081		62560PA0020081	
ll Business d HMO $2,500 dard Network	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network		UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	
OF03	HMOF03		HMOF03		HMOF03	
l	2		4		5	
lard Referral w/	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/	
old	Gold		Gold		Gold	
/$5,000	$2,500/$5,000		$2,500/$5,000		$2,500/$5,000	
0%	100%		100%		100%	
/ $40	$20 / $40		$20 / $40		$20 / $40	
/$8,000	$4,000/$8,000		$4,000/$8,000		$4,000/$8,000	
es	Yes		Yes		Yes	
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
$193.15	$193.15	$193.15	$193.15	$193.15	$193.15	$193.15
$210.32	$210.32	$210.32	$210.32	$210.32	$210.32	$210.32
$216.89	$216.89	$216.89	$216.89	$216.89	$216.89	$216.89
$223.45	$223.45	$223.45	$223.45	$223.45	$223.45	$223.45
$230.52	$230.52	$230.52	$230.52	$230.52	$230.52	$230.52
$237.59	$237.59	$237.59	$237.59	$237.59	$237.59	$237.59
$244.92	$244.92	$244.92	$244.92	$244.92	$244.92	$244.92
$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49
$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49
$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49
$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49
$253.50	$253.50	$253.50	$253.50	$253.50	$253.50	$253.50
$258.55	$258.55	$258.55	$258.55	$258.55	$258.55	$258.55
$264.61	$264.61	$264.61	$264.61	$264.61	$264.61	$264.61
$274.46	$274.46	$274.46	$274.46	$274.46	$274.46	$274.46
$282.54	$282.54	$282.54	$282.54	$282.54	$282.54	$282.54
$286.58	$286.58	$286.58	$286.58	$286.58	$286.58	$286.58
$292.64	$292.64	$292.64	$292.64	$292.64	$292.64	$292.64
$298.70	$298.70	$298.70	$298.70	$298.70	$298.70	$298.70
$302.48	$302.48	$302.48	$302.48	$302.48	$302.48	$302.48
$306.52	$306.52	$306.52	$306.52	$306.52	$306.52	$306.52
$308.54	$308.54	$308.54	$308.54	$308.54	$308.54	$308.54
$310.56	$310.56	$310.56	$310.56	$310.56	$310.56	$310.56
$312.58	$312.58	$312.58	$312.58	$312.58	$312.58	$312.58
$314.60	$314.60	$314.60	$314.60	$314.60	$314.60	$314.60
$318.64	$318.64	$318.64	$318.64	$318.64	$318.64	$318.64
$322.68	$322.68	$322.68	$322.68	$322.68	$322.68	$322.68
$328.74	$328.74	$328.74	$328.74	$328.74	$328.74	$328.74
$334.55	$334.55	$334.55	$334.55	$334.55	$334.55	$334.55
$342.63	$342.63	$342.63	$342.63	$342.63	$342.63	$342.63
$352.73	$352.73	$352.73	$352.73	$352.73	$352.73	$352.73
$364.60	$364.60	$364.60	$364.60	$364.60	$364.60	$364.60
$378.74	$378.74	$378.74	$378.74	$378.74	$378.74	$378.74
$394.64	$394.64	$394.64	$394.64	$394.64	$394.64	$394.64
$412.82	$412.82	$412.82	$412.82	$412.82	$412.82	$412.82
$430.75	$430.75	$430.75	$430.75	$430.75	$430.75	$430.75
$450.95	$450.95	$450.95	$450.95	$450.95	$450.95	$450.95
$470.89	$470.89	$470.89	$470.89	$470.89	$470.89	$470.89
$492.86	$492.86	$492.86	$492.86	$492.86	$492.86	$492.86
$515.08	$515.08	$515.08	$515.08	$515.08	$515.08	$515.08
$539.07	$539.07	$539.07	$539.07	$539.07	$539.07	$539.07
$563.05	$563.05	$563.05	$563.05	$563.05	$563.05	$563.05
$589.06	$589.06	$589.06	$589.06	$589.06	$589.06	$589.06
$615.32	$615.32	$615.32	$615.32	$615.32	$615.32	$615.32
$643.34	$643.34	$643.34	$643.34	$643.34	$643.34	$643.34
$657.23	$657.23	$657.23	$657.23	$657.23	$657.23	$657.23
$685.26	$685.26	$685.26	$685.26	$685.26	$685.26	$685.26
$709.50	$709.50	$709.50	$709.50	$709.50	$709.50	$709.50
$725.40	$725.40	$725.40	$725.40	$725.40	$725.40	$725.40
$745.35	$745.35	$745.35	$745.35	$745.35	$745.35	$745.35
$757.47	$757.47	$757.47	$757.47	$757.47	$757.47	$757.47

Company Name **UPMC Health Coverage, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1					
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Crawford**	**Clarion**	**Erie**	**Forest**	**Mckean**	**Mercer**
62560PA0020055	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	HMO	Silver	On and Off	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90
62560PA0020065	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	HMO	Platinum	On and Off	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34
62560PA0020066	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	HMO	Gold	On and Off	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40
62560PA0020067	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	HMO	Platinum	On and Off	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91
62560PA0020068	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	HMO	Gold	On and Off	$242.90	$242.90	$242.90	$242.90	$242.90	$242.90
62560PA0020069	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	HMO	Gold	On and Off	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65
62560PA0020070	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	HMO	Bronze	On and Off	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05
62560PA0020071	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	HMO	Platinum	On and Off	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53
62560PA0020072	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	HMO	Platinum	On and Off	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49
62560PA0020073	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	HMO	Gold	On and Off	$244.74	$244.74	$244.74	$244.74	$244.74	$244.74
62560PA0020074	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	HMO	Gold	On and Off	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70
62560PA0020075	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	HMO	Gold	On and Off	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36
62560PA0020076	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	HMO	Gold	On and Off	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07
62560PA0020077	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	HMO	Gold	On and Off	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93
62560PA0020078	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	HMO	Silver	On and Off	$204.72	$204.72	$204.72	$204.72	$204.72	$204.72
62560PA0020079	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	HMO	Bronze	On and Off	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05
62560PA0020080	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	HMO	Gold	On and Off	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18
62560PA0020081	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	HMO	Gold	On and Off	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49

		RATING AREA 2			RATING AREA 3												
Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
$204.90	$204.90	$204.90	$204.90	$204.90													
$331.34	$331.34	$331.34	$331.34	$331.34													
$245.40	$245.40	$245.40	$245.40	$245.40													
$324.91	$324.91	$324.91	$324.91	$324.91													
$242.90	$242.90	$242.90	$242.90	$242.90													
$242.65	$242.65	$242.65	$242.65	$242.65													
$185.05	$185.05	$185.05	$185.05	$185.05													
$328.53	$328.53	$328.53	$328.53	$328.53													
$324.49	$324.49	$324.49	$324.49	$324.49													
$244.74	$244.74	$244.74	$244.74	$244.74													
$241.70	$241.70	$241.70	$241.70	$241.70													
$240.36	$240.36	$240.36	$240.36	$240.36													
$242.07	$242.07	$242.07	$242.07	$242.07													
$251.93	$251.93	$251.93	$251.93	$251.93													
$204.72	$204.72	$204.72	$204.72	$204.72													
$185.05	$185.05	$185.05	$185.05	$185.05													
$241.18	$241.18	$241.18	$241.18	$241.18													
$252.49	$252.49	$252.49	$252.49	$252.49													

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90
$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34
$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40
$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91
$242.90	$242.90	$242.90	$242.90	$242.90	$242.90	$242.90	$242.90	$242.90	$242.90
$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65
$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05
$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53
$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49
$244.74	$244.74	$244.74	$244.74	$244.74	$244.74	$244.74	$244.74	$244.74	$244.74
$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70
$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36
$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07
$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93
$204.72	$204.72	$204.72	$204.72	$204.72	$204.72	$204.72	$204.72	$204.72	$204.72
$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05
$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18
$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49

RATING AREA 5

Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
$204.90	$204.90	$204.90	$204.90	$204.90	$204.90	$204.90
$331.34	$331.34	$331.34	$331.34	$331.34	$331.34	$331.34
$245.40	$245.40	$245.40	$245.40	$245.40	$245.40	$245.40
$324.91	$324.91	$324.91	$324.91	$324.91	$324.91	$324.91
$242.90	$242.90	$242.90	$242.90	$242.90	$242.90	$242.90
$242.65	$242.65	$242.65	$242.65	$242.65	$242.65	$242.65
$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05
$328.53	$328.53	$328.53	$328.53	$328.53	$328.53	$328.53
$324.49	$324.49	$324.49	$324.49	$324.49	$324.49	$324.49
$244.74	$244.74	$244.74	$244.74	$244.74	$244.74	$244.74
$241.70	$241.70	$241.70	$241.70	$241.70	$241.70	$241.70
$240.36	$240.36	$240.36	$240.36	$240.36	$240.36	$240.36
$242.07	$242.07	$242.07	$242.07	$242.07	$242.07	$242.07
$251.93	$251.93	$251.93	$251.93	$251.93	$251.93	$251.93
$204.72	$204.72	$204.72	$204.72	$204.72	$204.72	$204.72
$185.05	$185.05	$185.05	$185.05	$185.05	$185.05	$185.05
$241.18	$241.18	$241.18	$241.18	$241.18	$241.18	$241.18
$252.49	$252.49	$252.49	$252.49	$252.49	$252.49	$252.49

RATING AREA 6

Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

Adams	Berks	Lancaster	York

RATING AREA 8

Bucks	Chester	Delaware

RATING AREA 9

Montogomery	Philadelphia

Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

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If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020055	Rating Area 1	No Preference	0-14	156.28
62560PA0020055	Rating Area 1	No Preference	15	170.17
62560PA0020055	Rating Area 1	No Preference	16	175.49
62560PA0020055	Rating Area 1	No Preference	17	180.80
62560PA0020055	Rating Area 1	No Preference	18	186.52
62560PA0020055	Rating Area 1	No Preference	19	192.24
62560PA0020055	Rating Area 1	No Preference	20	198.16
62560PA0020055	Rating Area 1	No Preference	21	204.29
62560PA0020055	Rating Area 1	No Preference	22	204.29
62560PA0020055	Rating Area 1	No Preference	23	204.29
62560PA0020055	Rating Area 1	No Preference	24	204.29
62560PA0020055	Rating Area 1	No Preference	25	205.11
62560PA0020055	Rating Area 1	No Preference	26	209.19
62560PA0020055	Rating Area 1	No Preference	27	214.10
62560PA0020055	Rating Area 1	No Preference	28	222.06
62560PA0020055	Rating Area 1	No Preference	29	228.60
62560PA0020055	Rating Area 1	No Preference	30	231.87
62560PA0020055	Rating Area 1	No Preference	31	236.77
62560PA0020055	Rating Area 1	No Preference	32	241.68
62560PA0020055	Rating Area 1	No Preference	33	244.74
62560PA0020055	Rating Area 1	No Preference	34	248.01
62560PA0020055	Rating Area 1	No Preference	35	249.64
62560PA0020055	Rating Area 1	No Preference	36	251.28
62560PA0020055	Rating Area 1	No Preference	37	252.91
62560PA0020055	Rating Area 1	No Preference	38	254.55
62560PA0020055	Rating Area 1	No Preference	39	257.81
62560PA0020055	Rating Area 1	No Preference	40	261.08
62560PA0020055	Rating Area 1	No Preference	41	265.99
62560PA0020055	Rating Area 1	No Preference	42	270.68
62560PA0020055	Rating Area 1	No Preference	43	277.22
62560PA0020055	Rating Area 1	No Preference	44	285.39
62560PA0020055	Rating Area 1	No Preference	45	294.99
62560PA0020055	Rating Area 1	No Preference	46	306.44
62560PA0020055	Rating Area 1	No Preference	47	319.31
62560PA0020055	Rating Area 1	No Preference	48	334.01
62560PA0020055	Rating Area 1	No Preference	49	348.52
62560PA0020055	Rating Area 1	No Preference	50	364.86
62560PA0020055	Rating Area 1	No Preference	51	381.00
62560PA0020055	Rating Area 1	No Preference	52	398.77
62560PA0020055	Rating Area 1	No Preference	53	416.75
62560PA0020055	Rating Area 1	No Preference	54	436.16
62560PA0020055	Rating Area 1	No Preference	55	455.57
62560PA0020055	Rating Area 1	No Preference	56	476.61
62560PA0020055	Rating Area 1	No Preference	57	497.85
62560PA0020055	Rating Area 1	No Preference	58	520.53
62560PA0020055	Rating Area 1	No Preference	59	531.77
62560PA0020055	Rating Area 1	No Preference	60	554.44
62560PA0020055	Rating Area 1	No Preference	61	574.05
62560PA0020055	Rating Area 1	No Preference	62	586.93
62560PA0020055	Rating Area 1	No Preference	63	603.06
62560PA0020055	Rating Area 1	No Preference	64 and over	612.87
62560PA0020055	Rating Area 2	No Preference	0-14	156.28
62560PA0020055	Rating Area 2	No Preference	15	170.17
62560PA0020055	Rating Area 2	No Preference	16	175.49
62560PA0020055	Rating Area 2	No Preference	17	180.80
62560PA0020055	Rating Area 2	No Preference	18	186.52
62560PA0020055	Rating Area 2	No Preference	19	192.24
62560PA0020055	Rating Area 2	No Preference	20	198.16
62560PA0020055	Rating Area 2	No Preference	21	204.29
62560PA0020055	Rating Area 2	No Preference	22	204.29
62560PA0020055	Rating Area 2	No Preference	23	204.29
62560PA0020055	Rating Area 2	No Preference	24	204.29
62560PA0020055	Rating Area 2	No Preference	25	205.11
62560PA0020055	Rating Area 2	No Preference	26	209.19
62560PA0020055	Rating Area 2	No Preference	27	214.10
62560PA0020055	Rating Area 2	No Preference	28	222.06
62560PA0020055	Rating Area 2	No Preference	29	228.60
62560PA0020055	Rating Area 2	No Preference	30	231.87
62560PA0020055	Rating Area 2	No Preference	31	236.77
62560PA0020055	Rating Area 2	No Preference	32	241.68
62560PA0020055	Rating Area 2	No Preference	33	244.74
62560PA0020055	Rating Area 2	No Preference	34	248.01
62560PA0020055	Rating Area 2	No Preference	35	249.64

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020055	Rating Area 2	No Preference	36	251.28
62560PA0020055	Rating Area 2	No Preference	37	252.91
62560PA0020055	Rating Area 2	No Preference	38	254.55
62560PA0020055	Rating Area 2	No Preference	39	257.81
62560PA0020055	Rating Area 2	No Preference	40	261.08
62560PA0020055	Rating Area 2	No Preference	41	265.99
62560PA0020055	Rating Area 2	No Preference	42	270.68
62560PA0020055	Rating Area 2	No Preference	43	277.22
62560PA0020055	Rating Area 2	No Preference	44	285.39
62560PA0020055	Rating Area 2	No Preference	45	294.99
62560PA0020055	Rating Area 2	No Preference	46	306.44
62560PA0020055	Rating Area 2	No Preference	47	319.31
62560PA0020055	Rating Area 2	No Preference	48	334.01
62560PA0020055	Rating Area 2	No Preference	49	348.52
62560PA0020055	Rating Area 2	No Preference	50	364.86
62560PA0020055	Rating Area 2	No Preference	51	381.00
62560PA0020055	Rating Area 2	No Preference	52	398.77
62560PA0020055	Rating Area 2	No Preference	53	416.75
62560PA0020055	Rating Area 2	No Preference	54	436.16
62560PA0020055	Rating Area 2	No Preference	55	455.57
62560PA0020055	Rating Area 2	No Preference	56	476.61
62560PA0020055	Rating Area 2	No Preference	57	497.85
62560PA0020055	Rating Area 2	No Preference	58	520.53
62560PA0020055	Rating Area 2	No Preference	59	531.77
62560PA0020055	Rating Area 2	No Preference	60	554.44
62560PA0020055	Rating Area 2	No Preference	61	574.05
62560PA0020055	Rating Area 2	No Preference	62	586.93
62560PA0020055	Rating Area 2	No Preference	63	603.06
62560PA0020055	Rating Area 2	No Preference	64 and over	612.87
62560PA0020055	Rating Area 4	No Preference	0-14	156.28
62560PA0020055	Rating Area 4	No Preference	15	170.17
62560PA0020055	Rating Area 4	No Preference	16	175.49
62560PA0020055	Rating Area 4	No Preference	17	180.80
62560PA0020055	Rating Area 4	No Preference	18	186.52
62560PA0020055	Rating Area 4	No Preference	19	192.24
62560PA0020055	Rating Area 4	No Preference	20	198.16
62560PA0020055	Rating Area 4	No Preference	21	204.29
62560PA0020055	Rating Area 4	No Preference	22	204.29
62560PA0020055	Rating Area 4	No Preference	23	204.29
62560PA0020055	Rating Area 4	No Preference	24	204.29
62560PA0020055	Rating Area 4	No Preference	25	205.11
62560PA0020055	Rating Area 4	No Preference	26	209.19
62560PA0020055	Rating Area 4	No Preference	27	214.10
62560PA0020055	Rating Area 4	No Preference	28	222.06
62560PA0020055	Rating Area 4	No Preference	29	228.60
62560PA0020055	Rating Area 4	No Preference	30	231.87
62560PA0020055	Rating Area 4	No Preference	31	236.77
62560PA0020055	Rating Area 4	No Preference	32	241.68
62560PA0020055	Rating Area 4	No Preference	33	244.74
62560PA0020055	Rating Area 4	No Preference	34	248.01
62560PA0020055	Rating Area 4	No Preference	35	249.64
62560PA0020055	Rating Area 4	No Preference	36	251.28
62560PA0020055	Rating Area 4	No Preference	37	252.91
62560PA0020055	Rating Area 4	No Preference	38	254.55
62560PA0020055	Rating Area 4	No Preference	39	257.81
62560PA0020055	Rating Area 4	No Preference	40	261.08
62560PA0020055	Rating Area 4	No Preference	41	265.99
62560PA0020055	Rating Area 4	No Preference	42	270.68
62560PA0020055	Rating Area 4	No Preference	43	277.22
62560PA0020055	Rating Area 4	No Preference	44	285.39
62560PA0020055	Rating Area 4	No Preference	45	294.99
62560PA0020055	Rating Area 4	No Preference	46	306.44
62560PA0020055	Rating Area 4	No Preference	47	319.31
62560PA0020055	Rating Area 4	No Preference	48	334.01
62560PA0020055	Rating Area 4	No Preference	49	348.52
62560PA0020055	Rating Area 4	No Preference	50	364.86
62560PA0020055	Rating Area 4	No Preference	51	381.00
62560PA0020055	Rating Area 4	No Preference	52	398.77
62560PA0020055	Rating Area 4	No Preference	53	416.75
62560PA0020055	Rating Area 4	No Preference	54	436.16
62560PA0020055	Rating Area 4	No Preference	55	455.57
62560PA0020055	Rating Area 4	No Preference	56	476.61
62560PA0020055	Rating Area 4	No Preference	57	497.85

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020055	Rating Area 4	No Preference	58	520.53
62560PA0020055	Rating Area 4	No Preference	59	531.77
62560PA0020055	Rating Area 4	No Preference	60	554.44
62560PA0020055	Rating Area 4	No Preference	61	574.05
62560PA0020055	Rating Area 4	No Preference	62	586.93
62560PA0020055	Rating Area 4	No Preference	63	603.06
62560PA0020055	Rating Area 4	No Preference	64 and over	612.87
62560PA0020055	Rating Area 5	No Preference	0-14	156.28
62560PA0020055	Rating Area 5	No Preference	15	170.17
62560PA0020055	Rating Area 5	No Preference	16	175.49
62560PA0020055	Rating Area 5	No Preference	17	180.80
62560PA0020055	Rating Area 5	No Preference	18	186.52
62560PA0020055	Rating Area 5	No Preference	19	192.24
62560PA0020055	Rating Area 5	No Preference	20	198.16
62560PA0020055	Rating Area 5	No Preference	21	204.29
62560PA0020055	Rating Area 5	No Preference	22	204.29
62560PA0020055	Rating Area 5	No Preference	23	204.29
62560PA0020055	Rating Area 5	No Preference	24	204.29
62560PA0020055	Rating Area 5	No Preference	25	205.11
62560PA0020055	Rating Area 5	No Preference	26	209.19
62560PA0020055	Rating Area 5	No Preference	27	214.10
62560PA0020055	Rating Area 5	No Preference	28	222.06
62560PA0020055	Rating Area 5	No Preference	29	228.60
62560PA0020055	Rating Area 5	No Preference	30	231.87
62560PA0020055	Rating Area 5	No Preference	31	236.77
62560PA0020055	Rating Area 5	No Preference	32	241.68
62560PA0020055	Rating Area 5	No Preference	33	244.74
62560PA0020055	Rating Area 5	No Preference	34	248.01
62560PA0020055	Rating Area 5	No Preference	35	249.64
62560PA0020055	Rating Area 5	No Preference	36	251.28
62560PA0020055	Rating Area 5	No Preference	37	252.91
62560PA0020055	Rating Area 5	No Preference	38	254.55
62560PA0020055	Rating Area 5	No Preference	39	257.81
62560PA0020055	Rating Area 5	No Preference	40	261.08
62560PA0020055	Rating Area 5	No Preference	41	265.99
62560PA0020055	Rating Area 5	No Preference	42	270.68
62560PA0020055	Rating Area 5	No Preference	43	277.22
62560PA0020055	Rating Area 5	No Preference	44	285.39
62560PA0020055	Rating Area 5	No Preference	45	294.99
62560PA0020055	Rating Area 5	No Preference	46	306.44
62560PA0020055	Rating Area 5	No Preference	47	319.31
62560PA0020055	Rating Area 5	No Preference	48	334.01
62560PA0020055	Rating Area 5	No Preference	49	348.52
62560PA0020055	Rating Area 5	No Preference	50	364.86
62560PA0020055	Rating Area 5	No Preference	51	381.00
62560PA0020055	Rating Area 5	No Preference	52	398.77
62560PA0020055	Rating Area 5	No Preference	53	416.75
62560PA0020055	Rating Area 5	No Preference	54	436.16
62560PA0020055	Rating Area 5	No Preference	55	455.57
62560PA0020055	Rating Area 5	No Preference	56	476.61
62560PA0020055	Rating Area 5	No Preference	57	497.85
62560PA0020055	Rating Area 5	No Preference	58	520.53
62560PA0020055	Rating Area 5	No Preference	59	531.77
62560PA0020055	Rating Area 5	No Preference	60	554.44
62560PA0020055	Rating Area 5	No Preference	61	574.05
62560PA0020055	Rating Area 5	No Preference	62	586.93
62560PA0020055	Rating Area 5	No Preference	63	603.06
62560PA0020055	Rating Area 5	No Preference	64 and over	612.87
62560PA0020065	Rating Area 1	No Preference	0-14	252.73
62560PA0020065	Rating Area 1	No Preference	15	275.19
62560PA0020065	Rating Area 1	No Preference	16	283.78
62560PA0020065	Rating Area 1	No Preference	17	292.37
62560PA0020065	Rating Area 1	No Preference	18	301.62
62560PA0020065	Rating Area 1	No Preference	19	310.87
62560PA0020065	Rating Area 1	No Preference	20	320.45
62560PA0020065	Rating Area 1	No Preference	21	330.36
62560PA0020065	Rating Area 1	No Preference	22	330.36
62560PA0020065	Rating Area 1	No Preference	23	330.36
62560PA0020065	Rating Area 1	No Preference	24	330.36
62560PA0020065	Rating Area 1	No Preference	25	331.68
62560PA0020065	Rating Area 1	No Preference	26	338.29
62560PA0020065	Rating Area 1	No Preference	27	346.22
62560PA0020065	Rating Area 1	No Preference	28	359.10

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HIOS Issuer ID*	62650
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Rate Expiration Date*	12/31/2018
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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020065	Rating Area 1	No Preference	29	369.67
62560PA0020065	Rating Area 1	No Preference	30	374.96
62560PA0020065	Rating Area 1	No Preference	31	382.89
62560PA0020065	Rating Area 1	No Preference	32	390.82
62560PA0020065	Rating Area 1	No Preference	33	395.77
62560PA0020065	Rating Area 1	No Preference	34	401.06
62560PA0020065	Rating Area 1	No Preference	35	403.70
62560PA0020065	Rating Area 1	No Preference	36	406.34
62560PA0020065	Rating Area 1	No Preference	37	408.99
62560PA0020065	Rating Area 1	No Preference	38	411.63
62560PA0020065	Rating Area 1	No Preference	39	416.91
62560PA0020065	Rating Area 1	No Preference	40	422.20
62560PA0020065	Rating Area 1	No Preference	41	430.13
62560PA0020065	Rating Area 1	No Preference	42	437.73
62560PA0020065	Rating Area 1	No Preference	43	448.30
62560PA0020065	Rating Area 1	No Preference	44	461.51
62560PA0020065	Rating Area 1	No Preference	45	477.04
62560PA0020065	Rating Area 1	No Preference	46	495.54
62560PA0020065	Rating Area 1	No Preference	47	516.35
62560PA0020065	Rating Area 1	No Preference	48	540.14
62560PA0020065	Rating Area 1	No Preference	49	563.59
62560PA0020065	Rating Area 1	No Preference	50	590.02
62560PA0020065	Rating Area 1	No Preference	51	616.12
62560PA0020065	Rating Area 1	No Preference	52	644.86
62560PA0020065	Rating Area 1	No Preference	53	673.93
62560PA0020065	Rating Area 1	No Preference	54	705.32
62560PA0020065	Rating Area 1	No Preference	55	736.70
62560PA0020065	Rating Area 1	No Preference	56	770.73
62560PA0020065	Rating Area 1	No Preference	57	805.09
62560PA0020065	Rating Area 1	No Preference	58	841.76
62560PA0020065	Rating Area 1	No Preference	59	859.93
62560PA0020065	Rating Area 1	No Preference	60	896.60
62560PA0020065	Rating Area 1	No Preference	61	928.31
62560PA0020065	Rating Area 1	No Preference	62	949.12
62560PA0020065	Rating Area 1	No Preference	63	975.22
62560PA0020065	Rating Area 1	No Preference	64 and over	991.08
62560PA0020065	Rating Area 2	No Preference	0-14	252.73
62560PA0020065	Rating Area 2	No Preference	15	275.19
62560PA0020065	Rating Area 2	No Preference	16	283.78
62560PA0020065	Rating Area 2	No Preference	17	292.37
62560PA0020065	Rating Area 2	No Preference	18	301.62
62560PA0020065	Rating Area 2	No Preference	19	310.87
62560PA0020065	Rating Area 2	No Preference	20	320.45
62560PA0020065	Rating Area 2	No Preference	21	330.36
62560PA0020065	Rating Area 2	No Preference	22	330.36
62560PA0020065	Rating Area 2	No Preference	23	330.36
62560PA0020065	Rating Area 2	No Preference	24	330.36
62560PA0020065	Rating Area 2	No Preference	25	331.68
62560PA0020065	Rating Area 2	No Preference	26	338.29
62560PA0020065	Rating Area 2	No Preference	27	346.22
62560PA0020065	Rating Area 2	No Preference	28	359.10
62560PA0020065	Rating Area 2	No Preference	29	369.67
62560PA0020065	Rating Area 2	No Preference	30	374.96
62560PA0020065	Rating Area 2	No Preference	31	382.89
62560PA0020065	Rating Area 2	No Preference	32	390.82
62560PA0020065	Rating Area 2	No Preference	33	395.77
62560PA0020065	Rating Area 2	No Preference	34	401.06
62560PA0020065	Rating Area 2	No Preference	35	403.70
62560PA0020065	Rating Area 2	No Preference	36	406.34
62560PA0020065	Rating Area 2	No Preference	37	408.99
62560PA0020065	Rating Area 2	No Preference	38	411.63
62560PA0020065	Rating Area 2	No Preference	39	416.91
62560PA0020065	Rating Area 2	No Preference	40	422.20
62560PA0020065	Rating Area 2	No Preference	41	430.13
62560PA0020065	Rating Area 2	No Preference	42	437.73
62560PA0020065	Rating Area 2	No Preference	43	448.30
62560PA0020065	Rating Area 2	No Preference	44	461.51
62560PA0020065	Rating Area 2	No Preference	45	477.04
62560PA0020065	Rating Area 2	No Preference	46	495.54
62560PA0020065	Rating Area 2	No Preference	47	516.35
62560PA0020065	Rating Area 2	No Preference	48	540.14
62560PA0020065	Rating Area 2	No Preference	49	563.59
62560PA0020065	Rating Area 2	No Preference	50	590.02

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020065	Rating Area 2	No Preference	51	616.12
62560PA0020065	Rating Area 2	No Preference	52	644.86
62560PA0020065	Rating Area 2	No Preference	53	673.93
62560PA0020065	Rating Area 2	No Preference	54	705.32
62560PA0020065	Rating Area 2	No Preference	55	736.70
62560PA0020065	Rating Area 2	No Preference	56	770.73
62560PA0020065	Rating Area 2	No Preference	57	805.09
62560PA0020065	Rating Area 2	No Preference	58	841.76
62560PA0020065	Rating Area 2	No Preference	59	859.93
62560PA0020065	Rating Area 2	No Preference	60	896.60
62560PA0020065	Rating Area 2	No Preference	61	928.31
62560PA0020065	Rating Area 2	No Preference	62	949.12
62560PA0020065	Rating Area 2	No Preference	63	975.22
62560PA0020065	Rating Area 2	No Preference	64 and over	991.08
62560PA0020065	Rating Area 4	No Preference	0-14	252.73
62560PA0020065	Rating Area 4	No Preference	15	275.19
62560PA0020065	Rating Area 4	No Preference	16	283.78
62560PA0020065	Rating Area 4	No Preference	17	292.37
62560PA0020065	Rating Area 4	No Preference	18	301.62
62560PA0020065	Rating Area 4	No Preference	19	310.87
62560PA0020065	Rating Area 4	No Preference	20	320.45
62560PA0020065	Rating Area 4	No Preference	21	330.36
62560PA0020065	Rating Area 4	No Preference	22	330.36
62560PA0020065	Rating Area 4	No Preference	23	330.36
62560PA0020065	Rating Area 4	No Preference	24	330.36
62560PA0020065	Rating Area 4	No Preference	25	331.68
62560PA0020065	Rating Area 4	No Preference	26	338.29
62560PA0020065	Rating Area 4	No Preference	27	346.22
62560PA0020065	Rating Area 4	No Preference	28	359.10
62560PA0020065	Rating Area 4	No Preference	29	369.67
62560PA0020065	Rating Area 4	No Preference	30	374.96
62560PA0020065	Rating Area 4	No Preference	31	382.89
62560PA0020065	Rating Area 4	No Preference	32	390.82
62560PA0020065	Rating Area 4	No Preference	33	395.77
62560PA0020065	Rating Area 4	No Preference	34	401.06
62560PA0020065	Rating Area 4	No Preference	35	403.70
62560PA0020065	Rating Area 4	No Preference	36	406.34
62560PA0020065	Rating Area 4	No Preference	37	408.99
62560PA0020065	Rating Area 4	No Preference	38	411.63
62560PA0020065	Rating Area 4	No Preference	39	416.91
62560PA0020065	Rating Area 4	No Preference	40	422.20
62560PA0020065	Rating Area 4	No Preference	41	430.13
62560PA0020065	Rating Area 4	No Preference	42	437.73
62560PA0020065	Rating Area 4	No Preference	43	448.30
62560PA0020065	Rating Area 4	No Preference	44	461.51
62560PA0020065	Rating Area 4	No Preference	45	477.04
62560PA0020065	Rating Area 4	No Preference	46	495.54
62560PA0020065	Rating Area 4	No Preference	47	516.35
62560PA0020065	Rating Area 4	No Preference	48	540.14
62560PA0020065	Rating Area 4	No Preference	49	563.59
62560PA0020065	Rating Area 4	No Preference	50	590.02
62560PA0020065	Rating Area 4	No Preference	51	616.12
62560PA0020065	Rating Area 4	No Preference	52	644.86
62560PA0020065	Rating Area 4	No Preference	53	673.93
62560PA0020065	Rating Area 4	No Preference	54	705.32
62560PA0020065	Rating Area 4	No Preference	55	736.70
62560PA0020065	Rating Area 4	No Preference	56	770.73
62560PA0020065	Rating Area 4	No Preference	57	805.09
62560PA0020065	Rating Area 4	No Preference	58	841.76
62560PA0020065	Rating Area 4	No Preference	59	859.93
62560PA0020065	Rating Area 4	No Preference	60	896.60
62560PA0020065	Rating Area 4	No Preference	61	928.31
62560PA0020065	Rating Area 4	No Preference	62	949.12
62560PA0020065	Rating Area 4	No Preference	63	975.22
62560PA0020065	Rating Area 4	No Preference	64 and over	991.08
62560PA0020065	Rating Area 5	No Preference	0-14	252.73
62560PA0020065	Rating Area 5	No Preference	15	275.19
62560PA0020065	Rating Area 5	No Preference	16	283.78
62560PA0020065	Rating Area 5	No Preference	17	292.37
62560PA0020065	Rating Area 5	No Preference	18	301.62
62560PA0020065	Rating Area 5	No Preference	19	310.87
62560PA0020065	Rating Area 5	No Preference	20	320.45
62560PA0020065	Rating Area 5	No Preference	21	330.36

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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020065	Rating Area 5	No Preference	22	330.36
62560PA0020065	Rating Area 5	No Preference	23	330.36
62560PA0020065	Rating Area 5	No Preference	24	330.36
62560PA0020065	Rating Area 5	No Preference	25	331.68
62560PA0020065	Rating Area 5	No Preference	26	338.29
62560PA0020065	Rating Area 5	No Preference	27	346.22
62560PA0020065	Rating Area 5	No Preference	28	359.10
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62560PA0020065	Rating Area 5	No Preference	35	403.70
62560PA0020065	Rating Area 5	No Preference	36	406.34
62560PA0020065	Rating Area 5	No Preference	37	408.99
62560PA0020065	Rating Area 5	No Preference	38	411.63
62560PA0020065	Rating Area 5	No Preference	39	416.91
62560PA0020065	Rating Area 5	No Preference	40	422.20
62560PA0020065	Rating Area 5	No Preference	41	430.13
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62560PA0020065	Rating Area 5	No Preference	43	448.30
62560PA0020065	Rating Area 5	No Preference	44	461.51
62560PA0020065	Rating Area 5	No Preference	45	477.04
62560PA0020065	Rating Area 5	No Preference	46	495.54
62560PA0020065	Rating Area 5	No Preference	47	516.35
62560PA0020065	Rating Area 5	No Preference	48	540.14
62560PA0020065	Rating Area 5	No Preference	49	563.59
62560PA0020065	Rating Area 5	No Preference	50	590.02
62560PA0020065	Rating Area 5	No Preference	51	616.12
62560PA0020065	Rating Area 5	No Preference	52	644.86
62560PA0020065	Rating Area 5	No Preference	53	673.93
62560PA0020065	Rating Area 5	No Preference	54	705.32
62560PA0020065	Rating Area 5	No Preference	55	736.70
62560PA0020065	Rating Area 5	No Preference	56	770.73
62560PA0020065	Rating Area 5	No Preference	57	805.09
62560PA0020065	Rating Area 5	No Preference	58	841.76
62560PA0020065	Rating Area 5	No Preference	59	859.93
62560PA0020065	Rating Area 5	No Preference	60	896.60
62560PA0020065	Rating Area 5	No Preference	61	928.31
62560PA0020065	Rating Area 5	No Preference	62	949.12
62560PA0020065	Rating Area 5	No Preference	63	975.22
62560PA0020065	Rating Area 5	No Preference	64 and over	991.08
62560PA0020066	Rating Area 1	No Preference	0-14	187.17
62560PA0020066	Rating Area 1	No Preference	15	203.81
62560PA0020066	Rating Area 1	No Preference	16	210.17
62560PA0020066	Rating Area 1	No Preference	17	216.53
62560PA0020066	Rating Area 1	No Preference	18	223.38
62560PA0020066	Rating Area 1	No Preference	19	230.23
62560PA0020066	Rating Area 1	No Preference	20	237.33
62560PA0020066	Rating Area 1	No Preference	21	244.67
62560PA0020066	Rating Area 1	No Preference	22	244.67
62560PA0020066	Rating Area 1	No Preference	23	244.67
62560PA0020066	Rating Area 1	No Preference	24	244.67
62560PA0020066	Rating Area 1	No Preference	25	245.65
62560PA0020066	Rating Area 1	No Preference	26	250.54
62560PA0020066	Rating Area 1	No Preference	27	256.41
62560PA0020066	Rating Area 1	No Preference	28	265.96
62560PA0020066	Rating Area 1	No Preference	29	273.79
62560PA0020066	Rating Area 1	No Preference	30	277.70
62560PA0020066	Rating Area 1	No Preference	31	283.57
62560PA0020066	Rating Area 1	No Preference	32	289.44
62560PA0020066	Rating Area 1	No Preference	33	293.11
62560PA0020066	Rating Area 1	No Preference	34	297.03
62560PA0020066	Rating Area 1	No Preference	35	298.99
62560PA0020066	Rating Area 1	No Preference	36	300.94
62560PA0020066	Rating Area 1	No Preference	37	302.90
62560PA0020066	Rating Area 1	No Preference	38	304.86
62560PA0020066	Rating Area 1	No Preference	39	308.77
62560PA0020066	Rating Area 1	No Preference	40	312.69
62560PA0020066	Rating Area 1	No Preference	41	318.56
62560PA0020066	Rating Area 1	No Preference	42	324.19
62560PA0020066	Rating Area 1	No Preference	43	332.02

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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020066	Rating Area 1	No Preference	44	341.80
62560PA0020066	Rating Area 1	No Preference	45	353.30
62560PA0020066	Rating Area 1	No Preference	46	367.01
62560PA0020066	Rating Area 1	No Preference	47	382.42
62560PA0020066	Rating Area 1	No Preference	48	400.04
62560PA0020066	Rating Area 1	No Preference	49	417.41
62560PA0020066	Rating Area 1	No Preference	50	436.98
62560PA0020066	Rating Area 1	No Preference	51	456.31
62560PA0020066	Rating Area 1	No Preference	52	477.60
62560PA0020066	Rating Area 1	No Preference	53	499.13
62560PA0020066	Rating Area 1	No Preference	54	522.37
62560PA0020066	Rating Area 1	No Preference	55	545.61
62560PA0020066	Rating Area 1	No Preference	56	570.82
62560PA0020066	Rating Area 1	No Preference	57	596.26
62560PA0020066	Rating Area 1	No Preference	58	623.42
62560PA0020066	Rating Area 1	No Preference	59	636.88
62560PA0020066	Rating Area 1	No Preference	60	664.03
62560PA0020066	Rating Area 1	No Preference	61	687.52
62560PA0020066	Rating Area 1	No Preference	62	702.94
62560PA0020066	Rating Area 1	No Preference	63	722.27
62560PA0020066	Rating Area 1	No Preference	64 and over	734.01
62560PA0020066	Rating Area 2	No Preference	0-14	187.17
62560PA0020066	Rating Area 2	No Preference	15	203.81
62560PA0020066	Rating Area 2	No Preference	16	210.17
62560PA0020066	Rating Area 2	No Preference	17	216.53
62560PA0020066	Rating Area 2	No Preference	18	223.38
62560PA0020066	Rating Area 2	No Preference	19	230.23
62560PA0020066	Rating Area 2	No Preference	20	237.33
62560PA0020066	Rating Area 2	No Preference	21	244.67
62560PA0020066	Rating Area 2	No Preference	22	244.67
62560PA0020066	Rating Area 2	No Preference	23	244.67
62560PA0020066	Rating Area 2	No Preference	24	244.67
62560PA0020066	Rating Area 2	No Preference	25	245.65
62560PA0020066	Rating Area 2	No Preference	26	250.54
62560PA0020066	Rating Area 2	No Preference	27	256.41
62560PA0020066	Rating Area 2	No Preference	28	265.96
62560PA0020066	Rating Area 2	No Preference	29	273.79
62560PA0020066	Rating Area 2	No Preference	30	277.70
62560PA0020066	Rating Area 2	No Preference	31	283.57
62560PA0020066	Rating Area 2	No Preference	32	289.44
62560PA0020066	Rating Area 2	No Preference	33	293.11
62560PA0020066	Rating Area 2	No Preference	34	297.03
62560PA0020066	Rating Area 2	No Preference	35	298.99
62560PA0020066	Rating Area 2	No Preference	36	300.94
62560PA0020066	Rating Area 2	No Preference	37	302.90
62560PA0020066	Rating Area 2	No Preference	38	304.86
62560PA0020066	Rating Area 2	No Preference	39	308.77
62560PA0020066	Rating Area 2	No Preference	40	312.69
62560PA0020066	Rating Area 2	No Preference	41	318.56
62560PA0020066	Rating Area 2	No Preference	42	324.19
62560PA0020066	Rating Area 2	No Preference	43	332.02
62560PA0020066	Rating Area 2	No Preference	44	341.80
62560PA0020066	Rating Area 2	No Preference	45	353.30
62560PA0020066	Rating Area 2	No Preference	46	367.01
62560PA0020066	Rating Area 2	No Preference	47	382.42
62560PA0020066	Rating Area 2	No Preference	48	400.04
62560PA0020066	Rating Area 2	No Preference	49	417.41
62560PA0020066	Rating Area 2	No Preference	50	436.98
62560PA0020066	Rating Area 2	No Preference	51	456.31
62560PA0020066	Rating Area 2	No Preference	52	477.60
62560PA0020066	Rating Area 2	No Preference	53	499.13
62560PA0020066	Rating Area 2	No Preference	54	522.37
62560PA0020066	Rating Area 2	No Preference	55	545.61
62560PA0020066	Rating Area 2	No Preference	56	570.82
62560PA0020066	Rating Area 2	No Preference	57	596.26
62560PA0020066	Rating Area 2	No Preference	58	623.42
62560PA0020066	Rating Area 2	No Preference	59	636.88
62560PA0020066	Rating Area 2	No Preference	60	664.03
62560PA0020066	Rating Area 2	No Preference	61	687.52
62560PA0020066	Rating Area 2	No Preference	62	702.94
62560PA0020066	Rating Area 2	No Preference	63	722.27
62560PA0020066	Rating Area 2	No Preference	64 and over	734.01
62560PA0020066	Rating Area 4	No Preference	0-14	187.17

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020066	Rating Area 4	No Preference	15	203.81
62560PA0020066	Rating Area 4	No Preference	16	210.17
62560PA0020066	Rating Area 4	No Preference	17	216.53
62560PA0020066	Rating Area 4	No Preference	18	223.38
62560PA0020066	Rating Area 4	No Preference	19	230.23
62560PA0020066	Rating Area 4	No Preference	20	237.33
62560PA0020066	Rating Area 4	No Preference	21	244.67
62560PA0020066	Rating Area 4	No Preference	22	244.67
62560PA0020066	Rating Area 4	No Preference	23	244.67
62560PA0020066	Rating Area 4	No Preference	24	244.67
62560PA0020066	Rating Area 4	No Preference	25	245.65
62560PA0020066	Rating Area 4	No Preference	26	250.54
62560PA0020066	Rating Area 4	No Preference	27	256.41
62560PA0020066	Rating Area 4	No Preference	28	265.96
62560PA0020066	Rating Area 4	No Preference	29	273.79
62560PA0020066	Rating Area 4	No Preference	30	277.70
62560PA0020066	Rating Area 4	No Preference	31	283.57
62560PA0020066	Rating Area 4	No Preference	32	289.44
62560PA0020066	Rating Area 4	No Preference	33	293.11
62560PA0020066	Rating Area 4	No Preference	34	297.03
62560PA0020066	Rating Area 4	No Preference	35	298.99
62560PA0020066	Rating Area 4	No Preference	36	300.94
62560PA0020066	Rating Area 4	No Preference	37	302.90
62560PA0020066	Rating Area 4	No Preference	38	304.86
62560PA0020066	Rating Area 4	No Preference	39	308.77
62560PA0020066	Rating Area 4	No Preference	40	312.69
62560PA0020066	Rating Area 4	No Preference	41	318.56
62560PA0020066	Rating Area 4	No Preference	42	324.19
62560PA0020066	Rating Area 4	No Preference	43	332.02
62560PA0020066	Rating Area 4	No Preference	44	341.80
62560PA0020066	Rating Area 4	No Preference	45	353.30
62560PA0020066	Rating Area 4	No Preference	46	367.01
62560PA0020066	Rating Area 4	No Preference	47	382.42
62560PA0020066	Rating Area 4	No Preference	48	400.04
62560PA0020066	Rating Area 4	No Preference	49	417.41
62560PA0020066	Rating Area 4	No Preference	50	436.98
62560PA0020066	Rating Area 4	No Preference	51	456.31
62560PA0020066	Rating Area 4	No Preference	52	477.60
62560PA0020066	Rating Area 4	No Preference	53	499.13
62560PA0020066	Rating Area 4	No Preference	54	522.37
62560PA0020066	Rating Area 4	No Preference	55	545.61
62560PA0020066	Rating Area 4	No Preference	56	570.82
62560PA0020066	Rating Area 4	No Preference	57	596.26
62560PA0020066	Rating Area 4	No Preference	58	623.42
62560PA0020066	Rating Area 4	No Preference	59	636.88
62560PA0020066	Rating Area 4	No Preference	60	664.03
62560PA0020066	Rating Area 4	No Preference	61	687.52
62560PA0020066	Rating Area 4	No Preference	62	702.94
62560PA0020066	Rating Area 4	No Preference	63	722.27
62560PA0020066	Rating Area 4	No Preference	64 and over	734.01
62560PA0020066	Rating Area 5	No Preference	0-14	187.17
62560PA0020066	Rating Area 5	No Preference	15	203.81
62560PA0020066	Rating Area 5	No Preference	16	210.17
62560PA0020066	Rating Area 5	No Preference	17	216.53
62560PA0020066	Rating Area 5	No Preference	18	223.38
62560PA0020066	Rating Area 5	No Preference	19	230.23
62560PA0020066	Rating Area 5	No Preference	20	237.33
62560PA0020066	Rating Area 5	No Preference	21	244.67
62560PA0020066	Rating Area 5	No Preference	22	244.67
62560PA0020066	Rating Area 5	No Preference	23	244.67
62560PA0020066	Rating Area 5	No Preference	24	244.67
62560PA0020066	Rating Area 5	No Preference	25	245.65
62560PA0020066	Rating Area 5	No Preference	26	250.54
62560PA0020066	Rating Area 5	No Preference	27	256.41
62560PA0020066	Rating Area 5	No Preference	28	265.96
62560PA0020066	Rating Area 5	No Preference	29	273.79
62560PA0020066	Rating Area 5	No Preference	30	277.70
62560PA0020066	Rating Area 5	No Preference	31	283.57
62560PA0020066	Rating Area 5	No Preference	32	289.44
62560PA0020066	Rating Area 5	No Preference	33	293.11
62560PA0020066	Rating Area 5	No Preference	34	297.03
62560PA0020066	Rating Area 5	No Preference	35	298.99
62560PA0020066	Rating Area 5	No Preference	36	300.94

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020066	Rating Area 5	No Preference	37	302.90
62560PA0020066	Rating Area 5	No Preference	38	304.86
62560PA0020066	Rating Area 5	No Preference	39	308.77
62560PA0020066	Rating Area 5	No Preference	40	312.69
62560PA0020066	Rating Area 5	No Preference	41	318.56
62560PA0020066	Rating Area 5	No Preference	42	324.19
62560PA0020066	Rating Area 5	No Preference	43	332.02
62560PA0020066	Rating Area 5	No Preference	44	341.80
62560PA0020066	Rating Area 5	No Preference	45	353.30
62560PA0020066	Rating Area 5	No Preference	46	367.01
62560PA0020066	Rating Area 5	No Preference	47	382.42
62560PA0020066	Rating Area 5	No Preference	48	400.04
62560PA0020066	Rating Area 5	No Preference	49	417.41
62560PA0020066	Rating Area 5	No Preference	50	436.98
62560PA0020066	Rating Area 5	No Preference	51	456.31
62560PA0020066	Rating Area 5	No Preference	52	477.60
62560PA0020066	Rating Area 5	No Preference	53	499.13
62560PA0020066	Rating Area 5	No Preference	54	522.37
62560PA0020066	Rating Area 5	No Preference	55	545.61
62560PA0020066	Rating Area 5	No Preference	56	570.82
62560PA0020066	Rating Area 5	No Preference	57	596.26
62560PA0020066	Rating Area 5	No Preference	58	623.42
62560PA0020066	Rating Area 5	No Preference	59	636.88
62560PA0020066	Rating Area 5	No Preference	60	664.03
62560PA0020066	Rating Area 5	No Preference	61	687.52
62560PA0020066	Rating Area 5	No Preference	62	702.94
62560PA0020066	Rating Area 5	No Preference	63	722.27
62560PA0020066	Rating Area 5	No Preference	64 and over	734.01
62560PA0020067	Rating Area 1	No Preference	0-14	247.82
62560PA0020067	Rating Area 1	No Preference	15	269.85
62560PA0020067	Rating Area 1	No Preference	16	278.27
62560PA0020067	Rating Area 1	No Preference	17	286.70
62560PA0020067	Rating Area 1	No Preference	18	295.77
62560PA0020067	Rating Area 1	No Preference	19	304.84
62560PA0020067	Rating Area 1	No Preference	20	314.23
62560PA0020067	Rating Area 1	No Preference	21	323.95
62560PA0020067	Rating Area 1	No Preference	22	323.95
62560PA0020067	Rating Area 1	No Preference	23	323.95
62560PA0020067	Rating Area 1	No Preference	24	323.95
62560PA0020067	Rating Area 1	No Preference	25	325.25
62560PA0020067	Rating Area 1	No Preference	26	331.72
62560PA0020067	Rating Area 1	No Preference	27	339.50
62560PA0020067	Rating Area 1	No Preference	28	352.13
62560PA0020067	Rating Area 1	No Preference	29	362.50
62560PA0020067	Rating Area 1	No Preference	30	367.68
62560PA0020067	Rating Area 1	No Preference	31	375.46
62560PA0020067	Rating Area 1	No Preference	32	383.23
62560PA0020067	Rating Area 1	No Preference	33	388.09
62560PA0020067	Rating Area 1	No Preference	34	393.28
62560PA0020067	Rating Area 1	No Preference	35	395.87
62560PA0020067	Rating Area 1	No Preference	36	398.46
62560PA0020067	Rating Area 1	No Preference	37	401.05
62560PA0020067	Rating Area 1	No Preference	38	403.64
62560PA0020067	Rating Area 1	No Preference	39	408.82
62560PA0020067	Rating Area 1	No Preference	40	414.01
62560PA0020067	Rating Area 1	No Preference	41	421.78
62560PA0020067	Rating Area 1	No Preference	42	429.23
62560PA0020067	Rating Area 1	No Preference	43	439.60
62560PA0020067	Rating Area 1	No Preference	44	452.56
62560PA0020067	Rating Area 1	No Preference	45	467.78
62560PA0020067	Rating Area 1	No Preference	46	485.93
62560PA0020067	Rating Area 1	No Preference	47	506.33
62560PA0020067	Rating Area 1	No Preference	48	529.66
62560PA0020067	Rating Area 1	No Preference	49	552.66
62560PA0020067	Rating Area 1	No Preference	50	578.57
62560PA0020067	Rating Area 1	No Preference	51	604.17
62560PA0020067	Rating Area 1	No Preference	52	632.35
62560PA0020067	Rating Area 1	No Preference	53	660.86
62560PA0020067	Rating Area 1	No Preference	54	691.63
62560PA0020067	Rating Area 1	No Preference	55	722.41
62560PA0020067	Rating Area 1	No Preference	56	755.78
62560PA0020067	Rating Area 1	No Preference	57	789.47
62560PA0020067	Rating Area 1	No Preference	58	825.42

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020067	Rating Area 1	No Preference	59	843.24
62560PA0020067	Rating Area 1	No Preference	60	879.20
62560PA0020067	Rating Area 1	No Preference	61	910.30
62560PA0020067	Rating Area 1	No Preference	62	930.71
62560PA0020067	Rating Area 1	No Preference	63	956.30
62560PA0020067	Rating Area 1	No Preference	64 and over	971.85
62560PA0020067	Rating Area 2	No Preference	0-14	247.82
62560PA0020067	Rating Area 2	No Preference	15	269.85
62560PA0020067	Rating Area 2	No Preference	16	278.27
62560PA0020067	Rating Area 2	No Preference	17	286.70
62560PA0020067	Rating Area 2	No Preference	18	295.77
62560PA0020067	Rating Area 2	No Preference	19	304.84
62560PA0020067	Rating Area 2	No Preference	20	314.23
62560PA0020067	Rating Area 2	No Preference	21	323.95
62560PA0020067	Rating Area 2	No Preference	22	323.95
62560PA0020067	Rating Area 2	No Preference	23	323.95
62560PA0020067	Rating Area 2	No Preference	24	323.95
62560PA0020067	Rating Area 2	No Preference	25	325.25
62560PA0020067	Rating Area 2	No Preference	26	331.72
62560PA0020067	Rating Area 2	No Preference	27	339.50
62560PA0020067	Rating Area 2	No Preference	28	352.13
62560PA0020067	Rating Area 2	No Preference	29	362.50
62560PA0020067	Rating Area 2	No Preference	30	367.68
62560PA0020067	Rating Area 2	No Preference	31	375.46
62560PA0020067	Rating Area 2	No Preference	32	383.23
62560PA0020067	Rating Area 2	No Preference	33	388.09
62560PA0020067	Rating Area 2	No Preference	34	393.28
62560PA0020067	Rating Area 2	No Preference	35	395.87
62560PA0020067	Rating Area 2	No Preference	36	398.46
62560PA0020067	Rating Area 2	No Preference	37	401.05
62560PA0020067	Rating Area 2	No Preference	38	403.64
62560PA0020067	Rating Area 2	No Preference	39	408.82
62560PA0020067	Rating Area 2	No Preference	40	414.01
62560PA0020067	Rating Area 2	No Preference	41	421.78
62560PA0020067	Rating Area 2	No Preference	42	429.23
62560PA0020067	Rating Area 2	No Preference	43	439.60
62560PA0020067	Rating Area 2	No Preference	44	452.56
62560PA0020067	Rating Area 2	No Preference	45	467.78
62560PA0020067	Rating Area 2	No Preference	46	485.93
62560PA0020067	Rating Area 2	No Preference	47	506.33
62560PA0020067	Rating Area 2	No Preference	48	529.66
62560PA0020067	Rating Area 2	No Preference	49	552.66
62560PA0020067	Rating Area 2	No Preference	50	578.57
62560PA0020067	Rating Area 2	No Preference	51	604.17
62560PA0020067	Rating Area 2	No Preference	52	632.35
62560PA0020067	Rating Area 2	No Preference	53	660.86
62560PA0020067	Rating Area 2	No Preference	54	691.63
62560PA0020067	Rating Area 2	No Preference	55	722.41
62560PA0020067	Rating Area 2	No Preference	56	755.78
62560PA0020067	Rating Area 2	No Preference	57	789.47
62560PA0020067	Rating Area 2	No Preference	58	825.42
62560PA0020067	Rating Area 2	No Preference	59	843.24
62560PA0020067	Rating Area 2	No Preference	60	879.20
62560PA0020067	Rating Area 2	No Preference	61	910.30
62560PA0020067	Rating Area 2	No Preference	62	930.71
62560PA0020067	Rating Area 2	No Preference	63	956.30
62560PA0020067	Rating Area 2	No Preference	64 and over	971.85
62560PA0020067	Rating Area 4	No Preference	0-14	247.82
62560PA0020067	Rating Area 4	No Preference	15	269.85
62560PA0020067	Rating Area 4	No Preference	16	278.27
62560PA0020067	Rating Area 4	No Preference	17	286.70
62560PA0020067	Rating Area 4	No Preference	18	295.77
62560PA0020067	Rating Area 4	No Preference	19	304.84
62560PA0020067	Rating Area 4	No Preference	20	314.23
62560PA0020067	Rating Area 4	No Preference	21	323.95
62560PA0020067	Rating Area 4	No Preference	22	323.95
62560PA0020067	Rating Area 4	No Preference	23	323.95
62560PA0020067	Rating Area 4	No Preference	24	323.95
62560PA0020067	Rating Area 4	No Preference	25	325.25
62560PA0020067	Rating Area 4	No Preference	26	331.72
62560PA0020067	Rating Area 4	No Preference	27	339.50
62560PA0020067	Rating Area 4	No Preference	28	352.13
62560PA0020067	Rating Area 4	No Preference	29	362.50

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020067	Rating Area 4	No Preference	30	367.68
62560PA0020067	Rating Area 4	No Preference	31	375.46
62560PA0020067	Rating Area 4	No Preference	32	383.23
62560PA0020067	Rating Area 4	No Preference	33	388.09
62560PA0020067	Rating Area 4	No Preference	34	393.28
62560PA0020067	Rating Area 4	No Preference	35	395.87
62560PA0020067	Rating Area 4	No Preference	36	398.46
62560PA0020067	Rating Area 4	No Preference	37	401.05
62560PA0020067	Rating Area 4	No Preference	38	403.64
62560PA0020067	Rating Area 4	No Preference	39	408.82
62560PA0020067	Rating Area 4	No Preference	40	414.01
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62560PA0020067	Rating Area 4	No Preference	42	429.23
62560PA0020067	Rating Area 4	No Preference	43	439.60
62560PA0020067	Rating Area 4	No Preference	44	452.56
62560PA0020067	Rating Area 4	No Preference	45	467.78
62560PA0020067	Rating Area 4	No Preference	46	485.93
62560PA0020067	Rating Area 4	No Preference	47	506.33
62560PA0020067	Rating Area 4	No Preference	48	529.66
62560PA0020067	Rating Area 4	No Preference	49	552.66
62560PA0020067	Rating Area 4	No Preference	50	578.57
62560PA0020067	Rating Area 4	No Preference	51	604.17
62560PA0020067	Rating Area 4	No Preference	52	632.35
62560PA0020067	Rating Area 4	No Preference	53	660.86
62560PA0020067	Rating Area 4	No Preference	54	691.63
62560PA0020067	Rating Area 4	No Preference	55	722.41
62560PA0020067	Rating Area 4	No Preference	56	755.78
62560PA0020067	Rating Area 4	No Preference	57	789.47
62560PA0020067	Rating Area 4	No Preference	58	825.42
62560PA0020067	Rating Area 4	No Preference	59	843.24
62560PA0020067	Rating Area 4	No Preference	60	879.20
62560PA0020067	Rating Area 4	No Preference	61	910.30
62560PA0020067	Rating Area 4	No Preference	62	930.71
62560PA0020067	Rating Area 4	No Preference	63	956.30
62560PA0020067	Rating Area 4	No Preference	64 and over	971.85
62560PA0020067	Rating Area 5	No Preference	0-14	247.82
62560PA0020067	Rating Area 5	No Preference	15	269.85
62560PA0020067	Rating Area 5	No Preference	16	278.27
62560PA0020067	Rating Area 5	No Preference	17	286.70
62560PA0020067	Rating Area 5	No Preference	18	295.77
62560PA0020067	Rating Area 5	No Preference	19	304.84
62560PA0020067	Rating Area 5	No Preference	20	314.23
62560PA0020067	Rating Area 5	No Preference	21	323.95
62560PA0020067	Rating Area 5	No Preference	22	323.95
62560PA0020067	Rating Area 5	No Preference	23	323.95
62560PA0020067	Rating Area 5	No Preference	24	323.95
62560PA0020067	Rating Area 5	No Preference	25	325.25
62560PA0020067	Rating Area 5	No Preference	26	331.72
62560PA0020067	Rating Area 5	No Preference	27	339.50
62560PA0020067	Rating Area 5	No Preference	28	352.13
62560PA0020067	Rating Area 5	No Preference	29	362.50
62560PA0020067	Rating Area 5	No Preference	30	367.68
62560PA0020067	Rating Area 5	No Preference	31	375.46
62560PA0020067	Rating Area 5	No Preference	32	383.23
62560PA0020067	Rating Area 5	No Preference	33	388.09
62560PA0020067	Rating Area 5	No Preference	34	393.28
62560PA0020067	Rating Area 5	No Preference	35	395.87
62560PA0020067	Rating Area 5	No Preference	36	398.46
62560PA0020067	Rating Area 5	No Preference	37	401.05
62560PA0020067	Rating Area 5	No Preference	38	403.64
62560PA0020067	Rating Area 5	No Preference	39	408.82
62560PA0020067	Rating Area 5	No Preference	40	414.01
62560PA0020067	Rating Area 5	No Preference	41	421.78
62560PA0020067	Rating Area 5	No Preference	42	429.23
62560PA0020067	Rating Area 5	No Preference	43	439.60
62560PA0020067	Rating Area 5	No Preference	44	452.56
62560PA0020067	Rating Area 5	No Preference	45	467.78
62560PA0020067	Rating Area 5	No Preference	46	485.93
62560PA0020067	Rating Area 5	No Preference	47	506.33
62560PA0020067	Rating Area 5	No Preference	48	529.66
62560PA0020067	Rating Area 5	No Preference	49	552.66
62560PA0020067	Rating Area 5	No Preference	50	578.57
62560PA0020067	Rating Area 5	No Preference	51	604.17

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020067	Rating Area 5	No Preference	52	632.35
62560PA0020067	Rating Area 5	No Preference	53	660.86
62560PA0020067	Rating Area 5	No Preference	54	691.63
62560PA0020067	Rating Area 5	No Preference	55	722.41
62560PA0020067	Rating Area 5	No Preference	56	755.78
62560PA0020067	Rating Area 5	No Preference	57	789.47
62560PA0020067	Rating Area 5	No Preference	58	825.42
62560PA0020067	Rating Area 5	No Preference	59	843.24
62560PA0020067	Rating Area 5	No Preference	60	879.20
62560PA0020067	Rating Area 5	No Preference	61	910.30
62560PA0020067	Rating Area 5	No Preference	62	930.71
62560PA0020067	Rating Area 5	No Preference	63	956.30
62560PA0020067	Rating Area 5	No Preference	64 and over	971.85
62560PA0020068	Rating Area 1	No Preference	0-14	185.27
62560PA0020068	Rating Area 1	No Preference	15	201.74
62560PA0020068	Rating Area 1	No Preference	16	208.03
62560PA0020068	Rating Area 1	No Preference	17	214.33
62560PA0020068	Rating Area 1	No Preference	18	221.11
62560PA0020068	Rating Area 1	No Preference	19	227.89
62560PA0020068	Rating Area 1	No Preference	20	234.91
62560PA0020068	Rating Area 1	No Preference	21	242.18
62560PA0020068	Rating Area 1	No Preference	22	242.18
62560PA0020068	Rating Area 1	No Preference	23	242.18
62560PA0020068	Rating Area 1	No Preference	24	242.18
62560PA0020068	Rating Area 1	No Preference	25	243.15
62560PA0020068	Rating Area 1	No Preference	26	247.99
62560PA0020068	Rating Area 1	No Preference	27	253.80
62560PA0020068	Rating Area 1	No Preference	28	263.25
62560PA0020068	Rating Area 1	No Preference	29	271.00
62560PA0020068	Rating Area 1	No Preference	30	274.87
62560PA0020068	Rating Area 1	No Preference	31	280.69
62560PA0020068	Rating Area 1	No Preference	32	286.50
62560PA0020068	Rating Area 1	No Preference	33	290.13
62560PA0020068	Rating Area 1	No Preference	34	294.01
62560PA0020068	Rating Area 1	No Preference	35	295.94
62560PA0020068	Rating Area 1	No Preference	36	297.88
62560PA0020068	Rating Area 1	No Preference	37	299.82
62560PA0020068	Rating Area 1	No Preference	38	301.76
62560PA0020068	Rating Area 1	No Preference	39	305.63
62560PA0020068	Rating Area 1	No Preference	40	309.51
62560PA0020068	Rating Area 1	No Preference	41	315.32
62560PA0020068	Rating Area 1	No Preference	42	320.89
62560PA0020068	Rating Area 1	No Preference	43	328.64
62560PA0020068	Rating Area 1	No Preference	44	338.33
62560PA0020068	Rating Area 1	No Preference	45	349.71
62560PA0020068	Rating Area 1	No Preference	46	363.27
62560PA0020068	Rating Area 1	No Preference	47	378.53
62560PA0020068	Rating Area 1	No Preference	48	395.96
62560PA0020068	Rating Area 1	No Preference	49	413.16
62560PA0020068	Rating Area 1	No Preference	50	432.53
62560PA0020068	Rating Area 1	No Preference	51	451.67
62560PA0020068	Rating Area 1	No Preference	52	472.74
62560PA0020068	Rating Area 1	No Preference	53	494.05
62560PA0020068	Rating Area 1	No Preference	54	517.05
62560PA0020068	Rating Area 1	No Preference	55	540.06
62560PA0020068	Rating Area 1	No Preference	56	565.01
62560PA0020068	Rating Area 1	No Preference	57	590.19
62560PA0020068	Rating Area 1	No Preference	58	617.07
62560PA0020068	Rating Area 1	No Preference	59	630.39
62560PA0020068	Rating Area 1	No Preference	60	657.28
62560PA0020068	Rating Area 1	No Preference	61	680.53
62560PA0020068	Rating Area 1	No Preference	62	695.78
62560PA0020068	Rating Area 1	No Preference	63	714.92
62560PA0020068	Rating Area 1	No Preference	64 and over	726.54
62560PA0020068	Rating Area 2	No Preference	0-14	185.27
62560PA0020068	Rating Area 2	No Preference	15	201.74
62560PA0020068	Rating Area 2	No Preference	16	208.03
62560PA0020068	Rating Area 2	No Preference	17	214.33
62560PA0020068	Rating Area 2	No Preference	18	221.11
62560PA0020068	Rating Area 2	No Preference	19	227.89
62560PA0020068	Rating Area 2	No Preference	20	234.91
62560PA0020068	Rating Area 2	No Preference	21	242.18
62560PA0020068	Rating Area 2	No Preference	22	242.18

2018 Rates Table Template v7.1

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If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020068	Rating Area 2	No Preference	23	242.18
62560PA0020068	Rating Area 2	No Preference	24	242.18
62560PA0020068	Rating Area 2	No Preference	25	243.15
62560PA0020068	Rating Area 2	No Preference	26	247.99
62560PA0020068	Rating Area 2	No Preference	27	253.80
62560PA0020068	Rating Area 2	No Preference	28	263.25
62560PA0020068	Rating Area 2	No Preference	29	271.00
62560PA0020068	Rating Area 2	No Preference	30	274.87
62560PA0020068	Rating Area 2	No Preference	31	280.69
62560PA0020068	Rating Area 2	No Preference	32	286.50
62560PA0020068	Rating Area 2	No Preference	33	290.13
62560PA0020068	Rating Area 2	No Preference	34	294.01
62560PA0020068	Rating Area 2	No Preference	35	295.94
62560PA0020068	Rating Area 2	No Preference	36	297.88
62560PA0020068	Rating Area 2	No Preference	37	299.82
62560PA0020068	Rating Area 2	No Preference	38	301.76
62560PA0020068	Rating Area 2	No Preference	39	305.63
62560PA0020068	Rating Area 2	No Preference	40	309.51
62560PA0020068	Rating Area 2	No Preference	41	315.32
62560PA0020068	Rating Area 2	No Preference	42	320.89
62560PA0020068	Rating Area 2	No Preference	43	328.64
62560PA0020068	Rating Area 2	No Preference	44	338.33
62560PA0020068	Rating Area 2	No Preference	45	349.71
62560PA0020068	Rating Area 2	No Preference	46	363.27
62560PA0020068	Rating Area 2	No Preference	47	378.53
62560PA0020068	Rating Area 2	No Preference	48	395.96
62560PA0020068	Rating Area 2	No Preference	49	413.16
62560PA0020068	Rating Area 2	No Preference	50	432.53
62560PA0020068	Rating Area 2	No Preference	51	451.67
62560PA0020068	Rating Area 2	No Preference	52	472.74
62560PA0020068	Rating Area 2	No Preference	53	494.05
62560PA0020068	Rating Area 2	No Preference	54	517.05
62560PA0020068	Rating Area 2	No Preference	55	540.06
62560PA0020068	Rating Area 2	No Preference	56	565.01
62560PA0020068	Rating Area 2	No Preference	57	590.19
62560PA0020068	Rating Area 2	No Preference	58	617.07
62560PA0020068	Rating Area 2	No Preference	59	630.39
62560PA0020068	Rating Area 2	No Preference	60	657.28
62560PA0020068	Rating Area 2	No Preference	61	680.53
62560PA0020068	Rating Area 2	No Preference	62	695.78
62560PA0020068	Rating Area 2	No Preference	63	714.92
62560PA0020068	Rating Area 2	No Preference	64 and over	726.54
62560PA0020068	Rating Area 4	No Preference	0-14	185.27
62560PA0020068	Rating Area 4	No Preference	15	201.74
62560PA0020068	Rating Area 4	No Preference	16	208.03
62560PA0020068	Rating Area 4	No Preference	17	214.33
62560PA0020068	Rating Area 4	No Preference	18	221.11
62560PA0020068	Rating Area 4	No Preference	19	227.89
62560PA0020068	Rating Area 4	No Preference	20	234.91
62560PA0020068	Rating Area 4	No Preference	21	242.18
62560PA0020068	Rating Area 4	No Preference	22	242.18
62560PA0020068	Rating Area 4	No Preference	23	242.18
62560PA0020068	Rating Area 4	No Preference	24	242.18
62560PA0020068	Rating Area 4	No Preference	25	243.15
62560PA0020068	Rating Area 4	No Preference	26	247.99
62560PA0020068	Rating Area 4	No Preference	27	253.80
62560PA0020068	Rating Area 4	No Preference	28	263.25
62560PA0020068	Rating Area 4	No Preference	29	271.00
62560PA0020068	Rating Area 4	No Preference	30	274.87
62560PA0020068	Rating Area 4	No Preference	31	280.69
62560PA0020068	Rating Area 4	No Preference	32	286.50
62560PA0020068	Rating Area 4	No Preference	33	290.13
62560PA0020068	Rating Area 4	No Preference	34	294.01
62560PA0020068	Rating Area 4	No Preference	35	295.94
62560PA0020068	Rating Area 4	No Preference	36	297.88
62560PA0020068	Rating Area 4	No Preference	37	299.82
62560PA0020068	Rating Area 4	No Preference	38	301.76
62560PA0020068	Rating Area 4	No Preference	39	305.63
62560PA0020068	Rating Area 4	No Preference	40	309.51
62560PA0020068	Rating Area 4	No Preference	41	315.32
62560PA0020068	Rating Area 4	No Preference	42	320.89
62560PA0020068	Rating Area 4	No Preference	43	328.64
62560PA0020068	Rating Area 4	No Preference	44	338.33

2018 Rates Table Template v7.1

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If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020068	Rating Area 4	No Preference	45	349.71
62560PA0020068	Rating Area 4	No Preference	46	363.27
62560PA0020068	Rating Area 4	No Preference	47	378.53
62560PA0020068	Rating Area 4	No Preference	48	395.96
62560PA0020068	Rating Area 4	No Preference	49	413.16
62560PA0020068	Rating Area 4	No Preference	50	432.53
62560PA0020068	Rating Area 4	No Preference	51	451.67
62560PA0020068	Rating Area 4	No Preference	52	472.74
62560PA0020068	Rating Area 4	No Preference	53	494.05
62560PA0020068	Rating Area 4	No Preference	54	517.05
62560PA0020068	Rating Area 4	No Preference	55	540.06
62560PA0020068	Rating Area 4	No Preference	56	565.01
62560PA0020068	Rating Area 4	No Preference	57	590.19
62560PA0020068	Rating Area 4	No Preference	58	617.07
62560PA0020068	Rating Area 4	No Preference	59	630.39
62560PA0020068	Rating Area 4	No Preference	60	657.28
62560PA0020068	Rating Area 4	No Preference	61	680.53
62560PA0020068	Rating Area 4	No Preference	62	695.78
62560PA0020068	Rating Area 4	No Preference	63	714.92
62560PA0020068	Rating Area 4	No Preference	64 and over	726.54
62560PA0020068	Rating Area 5	No Preference	0-14	185.27
62560PA0020068	Rating Area 5	No Preference	15	201.74
62560PA0020068	Rating Area 5	No Preference	16	208.03
62560PA0020068	Rating Area 5	No Preference	17	214.33
62560PA0020068	Rating Area 5	No Preference	18	221.11
62560PA0020068	Rating Area 5	No Preference	19	227.89
62560PA0020068	Rating Area 5	No Preference	20	234.91
62560PA0020068	Rating Area 5	No Preference	21	242.18
62560PA0020068	Rating Area 5	No Preference	22	242.18
62560PA0020068	Rating Area 5	No Preference	23	242.18
62560PA0020068	Rating Area 5	No Preference	24	242.18
62560PA0020068	Rating Area 5	No Preference	25	243.15
62560PA0020068	Rating Area 5	No Preference	26	247.99
62560PA0020068	Rating Area 5	No Preference	27	253.80
62560PA0020068	Rating Area 5	No Preference	28	263.25
62560PA0020068	Rating Area 5	No Preference	29	271.00
62560PA0020068	Rating Area 5	No Preference	30	274.87
62560PA0020068	Rating Area 5	No Preference	31	280.69
62560PA0020068	Rating Area 5	No Preference	32	286.50
62560PA0020068	Rating Area 5	No Preference	33	290.13
62560PA0020068	Rating Area 5	No Preference	34	294.01
62560PA0020068	Rating Area 5	No Preference	35	295.94
62560PA0020068	Rating Area 5	No Preference	36	297.88
62560PA0020068	Rating Area 5	No Preference	37	299.82
62560PA0020068	Rating Area 5	No Preference	38	301.76
62560PA0020068	Rating Area 5	No Preference	39	305.63
62560PA0020068	Rating Area 5	No Preference	40	309.51
62560PA0020068	Rating Area 5	No Preference	41	315.32
62560PA0020068	Rating Area 5	No Preference	42	320.89
62560PA0020068	Rating Area 5	No Preference	43	328.64
62560PA0020068	Rating Area 5	No Preference	44	338.33
62560PA0020068	Rating Area 5	No Preference	45	349.71
62560PA0020068	Rating Area 5	No Preference	46	363.27
62560PA0020068	Rating Area 5	No Preference	47	378.53
62560PA0020068	Rating Area 5	No Preference	48	395.96
62560PA0020068	Rating Area 5	No Preference	49	413.16
62560PA0020068	Rating Area 5	No Preference	50	432.53
62560PA0020068	Rating Area 5	No Preference	51	451.67
62560PA0020068	Rating Area 5	No Preference	52	472.74
62560PA0020068	Rating Area 5	No Preference	53	494.05
62560PA0020068	Rating Area 5	No Preference	54	517.05
62560PA0020068	Rating Area 5	No Preference	55	540.06
62560PA0020068	Rating Area 5	No Preference	56	565.01
62560PA0020068	Rating Area 5	No Preference	57	590.19
62560PA0020068	Rating Area 5	No Preference	58	617.07
62560PA0020068	Rating Area 5	No Preference	59	630.39
62560PA0020068	Rating Area 5	No Preference	60	657.28
62560PA0020068	Rating Area 5	No Preference	61	680.53
62560PA0020068	Rating Area 5	No Preference	62	695.78
62560PA0020068	Rating Area 5	No Preference	63	714.92
62560PA0020068	Rating Area 5	No Preference	64 and over	726.54
62560PA0020069	Rating Area 1	No Preference	0-14	185.08
62560PA0020069	Rating Area 1	No Preference	15	201.53

2018 Rates Table Template v7.1

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If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020069	Rating Area 1	No Preference	16	207.82
62560PA0020069	Rating Area 1	No Preference	17	214.11
62560PA0020069	Rating Area 1	No Preference	18	220.88
62560PA0020069	Rating Area 1	No Preference	19	227.66
62560PA0020069	Rating Area 1	No Preference	20	234.67
62560PA0020069	Rating Area 1	No Preference	21	241.93
62560PA0020069	Rating Area 1	No Preference	22	241.93
62560PA0020069	Rating Area 1	No Preference	23	241.93
62560PA0020069	Rating Area 1	No Preference	24	241.93
62560PA0020069	Rating Area 1	No Preference	25	242.90
62560PA0020069	Rating Area 1	No Preference	26	247.74
62560PA0020069	Rating Area 1	No Preference	27	253.54
62560PA0020069	Rating Area 1	No Preference	28	262.98
62560PA0020069	Rating Area 1	No Preference	29	270.72
62560PA0020069	Rating Area 1	No Preference	30	274.59
62560PA0020069	Rating Area 1	No Preference	31	280.40
62560PA0020069	Rating Area 1	No Preference	32	286.20
62560PA0020069	Rating Area 1	No Preference	33	289.83
62560PA0020069	Rating Area 1	No Preference	34	293.70
62560PA0020069	Rating Area 1	No Preference	35	295.64
62560PA0020069	Rating Area 1	No Preference	36	297.57
62560PA0020069	Rating Area 1	No Preference	37	299.51
62560PA0020069	Rating Area 1	No Preference	38	301.44
62560PA0020069	Rating Area 1	No Preference	39	305.32
62560PA0020069	Rating Area 1	No Preference	40	309.19
62560PA0020069	Rating Area 1	No Preference	41	314.99
62560PA0020069	Rating Area 1	No Preference	42	320.56
62560PA0020069	Rating Area 1	No Preference	43	328.30
62560PA0020069	Rating Area 1	No Preference	44	337.98
62560PA0020069	Rating Area 1	No Preference	45	349.35
62560PA0020069	Rating Area 1	No Preference	46	362.90
62560PA0020069	Rating Area 1	No Preference	47	378.14
62560PA0020069	Rating Area 1	No Preference	48	395.56
62560PA0020069	Rating Area 1	No Preference	49	412.73
62560PA0020069	Rating Area 1	No Preference	50	432.09
62560PA0020069	Rating Area 1	No Preference	51	451.20
62560PA0020069	Rating Area 1	No Preference	52	472.25
62560PA0020069	Rating Area 1	No Preference	53	493.54
62560PA0020069	Rating Area 1	No Preference	54	516.52
62560PA0020069	Rating Area 1	No Preference	55	539.50
62560PA0020069	Rating Area 1	No Preference	56	564.42
62560PA0020069	Rating Area 1	No Preference	57	589.58
62560PA0020069	Rating Area 1	No Preference	58	616.44
62560PA0020069	Rating Area 1	No Preference	59	629.74
62560PA0020069	Rating Area 1	No Preference	60	656.60
62560PA0020069	Rating Area 1	No Preference	61	679.82
62560PA0020069	Rating Area 1	No Preference	62	695.06
62560PA0020069	Rating Area 1	No Preference	63	714.18
62560PA0020069	Rating Area 1	No Preference	64 and over	725.79
62560PA0020069	Rating Area 2	No Preference	0-14	185.08
62560PA0020069	Rating Area 2	No Preference	15	201.53
62560PA0020069	Rating Area 2	No Preference	16	207.82
62560PA0020069	Rating Area 2	No Preference	17	214.11
62560PA0020069	Rating Area 2	No Preference	18	220.88
62560PA0020069	Rating Area 2	No Preference	19	227.66
62560PA0020069	Rating Area 2	No Preference	20	234.67
62560PA0020069	Rating Area 2	No Preference	21	241.93
62560PA0020069	Rating Area 2	No Preference	22	241.93
62560PA0020069	Rating Area 2	No Preference	23	241.93
62560PA0020069	Rating Area 2	No Preference	24	241.93
62560PA0020069	Rating Area 2	No Preference	25	242.90
62560PA0020069	Rating Area 2	No Preference	26	247.74
62560PA0020069	Rating Area 2	No Preference	27	253.54
62560PA0020069	Rating Area 2	No Preference	28	262.98
62560PA0020069	Rating Area 2	No Preference	29	270.72
62560PA0020069	Rating Area 2	No Preference	30	274.59
62560PA0020069	Rating Area 2	No Preference	31	280.40
62560PA0020069	Rating Area 2	No Preference	32	286.20
62560PA0020069	Rating Area 2	No Preference	33	289.83
62560PA0020069	Rating Area 2	No Preference	34	293.70
62560PA0020069	Rating Area 2	No Preference	35	295.64
62560PA0020069	Rating Area 2	No Preference	36	297.57
62560PA0020069	Rating Area 2	No Preference	37	299.51

2018 Rates Table Template v7.1

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020069	Rating Area 2	No Preference	38	301.44
62560PA0020069	Rating Area 2	No Preference	39	305.32
62560PA0020069	Rating Area 2	No Preference	40	309.19
62560PA0020069	Rating Area 2	No Preference	41	314.99
62560PA0020069	Rating Area 2	No Preference	42	320.56
62560PA0020069	Rating Area 2	No Preference	43	328.30
62560PA0020069	Rating Area 2	No Preference	44	337.98
62560PA0020069	Rating Area 2	No Preference	45	349.35
62560PA0020069	Rating Area 2	No Preference	46	362.90
62560PA0020069	Rating Area 2	No Preference	47	378.14
62560PA0020069	Rating Area 2	No Preference	48	395.56
62560PA0020069	Rating Area 2	No Preference	49	412.73
62560PA0020069	Rating Area 2	No Preference	50	432.09
62560PA0020069	Rating Area 2	No Preference	51	451.20
62560PA0020069	Rating Area 2	No Preference	52	472.25
62560PA0020069	Rating Area 2	No Preference	53	493.54
62560PA0020069	Rating Area 2	No Preference	54	516.52
62560PA0020069	Rating Area 2	No Preference	55	539.50
62560PA0020069	Rating Area 2	No Preference	56	564.42
62560PA0020069	Rating Area 2	No Preference	57	589.58
62560PA0020069	Rating Area 2	No Preference	58	616.44
62560PA0020069	Rating Area 2	No Preference	59	629.74
62560PA0020069	Rating Area 2	No Preference	60	656.60
62560PA0020069	Rating Area 2	No Preference	61	679.82
62560PA0020069	Rating Area 2	No Preference	62	695.06
62560PA0020069	Rating Area 2	No Preference	63	714.18
62560PA0020069	Rating Area 2	No Preference	64 and over	725.79
62560PA0020069	Rating Area 4	No Preference	0-14	185.08
62560PA0020069	Rating Area 4	No Preference	15	201.53
62560PA0020069	Rating Area 4	No Preference	16	207.82
62560PA0020069	Rating Area 4	No Preference	17	214.11
62560PA0020069	Rating Area 4	No Preference	18	220.88
62560PA0020069	Rating Area 4	No Preference	19	227.66
62560PA0020069	Rating Area 4	No Preference	20	234.67
62560PA0020069	Rating Area 4	No Preference	21	241.93
62560PA0020069	Rating Area 4	No Preference	22	241.93
62560PA0020069	Rating Area 4	No Preference	23	241.93
62560PA0020069	Rating Area 4	No Preference	24	241.93
62560PA0020069	Rating Area 4	No Preference	25	242.90
62560PA0020069	Rating Area 4	No Preference	26	247.74
62560PA0020069	Rating Area 4	No Preference	27	253.54
62560PA0020069	Rating Area 4	No Preference	28	262.98
62560PA0020069	Rating Area 4	No Preference	29	270.72
62560PA0020069	Rating Area 4	No Preference	30	274.59
62560PA0020069	Rating Area 4	No Preference	31	280.40
62560PA0020069	Rating Area 4	No Preference	32	286.20
62560PA0020069	Rating Area 4	No Preference	33	289.83
62560PA0020069	Rating Area 4	No Preference	34	293.70
62560PA0020069	Rating Area 4	No Preference	35	295.64
62560PA0020069	Rating Area 4	No Preference	36	297.57
62560PA0020069	Rating Area 4	No Preference	37	299.51
62560PA0020069	Rating Area 4	No Preference	38	301.44
62560PA0020069	Rating Area 4	No Preference	39	305.32
62560PA0020069	Rating Area 4	No Preference	40	309.19
62560PA0020069	Rating Area 4	No Preference	41	314.99
62560PA0020069	Rating Area 4	No Preference	42	320.56
62560PA0020069	Rating Area 4	No Preference	43	328.30
62560PA0020069	Rating Area 4	No Preference	44	337.98
62560PA0020069	Rating Area 4	No Preference	45	349.35
62560PA0020069	Rating Area 4	No Preference	46	362.90
62560PA0020069	Rating Area 4	No Preference	47	378.14
62560PA0020069	Rating Area 4	No Preference	48	395.56
62560PA0020069	Rating Area 4	No Preference	49	412.73
62560PA0020069	Rating Area 4	No Preference	50	432.09
62560PA0020069	Rating Area 4	No Preference	51	451.20
62560PA0020069	Rating Area 4	No Preference	52	472.25
62560PA0020069	Rating Area 4	No Preference	53	493.54
62560PA0020069	Rating Area 4	No Preference	54	516.52
62560PA0020069	Rating Area 4	No Preference	55	539.50
62560PA0020069	Rating Area 4	No Preference	56	564.42
62560PA0020069	Rating Area 4	No Preference	57	589.58
62560PA0020069	Rating Area 4	No Preference	58	616.44
62560PA0020069	Rating Area 4	No Preference	59	629.74

2018 Rates Table Template v7.1

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If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020069	Rating Area 4	No Preference	60	656.60
62560PA0020069	Rating Area 4	No Preference	61	679.82
62560PA0020069	Rating Area 4	No Preference	62	695.06
62560PA0020069	Rating Area 4	No Preference	63	714.18
62560PA0020069	Rating Area 4	No Preference	64 and over	725.79
62560PA0020069	Rating Area 5	No Preference	0-14	185.08
62560PA0020069	Rating Area 5	No Preference	15	201.53
62560PA0020069	Rating Area 5	No Preference	16	207.82
62560PA0020069	Rating Area 5	No Preference	17	214.11
62560PA0020069	Rating Area 5	No Preference	18	220.88
62560PA0020069	Rating Area 5	No Preference	19	227.66
62560PA0020069	Rating Area 5	No Preference	20	234.67
62560PA0020069	Rating Area 5	No Preference	21	241.93
62560PA0020069	Rating Area 5	No Preference	22	241.93
62560PA0020069	Rating Area 5	No Preference	23	241.93
62560PA0020069	Rating Area 5	No Preference	24	241.93
62560PA0020069	Rating Area 5	No Preference	25	242.90
62560PA0020069	Rating Area 5	No Preference	26	247.74
62560PA0020069	Rating Area 5	No Preference	27	253.54
62560PA0020069	Rating Area 5	No Preference	28	262.98
62560PA0020069	Rating Area 5	No Preference	29	270.72
62560PA0020069	Rating Area 5	No Preference	30	274.59
62560PA0020069	Rating Area 5	No Preference	31	280.40
62560PA0020069	Rating Area 5	No Preference	32	286.20
62560PA0020069	Rating Area 5	No Preference	33	289.83
62560PA0020069	Rating Area 5	No Preference	34	293.70
62560PA0020069	Rating Area 5	No Preference	35	295.64
62560PA0020069	Rating Area 5	No Preference	36	297.57
62560PA0020069	Rating Area 5	No Preference	37	299.51
62560PA0020069	Rating Area 5	No Preference	38	301.44
62560PA0020069	Rating Area 5	No Preference	39	305.32
62560PA0020069	Rating Area 5	No Preference	40	309.19
62560PA0020069	Rating Area 5	No Preference	41	314.99
62560PA0020069	Rating Area 5	No Preference	42	320.56
62560PA0020069	Rating Area 5	No Preference	43	328.30
62560PA0020069	Rating Area 5	No Preference	44	337.98
62560PA0020069	Rating Area 5	No Preference	45	349.35
62560PA0020069	Rating Area 5	No Preference	46	362.90
62560PA0020069	Rating Area 5	No Preference	47	378.14
62560PA0020069	Rating Area 5	No Preference	48	395.56
62560PA0020069	Rating Area 5	No Preference	49	412.73
62560PA0020069	Rating Area 5	No Preference	50	432.09
62560PA0020069	Rating Area 5	No Preference	51	451.20
62560PA0020069	Rating Area 5	No Preference	52	472.25
62560PA0020069	Rating Area 5	No Preference	53	493.54
62560PA0020069	Rating Area 5	No Preference	54	516.52
62560PA0020069	Rating Area 5	No Preference	55	539.50
62560PA0020069	Rating Area 5	No Preference	56	564.42
62560PA0020069	Rating Area 5	No Preference	57	589.58
62560PA0020069	Rating Area 5	No Preference	58	616.44
62560PA0020069	Rating Area 5	No Preference	59	629.74
62560PA0020069	Rating Area 5	No Preference	60	656.60
62560PA0020069	Rating Area 5	No Preference	61	679.82
62560PA0020069	Rating Area 5	No Preference	62	695.06
62560PA0020069	Rating Area 5	No Preference	63	714.18
62560PA0020069	Rating Area 5	No Preference	64 and over	725.79
62560PA0020070	Rating Area 1	No Preference	0-14	141.15
62560PA0020070	Rating Area 1	No Preference	15	153.70
62560PA0020070	Rating Area 1	No Preference	16	158.49
62560PA0020070	Rating Area 1	No Preference	17	163.29
62560PA0020070	Rating Area 1	No Preference	18	168.46
62560PA0020070	Rating Area 1	No Preference	19	173.62
62560PA0020070	Rating Area 1	No Preference	20	178.97
62560PA0020070	Rating Area 1	No Preference	21	184.51
62560PA0020070	Rating Area 1	No Preference	22	184.51
62560PA0020070	Rating Area 1	No Preference	23	184.51
62560PA0020070	Rating Area 1	No Preference	24	184.51
62560PA0020070	Rating Area 1	No Preference	25	185.25
62560PA0020070	Rating Area 1	No Preference	26	188.94
62560PA0020070	Rating Area 1	No Preference	27	193.37
62560PA0020070	Rating Area 1	No Preference	28	200.56
62560PA0020070	Rating Area 1	No Preference	29	206.47
62560PA0020070	Rating Area 1	No Preference	30	209.42

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020070	Rating Area 1	No Preference	31	213.85
62560PA0020070	Rating Area 1	No Preference	32	218.28
62560PA0020070	Rating Area 1	No Preference	33	221.04
62560PA0020070	Rating Area 1	No Preference	34	224.00
62560PA0020070	Rating Area 1	No Preference	35	225.47
62560PA0020070	Rating Area 1	No Preference	36	226.95
62560PA0020070	Rating Area 1	No Preference	37	228.42
62560PA0020070	Rating Area 1	No Preference	38	229.90
62560PA0020070	Rating Area 1	No Preference	39	232.85
62560PA0020070	Rating Area 1	No Preference	40	235.80
62560PA0020070	Rating Area 1	No Preference	41	240.23
62560PA0020070	Rating Area 1	No Preference	42	244.48
62560PA0020070	Rating Area 1	No Preference	43	250.38
62560PA0020070	Rating Area 1	No Preference	44	257.76
62560PA0020070	Rating Area 1	No Preference	45	266.43
62560PA0020070	Rating Area 1	No Preference	46	276.77
62560PA0020070	Rating Area 1	No Preference	47	288.39
62560PA0020070	Rating Area 1	No Preference	48	301.67
62560PA0020070	Rating Area 1	No Preference	49	314.77
62560PA0020070	Rating Area 1	No Preference	50	329.53
62560PA0020070	Rating Area 1	No Preference	51	344.11
62560PA0020070	Rating Area 1	No Preference	52	360.16
62560PA0020070	Rating Area 1	No Preference	53	376.40
62560PA0020070	Rating Area 1	No Preference	54	393.93
62560PA0020070	Rating Area 1	No Preference	55	411.46
62560PA0020070	Rating Area 1	No Preference	56	430.46
62560PA0020070	Rating Area 1	No Preference	57	449.65
62560PA0020070	Rating Area 1	No Preference	58	470.13
62560PA0020070	Rating Area 1	No Preference	59	480.28
62560PA0020070	Rating Area 1	No Preference	60	500.76
62560PA0020070	Rating Area 1	No Preference	61	518.47
62560PA0020070	Rating Area 1	No Preference	62	530.10
62560PA0020070	Rating Area 1	No Preference	63	544.67
62560PA0020070	Rating Area 1	No Preference	64 and over	553.53
62560PA0020070	Rating Area 2	No Preference	0-14	141.15
62560PA0020070	Rating Area 2	No Preference	15	153.70
62560PA0020070	Rating Area 2	No Preference	16	158.49
62560PA0020070	Rating Area 2	No Preference	17	163.29
62560PA0020070	Rating Area 2	No Preference	18	168.46
62560PA0020070	Rating Area 2	No Preference	19	173.62
62560PA0020070	Rating Area 2	No Preference	20	178.97
62560PA0020070	Rating Area 2	No Preference	21	184.51
62560PA0020070	Rating Area 2	No Preference	22	184.51
62560PA0020070	Rating Area 2	No Preference	23	184.51
62560PA0020070	Rating Area 2	No Preference	24	184.51
62560PA0020070	Rating Area 2	No Preference	25	185.25
62560PA0020070	Rating Area 2	No Preference	26	188.94
62560PA0020070	Rating Area 2	No Preference	27	193.37
62560PA0020070	Rating Area 2	No Preference	28	200.56
62560PA0020070	Rating Area 2	No Preference	29	206.47
62560PA0020070	Rating Area 2	No Preference	30	209.42
62560PA0020070	Rating Area 2	No Preference	31	213.85
62560PA0020070	Rating Area 2	No Preference	32	218.28
62560PA0020070	Rating Area 2	No Preference	33	221.04
62560PA0020070	Rating Area 2	No Preference	34	224.00
62560PA0020070	Rating Area 2	No Preference	35	225.47
62560PA0020070	Rating Area 2	No Preference	36	226.95
62560PA0020070	Rating Area 2	No Preference	37	228.42
62560PA0020070	Rating Area 2	No Preference	38	229.90
62560PA0020070	Rating Area 2	No Preference	39	232.85
62560PA0020070	Rating Area 2	No Preference	40	235.80
62560PA0020070	Rating Area 2	No Preference	41	240.23
62560PA0020070	Rating Area 2	No Preference	42	244.48
62560PA0020070	Rating Area 2	No Preference	43	250.38
62560PA0020070	Rating Area 2	No Preference	44	257.76
62560PA0020070	Rating Area 2	No Preference	45	266.43
62560PA0020070	Rating Area 2	No Preference	46	276.77
62560PA0020070	Rating Area 2	No Preference	47	288.39
62560PA0020070	Rating Area 2	No Preference	48	301.67
62560PA0020070	Rating Area 2	No Preference	49	314.77
62560PA0020070	Rating Area 2	No Preference	50	329.53
62560PA0020070	Rating Area 2	No Preference	51	344.11
62560PA0020070	Rating Area 2	No Preference	52	360.16

2018 Rates Table Template v7.1

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If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020070	Rating Area 2	No Preference	53	376.40
62560PA0020070	Rating Area 2	No Preference	54	393.93
62560PA0020070	Rating Area 2	No Preference	55	411.46
62560PA0020070	Rating Area 2	No Preference	56	430.46
62560PA0020070	Rating Area 2	No Preference	57	449.65
62560PA0020070	Rating Area 2	No Preference	58	470.13
62560PA0020070	Rating Area 2	No Preference	59	480.28
62560PA0020070	Rating Area 2	No Preference	60	500.76
62560PA0020070	Rating Area 2	No Preference	61	518.47
62560PA0020070	Rating Area 2	No Preference	62	530.10
62560PA0020070	Rating Area 2	No Preference	63	544.67
62560PA0020070	Rating Area 2	No Preference	64 and over	553.53
62560PA0020070	Rating Area 4	No Preference	0-14	141.15
62560PA0020070	Rating Area 4	No Preference	15	153.70
62560PA0020070	Rating Area 4	No Preference	16	158.49
62560PA0020070	Rating Area 4	No Preference	17	163.29
62560PA0020070	Rating Area 4	No Preference	18	168.46
62560PA0020070	Rating Area 4	No Preference	19	173.62
62560PA0020070	Rating Area 4	No Preference	20	178.97
62560PA0020070	Rating Area 4	No Preference	21	184.51
62560PA0020070	Rating Area 4	No Preference	22	184.51
62560PA0020070	Rating Area 4	No Preference	23	184.51
62560PA0020070	Rating Area 4	No Preference	24	184.51
62560PA0020070	Rating Area 4	No Preference	25	185.25
62560PA0020070	Rating Area 4	No Preference	26	188.94
62560PA0020070	Rating Area 4	No Preference	27	193.37
62560PA0020070	Rating Area 4	No Preference	28	200.56
62560PA0020070	Rating Area 4	No Preference	29	206.47
62560PA0020070	Rating Area 4	No Preference	30	209.42
62560PA0020070	Rating Area 4	No Preference	31	213.85
62560PA0020070	Rating Area 4	No Preference	32	218.28
62560PA0020070	Rating Area 4	No Preference	33	221.04
62560PA0020070	Rating Area 4	No Preference	34	224.00
62560PA0020070	Rating Area 4	No Preference	35	225.47
62560PA0020070	Rating Area 4	No Preference	36	226.95
62560PA0020070	Rating Area 4	No Preference	37	228.42
62560PA0020070	Rating Area 4	No Preference	38	229.90
62560PA0020070	Rating Area 4	No Preference	39	232.85
62560PA0020070	Rating Area 4	No Preference	40	235.80
62560PA0020070	Rating Area 4	No Preference	41	240.23
62560PA0020070	Rating Area 4	No Preference	42	244.48
62560PA0020070	Rating Area 4	No Preference	43	250.38
62560PA0020070	Rating Area 4	No Preference	44	257.76
62560PA0020070	Rating Area 4	No Preference	45	266.43
62560PA0020070	Rating Area 4	No Preference	46	276.77
62560PA0020070	Rating Area 4	No Preference	47	288.39
62560PA0020070	Rating Area 4	No Preference	48	301.67
62560PA0020070	Rating Area 4	No Preference	49	314.77
62560PA0020070	Rating Area 4	No Preference	50	329.53
62560PA0020070	Rating Area 4	No Preference	51	344.11
62560PA0020070	Rating Area 4	No Preference	52	360.16
62560PA0020070	Rating Area 4	No Preference	53	376.40
62560PA0020070	Rating Area 4	No Preference	54	393.93
62560PA0020070	Rating Area 4	No Preference	55	411.46
62560PA0020070	Rating Area 4	No Preference	56	430.46
62560PA0020070	Rating Area 4	No Preference	57	449.65
62560PA0020070	Rating Area 4	No Preference	58	470.13
62560PA0020070	Rating Area 4	No Preference	59	480.28
62560PA0020070	Rating Area 4	No Preference	60	500.76
62560PA0020070	Rating Area 4	No Preference	61	518.47
62560PA0020070	Rating Area 4	No Preference	62	530.10
62560PA0020070	Rating Area 4	No Preference	63	544.67
62560PA0020070	Rating Area 4	No Preference	64 and over	553.53
62560PA0020070	Rating Area 5	No Preference	0-14	141.15
62560PA0020070	Rating Area 5	No Preference	15	153.70
62560PA0020070	Rating Area 5	No Preference	16	158.49
62560PA0020070	Rating Area 5	No Preference	17	163.29
62560PA0020070	Rating Area 5	No Preference	18	168.46
62560PA0020070	Rating Area 5	No Preference	19	173.62
62560PA0020070	Rating Area 5	No Preference	20	178.97
62560PA0020070	Rating Area 5	No Preference	21	184.51
62560PA0020070	Rating Area 5	No Preference	22	184.51
62560PA0020070	Rating Area 5	No Preference	23	184.51

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020070	Rating Area 5	No Preference	24	184.51
62560PA0020070	Rating Area 5	No Preference	25	185.25
62560PA0020070	Rating Area 5	No Preference	26	188.94
62560PA0020070	Rating Area 5	No Preference	27	193.37
62560PA0020070	Rating Area 5	No Preference	28	200.56
62560PA0020070	Rating Area 5	No Preference	29	206.47
62560PA0020070	Rating Area 5	No Preference	30	209.42
62560PA0020070	Rating Area 5	No Preference	31	213.85
62560PA0020070	Rating Area 5	No Preference	32	218.28
62560PA0020070	Rating Area 5	No Preference	33	221.04
62560PA0020070	Rating Area 5	No Preference	34	224.00
62560PA0020070	Rating Area 5	No Preference	35	225.47
62560PA0020070	Rating Area 5	No Preference	36	226.95
62560PA0020070	Rating Area 5	No Preference	37	228.42
62560PA0020070	Rating Area 5	No Preference	38	229.90
62560PA0020070	Rating Area 5	No Preference	39	232.85
62560PA0020070	Rating Area 5	No Preference	40	235.80
62560PA0020070	Rating Area 5	No Preference	41	240.23
62560PA0020070	Rating Area 5	No Preference	42	244.48
62560PA0020070	Rating Area 5	No Preference	43	250.38
62560PA0020070	Rating Area 5	No Preference	44	257.76
62560PA0020070	Rating Area 5	No Preference	45	266.43
62560PA0020070	Rating Area 5	No Preference	46	276.77
62560PA0020070	Rating Area 5	No Preference	47	288.39
62560PA0020070	Rating Area 5	No Preference	48	301.67
62560PA0020070	Rating Area 5	No Preference	49	314.77
62560PA0020070	Rating Area 5	No Preference	50	329.53
62560PA0020070	Rating Area 5	No Preference	51	344.11
62560PA0020070	Rating Area 5	No Preference	52	360.16
62560PA0020070	Rating Area 5	No Preference	53	376.40
62560PA0020070	Rating Area 5	No Preference	54	393.93
62560PA0020070	Rating Area 5	No Preference	55	411.46
62560PA0020070	Rating Area 5	No Preference	56	430.46
62560PA0020070	Rating Area 5	No Preference	57	449.65
62560PA0020070	Rating Area 5	No Preference	58	470.13
62560PA0020070	Rating Area 5	No Preference	59	480.28
62560PA0020070	Rating Area 5	No Preference	60	500.76
62560PA0020070	Rating Area 5	No Preference	61	518.47
62560PA0020070	Rating Area 5	No Preference	62	530.10
62560PA0020070	Rating Area 5	No Preference	63	544.67
62560PA0020070	Rating Area 5	No Preference	64 and over	553.53
62560PA0020071	Rating Area 1	No Preference	0-14	250.58
62560PA0020071	Rating Area 1	No Preference	15	272.86
62560PA0020071	Rating Area 1	No Preference	16	281.37
62560PA0020071	Rating Area 1	No Preference	17	289.89
62560PA0020071	Rating Area 1	No Preference	18	299.06
62560PA0020071	Rating Area 1	No Preference	19	308.23
62560PA0020071	Rating Area 1	No Preference	20	317.73
62560PA0020071	Rating Area 1	No Preference	21	327.56
62560PA0020071	Rating Area 1	No Preference	22	327.56
62560PA0020071	Rating Area 1	No Preference	23	327.56
62560PA0020071	Rating Area 1	No Preference	24	327.56
62560PA0020071	Rating Area 1	No Preference	25	328.87
62560PA0020071	Rating Area 1	No Preference	26	335.42
62560PA0020071	Rating Area 1	No Preference	27	343.28
62560PA0020071	Rating Area 1	No Preference	28	356.06
62560PA0020071	Rating Area 1	No Preference	29	366.54
62560PA0020071	Rating Area 1	No Preference	30	371.78
62560PA0020071	Rating Area 1	No Preference	31	379.64
62560PA0020071	Rating Area 1	No Preference	32	387.50
62560PA0020071	Rating Area 1	No Preference	33	392.42
62560PA0020071	Rating Area 1	No Preference	34	397.66
62560PA0020071	Rating Area 1	No Preference	35	400.28
62560PA0020071	Rating Area 1	No Preference	36	402.90
62560PA0020071	Rating Area 1	No Preference	37	405.52
62560PA0020071	Rating Area 1	No Preference	38	408.14
62560PA0020071	Rating Area 1	No Preference	39	413.38
62560PA0020071	Rating Area 1	No Preference	40	418.62
62560PA0020071	Rating Area 1	No Preference	41	426.48
62560PA0020071	Rating Area 1	No Preference	42	434.02
62560PA0020071	Rating Area 1	No Preference	43	444.50
62560PA0020071	Rating Area 1	No Preference	44	457.60
62560PA0020071	Rating Area 1	No Preference	45	473.00

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If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020071	Rating Area 1	No Preference	46	491.34
62560PA0020071	Rating Area 1	No Preference	47	511.98
62560PA0020071	Rating Area 1	No Preference	48	535.56
62560PA0020071	Rating Area 1	No Preference	49	558.82
62560PA0020071	Rating Area 1	No Preference	50	585.02
62560PA0020071	Rating Area 1	No Preference	51	610.90
62560PA0020071	Rating Area 1	No Preference	52	639.40
62560PA0020071	Rating Area 1	No Preference	53	668.22
62560PA0020071	Rating Area 1	No Preference	54	699.34
62560PA0020071	Rating Area 1	No Preference	55	730.46
62560PA0020071	Rating Area 1	No Preference	56	764.20
62560PA0020071	Rating Area 1	No Preference	57	798.26
62560PA0020071	Rating Area 1	No Preference	58	834.62
62560PA0020071	Rating Area 1	No Preference	59	852.64
62560PA0020071	Rating Area 1	No Preference	60	889.00
62560PA0020071	Rating Area 1	No Preference	61	920.44
62560PA0020071	Rating Area 1	No Preference	62	941.08
62560PA0020071	Rating Area 1	No Preference	63	966.96
62560PA0020071	Rating Area 1	No Preference	64 and over	982.68
62560PA0020071	Rating Area 2	No Preference	0-14	250.58
62560PA0020071	Rating Area 2	No Preference	15	272.86
62560PA0020071	Rating Area 2	No Preference	16	281.37
62560PA0020071	Rating Area 2	No Preference	17	289.89
62560PA0020071	Rating Area 2	No Preference	18	299.06
62560PA0020071	Rating Area 2	No Preference	19	308.23
62560PA0020071	Rating Area 2	No Preference	20	317.73
62560PA0020071	Rating Area 2	No Preference	21	327.56
62560PA0020071	Rating Area 2	No Preference	22	327.56
62560PA0020071	Rating Area 2	No Preference	23	327.56
62560PA0020071	Rating Area 2	No Preference	24	327.56
62560PA0020071	Rating Area 2	No Preference	25	328.87
62560PA0020071	Rating Area 2	No Preference	26	335.42
62560PA0020071	Rating Area 2	No Preference	27	343.28
62560PA0020071	Rating Area 2	No Preference	28	356.06
62560PA0020071	Rating Area 2	No Preference	29	366.54
62560PA0020071	Rating Area 2	No Preference	30	371.78
62560PA0020071	Rating Area 2	No Preference	31	379.64
62560PA0020071	Rating Area 2	No Preference	32	387.50
62560PA0020071	Rating Area 2	No Preference	33	392.42
62560PA0020071	Rating Area 2	No Preference	34	397.66
62560PA0020071	Rating Area 2	No Preference	35	400.28
62560PA0020071	Rating Area 2	No Preference	36	402.90
62560PA0020071	Rating Area 2	No Preference	37	405.52
62560PA0020071	Rating Area 2	No Preference	38	408.14
62560PA0020071	Rating Area 2	No Preference	39	413.38
62560PA0020071	Rating Area 2	No Preference	40	418.62
62560PA0020071	Rating Area 2	No Preference	41	426.48
62560PA0020071	Rating Area 2	No Preference	42	434.02
62560PA0020071	Rating Area 2	No Preference	43	444.50
62560PA0020071	Rating Area 2	No Preference	44	457.60
62560PA0020071	Rating Area 2	No Preference	45	473.00
62560PA0020071	Rating Area 2	No Preference	46	491.34
62560PA0020071	Rating Area 2	No Preference	47	511.98
62560PA0020071	Rating Area 2	No Preference	48	535.56
62560PA0020071	Rating Area 2	No Preference	49	558.82
62560PA0020071	Rating Area 2	No Preference	50	585.02
62560PA0020071	Rating Area 2	No Preference	51	610.90
62560PA0020071	Rating Area 2	No Preference	52	639.40
62560PA0020071	Rating Area 2	No Preference	53	668.22
62560PA0020071	Rating Area 2	No Preference	54	699.34
62560PA0020071	Rating Area 2	No Preference	55	730.46
62560PA0020071	Rating Area 2	No Preference	56	764.20
62560PA0020071	Rating Area 2	No Preference	57	798.26
62560PA0020071	Rating Area 2	No Preference	58	834.62
62560PA0020071	Rating Area 2	No Preference	59	852.64
62560PA0020071	Rating Area 2	No Preference	60	889.00
62560PA0020071	Rating Area 2	No Preference	61	920.44
62560PA0020071	Rating Area 2	No Preference	62	941.08
62560PA0020071	Rating Area 2	No Preference	63	966.96
62560PA0020071	Rating Area 2	No Preference	64 and over	982.68
62560PA0020071	Rating Area 4	No Preference	0-14	250.58
62560PA0020071	Rating Area 4	No Preference	15	272.86
62560PA0020071	Rating Area 4	No Preference	16	281.37

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HIOS Issuer ID*	62650
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Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020071	Rating Area 4	No Preference	17	289.89
62560PA0020071	Rating Area 4	No Preference	18	299.06
62560PA0020071	Rating Area 4	No Preference	19	308.23
62560PA0020071	Rating Area 4	No Preference	20	317.73
62560PA0020071	Rating Area 4	No Preference	21	327.56
62560PA0020071	Rating Area 4	No Preference	22	327.56
62560PA0020071	Rating Area 4	No Preference	23	327.56
62560PA0020071	Rating Area 4	No Preference	24	327.56
62560PA0020071	Rating Area 4	No Preference	25	328.87
62560PA0020071	Rating Area 4	No Preference	26	335.42
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62560PA0020071	Rating Area 4	No Preference	29	366.54
62560PA0020071	Rating Area 4	No Preference	30	371.78
62560PA0020071	Rating Area 4	No Preference	31	379.64
62560PA0020071	Rating Area 4	No Preference	32	387.50
62560PA0020071	Rating Area 4	No Preference	33	392.42
62560PA0020071	Rating Area 4	No Preference	34	397.66
62560PA0020071	Rating Area 4	No Preference	35	400.28
62560PA0020071	Rating Area 4	No Preference	36	402.90
62560PA0020071	Rating Area 4	No Preference	37	405.52
62560PA0020071	Rating Area 4	No Preference	38	408.14
62560PA0020071	Rating Area 4	No Preference	39	413.38
62560PA0020071	Rating Area 4	No Preference	40	418.62
62560PA0020071	Rating Area 4	No Preference	41	426.48
62560PA0020071	Rating Area 4	No Preference	42	434.02
62560PA0020071	Rating Area 4	No Preference	43	444.50
62560PA0020071	Rating Area 4	No Preference	44	457.60
62560PA0020071	Rating Area 4	No Preference	45	473.00
62560PA0020071	Rating Area 4	No Preference	46	491.34
62560PA0020071	Rating Area 4	No Preference	47	511.98
62560PA0020071	Rating Area 4	No Preference	48	535.56
62560PA0020071	Rating Area 4	No Preference	49	558.82
62560PA0020071	Rating Area 4	No Preference	50	585.02
62560PA0020071	Rating Area 4	No Preference	51	610.90
62560PA0020071	Rating Area 4	No Preference	52	639.40
62560PA0020071	Rating Area 4	No Preference	53	668.22
62560PA0020071	Rating Area 4	No Preference	54	699.34
62560PA0020071	Rating Area 4	No Preference	55	730.46
62560PA0020071	Rating Area 4	No Preference	56	764.20
62560PA0020071	Rating Area 4	No Preference	57	798.26
62560PA0020071	Rating Area 4	No Preference	58	834.62
62560PA0020071	Rating Area 4	No Preference	59	852.64
62560PA0020071	Rating Area 4	No Preference	60	889.00
62560PA0020071	Rating Area 4	No Preference	61	920.44
62560PA0020071	Rating Area 4	No Preference	62	941.08
62560PA0020071	Rating Area 4	No Preference	63	966.96
62560PA0020071	Rating Area 4	No Preference	64 and over	982.68
62560PA0020071	Rating Area 5	No Preference	0-14	250.58
62560PA0020071	Rating Area 5	No Preference	15	272.86
62560PA0020071	Rating Area 5	No Preference	16	281.37
62560PA0020071	Rating Area 5	No Preference	17	289.89
62560PA0020071	Rating Area 5	No Preference	18	299.06
62560PA0020071	Rating Area 5	No Preference	19	308.23
62560PA0020071	Rating Area 5	No Preference	20	317.73
62560PA0020071	Rating Area 5	No Preference	21	327.56
62560PA0020071	Rating Area 5	No Preference	22	327.56
62560PA0020071	Rating Area 5	No Preference	23	327.56
62560PA0020071	Rating Area 5	No Preference	24	327.56
62560PA0020071	Rating Area 5	No Preference	25	328.87
62560PA0020071	Rating Area 5	No Preference	26	335.42
62560PA0020071	Rating Area 5	No Preference	27	343.28
62560PA0020071	Rating Area 5	No Preference	28	356.06
62560PA0020071	Rating Area 5	No Preference	29	366.54
62560PA0020071	Rating Area 5	No Preference	30	371.78
62560PA0020071	Rating Area 5	No Preference	31	379.64
62560PA0020071	Rating Area 5	No Preference	32	387.50
62560PA0020071	Rating Area 5	No Preference	33	392.42
62560PA0020071	Rating Area 5	No Preference	34	397.66
62560PA0020071	Rating Area 5	No Preference	35	400.28
62560PA0020071	Rating Area 5	No Preference	36	402.90
62560PA0020071	Rating Area 5	No Preference	37	405.52
62560PA0020071	Rating Area 5	No Preference	38	408.14

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
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HIOS Issuer ID*	62650
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Rate Effective Date*	1/1/2018
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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020071	Rating Area 5	No Preference	39	413.38
62560PA0020071	Rating Area 5	No Preference	40	418.62
62560PA0020071	Rating Area 5	No Preference	41	426.48
62560PA0020071	Rating Area 5	No Preference	42	434.02
62560PA0020071	Rating Area 5	No Preference	43	444.50
62560PA0020071	Rating Area 5	No Preference	44	457.60
62560PA0020071	Rating Area 5	No Preference	45	473.00
62560PA0020071	Rating Area 5	No Preference	46	491.34
62560PA0020071	Rating Area 5	No Preference	47	511.98
62560PA0020071	Rating Area 5	No Preference	48	535.56
62560PA0020071	Rating Area 5	No Preference	49	558.82
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62560PA0020071	Rating Area 5	No Preference	51	610.90
62560PA0020071	Rating Area 5	No Preference	52	639.40
62560PA0020071	Rating Area 5	No Preference	53	668.22
62560PA0020071	Rating Area 5	No Preference	54	699.34
62560PA0020071	Rating Area 5	No Preference	55	730.46
62560PA0020071	Rating Area 5	No Preference	56	764.20
62560PA0020071	Rating Area 5	No Preference	57	798.26
62560PA0020071	Rating Area 5	No Preference	58	834.62
62560PA0020071	Rating Area 5	No Preference	59	852.64
62560PA0020071	Rating Area 5	No Preference	60	889.00
62560PA0020071	Rating Area 5	No Preference	61	920.44
62560PA0020071	Rating Area 5	No Preference	62	941.08
62560PA0020071	Rating Area 5	No Preference	63	966.96
62560PA0020071	Rating Area 5	No Preference	64 and over	982.68
62560PA0020072	Rating Area 1	No Preference	0-14	247.50
62560PA0020072	Rating Area 1	No Preference	15	269.50
62560PA0020072	Rating Area 1	No Preference	16	277.91
62560PA0020072	Rating Area 1	No Preference	17	286.32
62560PA0020072	Rating Area 1	No Preference	18	295.38
62560PA0020072	Rating Area 1	No Preference	19	304.44
62560PA0020072	Rating Area 1	No Preference	20	313.82
62560PA0020072	Rating Area 1	No Preference	21	323.53
62560PA0020072	Rating Area 1	No Preference	22	323.53
62560PA0020072	Rating Area 1	No Preference	23	323.53
62560PA0020072	Rating Area 1	No Preference	24	323.53
62560PA0020072	Rating Area 1	No Preference	25	324.82
62560PA0020072	Rating Area 1	No Preference	26	331.29
62560PA0020072	Rating Area 1	No Preference	27	339.06
62560PA0020072	Rating Area 1	No Preference	28	351.68
62560PA0020072	Rating Area 1	No Preference	29	362.03
62560PA0020072	Rating Area 1	No Preference	30	367.21
62560PA0020072	Rating Area 1	No Preference	31	374.97
62560PA0020072	Rating Area 1	No Preference	32	382.74
62560PA0020072	Rating Area 1	No Preference	33	387.59
62560PA0020072	Rating Area 1	No Preference	34	392.77
62560PA0020072	Rating Area 1	No Preference	35	395.35
62560PA0020072	Rating Area 1	No Preference	36	397.94
62560PA0020072	Rating Area 1	No Preference	37	400.53
62560PA0020072	Rating Area 1	No Preference	38	403.12
62560PA0020072	Rating Area 1	No Preference	39	408.29
62560PA0020072	Rating Area 1	No Preference	40	413.47
62560PA0020072	Rating Area 1	No Preference	41	421.24
62560PA0020072	Rating Area 1	No Preference	42	428.68
62560PA0020072	Rating Area 1	No Preference	43	439.03
62560PA0020072	Rating Area 1	No Preference	44	451.97
62560PA0020072	Rating Area 1	No Preference	45	467.18
62560PA0020072	Rating Area 1	No Preference	46	485.30
62560PA0020072	Rating Area 1	No Preference	47	505.68
62560PA0020072	Rating Area 1	No Preference	48	528.97
62560PA0020072	Rating Area 1	No Preference	49	551.94
62560PA0020072	Rating Area 1	No Preference	50	577.82
62560PA0020072	Rating Area 1	No Preference	51	603.38
62560PA0020072	Rating Area 1	No Preference	52	631.53
62560PA0020072	Rating Area 1	No Preference	53	660.00
62560PA0020072	Rating Area 1	No Preference	54	690.74
62560PA0020072	Rating Area 1	No Preference	55	721.47
62560PA0020072	Rating Area 1	No Preference	56	754.80
62560PA0020072	Rating Area 1	No Preference	57	788.44
62560PA0020072	Rating Area 1	No Preference	58	824.35
62560PA0020072	Rating Area 1	No Preference	59	842.15
62560PA0020072	Rating Area 1	No Preference	60	878.06

2018 Rates Table Template v7.1

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If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020072	Rating Area 1	No Preference	61	909.12
62560PA0020072	Rating Area 1	No Preference	62	929.50
62560PA0020072	Rating Area 1	No Preference	63	955.06
62560PA0020072	Rating Area 1	No Preference	64 and over	970.59
62560PA0020072	Rating Area 2	No Preference	0-14	247.50
62560PA0020072	Rating Area 2	No Preference	15	269.50
62560PA0020072	Rating Area 2	No Preference	16	277.91
62560PA0020072	Rating Area 2	No Preference	17	286.32
62560PA0020072	Rating Area 2	No Preference	18	295.38
62560PA0020072	Rating Area 2	No Preference	19	304.44
62560PA0020072	Rating Area 2	No Preference	20	313.82
62560PA0020072	Rating Area 2	No Preference	21	323.53
62560PA0020072	Rating Area 2	No Preference	22	323.53
62560PA0020072	Rating Area 2	No Preference	23	323.53
62560PA0020072	Rating Area 2	No Preference	24	323.53
62560PA0020072	Rating Area 2	No Preference	25	324.82
62560PA0020072	Rating Area 2	No Preference	26	331.29
62560PA0020072	Rating Area 2	No Preference	27	339.06
62560PA0020072	Rating Area 2	No Preference	28	351.68
62560PA0020072	Rating Area 2	No Preference	29	362.03
62560PA0020072	Rating Area 2	No Preference	30	367.21
62560PA0020072	Rating Area 2	No Preference	31	374.97
62560PA0020072	Rating Area 2	No Preference	32	382.74
62560PA0020072	Rating Area 2	No Preference	33	387.59
62560PA0020072	Rating Area 2	No Preference	34	392.77
62560PA0020072	Rating Area 2	No Preference	35	395.35
62560PA0020072	Rating Area 2	No Preference	36	397.94
62560PA0020072	Rating Area 2	No Preference	37	400.53
62560PA0020072	Rating Area 2	No Preference	38	403.12
62560PA0020072	Rating Area 2	No Preference	39	408.29
62560PA0020072	Rating Area 2	No Preference	40	413.47
62560PA0020072	Rating Area 2	No Preference	41	421.24
62560PA0020072	Rating Area 2	No Preference	42	428.68
62560PA0020072	Rating Area 2	No Preference	43	439.03
62560PA0020072	Rating Area 2	No Preference	44	451.97
62560PA0020072	Rating Area 2	No Preference	45	467.18
62560PA0020072	Rating Area 2	No Preference	46	485.30
62560PA0020072	Rating Area 2	No Preference	47	505.68
62560PA0020072	Rating Area 2	No Preference	48	528.97
62560PA0020072	Rating Area 2	No Preference	49	551.94
62560PA0020072	Rating Area 2	No Preference	50	577.82
62560PA0020072	Rating Area 2	No Preference	51	603.38
62560PA0020072	Rating Area 2	No Preference	52	631.53
62560PA0020072	Rating Area 2	No Preference	53	660.00
62560PA0020072	Rating Area 2	No Preference	54	690.74
62560PA0020072	Rating Area 2	No Preference	55	721.47
62560PA0020072	Rating Area 2	No Preference	56	754.80
62560PA0020072	Rating Area 2	No Preference	57	788.44
62560PA0020072	Rating Area 2	No Preference	58	824.35
62560PA0020072	Rating Area 2	No Preference	59	842.15
62560PA0020072	Rating Area 2	No Preference	60	878.06
62560PA0020072	Rating Area 2	No Preference	61	909.12
62560PA0020072	Rating Area 2	No Preference	62	929.50
62560PA0020072	Rating Area 2	No Preference	63	955.06
62560PA0020072	Rating Area 2	No Preference	64 and over	970.59
62560PA0020072	Rating Area 4	No Preference	0-14	247.50
62560PA0020072	Rating Area 4	No Preference	15	269.50
62560PA0020072	Rating Area 4	No Preference	16	277.91
62560PA0020072	Rating Area 4	No Preference	17	286.32
62560PA0020072	Rating Area 4	No Preference	18	295.38
62560PA0020072	Rating Area 4	No Preference	19	304.44
62560PA0020072	Rating Area 4	No Preference	20	313.82
62560PA0020072	Rating Area 4	No Preference	21	323.53
62560PA0020072	Rating Area 4	No Preference	22	323.53
62560PA0020072	Rating Area 4	No Preference	23	323.53
62560PA0020072	Rating Area 4	No Preference	24	323.53
62560PA0020072	Rating Area 4	No Preference	25	324.82
62560PA0020072	Rating Area 4	No Preference	26	331.29
62560PA0020072	Rating Area 4	No Preference	27	339.06
62560PA0020072	Rating Area 4	No Preference	28	351.68
62560PA0020072	Rating Area 4	No Preference	29	362.03
62560PA0020072	Rating Area 4	No Preference	30	367.21
62560PA0020072	Rating Area 4	No Preference	31	374.97

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
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Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020072	Rating Area 4	No Preference	32	382.74
62560PA0020072	Rating Area 4	No Preference	33	387.59
62560PA0020072	Rating Area 4	No Preference	34	392.77
62560PA0020072	Rating Area 4	No Preference	35	395.35
62560PA0020072	Rating Area 4	No Preference	36	397.94
62560PA0020072	Rating Area 4	No Preference	37	400.53
62560PA0020072	Rating Area 4	No Preference	38	403.12
62560PA0020072	Rating Area 4	No Preference	39	408.29
62560PA0020072	Rating Area 4	No Preference	40	413.47
62560PA0020072	Rating Area 4	No Preference	41	421.24
62560PA0020072	Rating Area 4	No Preference	42	428.68
62560PA0020072	Rating Area 4	No Preference	43	439.03
62560PA0020072	Rating Area 4	No Preference	44	451.97
62560PA0020072	Rating Area 4	No Preference	45	467.18
62560PA0020072	Rating Area 4	No Preference	46	485.30
62560PA0020072	Rating Area 4	No Preference	47	505.68
62560PA0020072	Rating Area 4	No Preference	48	528.97
62560PA0020072	Rating Area 4	No Preference	49	551.94
62560PA0020072	Rating Area 4	No Preference	50	577.82
62560PA0020072	Rating Area 4	No Preference	51	603.38
62560PA0020072	Rating Area 4	No Preference	52	631.53
62560PA0020072	Rating Area 4	No Preference	53	660.00
62560PA0020072	Rating Area 4	No Preference	54	690.74
62560PA0020072	Rating Area 4	No Preference	55	721.47
62560PA0020072	Rating Area 4	No Preference	56	754.80
62560PA0020072	Rating Area 4	No Preference	57	788.44
62560PA0020072	Rating Area 4	No Preference	58	824.35
62560PA0020072	Rating Area 4	No Preference	59	842.15
62560PA0020072	Rating Area 4	No Preference	60	878.06
62560PA0020072	Rating Area 4	No Preference	61	909.12
62560PA0020072	Rating Area 4	No Preference	62	929.50
62560PA0020072	Rating Area 4	No Preference	63	955.06
62560PA0020072	Rating Area 4	No Preference	64 and over	970.59
62560PA0020072	Rating Area 5	No Preference	0-14	247.50
62560PA0020072	Rating Area 5	No Preference	15	269.50
62560PA0020072	Rating Area 5	No Preference	16	277.91
62560PA0020072	Rating Area 5	No Preference	17	286.32
62560PA0020072	Rating Area 5	No Preference	18	295.38
62560PA0020072	Rating Area 5	No Preference	19	304.44
62560PA0020072	Rating Area 5	No Preference	20	313.82
62560PA0020072	Rating Area 5	No Preference	21	323.53
62560PA0020072	Rating Area 5	No Preference	22	323.53
62560PA0020072	Rating Area 5	No Preference	23	323.53
62560PA0020072	Rating Area 5	No Preference	24	323.53
62560PA0020072	Rating Area 5	No Preference	25	324.82
62560PA0020072	Rating Area 5	No Preference	26	331.29
62560PA0020072	Rating Area 5	No Preference	27	339.06
62560PA0020072	Rating Area 5	No Preference	28	351.68
62560PA0020072	Rating Area 5	No Preference	29	362.03
62560PA0020072	Rating Area 5	No Preference	30	367.21
62560PA0020072	Rating Area 5	No Preference	31	374.97
62560PA0020072	Rating Area 5	No Preference	32	382.74
62560PA0020072	Rating Area 5	No Preference	33	387.59
62560PA0020072	Rating Area 5	No Preference	34	392.77
62560PA0020072	Rating Area 5	No Preference	35	395.35
62560PA0020072	Rating Area 5	No Preference	36	397.94
62560PA0020072	Rating Area 5	No Preference	37	400.53
62560PA0020072	Rating Area 5	No Preference	38	403.12
62560PA0020072	Rating Area 5	No Preference	39	408.29
62560PA0020072	Rating Area 5	No Preference	40	413.47
62560PA0020072	Rating Area 5	No Preference	41	421.24
62560PA0020072	Rating Area 5	No Preference	42	428.68
62560PA0020072	Rating Area 5	No Preference	43	439.03
62560PA0020072	Rating Area 5	No Preference	44	451.97
62560PA0020072	Rating Area 5	No Preference	45	467.18
62560PA0020072	Rating Area 5	No Preference	46	485.30
62560PA0020072	Rating Area 5	No Preference	47	505.68
62560PA0020072	Rating Area 5	No Preference	48	528.97
62560PA0020072	Rating Area 5	No Preference	49	551.94
62560PA0020072	Rating Area 5	No Preference	50	577.82
62560PA0020072	Rating Area 5	No Preference	51	603.38
62560PA0020072	Rating Area 5	No Preference	52	631.53
62560PA0020072	Rating Area 5	No Preference	53	660.00

2018 Rates Table Template v7.1

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If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
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To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020072	Rating Area 5	No Preference	54	690.74
62560PA0020072	Rating Area 5	No Preference	55	721.47
62560PA0020072	Rating Area 5	No Preference	56	754.80
62560PA0020072	Rating Area 5	No Preference	57	788.44
62560PA0020072	Rating Area 5	No Preference	58	824.35
62560PA0020072	Rating Area 5	No Preference	59	842.15
62560PA0020072	Rating Area 5	No Preference	60	878.06
62560PA0020072	Rating Area 5	No Preference	61	909.12
62560PA0020072	Rating Area 5	No Preference	62	929.50
62560PA0020072	Rating Area 5	No Preference	63	955.06
62560PA0020072	Rating Area 5	No Preference	64 and over	970.59
62560PA0020073	Rating Area 1	No Preference	0-14	186.68
62560PA0020073	Rating Area 1	No Preference	15	203.27
62560PA0020073	Rating Area 1	No Preference	16	209.61
62560PA0020073	Rating Area 1	No Preference	17	215.96
62560PA0020073	Rating Area 1	No Preference	18	222.79
62560PA0020073	Rating Area 1	No Preference	19	229.62
62560PA0020073	Rating Area 1	No Preference	20	236.70
62560PA0020073	Rating Area 1	No Preference	21	244.02
62560PA0020073	Rating Area 1	No Preference	22	244.02
62560PA0020073	Rating Area 1	No Preference	23	244.02
62560PA0020073	Rating Area 1	No Preference	24	244.02
62560PA0020073	Rating Area 1	No Preference	25	245.00
62560PA0020073	Rating Area 1	No Preference	26	249.88
62560PA0020073	Rating Area 1	No Preference	27	255.73
62560PA0020073	Rating Area 1	No Preference	28	265.25
62560PA0020073	Rating Area 1	No Preference	29	273.06
62560PA0020073	Rating Area 1	No Preference	30	276.96
62560PA0020073	Rating Area 1	No Preference	31	282.82
62560PA0020073	Rating Area 1	No Preference	32	288.68
62560PA0020073	Rating Area 1	No Preference	33	292.34
62560PA0020073	Rating Area 1	No Preference	34	296.24
62560PA0020073	Rating Area 1	No Preference	35	298.19
62560PA0020073	Rating Area 1	No Preference	36	300.14
62560PA0020073	Rating Area 1	No Preference	37	302.10
62560PA0020073	Rating Area 1	No Preference	38	304.05
62560PA0020073	Rating Area 1	No Preference	39	307.95
62560PA0020073	Rating Area 1	No Preference	40	311.86
62560PA0020073	Rating Area 1	No Preference	41	317.71
62560PA0020073	Rating Area 1	No Preference	42	323.33
62560PA0020073	Rating Area 1	No Preference	43	331.14
62560PA0020073	Rating Area 1	No Preference	44	340.90
62560PA0020073	Rating Area 1	No Preference	45	352.36
62560PA0020073	Rating Area 1	No Preference	46	366.03
62560PA0020073	Rating Area 1	No Preference	47	381.40
62560PA0020073	Rating Area 1	No Preference	48	398.97
62560PA0020073	Rating Area 1	No Preference	49	416.30
62560PA0020073	Rating Area 1	No Preference	50	435.82
62560PA0020073	Rating Area 1	No Preference	51	455.10
62560PA0020073	Rating Area 1	No Preference	52	476.33
62560PA0020073	Rating Area 1	No Preference	53	497.80
62560PA0020073	Rating Area 1	No Preference	54	520.98
62560PA0020073	Rating Area 1	No Preference	55	544.16
62560PA0020073	Rating Area 1	No Preference	56	569.30
62560PA0020073	Rating Area 1	No Preference	57	594.68
62560PA0020073	Rating Area 1	No Preference	58	621.76
62560PA0020073	Rating Area 1	No Preference	59	635.18
62560PA0020073	Rating Area 1	No Preference	60	662.27
62560PA0020073	Rating Area 1	No Preference	61	685.70
62560PA0020073	Rating Area 1	No Preference	62	701.07
62560PA0020073	Rating Area 1	No Preference	63	720.35
62560PA0020073	Rating Area 1	No Preference	64 and over	732.06
62560PA0020073	Rating Area 2	No Preference	0-14	186.68
62560PA0020073	Rating Area 2	No Preference	15	203.27
62560PA0020073	Rating Area 2	No Preference	16	209.61
62560PA0020073	Rating Area 2	No Preference	17	215.96
62560PA0020073	Rating Area 2	No Preference	18	222.79
62560PA0020073	Rating Area 2	No Preference	19	229.62
62560PA0020073	Rating Area 2	No Preference	20	236.70
62560PA0020073	Rating Area 2	No Preference	21	244.02
62560PA0020073	Rating Area 2	No Preference	22	244.02
62560PA0020073	Rating Area 2	No Preference	23	244.02
62560PA0020073	Rating Area 2	No Preference	24	244.02

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020073	Rating Area 2	No Preference	25	245.00
62560PA0020073	Rating Area 2	No Preference	26	249.88
62560PA0020073	Rating Area 2	No Preference	27	255.73
62560PA0020073	Rating Area 2	No Preference	28	265.25
62560PA0020073	Rating Area 2	No Preference	29	273.06
62560PA0020073	Rating Area 2	No Preference	30	276.96
62560PA0020073	Rating Area 2	No Preference	31	282.82
62560PA0020073	Rating Area 2	No Preference	32	288.68
62560PA0020073	Rating Area 2	No Preference	33	292.34
62560PA0020073	Rating Area 2	No Preference	34	296.24
62560PA0020073	Rating Area 2	No Preference	35	298.19
62560PA0020073	Rating Area 2	No Preference	36	300.14
62560PA0020073	Rating Area 2	No Preference	37	302.10
62560PA0020073	Rating Area 2	No Preference	38	304.05
62560PA0020073	Rating Area 2	No Preference	39	307.95
62560PA0020073	Rating Area 2	No Preference	40	311.86
62560PA0020073	Rating Area 2	No Preference	41	317.71
62560PA0020073	Rating Area 2	No Preference	42	323.33
62560PA0020073	Rating Area 2	No Preference	43	331.14
62560PA0020073	Rating Area 2	No Preference	44	340.90
62560PA0020073	Rating Area 2	No Preference	45	352.36
62560PA0020073	Rating Area 2	No Preference	46	366.03
62560PA0020073	Rating Area 2	No Preference	47	381.40
62560PA0020073	Rating Area 2	No Preference	48	398.97
62560PA0020073	Rating Area 2	No Preference	49	416.30
62560PA0020073	Rating Area 2	No Preference	50	435.82
62560PA0020073	Rating Area 2	No Preference	51	455.10
62560PA0020073	Rating Area 2	No Preference	52	476.33
62560PA0020073	Rating Area 2	No Preference	53	497.80
62560PA0020073	Rating Area 2	No Preference	54	520.98
62560PA0020073	Rating Area 2	No Preference	55	544.16
62560PA0020073	Rating Area 2	No Preference	56	569.30
62560PA0020073	Rating Area 2	No Preference	57	594.68
62560PA0020073	Rating Area 2	No Preference	58	621.76
62560PA0020073	Rating Area 2	No Preference	59	635.18
62560PA0020073	Rating Area 2	No Preference	60	662.27
62560PA0020073	Rating Area 2	No Preference	61	685.70
62560PA0020073	Rating Area 2	No Preference	62	701.07
62560PA0020073	Rating Area 2	No Preference	63	720.35
62560PA0020073	Rating Area 2	No Preference	64 and over	732.06
62560PA0020073	Rating Area 4	No Preference	0-14	186.68
62560PA0020073	Rating Area 4	No Preference	15	203.27
62560PA0020073	Rating Area 4	No Preference	16	209.61
62560PA0020073	Rating Area 4	No Preference	17	215.96
62560PA0020073	Rating Area 4	No Preference	18	222.79
62560PA0020073	Rating Area 4	No Preference	19	229.62
62560PA0020073	Rating Area 4	No Preference	20	236.70
62560PA0020073	Rating Area 4	No Preference	21	244.02
62560PA0020073	Rating Area 4	No Preference	22	244.02
62560PA0020073	Rating Area 4	No Preference	23	244.02
62560PA0020073	Rating Area 4	No Preference	24	244.02
62560PA0020073	Rating Area 4	No Preference	25	245.00
62560PA0020073	Rating Area 4	No Preference	26	249.88
62560PA0020073	Rating Area 4	No Preference	27	255.73
62560PA0020073	Rating Area 4	No Preference	28	265.25
62560PA0020073	Rating Area 4	No Preference	29	273.06
62560PA0020073	Rating Area 4	No Preference	30	276.96
62560PA0020073	Rating Area 4	No Preference	31	282.82
62560PA0020073	Rating Area 4	No Preference	32	288.68
62560PA0020073	Rating Area 4	No Preference	33	292.34
62560PA0020073	Rating Area 4	No Preference	34	296.24
62560PA0020073	Rating Area 4	No Preference	35	298.19
62560PA0020073	Rating Area 4	No Preference	36	300.14
62560PA0020073	Rating Area 4	No Preference	37	302.10
62560PA0020073	Rating Area 4	No Preference	38	304.05
62560PA0020073	Rating Area 4	No Preference	39	307.95
62560PA0020073	Rating Area 4	No Preference	40	311.86
62560PA0020073	Rating Area 4	No Preference	41	317.71
62560PA0020073	Rating Area 4	No Preference	42	323.33
62560PA0020073	Rating Area 4	No Preference	43	331.14
62560PA0020073	Rating Area 4	No Preference	44	340.90
62560PA0020073	Rating Area 4	No Preference	45	352.36
62560PA0020073	Rating Area 4	No Preference	46	366.03

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020073	Rating Area 4	No Preference	47	381.40
62560PA0020073	Rating Area 4	No Preference	48	398.97
62560PA0020073	Rating Area 4	No Preference	49	416.30
62560PA0020073	Rating Area 4	No Preference	50	435.82
62560PA0020073	Rating Area 4	No Preference	51	455.10
62560PA0020073	Rating Area 4	No Preference	52	476.33
62560PA0020073	Rating Area 4	No Preference	53	497.80
62560PA0020073	Rating Area 4	No Preference	54	520.98
62560PA0020073	Rating Area 4	No Preference	55	544.16
62560PA0020073	Rating Area 4	No Preference	56	569.30
62560PA0020073	Rating Area 4	No Preference	57	594.68
62560PA0020073	Rating Area 4	No Preference	58	621.76
62560PA0020073	Rating Area 4	No Preference	59	635.18
62560PA0020073	Rating Area 4	No Preference	60	662.27
62560PA0020073	Rating Area 4	No Preference	61	685.70
62560PA0020073	Rating Area 4	No Preference	62	701.07
62560PA0020073	Rating Area 4	No Preference	63	720.35
62560PA0020073	Rating Area 4	No Preference	64 and over	732.06
62560PA0020073	Rating Area 5	No Preference	0-14	186.68
62560PA0020073	Rating Area 5	No Preference	15	203.27
62560PA0020073	Rating Area 5	No Preference	16	209.61
62560PA0020073	Rating Area 5	No Preference	17	215.96
62560PA0020073	Rating Area 5	No Preference	18	222.79
62560PA0020073	Rating Area 5	No Preference	19	229.62
62560PA0020073	Rating Area 5	No Preference	20	236.70
62560PA0020073	Rating Area 5	No Preference	21	244.02
62560PA0020073	Rating Area 5	No Preference	22	244.02
62560PA0020073	Rating Area 5	No Preference	23	244.02
62560PA0020073	Rating Area 5	No Preference	24	244.02
62560PA0020073	Rating Area 5	No Preference	25	245.00
62560PA0020073	Rating Area 5	No Preference	26	249.88
62560PA0020073	Rating Area 5	No Preference	27	255.73
62560PA0020073	Rating Area 5	No Preference	28	265.25
62560PA0020073	Rating Area 5	No Preference	29	273.06
62560PA0020073	Rating Area 5	No Preference	30	276.96
62560PA0020073	Rating Area 5	No Preference	31	282.82
62560PA0020073	Rating Area 5	No Preference	32	288.68
62560PA0020073	Rating Area 5	No Preference	33	292.34
62560PA0020073	Rating Area 5	No Preference	34	296.24
62560PA0020073	Rating Area 5	No Preference	35	298.19
62560PA0020073	Rating Area 5	No Preference	36	300.14
62560PA0020073	Rating Area 5	No Preference	37	302.10
62560PA0020073	Rating Area 5	No Preference	38	304.05
62560PA0020073	Rating Area 5	No Preference	39	307.95
62560PA0020073	Rating Area 5	No Preference	40	311.86
62560PA0020073	Rating Area 5	No Preference	41	317.71
62560PA0020073	Rating Area 5	No Preference	42	323.33
62560PA0020073	Rating Area 5	No Preference	43	331.14
62560PA0020073	Rating Area 5	No Preference	44	340.90
62560PA0020073	Rating Area 5	No Preference	45	352.36
62560PA0020073	Rating Area 5	No Preference	46	366.03
62560PA0020073	Rating Area 5	No Preference	47	381.40
62560PA0020073	Rating Area 5	No Preference	48	398.97
62560PA0020073	Rating Area 5	No Preference	49	416.30
62560PA0020073	Rating Area 5	No Preference	50	435.82
62560PA0020073	Rating Area 5	No Preference	51	455.10
62560PA0020073	Rating Area 5	No Preference	52	476.33
62560PA0020073	Rating Area 5	No Preference	53	497.80
62560PA0020073	Rating Area 5	No Preference	54	520.98
62560PA0020073	Rating Area 5	No Preference	55	544.16
62560PA0020073	Rating Area 5	No Preference	56	569.30
62560PA0020073	Rating Area 5	No Preference	57	594.68
62560PA0020073	Rating Area 5	No Preference	58	621.76
62560PA0020073	Rating Area 5	No Preference	59	635.18
62560PA0020073	Rating Area 5	No Preference	60	662.27
62560PA0020073	Rating Area 5	No Preference	61	685.70
62560PA0020073	Rating Area 5	No Preference	62	701.07
62560PA0020073	Rating Area 5	No Preference	63	720.35
62560PA0020073	Rating Area 5	No Preference	64 and over	732.06
62560PA0020074	Rating Area 1	No Preference	0-14	184.36
62560PA0020074	Rating Area 1	No Preference	15	200.74
62560PA0020074	Rating Area 1	No Preference	16	207.01
62560PA0020074	Rating Area 1	No Preference	17	213.28

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If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
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To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020074	Rating Area 1	No Preference	18	220.02
62560PA0020074	Rating Area 1	No Preference	19	226.77
62560PA0020074	Rating Area 1	No Preference	20	233.76
62560PA0020074	Rating Area 1	No Preference	21	240.99
62560PA0020074	Rating Area 1	No Preference	22	240.99
62560PA0020074	Rating Area 1	No Preference	23	240.99
62560PA0020074	Rating Area 1	No Preference	24	240.99
62560PA0020074	Rating Area 1	No Preference	25	241.95
62560PA0020074	Rating Area 1	No Preference	26	246.77
62560PA0020074	Rating Area 1	No Preference	27	252.56
62560PA0020074	Rating Area 1	No Preference	28	261.96
62560PA0020074	Rating Area 1	No Preference	29	269.67
62560PA0020074	Rating Area 1	No Preference	30	273.52
62560PA0020074	Rating Area 1	No Preference	31	279.31
62560PA0020074	Rating Area 1	No Preference	32	285.09
62560PA0020074	Rating Area 1	No Preference	33	288.71
62560PA0020074	Rating Area 1	No Preference	34	292.56
62560PA0020074	Rating Area 1	No Preference	35	294.49
62560PA0020074	Rating Area 1	No Preference	36	296.42
62560PA0020074	Rating Area 1	No Preference	37	298.35
62560PA0020074	Rating Area 1	No Preference	38	300.27
62560PA0020074	Rating Area 1	No Preference	39	304.13
62560PA0020074	Rating Area 1	No Preference	40	307.99
62560PA0020074	Rating Area 1	No Preference	41	313.77
62560PA0020074	Rating Area 1	No Preference	42	319.31
62560PA0020074	Rating Area 1	No Preference	43	327.02
62560PA0020074	Rating Area 1	No Preference	44	336.66
62560PA0020074	Rating Area 1	No Preference	45	347.99
62560PA0020074	Rating Area 1	No Preference	46	361.49
62560PA0020074	Rating Area 1	No Preference	47	376.67
62560PA0020074	Rating Area 1	No Preference	48	394.02
62560PA0020074	Rating Area 1	No Preference	49	411.13
62560PA0020074	Rating Area 1	No Preference	50	430.41
62560PA0020074	Rating Area 1	No Preference	51	449.45
62560PA0020074	Rating Area 1	No Preference	52	470.41
62560PA0020074	Rating Area 1	No Preference	53	491.62
62560PA0020074	Rating Area 1	No Preference	54	514.51
62560PA0020074	Rating Area 1	No Preference	55	537.41
62560PA0020074	Rating Area 1	No Preference	56	562.23
62560PA0020074	Rating Area 1	No Preference	57	587.29
62560PA0020074	Rating Area 1	No Preference	58	614.04
62560PA0020074	Rating Area 1	No Preference	59	627.30
62560PA0020074	Rating Area 1	No Preference	60	654.05
62560PA0020074	Rating Area 1	No Preference	61	677.18
62560PA0020074	Rating Area 1	No Preference	62	692.36
62560PA0020074	Rating Area 1	No Preference	63	711.40
62560PA0020074	Rating Area 1	No Preference	64 and over	722.97
62560PA0020074	Rating Area 2	No Preference	0-14	184.36
62560PA0020074	Rating Area 2	No Preference	15	200.74
62560PA0020074	Rating Area 2	No Preference	16	207.01
62560PA0020074	Rating Area 2	No Preference	17	213.28
62560PA0020074	Rating Area 2	No Preference	18	220.02
62560PA0020074	Rating Area 2	No Preference	19	226.77
62560PA0020074	Rating Area 2	No Preference	20	233.76
62560PA0020074	Rating Area 2	No Preference	21	240.99
62560PA0020074	Rating Area 2	No Preference	22	240.99
62560PA0020074	Rating Area 2	No Preference	23	240.99
62560PA0020074	Rating Area 2	No Preference	24	240.99
62560PA0020074	Rating Area 2	No Preference	25	241.95
62560PA0020074	Rating Area 2	No Preference	26	246.77
62560PA0020074	Rating Area 2	No Preference	27	252.56
62560PA0020074	Rating Area 2	No Preference	28	261.96
62560PA0020074	Rating Area 2	No Preference	29	269.67
62560PA0020074	Rating Area 2	No Preference	30	273.52
62560PA0020074	Rating Area 2	No Preference	31	279.31
62560PA0020074	Rating Area 2	No Preference	32	285.09
62560PA0020074	Rating Area 2	No Preference	33	288.71
62560PA0020074	Rating Area 2	No Preference	34	292.56
62560PA0020074	Rating Area 2	No Preference	35	294.49
62560PA0020074	Rating Area 2	No Preference	36	296.42
62560PA0020074	Rating Area 2	No Preference	37	298.35
62560PA0020074	Rating Area 2	No Preference	38	300.27
62560PA0020074	Rating Area 2	No Preference	39	304.13

2018 Rates Table Template v7.1

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If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
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To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020074	Rating Area 2	No Preference	40	307.99
62560PA0020074	Rating Area 2	No Preference	41	313.77
62560PA0020074	Rating Area 2	No Preference	42	319.31
62560PA0020074	Rating Area 2	No Preference	43	327.02
62560PA0020074	Rating Area 2	No Preference	44	336.66
62560PA0020074	Rating Area 2	No Preference	45	347.99
62560PA0020074	Rating Area 2	No Preference	46	361.49
62560PA0020074	Rating Area 2	No Preference	47	376.67
62560PA0020074	Rating Area 2	No Preference	48	394.02
62560PA0020074	Rating Area 2	No Preference	49	411.13
62560PA0020074	Rating Area 2	No Preference	50	430.41
62560PA0020074	Rating Area 2	No Preference	51	449.45
62560PA0020074	Rating Area 2	No Preference	52	470.41
62560PA0020074	Rating Area 2	No Preference	53	491.62
62560PA0020074	Rating Area 2	No Preference	54	514.51
62560PA0020074	Rating Area 2	No Preference	55	537.41
62560PA0020074	Rating Area 2	No Preference	56	562.23
62560PA0020074	Rating Area 2	No Preference	57	587.29
62560PA0020074	Rating Area 2	No Preference	58	614.04
62560PA0020074	Rating Area 2	No Preference	59	627.30
62560PA0020074	Rating Area 2	No Preference	60	654.05
62560PA0020074	Rating Area 2	No Preference	61	677.18
62560PA0020074	Rating Area 2	No Preference	62	692.36
62560PA0020074	Rating Area 2	No Preference	63	711.40
62560PA0020074	Rating Area 2	No Preference	64 and over	722.97
62560PA0020074	Rating Area 4	No Preference	0-14	184.36
62560PA0020074	Rating Area 4	No Preference	15	200.74
62560PA0020074	Rating Area 4	No Preference	16	207.01
62560PA0020074	Rating Area 4	No Preference	17	213.28
62560PA0020074	Rating Area 4	No Preference	18	220.02
62560PA0020074	Rating Area 4	No Preference	19	226.77
62560PA0020074	Rating Area 4	No Preference	20	233.76
62560PA0020074	Rating Area 4	No Preference	21	240.99
62560PA0020074	Rating Area 4	No Preference	22	240.99
62560PA0020074	Rating Area 4	No Preference	23	240.99
62560PA0020074	Rating Area 4	No Preference	24	240.99
62560PA0020074	Rating Area 4	No Preference	25	241.95
62560PA0020074	Rating Area 4	No Preference	26	246.77
62560PA0020074	Rating Area 4	No Preference	27	252.56
62560PA0020074	Rating Area 4	No Preference	28	261.96
62560PA0020074	Rating Area 4	No Preference	29	269.67
62560PA0020074	Rating Area 4	No Preference	30	273.52
62560PA0020074	Rating Area 4	No Preference	31	279.31
62560PA0020074	Rating Area 4	No Preference	32	285.09
62560PA0020074	Rating Area 4	No Preference	33	288.71
62560PA0020074	Rating Area 4	No Preference	34	292.56
62560PA0020074	Rating Area 4	No Preference	35	294.49
62560PA0020074	Rating Area 4	No Preference	36	296.42
62560PA0020074	Rating Area 4	No Preference	37	298.35
62560PA0020074	Rating Area 4	No Preference	38	300.27
62560PA0020074	Rating Area 4	No Preference	39	304.13
62560PA0020074	Rating Area 4	No Preference	40	307.99
62560PA0020074	Rating Area 4	No Preference	41	313.77
62560PA0020074	Rating Area 4	No Preference	42	319.31
62560PA0020074	Rating Area 4	No Preference	43	327.02
62560PA0020074	Rating Area 4	No Preference	44	336.66
62560PA0020074	Rating Area 4	No Preference	45	347.99
62560PA0020074	Rating Area 4	No Preference	46	361.49
62560PA0020074	Rating Area 4	No Preference	47	376.67
62560PA0020074	Rating Area 4	No Preference	48	394.02
62560PA0020074	Rating Area 4	No Preference	49	411.13
62560PA0020074	Rating Area 4	No Preference	50	430.41
62560PA0020074	Rating Area 4	No Preference	51	449.45
62560PA0020074	Rating Area 4	No Preference	52	470.41
62560PA0020074	Rating Area 4	No Preference	53	491.62
62560PA0020074	Rating Area 4	No Preference	54	514.51
62560PA0020074	Rating Area 4	No Preference	55	537.41
62560PA0020074	Rating Area 4	No Preference	56	562.23
62560PA0020074	Rating Area 4	No Preference	57	587.29
62560PA0020074	Rating Area 4	No Preference	58	614.04
62560PA0020074	Rating Area 4	No Preference	59	627.30
62560PA0020074	Rating Area 4	No Preference	60	654.05
62560PA0020074	Rating Area 4	No Preference	61	677.18

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020074	Rating Area 4	No Preference	62	692.36
62560PA0020074	Rating Area 4	No Preference	63	711.40
62560PA0020074	Rating Area 4	No Preference	64 and over	722.97
62560PA0020074	Rating Area 5	No Preference	0-14	184.36
62560PA0020074	Rating Area 5	No Preference	15	200.74
62560PA0020074	Rating Area 5	No Preference	16	207.01
62560PA0020074	Rating Area 5	No Preference	17	213.28
62560PA0020074	Rating Area 5	No Preference	18	220.02
62560PA0020074	Rating Area 5	No Preference	19	226.77
62560PA0020074	Rating Area 5	No Preference	20	233.76
62560PA0020074	Rating Area 5	No Preference	21	240.99
62560PA0020074	Rating Area 5	No Preference	22	240.99
62560PA0020074	Rating Area 5	No Preference	23	240.99
62560PA0020074	Rating Area 5	No Preference	24	240.99
62560PA0020074	Rating Area 5	No Preference	25	241.95
62560PA0020074	Rating Area 5	No Preference	26	246.77
62560PA0020074	Rating Area 5	No Preference	27	252.56
62560PA0020074	Rating Area 5	No Preference	28	261.96
62560PA0020074	Rating Area 5	No Preference	29	269.67
62560PA0020074	Rating Area 5	No Preference	30	273.52
62560PA0020074	Rating Area 5	No Preference	31	279.31
62560PA0020074	Rating Area 5	No Preference	32	285.09
62560PA0020074	Rating Area 5	No Preference	33	288.71
62560PA0020074	Rating Area 5	No Preference	34	292.56
62560PA0020074	Rating Area 5	No Preference	35	294.49
62560PA0020074	Rating Area 5	No Preference	36	296.42
62560PA0020074	Rating Area 5	No Preference	37	298.35
62560PA0020074	Rating Area 5	No Preference	38	300.27
62560PA0020074	Rating Area 5	No Preference	39	304.13
62560PA0020074	Rating Area 5	No Preference	40	307.99
62560PA0020074	Rating Area 5	No Preference	41	313.77
62560PA0020074	Rating Area 5	No Preference	42	319.31
62560PA0020074	Rating Area 5	No Preference	43	327.02
62560PA0020074	Rating Area 5	No Preference	44	336.66
62560PA0020074	Rating Area 5	No Preference	45	347.99
62560PA0020074	Rating Area 5	No Preference	46	361.49
62560PA0020074	Rating Area 5	No Preference	47	376.67
62560PA0020074	Rating Area 5	No Preference	48	394.02
62560PA0020074	Rating Area 5	No Preference	49	411.13
62560PA0020074	Rating Area 5	No Preference	50	430.41
62560PA0020074	Rating Area 5	No Preference	51	449.45
62560PA0020074	Rating Area 5	No Preference	52	470.41
62560PA0020074	Rating Area 5	No Preference	53	491.62
62560PA0020074	Rating Area 5	No Preference	54	514.51
62560PA0020074	Rating Area 5	No Preference	55	537.41
62560PA0020074	Rating Area 5	No Preference	56	562.23
62560PA0020074	Rating Area 5	No Preference	57	587.29
62560PA0020074	Rating Area 5	No Preference	58	614.04
62560PA0020074	Rating Area 5	No Preference	59	627.30
62560PA0020074	Rating Area 5	No Preference	60	654.05
62560PA0020074	Rating Area 5	No Preference	61	677.18
62560PA0020074	Rating Area 5	No Preference	62	692.36
62560PA0020074	Rating Area 5	No Preference	63	711.40
62560PA0020074	Rating Area 5	No Preference	64 and over	722.97
62560PA0020075	Rating Area 1	No Preference	0-14	183.33
62560PA0020075	Rating Area 1	No Preference	15	199.63
62560PA0020075	Rating Area 1	No Preference	16	205.86
62560PA0020075	Rating Area 1	No Preference	17	212.09
62560PA0020075	Rating Area 1	No Preference	18	218.80
62560PA0020075	Rating Area 1	No Preference	19	225.51
62560PA0020075	Rating Area 1	No Preference	20	232.46
62560PA0020075	Rating Area 1	No Preference	21	239.65
62560PA0020075	Rating Area 1	No Preference	22	239.65
62560PA0020075	Rating Area 1	No Preference	23	239.65
62560PA0020075	Rating Area 1	No Preference	24	239.65
62560PA0020075	Rating Area 1	No Preference	25	240.61
62560PA0020075	Rating Area 1	No Preference	26	245.40
62560PA0020075	Rating Area 1	No Preference	27	251.15
62560PA0020075	Rating Area 1	No Preference	28	260.50
62560PA0020075	Rating Area 1	No Preference	29	268.17
62560PA0020075	Rating Area 1	No Preference	30	272.00
62560PA0020075	Rating Area 1	No Preference	31	277.75
62560PA0020075	Rating Area 1	No Preference	32	283.51

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020075	Rating Area 1	No Preference	33	287.10
62560PA0020075	Rating Area 1	No Preference	34	290.94
62560PA0020075	Rating Area 1	No Preference	35	292.85
62560PA0020075	Rating Area 1	No Preference	36	294.77
62560PA0020075	Rating Area 1	No Preference	37	296.69
62560PA0020075	Rating Area 1	No Preference	38	298.60
62560PA0020075	Rating Area 1	No Preference	39	302.44
62560PA0020075	Rating Area 1	No Preference	40	306.27
62560PA0020075	Rating Area 1	No Preference	41	312.02
62560PA0020075	Rating Area 1	No Preference	42	317.54
62560PA0020075	Rating Area 1	No Preference	43	325.21
62560PA0020075	Rating Area 1	No Preference	44	334.79
62560PA0020075	Rating Area 1	No Preference	45	346.05
62560PA0020075	Rating Area 1	No Preference	46	359.48
62560PA0020075	Rating Area 1	No Preference	47	374.57
62560PA0020075	Rating Area 1	No Preference	48	391.83
62560PA0020075	Rating Area 1	No Preference	49	408.84
62560PA0020075	Rating Area 1	No Preference	50	428.01
62560PA0020075	Rating Area 1	No Preference	51	446.95
62560PA0020075	Rating Area 1	No Preference	52	467.80
62560PA0020075	Rating Area 1	No Preference	53	488.89
62560PA0020075	Rating Area 1	No Preference	54	511.65
62560PA0020075	Rating Area 1	No Preference	55	534.42
62560PA0020075	Rating Area 1	No Preference	56	559.10
62560PA0020075	Rating Area 1	No Preference	57	584.03
62560PA0020075	Rating Area 1	No Preference	58	610.63
62560PA0020075	Rating Area 1	No Preference	59	623.81
62560PA0020075	Rating Area 1	No Preference	60	650.41
62560PA0020075	Rating Area 1	No Preference	61	673.42
62560PA0020075	Rating Area 1	No Preference	62	688.51
62560PA0020075	Rating Area 1	No Preference	63	707.45
62560PA0020075	Rating Area 1	No Preference	64 and over	718.95
62560PA0020075	Rating Area 2	No Preference	0-14	183.33
62560PA0020075	Rating Area 2	No Preference	15	199.63
62560PA0020075	Rating Area 2	No Preference	16	205.86
62560PA0020075	Rating Area 2	No Preference	17	212.09
62560PA0020075	Rating Area 2	No Preference	18	218.80
62560PA0020075	Rating Area 2	No Preference	19	225.51
62560PA0020075	Rating Area 2	No Preference	20	232.46
62560PA0020075	Rating Area 2	No Preference	21	239.65
62560PA0020075	Rating Area 2	No Preference	22	239.65
62560PA0020075	Rating Area 2	No Preference	23	239.65
62560PA0020075	Rating Area 2	No Preference	24	239.65
62560PA0020075	Rating Area 2	No Preference	25	240.61
62560PA0020075	Rating Area 2	No Preference	26	245.40
62560PA0020075	Rating Area 2	No Preference	27	251.15
62560PA0020075	Rating Area 2	No Preference	28	260.50
62560PA0020075	Rating Area 2	No Preference	29	268.17
62560PA0020075	Rating Area 2	No Preference	30	272.00
62560PA0020075	Rating Area 2	No Preference	31	277.75
62560PA0020075	Rating Area 2	No Preference	32	283.51
62560PA0020075	Rating Area 2	No Preference	33	287.10
62560PA0020075	Rating Area 2	No Preference	34	290.94
62560PA0020075	Rating Area 2	No Preference	35	292.85
62560PA0020075	Rating Area 2	No Preference	36	294.77
62560PA0020075	Rating Area 2	No Preference	37	296.69
62560PA0020075	Rating Area 2	No Preference	38	298.60
62560PA0020075	Rating Area 2	No Preference	39	302.44
62560PA0020075	Rating Area 2	No Preference	40	306.27
62560PA0020075	Rating Area 2	No Preference	41	312.02
62560PA0020075	Rating Area 2	No Preference	42	317.54
62560PA0020075	Rating Area 2	No Preference	43	325.21
62560PA0020075	Rating Area 2	No Preference	44	334.79
62560PA0020075	Rating Area 2	No Preference	45	346.05
62560PA0020075	Rating Area 2	No Preference	46	359.48
62560PA0020075	Rating Area 2	No Preference	47	374.57
62560PA0020075	Rating Area 2	No Preference	48	391.83
62560PA0020075	Rating Area 2	No Preference	49	408.84
62560PA0020075	Rating Area 2	No Preference	50	428.01
62560PA0020075	Rating Area 2	No Preference	51	446.95
62560PA0020075	Rating Area 2	No Preference	52	467.80
62560PA0020075	Rating Area 2	No Preference	53	488.89
62560PA0020075	Rating Area 2	No Preference	54	511.65

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020075	Rating Area 2	No Preference	55	534.42
62560PA0020075	Rating Area 2	No Preference	56	559.10
62560PA0020075	Rating Area 2	No Preference	57	584.03
62560PA0020075	Rating Area 2	No Preference	58	610.63
62560PA0020075	Rating Area 2	No Preference	59	623.81
62560PA0020075	Rating Area 2	No Preference	60	650.41
62560PA0020075	Rating Area 2	No Preference	61	673.42
62560PA0020075	Rating Area 2	No Preference	62	688.51
62560PA0020075	Rating Area 2	No Preference	63	707.45
62560PA0020075	Rating Area 2	No Preference	64 and over	718.95
62560PA0020075	Rating Area 4	No Preference	0-14	183.33
62560PA0020075	Rating Area 4	No Preference	15	199.63
62560PA0020075	Rating Area 4	No Preference	16	205.86
62560PA0020075	Rating Area 4	No Preference	17	212.09
62560PA0020075	Rating Area 4	No Preference	18	218.80
62560PA0020075	Rating Area 4	No Preference	19	225.51
62560PA0020075	Rating Area 4	No Preference	20	232.46
62560PA0020075	Rating Area 4	No Preference	21	239.65
62560PA0020075	Rating Area 4	No Preference	22	239.65
62560PA0020075	Rating Area 4	No Preference	23	239.65
62560PA0020075	Rating Area 4	No Preference	24	239.65
62560PA0020075	Rating Area 4	No Preference	25	240.61
62560PA0020075	Rating Area 4	No Preference	26	245.40
62560PA0020075	Rating Area 4	No Preference	27	251.15
62560PA0020075	Rating Area 4	No Preference	28	260.50
62560PA0020075	Rating Area 4	No Preference	29	268.17
62560PA0020075	Rating Area 4	No Preference	30	272.00
62560PA0020075	Rating Area 4	No Preference	31	277.75
62560PA0020075	Rating Area 4	No Preference	32	283.51
62560PA0020075	Rating Area 4	No Preference	33	287.10
62560PA0020075	Rating Area 4	No Preference	34	290.94
62560PA0020075	Rating Area 4	No Preference	35	292.85
62560PA0020075	Rating Area 4	No Preference	36	294.77
62560PA0020075	Rating Area 4	No Preference	37	296.69
62560PA0020075	Rating Area 4	No Preference	38	298.60
62560PA0020075	Rating Area 4	No Preference	39	302.44
62560PA0020075	Rating Area 4	No Preference	40	306.27
62560PA0020075	Rating Area 4	No Preference	41	312.02
62560PA0020075	Rating Area 4	No Preference	42	317.54
62560PA0020075	Rating Area 4	No Preference	43	325.21
62560PA0020075	Rating Area 4	No Preference	44	334.79
62560PA0020075	Rating Area 4	No Preference	45	346.05
62560PA0020075	Rating Area 4	No Preference	46	359.48
62560PA0020075	Rating Area 4	No Preference	47	374.57
62560PA0020075	Rating Area 4	No Preference	48	391.83
62560PA0020075	Rating Area 4	No Preference	49	408.84
62560PA0020075	Rating Area 4	No Preference	50	428.01
62560PA0020075	Rating Area 4	No Preference	51	446.95
62560PA0020075	Rating Area 4	No Preference	52	467.80
62560PA0020075	Rating Area 4	No Preference	53	488.89
62560PA0020075	Rating Area 4	No Preference	54	511.65
62560PA0020075	Rating Area 4	No Preference	55	534.42
62560PA0020075	Rating Area 4	No Preference	56	559.10
62560PA0020075	Rating Area 4	No Preference	57	584.03
62560PA0020075	Rating Area 4	No Preference	58	610.63
62560PA0020075	Rating Area 4	No Preference	59	623.81
62560PA0020075	Rating Area 4	No Preference	60	650.41
62560PA0020075	Rating Area 4	No Preference	61	673.42
62560PA0020075	Rating Area 4	No Preference	62	688.51
62560PA0020075	Rating Area 4	No Preference	63	707.45
62560PA0020075	Rating Area 4	No Preference	64 and over	718.95
62560PA0020075	Rating Area 5	No Preference	0-14	183.33
62560PA0020075	Rating Area 5	No Preference	15	199.63
62560PA0020075	Rating Area 5	No Preference	16	205.86
62560PA0020075	Rating Area 5	No Preference	17	212.09
62560PA0020075	Rating Area 5	No Preference	18	218.80
62560PA0020075	Rating Area 5	No Preference	19	225.51
62560PA0020075	Rating Area 5	No Preference	20	232.46
62560PA0020075	Rating Area 5	No Preference	21	239.65
62560PA0020075	Rating Area 5	No Preference	22	239.65
62560PA0020075	Rating Area 5	No Preference	23	239.65
62560PA0020075	Rating Area 5	No Preference	24	239.65
62560PA0020075	Rating Area 5	No Preference	25	240.61

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020075	Rating Area 5	No Preference	26	245.40
62560PA0020075	Rating Area 5	No Preference	27	251.15
62560PA0020075	Rating Area 5	No Preference	28	260.50
62560PA0020075	Rating Area 5	No Preference	29	268.17
62560PA0020075	Rating Area 5	No Preference	30	272.00
62560PA0020075	Rating Area 5	No Preference	31	277.75
62560PA0020075	Rating Area 5	No Preference	32	283.51
62560PA0020075	Rating Area 5	No Preference	33	287.10
62560PA0020075	Rating Area 5	No Preference	34	290.94
62560PA0020075	Rating Area 5	No Preference	35	292.85
62560PA0020075	Rating Area 5	No Preference	36	294.77
62560PA0020075	Rating Area 5	No Preference	37	296.69
62560PA0020075	Rating Area 5	No Preference	38	298.60
62560PA0020075	Rating Area 5	No Preference	39	302.44
62560PA0020075	Rating Area 5	No Preference	40	306.27
62560PA0020075	Rating Area 5	No Preference	41	312.02
62560PA0020075	Rating Area 5	No Preference	42	317.54
62560PA0020075	Rating Area 5	No Preference	43	325.21
62560PA0020075	Rating Area 5	No Preference	44	334.79
62560PA0020075	Rating Area 5	No Preference	45	346.05
62560PA0020075	Rating Area 5	No Preference	46	359.48
62560PA0020075	Rating Area 5	No Preference	47	374.57
62560PA0020075	Rating Area 5	No Preference	48	391.83
62560PA0020075	Rating Area 5	No Preference	49	408.84
62560PA0020075	Rating Area 5	No Preference	50	428.01
62560PA0020075	Rating Area 5	No Preference	51	446.95
62560PA0020075	Rating Area 5	No Preference	52	467.80
62560PA0020075	Rating Area 5	No Preference	53	488.89
62560PA0020075	Rating Area 5	No Preference	54	511.65
62560PA0020075	Rating Area 5	No Preference	55	534.42
62560PA0020075	Rating Area 5	No Preference	56	559.10
62560PA0020075	Rating Area 5	No Preference	57	584.03
62560PA0020075	Rating Area 5	No Preference	58	610.63
62560PA0020075	Rating Area 5	No Preference	59	623.81
62560PA0020075	Rating Area 5	No Preference	60	650.41
62560PA0020075	Rating Area 5	No Preference	61	673.42
62560PA0020075	Rating Area 5	No Preference	62	688.51
62560PA0020075	Rating Area 5	No Preference	63	707.45
62560PA0020075	Rating Area 5	No Preference	64 and over	718.95
62560PA0020076	Rating Area 1	No Preference	0-14	184.64
62560PA0020076	Rating Area 1	No Preference	15	201.05
62560PA0020076	Rating Area 1	No Preference	16	207.33
62560PA0020076	Rating Area 1	No Preference	17	213.60
62560PA0020076	Rating Area 1	No Preference	18	220.36
62560PA0020076	Rating Area 1	No Preference	19	227.12
62560PA0020076	Rating Area 1	No Preference	20	234.12
62560PA0020076	Rating Area 1	No Preference	21	241.36
62560PA0020076	Rating Area 1	No Preference	22	241.36
62560PA0020076	Rating Area 1	No Preference	23	241.36
62560PA0020076	Rating Area 1	No Preference	24	241.36
62560PA0020076	Rating Area 1	No Preference	25	242.33
62560PA0020076	Rating Area 1	No Preference	26	247.15
62560PA0020076	Rating Area 1	No Preference	27	252.95
62560PA0020076	Rating Area 1	No Preference	28	262.36
62560PA0020076	Rating Area 1	No Preference	29	270.08
62560PA0020076	Rating Area 1	No Preference	30	273.94
62560PA0020076	Rating Area 1	No Preference	31	279.74
62560PA0020076	Rating Area 1	No Preference	32	285.53
62560PA0020076	Rating Area 1	No Preference	33	289.15
62560PA0020076	Rating Area 1	No Preference	34	293.01
62560PA0020076	Rating Area 1	No Preference	35	294.94
62560PA0020076	Rating Area 1	No Preference	36	296.87
62560PA0020076	Rating Area 1	No Preference	37	298.80
62560PA0020076	Rating Area 1	No Preference	38	300.73
62560PA0020076	Rating Area 1	No Preference	39	304.60
62560PA0020076	Rating Area 1	No Preference	40	308.46
62560PA0020076	Rating Area 1	No Preference	41	314.25
62560PA0020076	Rating Area 1	No Preference	42	319.80
62560PA0020076	Rating Area 1	No Preference	43	327.53
62560PA0020076	Rating Area 1	No Preference	44	337.18
62560PA0020076	Rating Area 1	No Preference	45	348.52
62560PA0020076	Rating Area 1	No Preference	46	362.04
62560PA0020076	Rating Area 1	No Preference	47	377.25

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020076	Rating Area 1	No Preference	48	394.62
62560PA0020076	Rating Area 1	No Preference	49	411.76
62560PA0020076	Rating Area 1	No Preference	50	431.07
62560PA0020076	Rating Area 1	No Preference	51	450.14
62560PA0020076	Rating Area 1	No Preference	52	471.13
62560PA0020076	Rating Area 1	No Preference	53	492.37
62560PA0020076	Rating Area 1	No Preference	54	515.30
62560PA0020076	Rating Area 1	No Preference	55	538.23
62560PA0020076	Rating Area 1	No Preference	56	563.09
62560PA0020076	Rating Area 1	No Preference	57	588.19
62560PA0020076	Rating Area 1	No Preference	58	614.99
62560PA0020076	Rating Area 1	No Preference	59	628.26
62560PA0020076	Rating Area 1	No Preference	60	655.05
62560PA0020076	Rating Area 1	No Preference	61	678.22
62560PA0020076	Rating Area 1	No Preference	62	693.43
62560PA0020076	Rating Area 1	No Preference	63	712.49
62560PA0020076	Rating Area 1	No Preference	64 and over	724.08
62560PA0020076	Rating Area 2	No Preference	0-14	184.64
62560PA0020076	Rating Area 2	No Preference	15	201.05
62560PA0020076	Rating Area 2	No Preference	16	207.33
62560PA0020076	Rating Area 2	No Preference	17	213.60
62560PA0020076	Rating Area 2	No Preference	18	220.36
62560PA0020076	Rating Area 2	No Preference	19	227.12
62560PA0020076	Rating Area 2	No Preference	20	234.12
62560PA0020076	Rating Area 2	No Preference	21	241.36
62560PA0020076	Rating Area 2	No Preference	22	241.36
62560PA0020076	Rating Area 2	No Preference	23	241.36
62560PA0020076	Rating Area 2	No Preference	24	241.36
62560PA0020076	Rating Area 2	No Preference	25	242.33
62560PA0020076	Rating Area 2	No Preference	26	247.15
62560PA0020076	Rating Area 2	No Preference	27	252.95
62560PA0020076	Rating Area 2	No Preference	28	262.36
62560PA0020076	Rating Area 2	No Preference	29	270.08
62560PA0020076	Rating Area 2	No Preference	30	273.94
62560PA0020076	Rating Area 2	No Preference	31	279.74
62560PA0020076	Rating Area 2	No Preference	32	285.53
62560PA0020076	Rating Area 2	No Preference	33	289.15
62560PA0020076	Rating Area 2	No Preference	34	293.01
62560PA0020076	Rating Area 2	No Preference	35	294.94
62560PA0020076	Rating Area 2	No Preference	36	296.87
62560PA0020076	Rating Area 2	No Preference	37	298.80
62560PA0020076	Rating Area 2	No Preference	38	300.73
62560PA0020076	Rating Area 2	No Preference	39	304.60
62560PA0020076	Rating Area 2	No Preference	40	308.46
62560PA0020076	Rating Area 2	No Preference	41	314.25
62560PA0020076	Rating Area 2	No Preference	42	319.80
62560PA0020076	Rating Area 2	No Preference	43	327.53
62560PA0020076	Rating Area 2	No Preference	44	337.18
62560PA0020076	Rating Area 2	No Preference	45	348.52
62560PA0020076	Rating Area 2	No Preference	46	362.04
62560PA0020076	Rating Area 2	No Preference	47	377.25
62560PA0020076	Rating Area 2	No Preference	48	394.62
62560PA0020076	Rating Area 2	No Preference	49	411.76
62560PA0020076	Rating Area 2	No Preference	50	431.07
62560PA0020076	Rating Area 2	No Preference	51	450.14
62560PA0020076	Rating Area 2	No Preference	52	471.13
62560PA0020076	Rating Area 2	No Preference	53	492.37
62560PA0020076	Rating Area 2	No Preference	54	515.30
62560PA0020076	Rating Area 2	No Preference	55	538.23
62560PA0020076	Rating Area 2	No Preference	56	563.09
62560PA0020076	Rating Area 2	No Preference	57	588.19
62560PA0020076	Rating Area 2	No Preference	58	614.99
62560PA0020076	Rating Area 2	No Preference	59	628.26
62560PA0020076	Rating Area 2	No Preference	60	655.05
62560PA0020076	Rating Area 2	No Preference	61	678.22
62560PA0020076	Rating Area 2	No Preference	62	693.43
62560PA0020076	Rating Area 2	No Preference	63	712.49
62560PA0020076	Rating Area 2	No Preference	64 and over	724.08
62560PA0020076	Rating Area 4	No Preference	0-14	184.64
62560PA0020076	Rating Area 4	No Preference	15	201.05
62560PA0020076	Rating Area 4	No Preference	16	207.33
62560PA0020076	Rating Area 4	No Preference	17	213.60
62560PA0020076	Rating Area 4	No Preference	18	220.36

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020076	Rating Area 4	No Preference	19	227.12
62560PA0020076	Rating Area 4	No Preference	20	234.12
62560PA0020076	Rating Area 4	No Preference	21	241.36
62560PA0020076	Rating Area 4	No Preference	22	241.36
62560PA0020076	Rating Area 4	No Preference	23	241.36
62560PA0020076	Rating Area 4	No Preference	24	241.36
62560PA0020076	Rating Area 4	No Preference	25	242.33
62560PA0020076	Rating Area 4	No Preference	26	247.15
62560PA0020076	Rating Area 4	No Preference	27	252.95
62560PA0020076	Rating Area 4	No Preference	28	262.36
62560PA0020076	Rating Area 4	No Preference	29	270.08
62560PA0020076	Rating Area 4	No Preference	30	273.94
62560PA0020076	Rating Area 4	No Preference	31	279.74
62560PA0020076	Rating Area 4	No Preference	32	285.53
62560PA0020076	Rating Area 4	No Preference	33	289.15
62560PA0020076	Rating Area 4	No Preference	34	293.01
62560PA0020076	Rating Area 4	No Preference	35	294.94
62560PA0020076	Rating Area 4	No Preference	36	296.87
62560PA0020076	Rating Area 4	No Preference	37	298.80
62560PA0020076	Rating Area 4	No Preference	38	300.73
62560PA0020076	Rating Area 4	No Preference	39	304.60
62560PA0020076	Rating Area 4	No Preference	40	308.46
62560PA0020076	Rating Area 4	No Preference	41	314.25
62560PA0020076	Rating Area 4	No Preference	42	319.80
62560PA0020076	Rating Area 4	No Preference	43	327.53
62560PA0020076	Rating Area 4	No Preference	44	337.18
62560PA0020076	Rating Area 4	No Preference	45	348.52
62560PA0020076	Rating Area 4	No Preference	46	362.04
62560PA0020076	Rating Area 4	No Preference	47	377.25
62560PA0020076	Rating Area 4	No Preference	48	394.62
62560PA0020076	Rating Area 4	No Preference	49	411.76
62560PA0020076	Rating Area 4	No Preference	50	431.07
62560PA0020076	Rating Area 4	No Preference	51	450.14
62560PA0020076	Rating Area 4	No Preference	52	471.13
62560PA0020076	Rating Area 4	No Preference	53	492.37
62560PA0020076	Rating Area 4	No Preference	54	515.30
62560PA0020076	Rating Area 4	No Preference	55	538.23
62560PA0020076	Rating Area 4	No Preference	56	563.09
62560PA0020076	Rating Area 4	No Preference	57	588.19
62560PA0020076	Rating Area 4	No Preference	58	614.99
62560PA0020076	Rating Area 4	No Preference	59	628.26
62560PA0020076	Rating Area 4	No Preference	60	655.05
62560PA0020076	Rating Area 4	No Preference	61	678.22
62560PA0020076	Rating Area 4	No Preference	62	693.43
62560PA0020076	Rating Area 4	No Preference	63	712.49
62560PA0020076	Rating Area 4	No Preference	64 and over	724.08
62560PA0020076	Rating Area 5	No Preference	0-14	184.64
62560PA0020076	Rating Area 5	No Preference	15	201.05
62560PA0020076	Rating Area 5	No Preference	16	207.33
62560PA0020076	Rating Area 5	No Preference	17	213.60
62560PA0020076	Rating Area 5	No Preference	18	220.36
62560PA0020076	Rating Area 5	No Preference	19	227.12
62560PA0020076	Rating Area 5	No Preference	20	234.12
62560PA0020076	Rating Area 5	No Preference	21	241.36
62560PA0020076	Rating Area 5	No Preference	22	241.36
62560PA0020076	Rating Area 5	No Preference	23	241.36
62560PA0020076	Rating Area 5	No Preference	24	241.36
62560PA0020076	Rating Area 5	No Preference	25	242.33
62560PA0020076	Rating Area 5	No Preference	26	247.15
62560PA0020076	Rating Area 5	No Preference	27	252.95
62560PA0020076	Rating Area 5	No Preference	28	262.36
62560PA0020076	Rating Area 5	No Preference	29	270.08
62560PA0020076	Rating Area 5	No Preference	30	273.94
62560PA0020076	Rating Area 5	No Preference	31	279.74
62560PA0020076	Rating Area 5	No Preference	32	285.53
62560PA0020076	Rating Area 5	No Preference	33	289.15
62560PA0020076	Rating Area 5	No Preference	34	293.01
62560PA0020076	Rating Area 5	No Preference	35	294.94
62560PA0020076	Rating Area 5	No Preference	36	296.87
62560PA0020076	Rating Area 5	No Preference	37	298.80
62560PA0020076	Rating Area 5	No Preference	38	300.73
62560PA0020076	Rating Area 5	No Preference	39	304.60
62560PA0020076	Rating Area 5	No Preference	40	308.46

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020076	Rating Area 5	No Preference	41	314.25
62560PA0020076	Rating Area 5	No Preference	42	319.80
62560PA0020076	Rating Area 5	No Preference	43	327.53
62560PA0020076	Rating Area 5	No Preference	44	337.18
62560PA0020076	Rating Area 5	No Preference	45	348.52
62560PA0020076	Rating Area 5	No Preference	46	362.04
62560PA0020076	Rating Area 5	No Preference	47	377.25
62560PA0020076	Rating Area 5	No Preference	48	394.62
62560PA0020076	Rating Area 5	No Preference	49	411.76
62560PA0020076	Rating Area 5	No Preference	50	431.07
62560PA0020076	Rating Area 5	No Preference	51	450.14
62560PA0020076	Rating Area 5	No Preference	52	471.13
62560PA0020076	Rating Area 5	No Preference	53	492.37
62560PA0020076	Rating Area 5	No Preference	54	515.30
62560PA0020076	Rating Area 5	No Preference	55	538.23
62560PA0020076	Rating Area 5	No Preference	56	563.09
62560PA0020076	Rating Area 5	No Preference	57	588.19
62560PA0020076	Rating Area 5	No Preference	58	614.99
62560PA0020076	Rating Area 5	No Preference	59	628.26
62560PA0020076	Rating Area 5	No Preference	60	655.05
62560PA0020076	Rating Area 5	No Preference	61	678.22
62560PA0020076	Rating Area 5	No Preference	62	693.43
62560PA0020076	Rating Area 5	No Preference	63	712.49
62560PA0020076	Rating Area 5	No Preference	64 and over	724.08
62560PA0020077	Rating Area 1	No Preference	0-14	192.16
62560PA0020077	Rating Area 1	No Preference	15	209.24
62560PA0020077	Rating Area 1	No Preference	16	215.77
62560PA0020077	Rating Area 1	No Preference	17	222.30
62560PA0020077	Rating Area 1	No Preference	18	229.34
62560PA0020077	Rating Area 1	No Preference	19	236.37
62560PA0020077	Rating Area 1	No Preference	20	243.65
62560PA0020077	Rating Area 1	No Preference	21	251.19
62560PA0020077	Rating Area 1	No Preference	22	251.19
62560PA0020077	Rating Area 1	No Preference	23	251.19
62560PA0020077	Rating Area 1	No Preference	24	251.19
62560PA0020077	Rating Area 1	No Preference	25	252.19
62560PA0020077	Rating Area 1	No Preference	26	257.22
62560PA0020077	Rating Area 1	No Preference	27	263.25
62560PA0020077	Rating Area 1	No Preference	28	273.04
62560PA0020077	Rating Area 1	No Preference	29	281.08
62560PA0020077	Rating Area 1	No Preference	30	285.10
62560PA0020077	Rating Area 1	No Preference	31	291.13
62560PA0020077	Rating Area 1	No Preference	32	297.16
62560PA0020077	Rating Area 1	No Preference	33	300.93
62560PA0020077	Rating Area 1	No Preference	34	304.94
62560PA0020077	Rating Area 1	No Preference	35	306.95
62560PA0020077	Rating Area 1	No Preference	36	308.96
62560PA0020077	Rating Area 1	No Preference	37	310.97
62560PA0020077	Rating Area 1	No Preference	38	312.98
62560PA0020077	Rating Area 1	No Preference	39	317.00
62560PA0020077	Rating Area 1	No Preference	40	321.02
62560PA0020077	Rating Area 1	No Preference	41	327.05
62560PA0020077	Rating Area 1	No Preference	42	332.83
62560PA0020077	Rating Area 1	No Preference	43	340.86
62560PA0020077	Rating Area 1	No Preference	44	350.91
62560PA0020077	Rating Area 1	No Preference	45	362.72
62560PA0020077	Rating Area 1	No Preference	46	376.79
62560PA0020077	Rating Area 1	No Preference	47	392.61
62560PA0020077	Rating Area 1	No Preference	48	410.70
62560PA0020077	Rating Area 1	No Preference	49	428.53
62560PA0020077	Rating Area 1	No Preference	50	448.63
62560PA0020077	Rating Area 1	No Preference	51	468.47
62560PA0020077	Rating Area 1	No Preference	52	490.32
62560PA0020077	Rating Area 1	No Preference	53	512.43
62560PA0020077	Rating Area 1	No Preference	54	536.29
62560PA0020077	Rating Area 1	No Preference	55	560.15
62560PA0020077	Rating Area 1	No Preference	56	586.03
62560PA0020077	Rating Area 1	No Preference	57	612.15
62560PA0020077	Rating Area 1	No Preference	58	640.03
62560PA0020077	Rating Area 1	No Preference	59	653.85
62560PA0020077	Rating Area 1	No Preference	60	681.73
62560PA0020077	Rating Area 1	No Preference	61	705.84
62560PA0020077	Rating Area 1	No Preference	62	721.67

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020077	Rating Area 1	No Preference	63	741.51
62560PA0020077	Rating Area 1	No Preference	64 and over	753.57
62560PA0020077	Rating Area 2	No Preference	0-14	192.16
62560PA0020077	Rating Area 2	No Preference	15	209.24
62560PA0020077	Rating Area 2	No Preference	16	215.77
62560PA0020077	Rating Area 2	No Preference	17	222.30
62560PA0020077	Rating Area 2	No Preference	18	229.34
62560PA0020077	Rating Area 2	No Preference	19	236.37
62560PA0020077	Rating Area 2	No Preference	20	243.65
62560PA0020077	Rating Area 2	No Preference	21	251.19
62560PA0020077	Rating Area 2	No Preference	22	251.19
62560PA0020077	Rating Area 2	No Preference	23	251.19
62560PA0020077	Rating Area 2	No Preference	24	251.19
62560PA0020077	Rating Area 2	No Preference	25	252.19
62560PA0020077	Rating Area 2	No Preference	26	257.22
62560PA0020077	Rating Area 2	No Preference	27	263.25
62560PA0020077	Rating Area 2	No Preference	28	273.04
62560PA0020077	Rating Area 2	No Preference	29	281.08
62560PA0020077	Rating Area 2	No Preference	30	285.10
62560PA0020077	Rating Area 2	No Preference	31	291.13
62560PA0020077	Rating Area 2	No Preference	32	297.16
62560PA0020077	Rating Area 2	No Preference	33	300.93
62560PA0020077	Rating Area 2	No Preference	34	304.94
62560PA0020077	Rating Area 2	No Preference	35	306.95
62560PA0020077	Rating Area 2	No Preference	36	308.96
62560PA0020077	Rating Area 2	No Preference	37	310.97
62560PA0020077	Rating Area 2	No Preference	38	312.98
62560PA0020077	Rating Area 2	No Preference	39	317.00
62560PA0020077	Rating Area 2	No Preference	40	321.02
62560PA0020077	Rating Area 2	No Preference	41	327.05
62560PA0020077	Rating Area 2	No Preference	42	332.83
62560PA0020077	Rating Area 2	No Preference	43	340.86
62560PA0020077	Rating Area 2	No Preference	44	350.91
62560PA0020077	Rating Area 2	No Preference	45	362.72
62560PA0020077	Rating Area 2	No Preference	46	376.79
62560PA0020077	Rating Area 2	No Preference	47	392.61
62560PA0020077	Rating Area 2	No Preference	48	410.70
62560PA0020077	Rating Area 2	No Preference	49	428.53
62560PA0020077	Rating Area 2	No Preference	50	448.63
62560PA0020077	Rating Area 2	No Preference	51	468.47
62560PA0020077	Rating Area 2	No Preference	52	490.32
62560PA0020077	Rating Area 2	No Preference	53	512.43
62560PA0020077	Rating Area 2	No Preference	54	536.29
62560PA0020077	Rating Area 2	No Preference	55	560.15
62560PA0020077	Rating Area 2	No Preference	56	586.03
62560PA0020077	Rating Area 2	No Preference	57	612.15
62560PA0020077	Rating Area 2	No Preference	58	640.03
62560PA0020077	Rating Area 2	No Preference	59	653.85
62560PA0020077	Rating Area 2	No Preference	60	681.73
62560PA0020077	Rating Area 2	No Preference	61	705.84
62560PA0020077	Rating Area 2	No Preference	62	721.67
62560PA0020077	Rating Area 2	No Preference	63	741.51
62560PA0020077	Rating Area 2	No Preference	64 and over	753.57
62560PA0020077	Rating Area 4	No Preference	0-14	192.16
62560PA0020077	Rating Area 4	No Preference	15	209.24
62560PA0020077	Rating Area 4	No Preference	16	215.77
62560PA0020077	Rating Area 4	No Preference	17	222.30
62560PA0020077	Rating Area 4	No Preference	18	229.34
62560PA0020077	Rating Area 4	No Preference	19	236.37
62560PA0020077	Rating Area 4	No Preference	20	243.65
62560PA0020077	Rating Area 4	No Preference	21	251.19
62560PA0020077	Rating Area 4	No Preference	22	251.19
62560PA0020077	Rating Area 4	No Preference	23	251.19
62560PA0020077	Rating Area 4	No Preference	24	251.19
62560PA0020077	Rating Area 4	No Preference	25	252.19
62560PA0020077	Rating Area 4	No Preference	26	257.22
62560PA0020077	Rating Area 4	No Preference	27	263.25
62560PA0020077	Rating Area 4	No Preference	28	273.04
62560PA0020077	Rating Area 4	No Preference	29	281.08
62560PA0020077	Rating Area 4	No Preference	30	285.10
62560PA0020077	Rating Area 4	No Preference	31	291.13
62560PA0020077	Rating Area 4	No Preference	32	297.16
62560PA0020077	Rating Area 4	No Preference	33	300.93

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020077	Rating Area 4	No Preference	34	304.94
62560PA0020077	Rating Area 4	No Preference	35	306.95
62560PA0020077	Rating Area 4	No Preference	36	308.96
62560PA0020077	Rating Area 4	No Preference	37	310.97
62560PA0020077	Rating Area 4	No Preference	38	312.98
62560PA0020077	Rating Area 4	No Preference	39	317.00
62560PA0020077	Rating Area 4	No Preference	40	321.02
62560PA0020077	Rating Area 4	No Preference	41	327.05
62560PA0020077	Rating Area 4	No Preference	42	332.83
62560PA0020077	Rating Area 4	No Preference	43	340.86
62560PA0020077	Rating Area 4	No Preference	44	350.91
62560PA0020077	Rating Area 4	No Preference	45	362.72
62560PA0020077	Rating Area 4	No Preference	46	376.79
62560PA0020077	Rating Area 4	No Preference	47	392.61
62560PA0020077	Rating Area 4	No Preference	48	410.70
62560PA0020077	Rating Area 4	No Preference	49	428.53
62560PA0020077	Rating Area 4	No Preference	50	448.63
62560PA0020077	Rating Area 4	No Preference	51	468.47
62560PA0020077	Rating Area 4	No Preference	52	490.32
62560PA0020077	Rating Area 4	No Preference	53	512.43
62560PA0020077	Rating Area 4	No Preference	54	536.29
62560PA0020077	Rating Area 4	No Preference	55	560.15
62560PA0020077	Rating Area 4	No Preference	56	586.03
62560PA0020077	Rating Area 4	No Preference	57	612.15
62560PA0020077	Rating Area 4	No Preference	58	640.03
62560PA0020077	Rating Area 4	No Preference	59	653.85
62560PA0020077	Rating Area 4	No Preference	60	681.73
62560PA0020077	Rating Area 4	No Preference	61	705.84
62560PA0020077	Rating Area 4	No Preference	62	721.67
62560PA0020077	Rating Area 4	No Preference	63	741.51
62560PA0020077	Rating Area 4	No Preference	64 and over	753.57
62560PA0020077	Rating Area 5	No Preference	0-14	192.16
62560PA0020077	Rating Area 5	No Preference	15	209.24
62560PA0020077	Rating Area 5	No Preference	16	215.77
62560PA0020077	Rating Area 5	No Preference	17	222.30
62560PA0020077	Rating Area 5	No Preference	18	229.34
62560PA0020077	Rating Area 5	No Preference	19	236.37
62560PA0020077	Rating Area 5	No Preference	20	243.65
62560PA0020077	Rating Area 5	No Preference	21	251.19
62560PA0020077	Rating Area 5	No Preference	22	251.19
62560PA0020077	Rating Area 5	No Preference	23	251.19
62560PA0020077	Rating Area 5	No Preference	24	251.19
62560PA0020077	Rating Area 5	No Preference	25	252.19
62560PA0020077	Rating Area 5	No Preference	26	257.22
62560PA0020077	Rating Area 5	No Preference	27	263.25
62560PA0020077	Rating Area 5	No Preference	28	273.04
62560PA0020077	Rating Area 5	No Preference	29	281.08
62560PA0020077	Rating Area 5	No Preference	30	285.10
62560PA0020077	Rating Area 5	No Preference	31	291.13
62560PA0020077	Rating Area 5	No Preference	32	297.16
62560PA0020077	Rating Area 5	No Preference	33	300.93
62560PA0020077	Rating Area 5	No Preference	34	304.94
62560PA0020077	Rating Area 5	No Preference	35	306.95
62560PA0020077	Rating Area 5	No Preference	36	308.96
62560PA0020077	Rating Area 5	No Preference	37	310.97
62560PA0020077	Rating Area 5	No Preference	38	312.98
62560PA0020077	Rating Area 5	No Preference	39	317.00
62560PA0020077	Rating Area 5	No Preference	40	321.02
62560PA0020077	Rating Area 5	No Preference	41	327.05
62560PA0020077	Rating Area 5	No Preference	42	332.83
62560PA0020077	Rating Area 5	No Preference	43	340.86
62560PA0020077	Rating Area 5	No Preference	44	350.91
62560PA0020077	Rating Area 5	No Preference	45	362.72
62560PA0020077	Rating Area 5	No Preference	46	376.79
62560PA0020077	Rating Area 5	No Preference	47	392.61
62560PA0020077	Rating Area 5	No Preference	48	410.70
62560PA0020077	Rating Area 5	No Preference	49	428.53
62560PA0020077	Rating Area 5	No Preference	50	448.63
62560PA0020077	Rating Area 5	No Preference	51	468.47
62560PA0020077	Rating Area 5	No Preference	52	490.32
62560PA0020077	Rating Area 5	No Preference	53	512.43
62560PA0020077	Rating Area 5	No Preference	54	536.29
62560PA0020077	Rating Area 5	No Preference	55	560.15

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020077	Rating Area 5	No Preference	56	586.03
62560PA0020077	Rating Area 5	No Preference	57	612.15
62560PA0020077	Rating Area 5	No Preference	58	640.03
62560PA0020077	Rating Area 5	No Preference	59	653.85
62560PA0020077	Rating Area 5	No Preference	60	681.73
62560PA0020077	Rating Area 5	No Preference	61	705.84
62560PA0020077	Rating Area 5	No Preference	62	721.67
62560PA0020077	Rating Area 5	No Preference	63	741.51
62560PA0020077	Rating Area 5	No Preference	64 and over	753.57
62560PA0020078	Rating Area 1	No Preference	0-14	156.15
62560PA0020078	Rating Area 1	No Preference	15	170.03
62560PA0020078	Rating Area 1	No Preference	16	175.34
62560PA0020078	Rating Area 1	No Preference	17	180.65
62560PA0020078	Rating Area 1	No Preference	18	186.36
62560PA0020078	Rating Area 1	No Preference	19	192.08
62560PA0020078	Rating Area 1	No Preference	20	198.00
62560PA0020078	Rating Area 1	No Preference	21	204.12
62560PA0020078	Rating Area 1	No Preference	22	204.12
62560PA0020078	Rating Area 1	No Preference	23	204.12
62560PA0020078	Rating Area 1	No Preference	24	204.12
62560PA0020078	Rating Area 1	No Preference	25	204.94
62560PA0020078	Rating Area 1	No Preference	26	209.02
62560PA0020078	Rating Area 1	No Preference	27	213.92
62560PA0020078	Rating Area 1	No Preference	28	221.88
62560PA0020078	Rating Area 1	No Preference	29	228.41
62560PA0020078	Rating Area 1	No Preference	30	231.68
62560PA0020078	Rating Area 1	No Preference	31	236.58
62560PA0020078	Rating Area 1	No Preference	32	241.47
62560PA0020078	Rating Area 1	No Preference	33	244.54
62560PA0020078	Rating Area 1	No Preference	34	247.80
62560PA0020078	Rating Area 1	No Preference	35	249.43
62560PA0020078	Rating Area 1	No Preference	36	251.07
62560PA0020078	Rating Area 1	No Preference	37	252.70
62560PA0020078	Rating Area 1	No Preference	38	254.33
62560PA0020078	Rating Area 1	No Preference	39	257.60
62560PA0020078	Rating Area 1	No Preference	40	260.87
62560PA0020078	Rating Area 1	No Preference	41	265.76
62560PA0020078	Rating Area 1	No Preference	42	270.46
62560PA0020078	Rating Area 1	No Preference	43	276.99
62560PA0020078	Rating Area 1	No Preference	44	285.16
62560PA0020078	Rating Area 1	No Preference	45	294.75
62560PA0020078	Rating Area 1	No Preference	46	306.18
62560PA0020078	Rating Area 1	No Preference	47	319.04
62560PA0020078	Rating Area 1	No Preference	48	333.74
62560PA0020078	Rating Area 1	No Preference	49	348.23
62560PA0020078	Rating Area 1	No Preference	50	364.56
62560PA0020078	Rating Area 1	No Preference	51	380.68
62560PA0020078	Rating Area 1	No Preference	52	398.44
62560PA0020078	Rating Area 1	No Preference	53	416.40
62560PA0020078	Rating Area 1	No Preference	54	435.80
62560PA0020078	Rating Area 1	No Preference	55	455.19
62560PA0020078	Rating Area 1	No Preference	56	476.21
62560PA0020078	Rating Area 1	No Preference	57	497.44
62560PA0020078	Rating Area 1	No Preference	58	520.10
62560PA0020078	Rating Area 1	No Preference	59	531.32
62560PA0020078	Rating Area 1	No Preference	60	553.98
62560PA0020078	Rating Area 1	No Preference	61	573.58
62560PA0020078	Rating Area 1	No Preference	62	586.44
62560PA0020078	Rating Area 1	No Preference	63	602.56
62560PA0020078	Rating Area 1	No Preference	64 and over	612.36
62560PA0020078	Rating Area 2	No Preference	0-14	156.15
62560PA0020078	Rating Area 2	No Preference	15	170.03
62560PA0020078	Rating Area 2	No Preference	16	175.34
62560PA0020078	Rating Area 2	No Preference	17	180.65
62560PA0020078	Rating Area 2	No Preference	18	186.36
62560PA0020078	Rating Area 2	No Preference	19	192.08
62560PA0020078	Rating Area 2	No Preference	20	198.00
62560PA0020078	Rating Area 2	No Preference	21	204.12
62560PA0020078	Rating Area 2	No Preference	22	204.12
62560PA0020078	Rating Area 2	No Preference	23	204.12
62560PA0020078	Rating Area 2	No Preference	24	204.12
62560PA0020078	Rating Area 2	No Preference	25	204.94
62560PA0020078	Rating Area 2	No Preference	26	209.02

2018 Rates Table Template v7.1

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To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020078	Rating Area 2	No Preference	27	213.92
62560PA0020078	Rating Area 2	No Preference	28	221.88
62560PA0020078	Rating Area 2	No Preference	29	228.41
62560PA0020078	Rating Area 2	No Preference	30	231.68
62560PA0020078	Rating Area 2	No Preference	31	236.58
62560PA0020078	Rating Area 2	No Preference	32	241.47
62560PA0020078	Rating Area 2	No Preference	33	244.54
62560PA0020078	Rating Area 2	No Preference	34	247.80
62560PA0020078	Rating Area 2	No Preference	35	249.43
62560PA0020078	Rating Area 2	No Preference	36	251.07
62560PA0020078	Rating Area 2	No Preference	37	252.70
62560PA0020078	Rating Area 2	No Preference	38	254.33
62560PA0020078	Rating Area 2	No Preference	39	257.60
62560PA0020078	Rating Area 2	No Preference	40	260.87
62560PA0020078	Rating Area 2	No Preference	41	265.76
62560PA0020078	Rating Area 2	No Preference	42	270.46
62560PA0020078	Rating Area 2	No Preference	43	276.99
62560PA0020078	Rating Area 2	No Preference	44	285.16
62560PA0020078	Rating Area 2	No Preference	45	294.75
62560PA0020078	Rating Area 2	No Preference	46	306.18
62560PA0020078	Rating Area 2	No Preference	47	319.04
62560PA0020078	Rating Area 2	No Preference	48	333.74
62560PA0020078	Rating Area 2	No Preference	49	348.23
62560PA0020078	Rating Area 2	No Preference	50	364.56
62560PA0020078	Rating Area 2	No Preference	51	380.68
62560PA0020078	Rating Area 2	No Preference	52	398.44
62560PA0020078	Rating Area 2	No Preference	53	416.40
62560PA0020078	Rating Area 2	No Preference	54	435.80
62560PA0020078	Rating Area 2	No Preference	55	455.19
62560PA0020078	Rating Area 2	No Preference	56	476.21
62560PA0020078	Rating Area 2	No Preference	57	497.44
62560PA0020078	Rating Area 2	No Preference	58	520.10
62560PA0020078	Rating Area 2	No Preference	59	531.32
62560PA0020078	Rating Area 2	No Preference	60	553.98
62560PA0020078	Rating Area 2	No Preference	61	573.58
62560PA0020078	Rating Area 2	No Preference	62	586.44
62560PA0020078	Rating Area 2	No Preference	63	602.56
62560PA0020078	Rating Area 2	No Preference	64 and over	612.36
62560PA0020078	Rating Area 4	No Preference	0-14	156.15
62560PA0020078	Rating Area 4	No Preference	15	170.03
62560PA0020078	Rating Area 4	No Preference	16	175.34
62560PA0020078	Rating Area 4	No Preference	17	180.65
62560PA0020078	Rating Area 4	No Preference	18	186.36
62560PA0020078	Rating Area 4	No Preference	19	192.08
62560PA0020078	Rating Area 4	No Preference	20	198.00
62560PA0020078	Rating Area 4	No Preference	21	204.12
62560PA0020078	Rating Area 4	No Preference	22	204.12
62560PA0020078	Rating Area 4	No Preference	23	204.12
62560PA0020078	Rating Area 4	No Preference	24	204.12
62560PA0020078	Rating Area 4	No Preference	25	204.94
62560PA0020078	Rating Area 4	No Preference	26	209.02
62560PA0020078	Rating Area 4	No Preference	27	213.92
62560PA0020078	Rating Area 4	No Preference	28	221.88
62560PA0020078	Rating Area 4	No Preference	29	228.41
62560PA0020078	Rating Area 4	No Preference	30	231.68
62560PA0020078	Rating Area 4	No Preference	31	236.58
62560PA0020078	Rating Area 4	No Preference	32	241.47
62560PA0020078	Rating Area 4	No Preference	33	244.54
62560PA0020078	Rating Area 4	No Preference	34	247.80
62560PA0020078	Rating Area 4	No Preference	35	249.43
62560PA0020078	Rating Area 4	No Preference	36	251.07
62560PA0020078	Rating Area 4	No Preference	37	252.70
62560PA0020078	Rating Area 4	No Preference	38	254.33
62560PA0020078	Rating Area 4	No Preference	39	257.60
62560PA0020078	Rating Area 4	No Preference	40	260.87
62560PA0020078	Rating Area 4	No Preference	41	265.76
62560PA0020078	Rating Area 4	No Preference	42	270.46
62560PA0020078	Rating Area 4	No Preference	43	276.99
62560PA0020078	Rating Area 4	No Preference	44	285.16
62560PA0020078	Rating Area 4	No Preference	45	294.75
62560PA0020078	Rating Area 4	No Preference	46	306.18
62560PA0020078	Rating Area 4	No Preference	47	319.04
62560PA0020078	Rating Area 4	No Preference	48	333.74

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020078	Rating Area 4	No Preference	49	348.23
62560PA0020078	Rating Area 4	No Preference	50	364.56
62560PA0020078	Rating Area 4	No Preference	51	380.68
62560PA0020078	Rating Area 4	No Preference	52	398.44
62560PA0020078	Rating Area 4	No Preference	53	416.40
62560PA0020078	Rating Area 4	No Preference	54	435.80
62560PA0020078	Rating Area 4	No Preference	55	455.19
62560PA0020078	Rating Area 4	No Preference	56	476.21
62560PA0020078	Rating Area 4	No Preference	57	497.44
62560PA0020078	Rating Area 4	No Preference	58	520.10
62560PA0020078	Rating Area 4	No Preference	59	531.32
62560PA0020078	Rating Area 4	No Preference	60	553.98
62560PA0020078	Rating Area 4	No Preference	61	573.58
62560PA0020078	Rating Area 4	No Preference	62	586.44
62560PA0020078	Rating Area 4	No Preference	63	602.56
62560PA0020078	Rating Area 4	No Preference	64 and over	612.36
62560PA0020078	Rating Area 5	No Preference	0-14	156.15
62560PA0020078	Rating Area 5	No Preference	15	170.03
62560PA0020078	Rating Area 5	No Preference	16	175.34
62560PA0020078	Rating Area 5	No Preference	17	180.65
62560PA0020078	Rating Area 5	No Preference	18	186.36
62560PA0020078	Rating Area 5	No Preference	19	192.08
62560PA0020078	Rating Area 5	No Preference	20	198.00
62560PA0020078	Rating Area 5	No Preference	21	204.12
62560PA0020078	Rating Area 5	No Preference	22	204.12
62560PA0020078	Rating Area 5	No Preference	23	204.12
62560PA0020078	Rating Area 5	No Preference	24	204.12
62560PA0020078	Rating Area 5	No Preference	25	204.94
62560PA0020078	Rating Area 5	No Preference	26	209.02
62560PA0020078	Rating Area 5	No Preference	27	213.92
62560PA0020078	Rating Area 5	No Preference	28	221.88
62560PA0020078	Rating Area 5	No Preference	29	228.41
62560PA0020078	Rating Area 5	No Preference	30	231.68
62560PA0020078	Rating Area 5	No Preference	31	236.58
62560PA0020078	Rating Area 5	No Preference	32	241.47
62560PA0020078	Rating Area 5	No Preference	33	244.54
62560PA0020078	Rating Area 5	No Preference	34	247.80
62560PA0020078	Rating Area 5	No Preference	35	249.43
62560PA0020078	Rating Area 5	No Preference	36	251.07
62560PA0020078	Rating Area 5	No Preference	37	252.70
62560PA0020078	Rating Area 5	No Preference	38	254.33
62560PA0020078	Rating Area 5	No Preference	39	257.60
62560PA0020078	Rating Area 5	No Preference	40	260.87
62560PA0020078	Rating Area 5	No Preference	41	265.76
62560PA0020078	Rating Area 5	No Preference	42	270.46
62560PA0020078	Rating Area 5	No Preference	43	276.99
62560PA0020078	Rating Area 5	No Preference	44	285.16
62560PA0020078	Rating Area 5	No Preference	45	294.75
62560PA0020078	Rating Area 5	No Preference	46	306.18
62560PA0020078	Rating Area 5	No Preference	47	319.04
62560PA0020078	Rating Area 5	No Preference	48	333.74
62560PA0020078	Rating Area 5	No Preference	49	348.23
62560PA0020078	Rating Area 5	No Preference	50	364.56
62560PA0020078	Rating Area 5	No Preference	51	380.68
62560PA0020078	Rating Area 5	No Preference	52	398.44
62560PA0020078	Rating Area 5	No Preference	53	416.40
62560PA0020078	Rating Area 5	No Preference	54	435.80
62560PA0020078	Rating Area 5	No Preference	55	455.19
62560PA0020078	Rating Area 5	No Preference	56	476.21
62560PA0020078	Rating Area 5	No Preference	57	497.44
62560PA0020078	Rating Area 5	No Preference	58	520.10
62560PA0020078	Rating Area 5	No Preference	59	531.32
62560PA0020078	Rating Area 5	No Preference	60	553.98
62560PA0020078	Rating Area 5	No Preference	61	573.58
62560PA0020078	Rating Area 5	No Preference	62	586.44
62560PA0020078	Rating Area 5	No Preference	63	602.56
62560PA0020078	Rating Area 5	No Preference	64 and over	612.36
62560PA0020079	Rating Area 1	No Preference	0-14	141.15
62560PA0020079	Rating Area 1	No Preference	15	153.70
62560PA0020079	Rating Area 1	No Preference	16	158.49
62560PA0020079	Rating Area 1	No Preference	17	163.29
62560PA0020079	Rating Area 1	No Preference	18	168.46
62560PA0020079	Rating Area 1	No Preference	19	173.62

2018 Rates Table Template v7.1

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To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020079	Rating Area 1	No Preference	20	178.97
62560PA0020079	Rating Area 1	No Preference	21	184.51
62560PA0020079	Rating Area 1	No Preference	22	184.51
62560PA0020079	Rating Area 1	No Preference	23	184.51
62560PA0020079	Rating Area 1	No Preference	24	184.51
62560PA0020079	Rating Area 1	No Preference	25	185.25
62560PA0020079	Rating Area 1	No Preference	26	188.94
62560PA0020079	Rating Area 1	No Preference	27	193.37
62560PA0020079	Rating Area 1	No Preference	28	200.56
62560PA0020079	Rating Area 1	No Preference	29	206.47
62560PA0020079	Rating Area 1	No Preference	30	209.42
62560PA0020079	Rating Area 1	No Preference	31	213.85
62560PA0020079	Rating Area 1	No Preference	32	218.28
62560PA0020079	Rating Area 1	No Preference	33	221.04
62560PA0020079	Rating Area 1	No Preference	34	224.00
62560PA0020079	Rating Area 1	No Preference	35	225.47
62560PA0020079	Rating Area 1	No Preference	36	226.95
62560PA0020079	Rating Area 1	No Preference	37	228.42
62560PA0020079	Rating Area 1	No Preference	38	229.90
62560PA0020079	Rating Area 1	No Preference	39	232.85
62560PA0020079	Rating Area 1	No Preference	40	235.80
62560PA0020079	Rating Area 1	No Preference	41	240.23
62560PA0020079	Rating Area 1	No Preference	42	244.48
62560PA0020079	Rating Area 1	No Preference	43	250.38
62560PA0020079	Rating Area 1	No Preference	44	257.76
62560PA0020079	Rating Area 1	No Preference	45	266.43
62560PA0020079	Rating Area 1	No Preference	46	276.77
62560PA0020079	Rating Area 1	No Preference	47	288.39
62560PA0020079	Rating Area 1	No Preference	48	301.67
62560PA0020079	Rating Area 1	No Preference	49	314.77
62560PA0020079	Rating Area 1	No Preference	50	329.53
62560PA0020079	Rating Area 1	No Preference	51	344.11
62560PA0020079	Rating Area 1	No Preference	52	360.16
62560PA0020079	Rating Area 1	No Preference	53	376.40
62560PA0020079	Rating Area 1	No Preference	54	393.93
62560PA0020079	Rating Area 1	No Preference	55	411.46
62560PA0020079	Rating Area 1	No Preference	56	430.46
62560PA0020079	Rating Area 1	No Preference	57	449.65
62560PA0020079	Rating Area 1	No Preference	58	470.13
62560PA0020079	Rating Area 1	No Preference	59	480.28
62560PA0020079	Rating Area 1	No Preference	60	500.76
62560PA0020079	Rating Area 1	No Preference	61	518.47
62560PA0020079	Rating Area 1	No Preference	62	530.10
62560PA0020079	Rating Area 1	No Preference	63	544.67
62560PA0020079	Rating Area 1	No Preference	64 and over	553.53
62560PA0020079	Rating Area 2	No Preference	0-14	141.15
62560PA0020079	Rating Area 2	No Preference	15	153.70
62560PA0020079	Rating Area 2	No Preference	16	158.49
62560PA0020079	Rating Area 2	No Preference	17	163.29
62560PA0020079	Rating Area 2	No Preference	18	168.46
62560PA0020079	Rating Area 2	No Preference	19	173.62
62560PA0020079	Rating Area 2	No Preference	20	178.97
62560PA0020079	Rating Area 2	No Preference	21	184.51
62560PA0020079	Rating Area 2	No Preference	22	184.51
62560PA0020079	Rating Area 2	No Preference	23	184.51
62560PA0020079	Rating Area 2	No Preference	24	184.51
62560PA0020079	Rating Area 2	No Preference	25	185.25
62560PA0020079	Rating Area 2	No Preference	26	188.94
62560PA0020079	Rating Area 2	No Preference	27	193.37
62560PA0020079	Rating Area 2	No Preference	28	200.56
62560PA0020079	Rating Area 2	No Preference	29	206.47
62560PA0020079	Rating Area 2	No Preference	30	209.42
62560PA0020079	Rating Area 2	No Preference	31	213.85
62560PA0020079	Rating Area 2	No Preference	32	218.28
62560PA0020079	Rating Area 2	No Preference	33	221.04
62560PA0020079	Rating Area 2	No Preference	34	224.00
62560PA0020079	Rating Area 2	No Preference	35	225.47
62560PA0020079	Rating Area 2	No Preference	36	226.95
62560PA0020079	Rating Area 2	No Preference	37	228.42
62560PA0020079	Rating Area 2	No Preference	38	229.90
62560PA0020079	Rating Area 2	No Preference	39	232.85
62560PA0020079	Rating Area 2	No Preference	40	235.80
62560PA0020079	Rating Area 2	No Preference	41	240.23

2018 Rates Table Template v7.1

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020079	Rating Area 2	No Preference	42	244.48
62560PA0020079	Rating Area 2	No Preference	43	250.38
62560PA0020079	Rating Area 2	No Preference	44	257.76
62560PA0020079	Rating Area 2	No Preference	45	266.43
62560PA0020079	Rating Area 2	No Preference	46	276.77
62560PA0020079	Rating Area 2	No Preference	47	288.39
62560PA0020079	Rating Area 2	No Preference	48	301.67
62560PA0020079	Rating Area 2	No Preference	49	314.77
62560PA0020079	Rating Area 2	No Preference	50	329.53
62560PA0020079	Rating Area 2	No Preference	51	344.11
62560PA0020079	Rating Area 2	No Preference	52	360.16
62560PA0020079	Rating Area 2	No Preference	53	376.40
62560PA0020079	Rating Area 2	No Preference	54	393.93
62560PA0020079	Rating Area 2	No Preference	55	411.46
62560PA0020079	Rating Area 2	No Preference	56	430.46
62560PA0020079	Rating Area 2	No Preference	57	449.65
62560PA0020079	Rating Area 2	No Preference	58	470.13
62560PA0020079	Rating Area 2	No Preference	59	480.28
62560PA0020079	Rating Area 2	No Preference	60	500.76
62560PA0020079	Rating Area 2	No Preference	61	518.47
62560PA0020079	Rating Area 2	No Preference	62	530.10
62560PA0020079	Rating Area 2	No Preference	63	544.67
62560PA0020079	Rating Area 2	No Preference	64 and over	553.53
62560PA0020079	Rating Area 4	No Preference	0-14	141.15
62560PA0020079	Rating Area 4	No Preference	15	153.70
62560PA0020079	Rating Area 4	No Preference	16	158.49
62560PA0020079	Rating Area 4	No Preference	17	163.29
62560PA0020079	Rating Area 4	No Preference	18	168.46
62560PA0020079	Rating Area 4	No Preference	19	173.62
62560PA0020079	Rating Area 4	No Preference	20	178.97
62560PA0020079	Rating Area 4	No Preference	21	184.51
62560PA0020079	Rating Area 4	No Preference	22	184.51
62560PA0020079	Rating Area 4	No Preference	23	184.51
62560PA0020079	Rating Area 4	No Preference	24	184.51
62560PA0020079	Rating Area 4	No Preference	25	185.25
62560PA0020079	Rating Area 4	No Preference	26	188.94
62560PA0020079	Rating Area 4	No Preference	27	193.37
62560PA0020079	Rating Area 4	No Preference	28	200.56
62560PA0020079	Rating Area 4	No Preference	29	206.47
62560PA0020079	Rating Area 4	No Preference	30	209.42
62560PA0020079	Rating Area 4	No Preference	31	213.85
62560PA0020079	Rating Area 4	No Preference	32	218.28
62560PA0020079	Rating Area 4	No Preference	33	221.04
62560PA0020079	Rating Area 4	No Preference	34	224.00
62560PA0020079	Rating Area 4	No Preference	35	225.47
62560PA0020079	Rating Area 4	No Preference	36	226.95
62560PA0020079	Rating Area 4	No Preference	37	228.42
62560PA0020079	Rating Area 4	No Preference	38	229.90
62560PA0020079	Rating Area 4	No Preference	39	232.85
62560PA0020079	Rating Area 4	No Preference	40	235.80
62560PA0020079	Rating Area 4	No Preference	41	240.23
62560PA0020079	Rating Area 4	No Preference	42	244.48
62560PA0020079	Rating Area 4	No Preference	43	250.38
62560PA0020079	Rating Area 4	No Preference	44	257.76
62560PA0020079	Rating Area 4	No Preference	45	266.43
62560PA0020079	Rating Area 4	No Preference	46	276.77
62560PA0020079	Rating Area 4	No Preference	47	288.39
62560PA0020079	Rating Area 4	No Preference	48	301.67
62560PA0020079	Rating Area 4	No Preference	49	314.77
62560PA0020079	Rating Area 4	No Preference	50	329.53
62560PA0020079	Rating Area 4	No Preference	51	344.11
62560PA0020079	Rating Area 4	No Preference	52	360.16
62560PA0020079	Rating Area 4	No Preference	53	376.40
62560PA0020079	Rating Area 4	No Preference	54	393.93
62560PA0020079	Rating Area 4	No Preference	55	411.46
62560PA0020079	Rating Area 4	No Preference	56	430.46
62560PA0020079	Rating Area 4	No Preference	57	449.65
62560PA0020079	Rating Area 4	No Preference	58	470.13
62560PA0020079	Rating Area 4	No Preference	59	480.28
62560PA0020079	Rating Area 4	No Preference	60	500.76
62560PA0020079	Rating Area 4	No Preference	61	518.47
62560PA0020079	Rating Area 4	No Preference	62	530.10
62560PA0020079	Rating Area 4	No Preference	63	544.67

2018 Rates Table Template v7.1

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020079	Rating Area 4	No Preference	64 and over	553.53
62560PA0020079	Rating Area 5	No Preference	0-14	141.15
62560PA0020079	Rating Area 5	No Preference	15	153.70
62560PA0020079	Rating Area 5	No Preference	16	158.49
62560PA0020079	Rating Area 5	No Preference	17	163.29
62560PA0020079	Rating Area 5	No Preference	18	168.46
62560PA0020079	Rating Area 5	No Preference	19	173.62
62560PA0020079	Rating Area 5	No Preference	20	178.97
62560PA0020079	Rating Area 5	No Preference	21	184.51
62560PA0020079	Rating Area 5	No Preference	22	184.51
62560PA0020079	Rating Area 5	No Preference	23	184.51
62560PA0020079	Rating Area 5	No Preference	24	184.51
62560PA0020079	Rating Area 5	No Preference	25	185.25
62560PA0020079	Rating Area 5	No Preference	26	188.94
62560PA0020079	Rating Area 5	No Preference	27	193.37
62560PA0020079	Rating Area 5	No Preference	28	200.56
62560PA0020079	Rating Area 5	No Preference	29	206.47
62560PA0020079	Rating Area 5	No Preference	30	209.42
62560PA0020079	Rating Area 5	No Preference	31	213.85
62560PA0020079	Rating Area 5	No Preference	32	218.28
62560PA0020079	Rating Area 5	No Preference	33	221.04
62560PA0020079	Rating Area 5	No Preference	34	224.00
62560PA0020079	Rating Area 5	No Preference	35	225.47
62560PA0020079	Rating Area 5	No Preference	36	226.95
62560PA0020079	Rating Area 5	No Preference	37	228.42
62560PA0020079	Rating Area 5	No Preference	38	229.90
62560PA0020079	Rating Area 5	No Preference	39	232.85
62560PA0020079	Rating Area 5	No Preference	40	235.80
62560PA0020079	Rating Area 5	No Preference	41	240.23
62560PA0020079	Rating Area 5	No Preference	42	244.48
62560PA0020079	Rating Area 5	No Preference	43	250.38
62560PA0020079	Rating Area 5	No Preference	44	257.76
62560PA0020079	Rating Area 5	No Preference	45	266.43
62560PA0020079	Rating Area 5	No Preference	46	276.77
62560PA0020079	Rating Area 5	No Preference	47	288.39
62560PA0020079	Rating Area 5	No Preference	48	301.67
62560PA0020079	Rating Area 5	No Preference	49	314.77
62560PA0020079	Rating Area 5	No Preference	50	329.53
62560PA0020079	Rating Area 5	No Preference	51	344.11
62560PA0020079	Rating Area 5	No Preference	52	360.16
62560PA0020079	Rating Area 5	No Preference	53	376.40
62560PA0020079	Rating Area 5	No Preference	54	393.93
62560PA0020079	Rating Area 5	No Preference	55	411.46
62560PA0020079	Rating Area 5	No Preference	56	430.46
62560PA0020079	Rating Area 5	No Preference	57	449.65
62560PA0020079	Rating Area 5	No Preference	58	470.13
62560PA0020079	Rating Area 5	No Preference	59	480.28
62560PA0020079	Rating Area 5	No Preference	60	500.76
62560PA0020079	Rating Area 5	No Preference	61	518.47
62560PA0020079	Rating Area 5	No Preference	62	530.10
62560PA0020079	Rating Area 5	No Preference	63	544.67
62560PA0020079	Rating Area 5	No Preference	64 and over	553.53
62560PA0020080	Rating Area 1	No Preference	0-14	183.96
62560PA0020080	Rating Area 1	No Preference	15	200.31
62560PA0020080	Rating Area 1	No Preference	16	206.56
62560PA0020080	Rating Area 1	No Preference	17	212.82
62560PA0020080	Rating Area 1	No Preference	18	219.55
62560PA0020080	Rating Area 1	No Preference	19	226.28
62560PA0020080	Rating Area 1	No Preference	20	233.26
62560PA0020080	Rating Area 1	No Preference	21	240.47
62560PA0020080	Rating Area 1	No Preference	22	240.47
62560PA0020080	Rating Area 1	No Preference	23	240.47
62560PA0020080	Rating Area 1	No Preference	24	240.47
62560PA0020080	Rating Area 1	No Preference	25	241.43
62560PA0020080	Rating Area 1	No Preference	26	246.24
62560PA0020080	Rating Area 1	No Preference	27	252.01
62560PA0020080	Rating Area 1	No Preference	28	261.39
62560PA0020080	Rating Area 1	No Preference	29	269.09
62560PA0020080	Rating Area 1	No Preference	30	272.93
62560PA0020080	Rating Area 1	No Preference	31	278.70
62560PA0020080	Rating Area 1	No Preference	32	284.48
62560PA0020080	Rating Area 1	No Preference	33	288.08
62560PA0020080	Rating Area 1	No Preference	34	291.93

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020080	Rating Area 1	No Preference	35	293.85
62560PA0020080	Rating Area 1	No Preference	36	295.78
62560PA0020080	Rating Area 1	No Preference	37	297.70
62560PA0020080	Rating Area 1	No Preference	38	299.63
62560PA0020080	Rating Area 1	No Preference	39	303.47
62560PA0020080	Rating Area 1	No Preference	40	307.32
62560PA0020080	Rating Area 1	No Preference	41	313.09
62560PA0020080	Rating Area 1	No Preference	42	318.62
62560PA0020080	Rating Area 1	No Preference	43	326.32
62560PA0020080	Rating Area 1	No Preference	44	335.94
62560PA0020080	Rating Area 1	No Preference	45	347.24
62560PA0020080	Rating Area 1	No Preference	46	360.71
62560PA0020080	Rating Area 1	No Preference	47	375.85
62560PA0020080	Rating Area 1	No Preference	48	393.17
62560PA0020080	Rating Area 1	No Preference	49	410.24
62560PA0020080	Rating Area 1	No Preference	50	429.48
62560PA0020080	Rating Area 1	No Preference	51	448.48
62560PA0020080	Rating Area 1	No Preference	52	469.40
62560PA0020080	Rating Area 1	No Preference	53	490.56
62560PA0020080	Rating Area 1	No Preference	54	513.40
62560PA0020080	Rating Area 1	No Preference	55	536.25
62560PA0020080	Rating Area 1	No Preference	56	561.02
62560PA0020080	Rating Area 1	No Preference	57	586.03
62560PA0020080	Rating Area 1	No Preference	58	612.72
62560PA0020080	Rating Area 1	No Preference	59	625.94
62560PA0020080	Rating Area 1	No Preference	60	652.64
62560PA0020080	Rating Area 1	No Preference	61	675.72
62560PA0020080	Rating Area 1	No Preference	62	690.87
62560PA0020080	Rating Area 1	No Preference	63	709.87
62560PA0020080	Rating Area 1	No Preference	64 and over	721.41
62560PA0020080	Rating Area 2	No Preference	0-14	183.96
62560PA0020080	Rating Area 2	No Preference	15	200.31
62560PA0020080	Rating Area 2	No Preference	16	206.56
62560PA0020080	Rating Area 2	No Preference	17	212.82
62560PA0020080	Rating Area 2	No Preference	18	219.55
62560PA0020080	Rating Area 2	No Preference	19	226.28
62560PA0020080	Rating Area 2	No Preference	20	233.26
62560PA0020080	Rating Area 2	No Preference	21	240.47
62560PA0020080	Rating Area 2	No Preference	22	240.47
62560PA0020080	Rating Area 2	No Preference	23	240.47
62560PA0020080	Rating Area 2	No Preference	24	240.47
62560PA0020080	Rating Area 2	No Preference	25	241.43
62560PA0020080	Rating Area 2	No Preference	26	246.24
62560PA0020080	Rating Area 2	No Preference	27	252.01
62560PA0020080	Rating Area 2	No Preference	28	261.39
62560PA0020080	Rating Area 2	No Preference	29	269.09
62560PA0020080	Rating Area 2	No Preference	30	272.93
62560PA0020080	Rating Area 2	No Preference	31	278.70
62560PA0020080	Rating Area 2	No Preference	32	284.48
62560PA0020080	Rating Area 2	No Preference	33	288.08
62560PA0020080	Rating Area 2	No Preference	34	291.93
62560PA0020080	Rating Area 2	No Preference	35	293.85
62560PA0020080	Rating Area 2	No Preference	36	295.78
62560PA0020080	Rating Area 2	No Preference	37	297.70
62560PA0020080	Rating Area 2	No Preference	38	299.63
62560PA0020080	Rating Area 2	No Preference	39	303.47
62560PA0020080	Rating Area 2	No Preference	40	307.32
62560PA0020080	Rating Area 2	No Preference	41	313.09
62560PA0020080	Rating Area 2	No Preference	42	318.62
62560PA0020080	Rating Area 2	No Preference	43	326.32
62560PA0020080	Rating Area 2	No Preference	44	335.94
62560PA0020080	Rating Area 2	No Preference	45	347.24
62560PA0020080	Rating Area 2	No Preference	46	360.71
62560PA0020080	Rating Area 2	No Preference	47	375.85
62560PA0020080	Rating Area 2	No Preference	48	393.17
62560PA0020080	Rating Area 2	No Preference	49	410.24
62560PA0020080	Rating Area 2	No Preference	50	429.48
62560PA0020080	Rating Area 2	No Preference	51	448.48
62560PA0020080	Rating Area 2	No Preference	52	469.40
62560PA0020080	Rating Area 2	No Preference	53	490.56
62560PA0020080	Rating Area 2	No Preference	54	513.40
62560PA0020080	Rating Area 2	No Preference	55	536.25
62560PA0020080	Rating Area 2	No Preference	56	561.02

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HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020080	Rating Area 2	No Preference	57	586.03
62560PA0020080	Rating Area 2	No Preference	58	612.72
62560PA0020080	Rating Area 2	No Preference	59	625.94
62560PA0020080	Rating Area 2	No Preference	60	652.64
62560PA0020080	Rating Area 2	No Preference	61	675.72
62560PA0020080	Rating Area 2	No Preference	62	690.87
62560PA0020080	Rating Area 2	No Preference	63	709.87
62560PA0020080	Rating Area 2	No Preference	64 and over	721.41
62560PA0020080	Rating Area 4	No Preference	0-14	183.96
62560PA0020080	Rating Area 4	No Preference	15	200.31
62560PA0020080	Rating Area 4	No Preference	16	206.56
62560PA0020080	Rating Area 4	No Preference	17	212.82
62560PA0020080	Rating Area 4	No Preference	18	219.55
62560PA0020080	Rating Area 4	No Preference	19	226.28
62560PA0020080	Rating Area 4	No Preference	20	233.26
62560PA0020080	Rating Area 4	No Preference	21	240.47
62560PA0020080	Rating Area 4	No Preference	22	240.47
62560PA0020080	Rating Area 4	No Preference	23	240.47
62560PA0020080	Rating Area 4	No Preference	24	240.47
62560PA0020080	Rating Area 4	No Preference	25	241.43
62560PA0020080	Rating Area 4	No Preference	26	246.24
62560PA0020080	Rating Area 4	No Preference	27	252.01
62560PA0020080	Rating Area 4	No Preference	28	261.39
62560PA0020080	Rating Area 4	No Preference	29	269.09
62560PA0020080	Rating Area 4	No Preference	30	272.93
62560PA0020080	Rating Area 4	No Preference	31	278.70
62560PA0020080	Rating Area 4	No Preference	32	284.48
62560PA0020080	Rating Area 4	No Preference	33	288.08
62560PA0020080	Rating Area 4	No Preference	34	291.93
62560PA0020080	Rating Area 4	No Preference	35	293.85
62560PA0020080	Rating Area 4	No Preference	36	295.78
62560PA0020080	Rating Area 4	No Preference	37	297.70
62560PA0020080	Rating Area 4	No Preference	38	299.63
62560PA0020080	Rating Area 4	No Preference	39	303.47
62560PA0020080	Rating Area 4	No Preference	40	307.32
62560PA0020080	Rating Area 4	No Preference	41	313.09
62560PA0020080	Rating Area 4	No Preference	42	318.62
62560PA0020080	Rating Area 4	No Preference	43	326.32
62560PA0020080	Rating Area 4	No Preference	44	335.94
62560PA0020080	Rating Area 4	No Preference	45	347.24
62560PA0020080	Rating Area 4	No Preference	46	360.71
62560PA0020080	Rating Area 4	No Preference	47	375.85
62560PA0020080	Rating Area 4	No Preference	48	393.17
62560PA0020080	Rating Area 4	No Preference	49	410.24
62560PA0020080	Rating Area 4	No Preference	50	429.48
62560PA0020080	Rating Area 4	No Preference	51	448.48
62560PA0020080	Rating Area 4	No Preference	52	469.40
62560PA0020080	Rating Area 4	No Preference	53	490.56
62560PA0020080	Rating Area 4	No Preference	54	513.40
62560PA0020080	Rating Area 4	No Preference	55	536.25
62560PA0020080	Rating Area 4	No Preference	56	561.02
62560PA0020080	Rating Area 4	No Preference	57	586.03
62560PA0020080	Rating Area 4	No Preference	58	612.72
62560PA0020080	Rating Area 4	No Preference	59	625.94
62560PA0020080	Rating Area 4	No Preference	60	652.64
62560PA0020080	Rating Area 4	No Preference	61	675.72
62560PA0020080	Rating Area 4	No Preference	62	690.87
62560PA0020080	Rating Area 4	No Preference	63	709.87
62560PA0020080	Rating Area 4	No Preference	64 and over	721.41
62560PA0020080	Rating Area 5	No Preference	0-14	183.96
62560PA0020080	Rating Area 5	No Preference	15	200.31
62560PA0020080	Rating Area 5	No Preference	16	206.56
62560PA0020080	Rating Area 5	No Preference	17	212.82
62560PA0020080	Rating Area 5	No Preference	18	219.55
62560PA0020080	Rating Area 5	No Preference	19	226.28
62560PA0020080	Rating Area 5	No Preference	20	233.26
62560PA0020080	Rating Area 5	No Preference	21	240.47
62560PA0020080	Rating Area 5	No Preference	22	240.47
62560PA0020080	Rating Area 5	No Preference	23	240.47
62560PA0020080	Rating Area 5	No Preference	24	240.47
62560PA0020080	Rating Area 5	No Preference	25	241.43
62560PA0020080	Rating Area 5	No Preference	26	246.24
62560PA0020080	Rating Area 5	No Preference	27	252.01

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Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020080	Rating Area 5	No Preference	28	261.39
62560PA0020080	Rating Area 5	No Preference	29	269.09
62560PA0020080	Rating Area 5	No Preference	30	272.93
62560PA0020080	Rating Area 5	No Preference	31	278.70
62560PA0020080	Rating Area 5	No Preference	32	284.48
62560PA0020080	Rating Area 5	No Preference	33	288.08
62560PA0020080	Rating Area 5	No Preference	34	291.93
62560PA0020080	Rating Area 5	No Preference	35	293.85
62560PA0020080	Rating Area 5	No Preference	36	295.78
62560PA0020080	Rating Area 5	No Preference	37	297.70
62560PA0020080	Rating Area 5	No Preference	38	299.63
62560PA0020080	Rating Area 5	No Preference	39	303.47
62560PA0020080	Rating Area 5	No Preference	40	307.32
62560PA0020080	Rating Area 5	No Preference	41	313.09
62560PA0020080	Rating Area 5	No Preference	42	318.62
62560PA0020080	Rating Area 5	No Preference	43	326.32
62560PA0020080	Rating Area 5	No Preference	44	335.94
62560PA0020080	Rating Area 5	No Preference	45	347.24
62560PA0020080	Rating Area 5	No Preference	46	360.71
62560PA0020080	Rating Area 5	No Preference	47	375.85
62560PA0020080	Rating Area 5	No Preference	48	393.17
62560PA0020080	Rating Area 5	No Preference	49	410.24
62560PA0020080	Rating Area 5	No Preference	50	429.48
62560PA0020080	Rating Area 5	No Preference	51	448.48
62560PA0020080	Rating Area 5	No Preference	52	469.40
62560PA0020080	Rating Area 5	No Preference	53	490.56
62560PA0020080	Rating Area 5	No Preference	54	513.40
62560PA0020080	Rating Area 5	No Preference	55	536.25
62560PA0020080	Rating Area 5	No Preference	56	561.02
62560PA0020080	Rating Area 5	No Preference	57	586.03
62560PA0020080	Rating Area 5	No Preference	58	612.72
62560PA0020080	Rating Area 5	No Preference	59	625.94
62560PA0020080	Rating Area 5	No Preference	60	652.64
62560PA0020080	Rating Area 5	No Preference	61	675.72
62560PA0020080	Rating Area 5	No Preference	62	690.87
62560PA0020080	Rating Area 5	No Preference	63	709.87
62560PA0020080	Rating Area 5	No Preference	64 and over	721.41
62560PA0020081	Rating Area 1	No Preference	0-14	192.58
62560PA0020081	Rating Area 1	No Preference	15	209.70
62560PA0020081	Rating Area 1	No Preference	16	216.24
62560PA0020081	Rating Area 1	No Preference	17	222.79
62560PA0020081	Rating Area 1	No Preference	18	229.84
62560PA0020081	Rating Area 1	No Preference	19	236.89
62560PA0020081	Rating Area 1	No Preference	20	244.19
62560PA0020081	Rating Area 1	No Preference	21	251.74
62560PA0020081	Rating Area 1	No Preference	22	251.74
62560PA0020081	Rating Area 1	No Preference	23	251.74
62560PA0020081	Rating Area 1	No Preference	24	251.74
62560PA0020081	Rating Area 1	No Preference	25	252.75
62560PA0020081	Rating Area 1	No Preference	26	257.78
62560PA0020081	Rating Area 1	No Preference	27	263.82
62560PA0020081	Rating Area 1	No Preference	28	273.64
62560PA0020081	Rating Area 1	No Preference	29	281.70
62560PA0020081	Rating Area 1	No Preference	30	285.72
62560PA0020081	Rating Area 1	No Preference	31	291.77
62560PA0020081	Rating Area 1	No Preference	32	297.81
62560PA0020081	Rating Area 1	No Preference	33	301.58
62560PA0020081	Rating Area 1	No Preference	34	305.61
62560PA0020081	Rating Area 1	No Preference	35	307.63
62560PA0020081	Rating Area 1	No Preference	36	309.64
62560PA0020081	Rating Area 1	No Preference	37	311.65
62560PA0020081	Rating Area 1	No Preference	38	313.67
62560PA0020081	Rating Area 1	No Preference	39	317.70
62560PA0020081	Rating Area 1	No Preference	40	321.72
62560PA0020081	Rating Area 1	No Preference	41	327.77
62560PA0020081	Rating Area 1	No Preference	42	333.56
62560PA0020081	Rating Area 1	No Preference	43	341.61
62560PA0020081	Rating Area 1	No Preference	44	351.68
62560PA0020081	Rating Area 1	No Preference	45	363.51
62560PA0020081	Rating Area 1	No Preference	46	377.61
62560PA0020081	Rating Area 1	No Preference	47	393.47
62560PA0020081	Rating Area 1	No Preference	48	411.59
62560PA0020081	Rating Area 1	No Preference	49	429.47

2018 Rates Table Template v7.1

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If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62650
Federal TIN*	46-2824537
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020081	Rating Area 1	No Preference	50	449.61
62560PA0020081	Rating Area 1	No Preference	51	469.50
62560PA0020081	Rating Area 1	No Preference	52	491.40
62560PA0020081	Rating Area 1	No Preference	53	513.55
62560PA0020081	Rating Area 1	No Preference	54	537.46
62560PA0020081	Rating Area 1	No Preference	55	561.38
62560PA0020081	Rating Area 1	No Preference	56	587.31
62560PA0020081	Rating Area 1	No Preference	57	613.49
62560PA0020081	Rating Area 1	No Preference	58	641.43
62560PA0020081	Rating Area 1	No Preference	59	655.28
62560PA0020081	Rating Area 1	No Preference	60	683.22
62560PA0020081	Rating Area 1	No Preference	61	707.39
62560PA0020081	Rating Area 1	No Preference	62	723.25
62560PA0020081	Rating Area 1	No Preference	63	743.14
62560PA0020081	Rating Area 1	No Preference	64 and over	755.22
62560PA0020081	Rating Area 2	No Preference	0-14	192.58
62560PA0020081	Rating Area 2	No Preference	15	209.70
62560PA0020081	Rating Area 2	No Preference	16	216.24
62560PA0020081	Rating Area 2	No Preference	17	222.79
62560PA0020081	Rating Area 2	No Preference	18	229.84
62560PA0020081	Rating Area 2	No Preference	19	236.89
62560PA0020081	Rating Area 2	No Preference	20	244.19
62560PA0020081	Rating Area 2	No Preference	21	251.74
62560PA0020081	Rating Area 2	No Preference	22	251.74
62560PA0020081	Rating Area 2	No Preference	23	251.74
62560PA0020081	Rating Area 2	No Preference	24	251.74
62560PA0020081	Rating Area 2	No Preference	25	252.75
62560PA0020081	Rating Area 2	No Preference	26	257.78
62560PA0020081	Rating Area 2	No Preference	27	263.82
62560PA0020081	Rating Area 2	No Preference	28	273.64
62560PA0020081	Rating Area 2	No Preference	29	281.70
62560PA0020081	Rating Area 2	No Preference	30	285.72
62560PA0020081	Rating Area 2	No Preference	31	291.77
62560PA0020081	Rating Area 2	No Preference	32	297.81
62560PA0020081	Rating Area 2	No Preference	33	301.58
62560PA0020081	Rating Area 2	No Preference	34	305.61
62560PA0020081	Rating Area 2	No Preference	35	307.63
62560PA0020081	Rating Area 2	No Preference	36	309.64
62560PA0020081	Rating Area 2	No Preference	37	311.65
62560PA0020081	Rating Area 2	No Preference	38	313.67
62560PA0020081	Rating Area 2	No Preference	39	317.70
62560PA0020081	Rating Area 2	No Preference	40	321.72
62560PA0020081	Rating Area 2	No Preference	41	327.77
62560PA0020081	Rating Area 2	No Preference	42	333.56
62560PA0020081	Rating Area 2	No Preference	43	341.61
62560PA0020081	Rating Area 2	No Preference	44	351.68
62560PA0020081	Rating Area 2	No Preference	45	363.51
62560PA0020081	Rating Area 2	No Preference	46	377.61
62560PA0020081	Rating Area 2	No Preference	47	393.47
62560PA0020081	Rating Area 2	No Preference	48	411.59
62560PA0020081	Rating Area 2	No Preference	49	429.47
62560PA0020081	Rating Area 2	No Preference	50	449.61
62560PA0020081	Rating Area 2	No Preference	51	469.50
62560PA0020081	Rating Area 2	No Preference	52	491.40
62560PA0020081	Rating Area 2	No Preference	53	513.55
62560PA0020081	Rating Area 2	No Preference	54	537.46
62560PA0020081	Rating Area 2	No Preference	55	561.38
62560PA0020081	Rating Area 2	No Preference	56	587.31
62560PA0020081	Rating Area 2	No Preference	57	613.49
62560PA0020081	Rating Area 2	No Preference	58	641.43
62560PA0020081	Rating Area 2	No Preference	59	655.28
62560PA0020081	Rating Area 2	No Preference	60	683.22
62560PA0020081	Rating Area 2	No Preference	61	707.39
62560PA0020081	Rating Area 2	No Preference	62	723.25
62560PA0020081	Rating Area 2	No Preference	63	743.14
62560PA0020081	Rating Area 2	No Preference	64 and over	755.22
62560PA0020081	Rating Area 4	No Preference	0-14	192.58
62560PA0020081	Rating Area 4	No Preference	15	209.70
62560PA0020081	Rating Area 4	No Preference	16	216.24
62560PA0020081	Rating Area 4	No Preference	17	222.79
62560PA0020081	Rating Area 4	No Preference	18	229.84
62560PA0020081	Rating Area 4	No Preference	19	236.89
62560PA0020081	Rating Area 4	No Preference	20	244.19

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Federal TIN*	46-2824537
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Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020081	Rating Area 4	No Preference	21	251.74
62560PA0020081	Rating Area 4	No Preference	22	251.74
62560PA0020081	Rating Area 4	No Preference	23	251.74
62560PA0020081	Rating Area 4	No Preference	24	251.74
62560PA0020081	Rating Area 4	No Preference	25	252.75
62560PA0020081	Rating Area 4	No Preference	26	257.78
62560PA0020081	Rating Area 4	No Preference	27	263.82
62560PA0020081	Rating Area 4	No Preference	28	273.64
62560PA0020081	Rating Area 4	No Preference	29	281.70
62560PA0020081	Rating Area 4	No Preference	30	285.72
62560PA0020081	Rating Area 4	No Preference	31	291.77
62560PA0020081	Rating Area 4	No Preference	32	297.81
62560PA0020081	Rating Area 4	No Preference	33	301.58
62560PA0020081	Rating Area 4	No Preference	34	305.61
62560PA0020081	Rating Area 4	No Preference	35	307.63
62560PA0020081	Rating Area 4	No Preference	36	309.64
62560PA0020081	Rating Area 4	No Preference	37	311.65
62560PA0020081	Rating Area 4	No Preference	38	313.67
62560PA0020081	Rating Area 4	No Preference	39	317.70
62560PA0020081	Rating Area 4	No Preference	40	321.72
62560PA0020081	Rating Area 4	No Preference	41	327.77
62560PA0020081	Rating Area 4	No Preference	42	333.56
62560PA0020081	Rating Area 4	No Preference	43	341.61
62560PA0020081	Rating Area 4	No Preference	44	351.68
62560PA0020081	Rating Area 4	No Preference	45	363.51
62560PA0020081	Rating Area 4	No Preference	46	377.61
62560PA0020081	Rating Area 4	No Preference	47	393.47
62560PA0020081	Rating Area 4	No Preference	48	411.59
62560PA0020081	Rating Area 4	No Preference	49	429.47
62560PA0020081	Rating Area 4	No Preference	50	449.61
62560PA0020081	Rating Area 4	No Preference	51	469.50
62560PA0020081	Rating Area 4	No Preference	52	491.40
62560PA0020081	Rating Area 4	No Preference	53	513.55
62560PA0020081	Rating Area 4	No Preference	54	537.46
62560PA0020081	Rating Area 4	No Preference	55	561.38
62560PA0020081	Rating Area 4	No Preference	56	587.31
62560PA0020081	Rating Area 4	No Preference	57	613.49
62560PA0020081	Rating Area 4	No Preference	58	641.43
62560PA0020081	Rating Area 4	No Preference	59	655.28
62560PA0020081	Rating Area 4	No Preference	60	683.22
62560PA0020081	Rating Area 4	No Preference	61	707.39
62560PA0020081	Rating Area 4	No Preference	62	723.25
62560PA0020081	Rating Area 4	No Preference	63	743.14
62560PA0020081	Rating Area 4	No Preference	64 and over	755.22
62560PA0020081	Rating Area 5	No Preference	0-14	192.58
62560PA0020081	Rating Area 5	No Preference	15	209.70
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62560PA0020081	Rating Area 5	No Preference	23	251.74
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62560PA0020081	Rating Area 5	No Preference	38	313.67
62560PA0020081	Rating Area 5	No Preference	39	317.70
62560PA0020081	Rating Area 5	No Preference	40	321.72
62560PA0020081	Rating Area 5	No Preference	41	327.77
62560PA0020081	Rating Area 5	No Preference	42	333.56

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62560PA0020081	Rating Area 5	No Preference	44	351.68
62560PA0020081	Rating Area 5	No Preference	45	363.51
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62560PA0020081	Rating Area 5	No Preference	49	429.47
62560PA0020081	Rating Area 5	No Preference	50	449.61
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62560PA0020081	Rating Area 5	No Preference	57	613.49
62560PA0020081	Rating Area 5	No Preference	58	641.43
62560PA0020081	Rating Area 5	No Preference	59	655.28
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62560PA0020081	Rating Area 5	No Preference	61	707.39
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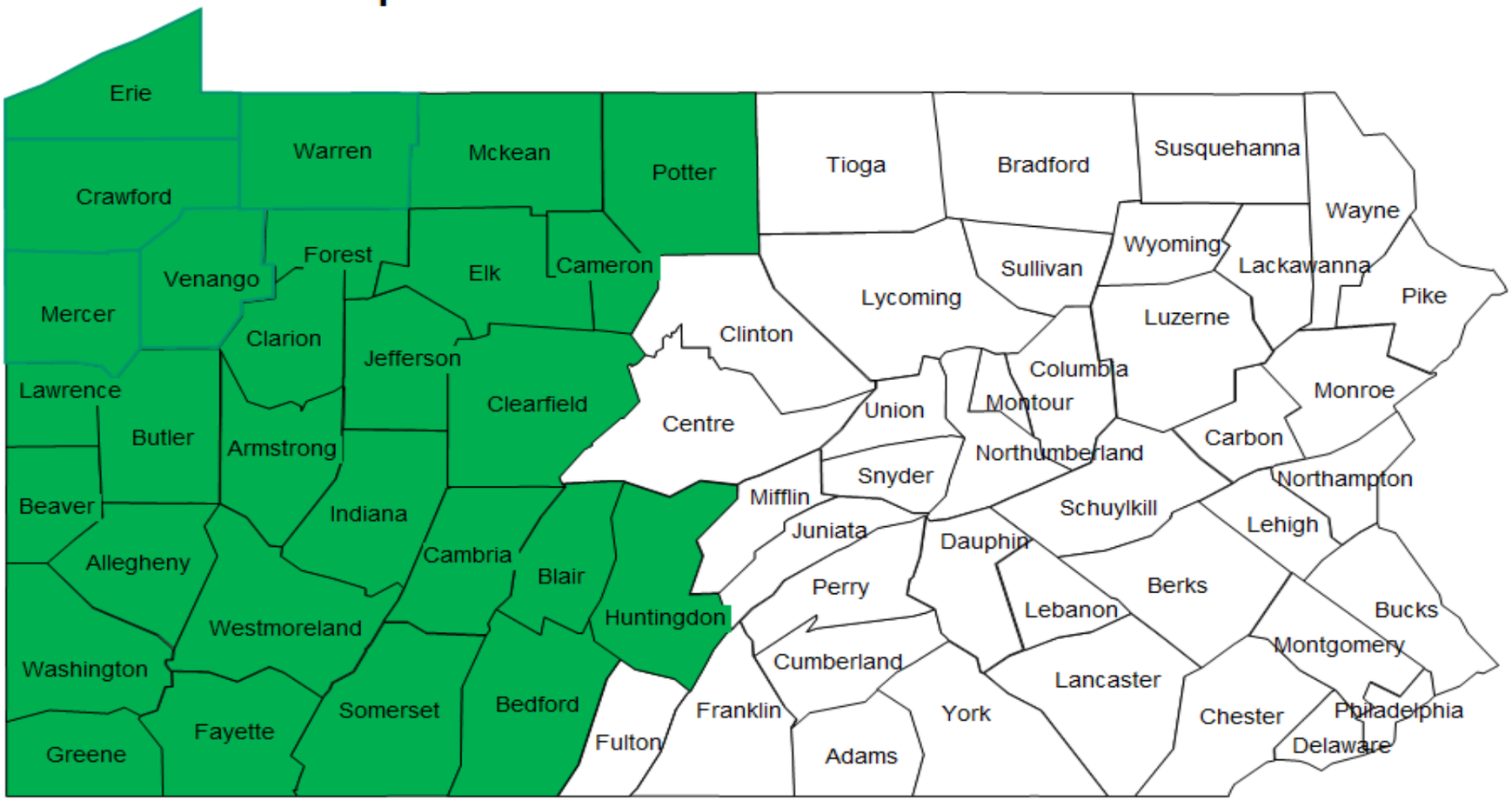
62560PA0020081	Rating Area 5	No Preference	63	743.14
62560PA0020081	Rating Area 5	No Preference	64 and over	755.22

2017 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key *(modify as needed)*

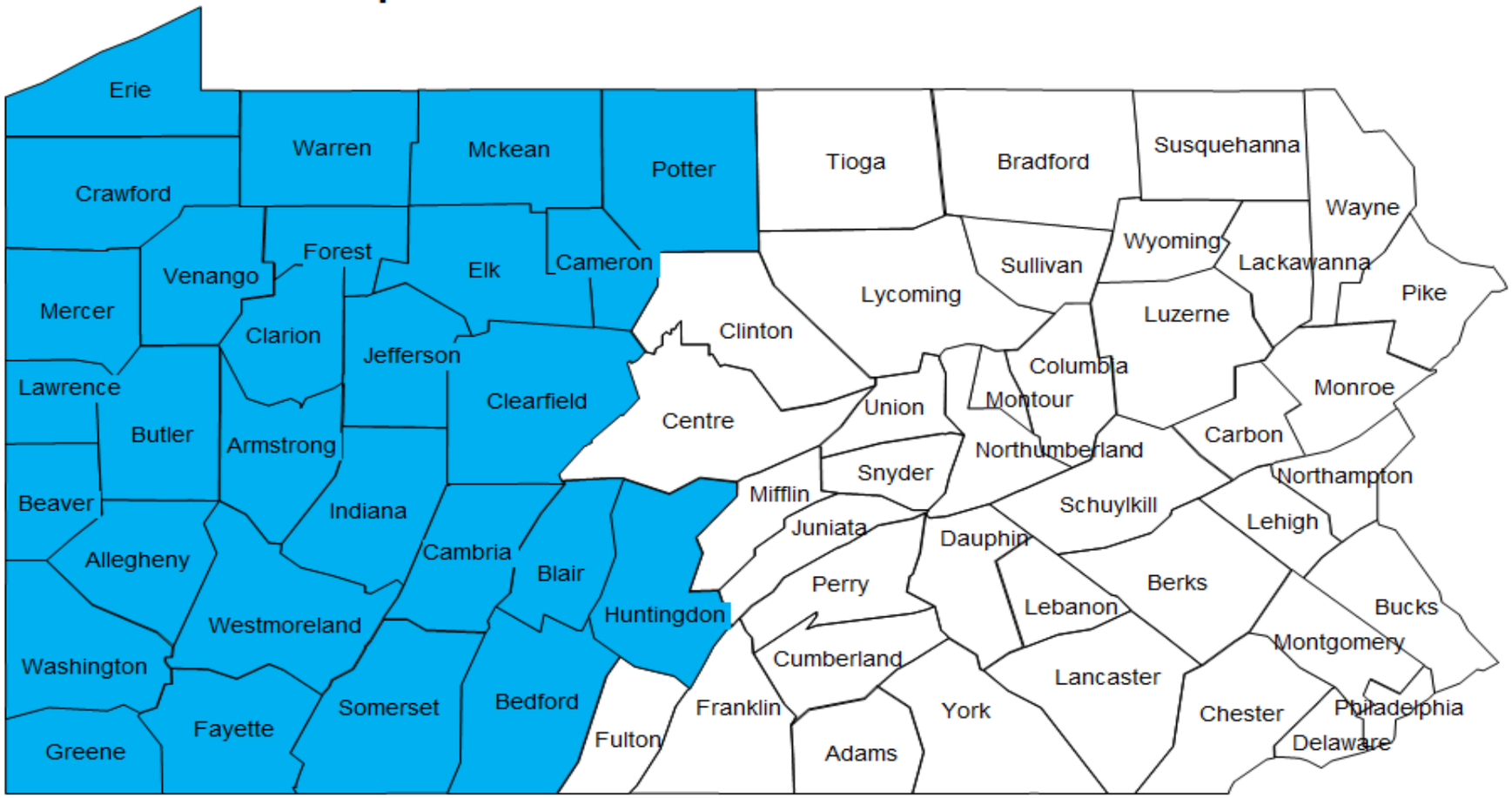
: 2017 on-exchange service area

: 2017 off-exchange only service area

2018 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key *(modify as needed)*

: 2018 on-exchange service area

: 2018 off-exchange only service area

Questions and Responses submitted 6/23/17

Question	Comment/Request	Response
1	The cover letter shows an NAIC # of 22350. The NAIC # for the captioned company is 15451. Please revise.	This has been revised in the cover letter, bulletin information, and memoranda.
2	Confirm HIOS submission and provide tracking number.	The submission has been confirmed. The tracking number is 62560-963015710651495435.
3	With the announcement that Healthcare.gov will no longer support small group enrollment, why has UPMC indicated on exchange?	This announcement was made a few days prior to the submission deadline for this filing. The filing was not updated to account for this due to the last minute nature of the announcement.
4	Please remove the exchange user fee in cell 32 of Table 5. As noted in the question above, the CMS will no longer support small group enrollment. As such, the fee is not applicable. Please remove.	This fee has been removed from rate development.
5	Table 6, cell B54, indicates the PCORI fee is $$164,023.40. The 2018 PCORI pmpm amount should be $0.20. Please revise. Also review the percent of premium in cell C54 to ensure the yielding amount is consistent with $0.20.	The value listed in Table 6 has been revised. We can confirm that the percent of premium in cell C54 is consistent with $0.20 PMPM.
6	The geographic factor table 13 includes new factors of 1.366 for Berks County in Rating Area 7 and 1.263 for Tioga and Lycoming in rating are 3. a. The PA AM mentions the former but not the later rating area. Please review and revise the actuarial memorandum. b. Additionally, premium rates have not been provided for these new rating areas. Please provide. c. Please provide data and narrative to support the proposed geographic factors. d. Please revise the Geographic Factor narrative of the Plan Factor section which currently indicates that all geographic factors are set to 1.00.	a. In the "Index Rate" section of the PA Actuarial Memorandum, rating area 7 is only mentioned within the context of UPMC Health Options expansion into the aforementioned region. This expansion does not apply to UPMC Health Coverage. The geographical factors for regions 3 and 7 were accidentally copied over from the corresponding Health Options filing and were not meant to be included in this filing. They have been removed from table 13. b. Rates for these areas are not necessary as these regions were not meant to be included in this filing. c. The data and narrative are not necessary due to the reasons mentioned above. d. This revision is not necessary due to the reasons mentioned above.
7	Table 6 cell C63 indicates the Single Risk Pool pmpm is $393.87, while the Single risk pool in the URRT in cell V43 indicates $394.49. Please reconcile.	This disparity arises from differences in the way trend is implemented in Table 3 versus the URRT. Table 3 uses weights for each benefit category when calculating the total applied trend projection factor. These weights were determined using the proportion of allowed claims that corresponded to each benefit category during the experience period. Since the trend adjustment for each benefit category is lumped into one factor that is applied to the total allowed EHB claims in Table 5 to account for the entire two-year period between the experience and projection periods, the weights implicitly remain static on an annual basis within this factor. However, the URRT applies the trend adjustment to the allowed claims and utilization for each benefit category separately. Handling the calculation in this manner allows the implicit weights to remain dynamic for each year and change as the allowed claims and utilization values are adjusted. The marginal error that arises from these two different styles of trend implementation propagates all the way to the values mentioned in this question.
8	Worksheet II cell G29 projected product increase indicate -8.85% rate increase, while Department exhibits from Tables 10 and Table 11 shows -2.61% and 2.8%, respectively. Please reconcile.	The rate change % in the worksheet II cell G29 uses the consumer adjusted premium rate to account for the current distribution of enrollment by age, geographic area, and tobacco status per the federal instructions. The PID Table 10 and 11 shows the rate increase between the plan adjusted index rates which don't account for these adjustments. Therefore, these values should be different, especially with the change in the age factors from 2017 to 2018.
9	Please show a numerical development of the assumed annual trend used in projecting the experience period claims to the projected 2018 coverage year. Please include the trends based on historical experience for each benefit category for years 2014, 2015, 2016, and 2017 (year to date). We realize 2017 trends will be partially based on estimated claim costs.	Please see "HC SG Work for Responses to Objection Letter 06-23-17" for the requested data.
10	Please provide numerical support and explain the methodology used to determine the morbidity adjustment factor equal to 0.940.	A narrative discussing the rationale behind the morbidity adjustment used in this filing is provided in the "Index Rate" section of the PA Actuarial Memorandum. This factor is intended to account for the fact that healthier members have enrolled in this company's ACA-compliant plans with each passing year. Recent times have seen this change occur more rapidly than in prior years, so we estimated that the morbidity of the insured population would decrease by approximately 6%.

11	The following questions are related to the demographic adjustment equal to 1.000 and age calibration factor equal to 1.497: a. It is stated in the Actuarial Memorandum that no demographic adjustment was made in developing the Index Rate due to the stability of the population. Please provide additional clarification regarding why a demographic adjustment was not made to the Index Rate even through an age calibration factor (1.497) greater than the average premium factor during the 2016 experience period (1.45) is being reflected.	The change in age calibration factor from the experience period to the projection period was small enough that the insured population is considered to be stable, and no additional adjustment for demographics was deemed necessary. Also, the calibration performed using the age calibration factor already account for changes in the age of the underlying population from year to year, meaning that an adjustment for demographics is not necessary simply due to a change in the age calibration factor.
12	Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the $12.67 Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT. Provide a detailed narrative that describers the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. Additionally: a. Please demonstrate quantitatively how the 0.86 factor which is to be applied to the statewide average premium in the 2018 risk adjustment calculation was taken into account in developing the projected risk adjustment transfer of $12.67 PMPM. b. The narrative contained in the PA AM regarding the estimate of the risk adjustment indicates an experience period risk adjustment of $23.92 but does not provide narrative for the projected URRT and Table 5 amount of $12.67. Please explain.	A narrative describing the development of this estimate is provided in the "Estimated Risk Adjustment" section of the PA Actuarial Memorandum. The development of the estimated risk adjustment PMPM is shown in Exhibit 2 of the Supporting Exhibits. a. In early May, PID released 2016 risk adjustment transfer payment estimates for each carrier in each market. These estimates were used as the basis for calculating the risk adjustment PMPM for the projection period. It was assumed that this estimate was already calculated on a claims basis, which would eliminate the need to include the 0.86 factor in the calculations. b. A narrative discussing the development of the risk adjustment PMPM for the projection period is provided in the "Market-Adjusted Index Rate" section of the PA Actuarial Memorandum.
13	Please provide the numerical development of the projected 2018 MLR that shows compliance with the 80% minimum MLR.	Please see "HC SG Work for Responses to Objection Letter 06-23-17" for the calculation of the projected MLR using the prescribed methodology in PPACA.
14	In Table 4b cells C34-L45 are not populated. Please explain.	The companies associated with the manual data used in this filing did not have any business in the Small Group market during 2014.
15	The data in table 10 show a paid to allowed ratio of .824 while the URRT and Table 5 show .860. Please explain the difference.	The former value was automatically calculated within Table 10 as the weighted-average of plan actuarial values using current enrollment. The latter value was calculated as the ratio of projected paid claims to projected allowed claims for the company and market in question. We have revised the values in the URRT and Table 5 to match the one displayed in Table 10.
16	Please show the development of the Health Insurance Industry Fee of 3.38% as shown in Table 6 cell C57.	Our actual insurer's tax for 2016 was 1.7% of our total revenue. According to the IRS website, the 2018 overall applicable amount ($14,300,000,000) is set to be about 126.5 % of the 2016 overall applicable amount ($11,300,000,000). We adjusted our 2016 rate of 1.7% by the same 126.5%. We then divided that value by 65% to account for the 35% corporate tax which ended up 3.38%.
17	Please explain why UPMC is pricing for a -2% profit.	As mentioned in the "Profit/Contingency" section of the PA Actuarial Memorandum, this profit margin was used to lessen the likelihood of owing MLR rebates for 2018 or 2019. With the everchanging population enrolled in ACA plans, predicting their costs and premiums is more difficult. The current MLR for our ACA product is comfortably above the minimum, but the entire small group block, including grandmothered plans, must be used to determine whether rebates are owed. While grandmothered plans are allowed a 15% range from the filed methodology when setting the rate, ACA rates do not have this flexibility. They are also filed well in advance and thus more difficult to update should actual trends turn out different than expected. Lowering the rate provides this missing flexibility, despite the negative profit margin. We do not anticipate owing rebates even with a 0% profit margin, but the negative value make it more likely that this will not occur.
18	In the Credibility of Data section of the PA AM you indicate that, "The experience period data has a credible membership amount. However, most of this membership will not be joining the ACA-compliant portion of the single risk pool until 2019. Therefore, 0% credibility is used." However, I would note that, Exhibit 1 of the supporting exhibits shows no transitional business during the experience period and attributes all enrollment to ACA related business. Please clarify.	In 2016, UPMC Health Coverage did not have any transitional business in the small group market. However, UPMC Health Options did have transitional and ACA-related business in the small group market. The language used in the PA Actuarial Memorandum is still relevant to this company since those enrolled in transitional products under other companies could end up being enrolled under UPMC Health Coverage as they transition to ACA-compliant plans, creating the potential for large fluctuations in the insured population through 2019.

19	Regarding the Historical Experience section of the PA AM, you indicate that the data in "Table 4b belongs to the entire block of commercial business and was the basis of trend development". Please provide additional detail regarding the market, product, company, etc. of the source data.	The data includes both small and large groups, for all line of products (HMO, EPO, and PPO) in Health Options and Health Coverage.
20	Please indicate if the Company included an adjustment to account for the regulation that prohibits charging for more than three children per family, and, if applicable, demonstrate how the adjustment was derived and where it is included in the filing.	No adjustment was made to account for this regulation.
21	The PA AM indicates that 1.50 (1.49 is calculated) is the Average Age Factor and the weighted average of this population is 36. Per CMS instructions, once the average factor is determined, the nearest age on HHS Age Curve should be selected as the average age. Thus, the nearest age band to 1.497 is age 46. Please review and revise. Also, the Part III AM indicates an average age factor of 1.48. Please revise for consistency.	This has been revised in table 1 and the PA Actuarial Memorandum. The 1.48 factor references in the Part III Memorandum was calculated using a separate calculation where early 2017 data was used to calculate an average age factor. This factor was not used in 2018 rate development.
22	What is the basis for the projected age distribution used in developing the average age?	The projected age distribution was developed using the current (Feb 2017) age distribution.
23	Table 10 average benefit richness factor in row 15 does not equal 1.00. Quantitatively show how the average factor in cell L15 has been normalized.	The benefit richness factors were normalized using projected enrollment as opposed to the mapped enrollment displayed in table 10. The normalization is shown in exhibit 4b of the Supporting Exhibits.
24	In the Rate Development and Change section of the PA AM you indicate that quarterly trended rates will not be generated for this filing. However, Table 11 shows increasing rates in the 2, 3 and 4 quarters. Please review and revise or explain. The Department notes that Table 5A row 31 for quarters 2, 3 and 4 can be overwritten if the default months of trend are not applicable. In instances where there is no quarterly trend, these months should be overwritten with zeros. Please revise.	This was revised by changing the default months of trend listed in Table 5A.
25	Please confirm that the premium rates shown in the PID rate table is consistent with the premium rates shown in the Federal Rates Template in this filing and in the binder.	This has been confirmed.
26	Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm.	Commissions are paid under all circumstances and in all geographic locations. They will not vary by metal level or plan. Commissions are not paid for Special Enrollment Periods. Please see the "Administrative Expenses" section of the unredacted PA Actuarial Memorandum for a discussion on commissions and the calculation of the average commission. The current and 2018 broker agreement is located in the Supporting Documentation section in SERFF.
27	The number of policyholders on the Rate/Rule Tab in SERFF should be the number of lives as per Department Guidelines on Page 5 – Section A. 2D. SERFF Rate/Rule Schedule Tab.	This change has been made in the post-submission update.
28	Please explain the discrepancy noted in the following: a) Ultimate Incurred Claims shown in Table 2 ($13,789,143) versus Table 4 ($13,830,975 – adding the 2016 ultimate incurred claims)	a. In Table 4, the completion factors are applied to incurred claims to generate the ultimate incurred claims. The incurred claims consist of both medical and pharmacy claims. For our internal calculations, we do not apply completion factors to pharmacy claims, but it is not possible to do this given the way Table 4 is set up. Table 2 reflects the claims data from our internal calculations, which leads to the disparity between the observed values.
29	The Projected Index Rate calculated in Table 5 is $411.32 and on the URRT shows as 413.27. Please explain the discrepancy.	The index rate calculated in Table 5 only includes EHB claims, per the guidance provided by PID. The latter value includes both EHB and non-EHB claims as mentioned in federal instructions.
30	Please explain why the trends do not include an induced utilization component.	The minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend.
31	The sum of the rate increase components shown in Table 8 line H does not approximate line A as indicated by the label. Please explain why this value is so different from the change in Calibrated Plan Adjusted Index Rate.	This disparity arises from various inconsistencies in Table 8. Network adjustments are accounted for twice and change in age calibration factors from year to year are not accounted for in row H of Table 8, which is being compared to the change in the Calibrated Plan Adjusted Index Rate.

Question 9

All fully-insured excluding SHOP members (Used for SG)

Completion Factor for Jan-May 2017: 0.832068293

MED TREND

2017 year-to-date through May 31

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$188,715,323	769,571	3,204,209	$58.90	2,882.1
2015	$198,442,613	813,108	3,213,140	$61.76	3,036.7
2016	$198,208,387	801,580	3,166,170	$62.60	3,038.0
2017	$93,649,138	307,110	1,416,830	$63.60	3,039.0

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$227,527,912	2,623,975	3,204,209	$71.01	9,827.0
2015	$232,081,721	2,611,567	3,213,140	$72.23	9,753.3
2016	$226,977,530	2,559,754	3,166,170	$71.69	9,701.6
2017	$110,912,356	1,043,064	1,416,830	$72.69	9,702.6

Inpatient Hospital

YEAR	ALLOWED AMT	ADMIT CNT	ENROLLMENT	PMPM	UTILIZATION ADMIT PTPM
2014	$212,256,050	14,786	3,204,209	$66.24	55.4
2015	$216,488,622	14,608	3,213,140	$67.38	54.6
2016	$205,892,645	13,999	3,166,170	$65.03	53.1
2017	$92,965,933	5,206	1,416,830	$66.03	54.1

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$344,455,032		3,204,209	$107.50	
2015	$361,417,858		3,213,140	$112.48	
2016	$373,653,603		3,166,170	$118.01	
2017	$181,307,200		1,416,830	$118.01	

RX TREND

2017 year-to-date through June 15

Generic

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$73,111,640	2,344,473	3,204,209	$22.82	8,780.2
2015	$64,058,054	2,431,563	3,213,140	$19.94	9,081.1
2016	$62,487,228	2,406,055	3,166,170	$19.74	9,119.1
2017	$27,750,060	1,204,035	1,703,864	$20.74	9,120.1

Brand

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$97,870,692	376,617	3,204,209	$30.54	1,410.5
2015	$109,547,406	373,471	3,213,140	$34.09	1,394.8
2016	$116,922,640	347,679	3,166,170	$36.93	1,317.7
2017	$61,925,371	170,172	1,703,864	$37.93	1,318.7

Specialty

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$74,267,305	20,480	3,204,209	$23.18	76.7
2015	$95,499,560	23,196	3,213,140	$29.72	86.6
2016	$111,542,633	24,549	3,166,170	$35.23	93.0
2017	$61,417,292	12,557	1,703,864	$36.23	94.0

Total

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$245,249,637	$2,741,570	3,204,209	$76.54	10,267.4
2015	$269,105,020	$2,828,230	3,213,140	$83.75	10,562.5
2016	$290,952,501	$2,778,283	3,166,170	$91.89	10,529.9
2017	$151,092,723	$1,386,764	1,703,864	$88.68	9,766.7

Trend Output to go into PID tables/URRT

Service Category	2016 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	$205,892,645	15.9%	-3.48%	-2.75%	-0.97%
Outpatient Hospital	$198,208,387	15.3%	1.36%	0.04%	0.22%
Professional	$226,977,530	17.5%	-0.75%	-0.53%	-0.22%
Other Medical	$373,653,603	28.8%	4.92%	0.00%	1.42%
Prescription Drugs	$290,952,501	22.5%	9.72%	-0.31%	2.11%

OVERALL TREND 2.54%

Question 13

Projected Paid Claims	Projected Net Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
$ 16,365,819.41	$ 608,536.27	$ 82,271.85	$ 673,639.63	$ 18,159,487.18	**90.9%**

Questions and Responses submitted 7/14/17

Question	Comment/Request	Response
1	The exchange intentions for this filing has been modified to off exchange only. The filing narrative and exhibits have also been modified. Subsequent to these modifications we spoke regarding required updates to the associated binder to be consistent with the modified rate submission. Since binder updates are cumbersome, you indicated that the exchange intentions for this filing may change again. Please advise and make the appropriate changes to this filing or the binder.	All documents have been updated to match our exchange intentions.
2	The following questions are related to your response to Question 11: a. Please confirm whether the average premium factor equal to 1.45 based on the 2016 manual rate experience was developed using the 2018 federal age factors or the 2017 federal age factors. i. If it is based on the 2017 federal age factors, please provide what the average premium factor would have been if using the 2018 federal age factors. ii. If it is based on the 2018 federal age factors, please clarify what is meant in your response by the statement that "the calibration performed using the age calibration factor already accounts for the changes in the age of the underlying population from year to year." It is our expectation that if the projected Index Rate reflects cost levels associated with an average age factor of 1.45 (due to using the manual experience with no demographic adjustment), but the Plan Adjusted Index Rates are divided by an age calibration factor equal to 1.497 (based on the 2017 membership) the resulting rates will be approximately 3.1% too low (i.e. 1.45/1.497 – 1), all else equal.	a. The 1.45 age factor was developed using the 2017 federal age factors. i. When using 2018 federal age factors, this factor is 1.49. ii. The 1.497 factor used in rate development was calculated using the 2018 federal age factors along with projected membership for each age band, for which current enrollment was the basis. Furthermore, the HHS age curve does not necessarily reflect the difference in costs for different age groups. We mainly used the average age factor as a general comparison measure to see if there was a drastic change from one year to another that would require additional adjustments.
3	The following questions are related to your response to Question 12 regarding the risk adjustment PMPM value: a. It is noted that the 2016 risk transfer payment estimates released by PID in early May were assumed to be on a claims basis and so the 0.86 factor was not accounted for. Please describe why this was assumed to be the case. b. Based on your response, it is our understanding that anticipated changes to the statewide average premium between 2016 and 2018 were not considered in developing the projected risk adjustment transfer payment equal to $12.67 PMPM. Please confirm that this understanding is correct. If it is not correct, please clarify. c. Please provide the actual risk adjustment transfer payment PMPM per the CMS risk adjustment transfer report for the 2016 benefit year, which was released on 6/30/2017. d. If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.	a. The PID estimate that was released didn't specify that the 0.86 was unaccounted for. We assumed that was the complete estimated Risk Adjustment Transfer Amount for our company. b. Yes, we confirm that is correct. c. The actual payment amount was -$28.09 pmpm. d. No revision will be made since the estimate used for projected 2016 risk adjustment was nearly identical to the actual value.
4	Per your response to Question 20, no adjustment was made to account for the regulation that prohibits charging for more than three dependents under the age of 21 per family. Is the reason for not applying an adjustment based on analysis by the company showing that the impact would be minimal? Or is there another reason for not applying the adjustment?	No adjustment was made because the impact of this regulation on projected costs would be minimal.
5	In response to question 21, you indicate that Table 1 has been revised. Please confirm that the average age in Table 1 is the true average age and not the average age based on the default age curve.	In question 21 of our initial correspondence with PID for our Health Coverage Small Group rate filing, we were instructed, "per CMS instructions, once the average factor is determined, the nearest age on HHS Age Curve should be selected as the average age." This revision has been made in Table 1 to ensure consistency across all filings.
6	Please ensure that all revisions are reflected in this resubmission.	All revisions are reflected in this submission.

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.	We will upload the final public rate filing pdf by 07/18/2017 as instructed.