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

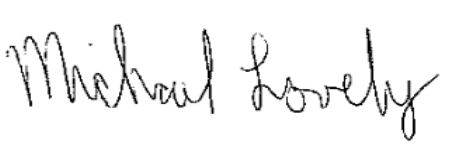
Dear Ms. Fabian-Marks,

UPMC Health Options, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2018 through through 12/31/2018.

Company Name/NAIC #: UPMC Health Options, Inc./15345
Market: Individual
On or Off Exchange: On and Off
Effective Date of Coverage: 1/1/2018
Average Rate Change Requested: 7.99% ($17.10)
Range of Rate Change Requested: 3.10% to 13.14% ($5.72 to $64.44)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 2, 3, 4, 5, 6, 7 (regions 3 and 7 added for 2018)
Metal Levels Offered: Catastrophic, Bronze, Silver, Gold, Platinum
Currently Enrolled Lives: 142,651
Currently Enrolled Policyholders: 99,290
Number of Plans Offered in 2018: 41
Corresponding Contract Form #: 663, 664, 667, 671, 672, 673
Binder ID#: UPMC-PA18-125071602
HIOS Issuer ID #: 16322
Submission Tracking #: UPMC-131034732

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 Options, Inc. – Individual Plans

Rate request filing ID # UPMC-131034732 - 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:	7.96%
Revised requested average rate change:	7.99%
Range of requested rate change:	3.10% to 13.14%
Effective date:	1/1/2018
People impacted:	142,651
Available in:	1, 2, 3, 4, 5, 6, 7

Key information

Jan. 2016-Dec. 2016 financial experience		
Premiums	$	409,611,582
Claims	$	451,266,697
Administrative expenses	$	50,664,370
Taxes & fees	$	14,055,530
Company made (after taxes)	**$**	**(55,710,644)**

How it plans to spend your premium

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

Claims:	87.42%
Administrative:	9.15%
Taxes & fees:	3.43%
Profit:	0.00%

The company expects its annual medical costs to increase by approximately 7.01% for 2018.

Explanation of requested rate change

Additional premium is needed to account for that in addition to the higher cost and utilization of medical services each year. Additional revenue is also required to account for the return of the Health Insurance Tax in 2018.

Unified Rate Review v4.2

Company Legal Name:	**UPMC Health Options, Inc.**	State:	**PA**
HIOS Issuer ID:	**16322**	Market:	**Individual**
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:	$409,611,582	$309.77	100.00%
Incurred Claims in Experience Period	$402,450,219	304.35	98.25%
Allowed Claims:	$559,510,359	423.12	136.60%
Index Rate of Experience Period		$422.17	
Experience Period Member Months	1,322,330		

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	61.55	$15,020.74	$77.05	1.000	1.025	0.921	0.971	58.08	$13,068.39	$63.25	0.00	$0.00	$0.00
Outpatient Hospital	Visits	1,884.24	422.77	66.38	1.000	1.025	1.030	0.987	1,836.67	459.55	70.34	0.00	0.00	0.00
Professional	Visits	4,999.15	170.49	71.03	1.000	1.025	1.020	1.044	5,451.06	181.84	82.60	0.00	0.00	0.00
Other Medical	Visits	4,180.33	353.79	123.25	1.000	1.025	1.093	1.000	4,180.33	433.30	150.94	0.00	0.00	0.00
Capitation	Other	0.00	0.00	0.00	1.000	1.000	1.000	1.000	0.00	0.00	0.00	0.00	0.00	0.00
Prescription Drug	Prescriptions	12,097.06	84.73	85.42	1.000	1.000	1.142	1.069	13,821.93	110.44	127.21	0.00	0.00	0.00
Total				$423.12							$494.34			$0.00

Section III: Projected Experience:

		After Credibility	Projected Period Totals
Projected Allowed Claims PMPM (w/applied credibility if applicable)	100.00%	$494.34	$751,052,749
Paid to Allowed Average Factor in Projection Period		0.722	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM		$356.72	$541,962,057
Projected Risk Adjustments PMPM		-3.57	(5,424,000)
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM		$360.29	$547,386,057
Projected ACA reinsurance recoveries, net of rein prem, PMPM		0.00	0
Projected Incurred Claims		$360.29	$547,386,057
Administrative Expense Load	9.15%	38.70	58,804,739
Profit & Risk Load	0.00%	0.00	0
Taxes & Fees	5.65%	23.90	36,305,483
Single Risk Pool Gross Premium Avg. Rate, PMPM		$422.89	$642,496,279
Index Rate for Projection Period		$492.98	
% increase over Experience Period		36.52%	
% Increase, annualized:		16.84%	
Projected Member Months			1,519,308

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Product-Plan Data Collection

Company Legal Name:	**UPMC Health Options, Inc.**	State:	**PA**
HIOS Issuer ID:	**16322**	Market:	**Individual**
Effective Date of Rate Change(s):	**1/1/2018**		

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		Individual PPO																				
Product ID:		16322PA004																				
Metal:		Silver	Silver	Silver	Gold	Platinum	Bronze	Silver	Catastrophic	Silver	Gold	Bronze	Silver	Silver	Silver	Silver	Gold	Platinum	Catastrophic	Silver	Silver
AV Metal Value		0.706	0.685	0.719	0.820	0.912	0.610	0.720	0.614	0.718	0.806	0.609	0.719	0.714	0.714	0.702	0.811	0.909	0.614	0.706	0.685
AV Pricing Value		0.887	0.848	0.868	1.122	1.962	0.810	0.932	0.704	0.886	1.169	0.809	0.866	0.878	0.876	0.879	1.098	1.950	0.704	0.739	0.707
Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	New	New	New	New	Renewing	Renewing
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO
Plan Name		UPMC Advantage Silver $0/$50 - Premium Network	UPMC Advantage Silver $1,750/$50 - Premium Network	UPMC Advantage Silver $3,500/$25 - Premium Network	UPMC Advantage Gold $800/$20 - Premium Network	UPMC Advantage Platinum $250/$20 - [illegible]	UPMC Advantage Bronze $6,950/$35 - [illegible]	UPMC Advantage Silver HSA $2,600/20% - [illegible]	UPMC Advantage Catastrophic $7,350/$0 - [illegible]	UPMC Advantage Silver $3,500/$30 - Premium Network	UPMC Advantage Gold $1,400/$20 - Premium Network	UPMC Advantage Bronze $6,950/$35 - [illegible]	UPMC Advantage Silver HSA $2,600/20% - [illegible]	UPMC Advantage Silver $1,750/$50 - Premium Network	UPMC Advantage Silver $3,500/$25 - Premium Network	UPMC Advantage Silver $0/$50 - Premium Network	UPMC Advantage Gold $800/$20 - Premium Network	UPMC Advantage Platinum $250/$20 - [illegible]	UPMC Advantage Catastrophic $7,350/$0 - [illegible]	UPMC Advantage Silver $0/$50 - Select Network	UPMC Advantage Silver $1,750/$50 - Select Network
Plan ID (Standard Component ID):		16322PA0040006	16322PA0040007	16322PA0040008	16322PA0040010	16322PA0040012	16322PA0040024	16322PA0040025	16322PA0040026	16322PA0040027	16322PA0040028	16322PA0040029	16322PA0040030	16322PA0040031	16322PA0040032	16322PA0040033	16322PA0040034	16322PA0040035	16322PA0040036	16322PA0050029	16322PA0050030
Exchange Plan?		Yes	Yes	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%																			
Historical Rate Increase - Calendar Year - 1		0.00%																			
Historical Rate Increase - Calendar Year 0		27.40%																			
Effective Date of Proposed Rates		1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
Rate Change % (over prior filing)		8.28%	4.29%	8.17%	12.27%	16.79%	13.37%	15.25%	13.34%	11.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.61%	4.52%
Cum'tive Rate Change % (over 12 mos prior)		8.28%	4.29%	8.17%	12.27%	16.79%	13.37%	15.25%	13.34%	11.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.61%	4.52%
Proj'd Per Rate Change % (over Exper. Period)		84.45%	77.07%	84.09%	88.64%	94.30%	93.04%	94.09%	92.74%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	76.79%	69.71%
Product Rate Increase %		10.17%																			

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

Plan ID (Standard Component ID):	Total	16322PA0040006	16322PA0040007	16322PA0040008	16322PA0040010	16322PA0040012	16322PA0040024	16322PA0040025	16322PA0040026	16322PA0040027	16322PA0040028	16322PA0040029	16322PA0040030	16322PA0040031	16322PA0040032	16322PA0040033	16322PA0040034	16322PA0040035	16322PA0040036	16322PA0050029	16322PA0050030
Inpatient	$5.84	$5.69	$3.04	$5.84	$9.39	$19.23	$8.33	$10.29	$3.92	$7.98	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4.68	$2.54
Outpatient	$4.73	$4.61	$2.46	$4.73	$7.61	$15.58	$6.75	$8.34	$3.18	$6.47	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$3.79	$2.06
Professional	$5.16	$5.02	$2.68	$5.16	$8.29	$16.98	$7.35	$9.08	$3.46	$7.05	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4.13	$2.25
Prescription Drug	$7.31	$7.12	$3.80	$7.31	$11.75	$24.07	$10.42	$12.88	$4.90	$9.99	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.86	$3.18
Other	$8.70	$8.48	$4.53	$8.70	$13.99	$28.65	$12.41	$15.33	$5.84	$11.90	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$6.98	$3.79
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$3.32	$3.24	$1.73	$3.32	$5.34	$10.94	$4.74	$5.85	$2.23	$4.54	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$2.66	$1.45
Taxes & Fees	$1.25	$1.21	$0.65	$1.25	$2.00	$4.10	$1.78	$2.19	$0.84	$1.70	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1.00	$0.54
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$36.30	$35.38	$18.90	$36.31	$58.37	$119.56	$51.78	$63.96	$24.36	$49.64	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$29.11	$15.81
Member Cost Share Increase	$38.72	$45.51	$65.71	$46.70	$29.77	$11.58	$37.29	$25.56	$17.69	$31.56	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$36.47	$52.56

Average Current Rate PMPM	$316.93	$427.50	$440.01	$444.74	$475.66	$712.17	$387.42	$419.55	$182.64	$427.68	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$338.14	$349.51
Projected Member Months	1,519,308	76,548	76,548	76,548	56,880	4,416	32,268	76,548	1,860	76,548	56,880	2,004	4,848	4,848	4,848	4,848	4,908	156	156	56,172	56,172

Section III: Experience Period Information

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	16322PA0040006	16322PA0040007	16322PA0040008	16322PA0040010	16322PA0040012	16322PA0040024	16322PA0040025	16322PA0040026	16322PA0040027	16322PA0040028	16322PA0040029	16322PA0040030	16322PA0040031	16322PA0040032	16322PA0040033	16322PA0040034	16322PA0040035	16322PA0040036	16322PA0050029	16322PA0050030
		Premium Information	Plan Adjusted Index Rate	$238.92	$245.64	$244.75	$240.79	$303.85	$515.67	$214.45	$245.19	$186.56	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$213.60	$212.83
OK	1,322,330		Member Months	1,322,330	59,934	129,117	183,496	184,494	8,121	20,761	27,777	1,619	0	0	0	0	0	0	0	0	0	0	37,463	70,745
WARNING	$409,611,582		Total Premium (TP)	$315,931,642	$14,722,075	$31,601,495	$44,184,413	$56,059,318	$4,187,760	$4,452,179	$6,810,767	$302,045	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$8,002,035	$15,056,433
			EHB Percent of TP, [see instructions]	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.74%	99.74%
			state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TP	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.26%	0.26%
OK	$559,510,359	Claims Information	Total Allowed Claims (TAC)	$557,957,811	$27,563,950	$58,683,108	$94,829,561	$117,441,529	$12,627,187	$5,452,306	$13,662,810	$220,514	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$10,692,209	$20,668,402
			EHB Percent of TAC, [see instructions]	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.74%	99.74%
			state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TAC	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.26%	0.26%
			Allowed Claims which are not the issuer's obligation:	$115,211,100	$4,746,077	$14,310,456	$16,078,244	$19,704,126	$1,284,445	$2,285,723	$3,394,473	$132,444	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,319,679	$5,902,532
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%
OK	$402,450,219		Total Incurred claims, payable with issuer funds	$442,746,711	$22,817,873	$44,372,652	$78,751,317	$97,737,402	$11,342,743	$3,166,583	$10,268,337	$88,070	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$8,372,530	$14,765,869
			Net Amt of Rein	$10,876,235.30	$492,960.37	$1,061,994.26	$1,509,264.46	$1,517,473.06	$66,795.66	$170,760.34	$228,467.32	$13,316.36	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$308,135.19	$581,881.43
			Net Amt of Risk Adj	-$5,404,136.79	-$244,940.02	-$527,679.12	-$749,916.80	-$753,995.46	-$33,189.14	-$84,846.66	-$113,519.85	-$6,616.58	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$153,104.88	-$289,122.73
OK	$ 304.35		Incurred Claims PMPM	$334.82	$380.72	$343.66	$429.17	$529.76	$1,396.72	$152.53	$369.67	$54.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$223.49	$208.72
OK	$ 423.12		Allowed Claims PMPM	$421.95	$459.91	$454.50	$516.79	$636.56	$1,554.88	$262.62	$491.87	$136.20	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$285.41	$292.15
			EHB portion of Allowed Claims, PMPM	$420.86	$458.72	$453.32	$515.46	$634.91	$1,550.86	$261.94	$490.60	$135.85	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$284.67	$291.40

Section IV: Projected (12 months following effective date)

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	16322PA0040006	16322PA0040007	16322PA0040008	16322PA0040010	16322PA0040012	16322PA0040024	16322PA0040025	16322PA0040026	16322PA0040027	16322PA0040028	16322PA0040029	16322PA0040030	16322PA0040031	16322PA0040032	16322PA0040033	16322PA0040034	16322PA0040035	16322PA0040036	16322PA0050029	16322PA0050030
		Premium Information	Plan Adjusted Index Rate	$423.02	$453.07	$433.37	$443.28	$573.20	$1,001.96	$413.96	$475.90	$359.57	$452.66	$596.87	$413.01	$442.54	$448.51	$447.63	$449.10	$560.82	$996.04	$359.57	$377.62	$361.19
OK	1,519,308		Member Months	1,519,308	76,548	76,548	76,548	56,880	4,416	32,268	76,548	1,860	76,548	56,880	2,004	4,848	4,848	4,848	4,848	4,908	156	156	56,172	56,172
OK	$642,496,279		Total Premium (TP)	$642,699,113	$34,681,450	$33,173,908	$33,932,318	$32,603,511	$4,424,673	$13,357,740	$36,429,130	$668,805	$34,650,353	$33,950,144	$827,677	$2,145,444	$2,174,370	$2,170,111	$2,177,213	$2,752,483	$155,382	$56,093	$21,211,789	$20,288,789
			EHB Percent of TP, [see instructions]	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%
			state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TP	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
OK	751,052,749	Claims Information	Total Allowed Claims (TAC)	$750,133,654	$41,563,668	$40,952,753	$39,896,782	$33,637,913	$4,103,391	$18,523,814	$42,796,764	$920,369	$40,820,503	$35,613,955	$1,149,098	$2,524,667	$2,573,390	$2,570,869	$2,620,777	$2,870,990	$144,527	$77,192	$25,421,076	$25,046,243
			EHB Percent of TAC, [see instructions]	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%
			state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TAC	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
			Allowed Claims which are not the issuer's obligation	$201,307,524	$11,967,220	$12,630,933	$10,933,726	$5,868,579	$346,564	$7,114,646	$11,722,653	$348,254	$11,250,348	$6,706,043	$442,143	$693,386	$717,653	$718,732	$762,636	$526,244	$12,595	$29,208	$7,285,970	$7,691,534
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	547,386,057		Total Incurred claims, payable with issuer funds	$548,826,129	$29,596,447	$28,321,821	$28,963,056	$27,769,334	$3,756,827	$11,409,168	$31,074,111	$572,115	$29,570,155	$28,907,912	$706,955	$1,831,281	$1,855,737	$1,852,136	$1,858,142	$2,344,746	$131,932	$47,984	$18,135,106	$17,354,708
#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	$0	$0
			Net Amt of Risk Adj	-$5,424,000	-$273,280	-$273,280	-$273,280	-$203,064	-$15,765	-$115,198	-$273,280	-$6,640	-$273,280	-$203,064	-$7,154	-$17,308	-$17,308	-$17,308	-$17,308	-$17,522	-$557	-$557	-$200,537	-$200,537
OK	$ 360.29		Incurred Claims PMPM	$361.23	$386.64	$369.99	$378.36	$488.21	$850.73	$353.58	$405.94	$307.59	$386.30	$508.23	$352.77	$377.74	$382.78	$382.04	$383.28	$477.74	$845.72	$307.59	$322.85	$308.96
OK	$ 494.34		Allowed Claims PMPM	$493.73	$542.98	$534.99	$521.20	$591.38	$929.21	$574.06	$559.08	$494.82	$533.27	$626.12	$573.40	$520.76	$530.81	$530.29	$540.59	$584.96	$926.46	$494.82	$452.56	$445.88
			EHB portion of Allowed Claims, PMPM	$492.47	$541.58	$533.62	$519.86	$589.86	$926.82	$572.59	$557.65	$493.55	$531.90	$624.52	$571.93	$519.43	$529.45	$528.93	$539.20	$583.46	$924.08	$493.55	$451.39	$444.74

Individual EPO																				
16322PA005																				
Silver	Gold	Platinum	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Platinum	Silver	Catastrophic	Catastrophic	Silver	Silver	Gold	Gold	Silver	Gold	Bronze
0.719	0.820	0.912	0.610	0.610	0.706	0.685	0.719	0.720	0.820	0.912	0.720	0.614	0.614	0.718	0.718	0.806	0.806	0.719	0.820	0.610
0.723	0.935	1.635	0.642	0.675	0.703	0.672	0.688	0.738	0.889	1.554	0.776	0.558	0.587	0.739	0.739	0.974	0.926	0.868	1.122	0.810
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	Platinum	EPO	Catastrophic	Catastrophic	UPMC Advantage	UPMC Advantage	UPMC Advantage	UPMC Advantage	Reading UPMC	Reading UPMC	Reading UPMC
UPMC Advantage Silver $3,500/$25 - Select Network	UPMC Advantage Gold $800/$20 - Select Network	Platinum $250/$20 - Select Network	Bronze $6,950/$35 - Partner Network	Bronze $6,950/$35 - Select Network	UPMC Advantage Silver $0/$50 - Partner Network	UPMC Advantage Silver $1,750/$50 - Partner Network	UPMC Advantage Silver $3,500/$25 - Partner Network	Silver HSA $2,600/20% - Partner Network	UPMC Advantage Gold $800/$20 - Partner Network	Platinum $250/$20 - Partner Network	Silver HSA $2,600/20% - Select Network	Catastrophic $7,350/$0 - Partner Network	Catastrophic $7,350/$0 – Select Network	UPMC Advantage Silver $3,500/$30 - Select Network	UPMC Advantage Silver $3,500/$30 - Partner Network	UPMC Advantage Gold $1,400/$20 - Select Network	UPMC Advantage Gold $1,400$20 - Partner Network	Reading UPMC Silver $3,500/$25 - Berks	Reading UPMC Gold $800/$20 - Berks	Reading UPMC Bronze $6,950/$35 - Berks
16322PA0050031	16322PA0050033	16322PA0050035	16322PA0050100	16322PA0050101	16322PA0050102	16322PA0050103	16322PA0050104	16322PA0050105	16322PA0050106	16322PA0050107	16322PA0050108	16322PA0050111	16322PA0050112	16322PA0050113	16322PA0050114	16322PA0050115	16322PA0050116	16322PA0050117	16322PA0050118	16322PA0050119
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
0.00%																				
0.00%																				
20.60%																				
1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
8.29%	12.37%	15.40%	13.34%	13.68%	8.27%	4.32%	8.12%	15.33%	12.02%	15.73%	15.94%	13.30%	13.70%	11.78%	11.78%	0.00%	0.00%	0.00%	0.00%	0.00%
8.29%	12.37%	15.40%	13.34%	13.68%	8.27%	4.32%	8.12%	15.33%	12.02%	15.73%	15.94%	13.30%	13.70%	11.78%	11.78%	0.00%	0.00%	0.00%	0.00%	0.00%
76.45%	80.80%	86.23%	85.15%	85.02%	76.90%	69.82%	76.56%	86.15%	80.93%	86.36%	86.02%	84.86%	84.73%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
10.27%																				

16322PA0050031	16322PA0050033	16322PA0050035	16322PA0050100	16322PA0050101	16322PA0050102	16322PA0050103	16322PA0050104	16322PA0050105	16322PA0050106	16322PA0050107	16322PA0050108	16322PA0050111	16322PA0050112	16322PA0050113	16322PA0050114	16322PA0050115	16322PA0050116	16322PA0050117	16322PA0050118	16322PA0050119
$4.69	$7.73	$14.89	$6.16	$6.76	$4.24	$2.28	$4.23	$7.86	$7.07	$14.12	$8.53	$3.11	$3.36	$6.47	$6.22	$0.00	$0.00	$0.00	$0.00	$0.00
$3.80	$6.26	$12.07	$4.99	$5.48	$3.44	$1.84	$3.43	$6.37	$5.73	$11.44	$6.92	$2.52	$2.72	$5.24	$5.04	$0.00	$0.00	$0.00	$0.00	$0.00
$4.15	$6.83	$13.15	$5.44	$5.97	$3.75	$2.01	$3.74	$6.94	$6.24	$12.47	$7.54	$2.75	$2.96	$5.71	$5.49	$0.00	$0.00	$0.00	$0.00	$0.00
$5.88	$9.67	$18.64	$7.71	$8.46	$5.31	$2.85	$5.29	$9.84	$8.85	$17.67	$10.68	$3.90	$4.20	$8.10	$7.78	$0.00	$0.00	$0.00	$0.00	$0.00
$6.99	$11.52	$22.19	$9.18	$10.08	$6.32	$3.39	$6.30	$11.72	$10.54	$21.04	$12.72	$4.64	$5.00	$9.64	$9.26	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$2.67	$4.40	$8.47	$3.50	$3.85	$2.41	$1.29	$2.41	$4.48	$4.02	$8.03	$4.86	$1.77	$1.91	$3.68	$3.54	$0.00	$0.00	$0.00	$0.00	$0.00
$1.00	$1.65	$3.18	$1.31	$1.44	$0.91	$0.49	$0.90	$1.68	$1.51	$3.01	$1.82	$0.66	$0.72	$1.38	$1.33	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$29.19	$48.06	$92.59	$38.29	$42.05	$26.38	$14.14	$26.30	$48.89	$43.97	$87.79	$53.06	$19.36	$20.86	$40.21	$38.66	$0.00	$0.00	$0.00	$0.00	$0.00
$37.14	$24.40	$8.97	$27.58	$30.20	$33.95	$48.93	$33.95	$19.53	$22.70	$8.50	$21.18	$14.06	$15.09	$25.43	$24.45	$0.00	$0.00	$0.00	$0.00	$0.00

$352.10	$388.41	$601.14	$287.05	$307.39	$319.00	$327.43	$323.92	$318.92	$365.93	$558.14	$332.82	$145.59	$152.30	$341.49	$328.24	$0.00	$0.00	$0.00	$0.00	$0.00
56,172	33,936	1,692	50,556	26,292	76,284	76,284	76,284	76,284	40,212	1,788	56,172	4,440	2,304	56,172	76,284	33,936	40,212	44,220	11,220	4,560

16322PA0050031	16322PA0050033	16322PA0050035	16322PA0050100	16322PA0050101	16322PA0050102	16322PA0050103	16322PA0050104	16322PA0050105	16322PA0050106	16322PA0050107	16322PA0050108	16322PA0050111	16322PA0050112	16322PA0050113	16322PA0050114	16322PA0050115	16322PA0050116	16322PA0050117	16322PA0050118	16322PA0050119
$209.38	$264.22	$448.41	$177.15	$186.48	$202.92	$202.19	$198.92	$202.55	$251.01	$425.99	$213.21	$154.12	$162.23	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
83,617	79,285	2,553	35,683	16,624	55,233	84,274	119,625	14,520	85,822	3,032	14,321	2,940	1,274	0	0	0	0	0	0	0
$17,508,109	$20,948,781	$1,144,788	$6,321,374	$3,100,002	$11,207,794	$17,038,979	$23,795,246	$2,941,054	$21,542,195	$1,291,598	$3,053,418	$453,104	$206,679	$0	$0	$0	$0	$0	$0	$0
99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
$26,525,796	$32,280,443	$2,015,505	$5,323,434	$2,640,905	$17,164,373	$25,068,973	$35,968,184	$4,598,172	$37,543,549	$3,887,927	$2,954,890	$117,360	$26,724	$0	$0	$0	$0	$0	$0	$0
99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
$5,905,392	$6,542,228	$200,489	$2,939,127	$1,482,033	$3,578,193	$6,397,395	$7,576,066	$1,351,853	$7,314,302	$283,619	$1,305,716	$127,659	$48,829	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$20,620,404	$25,738,216	$1,815,016	$2,384,307	$1,158,873	$13,586,181	$18,671,577	$28,392,117	$3,246,319	$30,229,247	$3,604,308	$1,649,174	-$10,299	-$22,104	$0	$0	$0	$0	$0	$0	$0
$687,754.32	$652,123.39	$20,998.56	$293,494.59	$136,733.29	$454,294.39	$693,158.18	$983,922.05	$119,427.78	$705,890.56	$24,938.36	$117,790.99	$24,181.66	$10,478.72	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
-$341,728.39	-$324,024.25	-$10,433.67	-$145,830.32	-$67,939.45	-$225,727.83	-$344,413.44	-$488,886.94	-$59,340.76	-$350,739.85	-$12,391.27	-$58,527.48	-$12,015.28	-$5,206.62	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

$246.61	$324.63	$710.93	$66.82	$69.71	$245.98	$221.56	$237.34	$223.58	$352.23	$1,188.76	$115.16	-$3.50	-$17.35	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$317.23	$407.14	$789.47	$149.19	$158.86	$310.76	$297.47	$300.67	$316.68	$437.46	$1,282.30	$206.33	$39.92	$20.98	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$316.41	$406.09	$787.42	$148.80	$158.45	$309.96	$296.70	$299.90	$315.86	$436.33	$1,278.98	$205.80	$39.82	$20.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

16322PA0050031	16322PA0050033	16322PA0050035	16322PA0050100	16322PA0050101	16322PA0050102	16322PA0050103	16322PA0050104	16322PA0050105	16322PA0050106	16322PA0050107	16322PA0050108	16322PA0050111	16322PA0050112	16322PA0050113	16322PA0050114	16322PA0050115	16322PA0050116	16322PA0050117	16322PA0050118	16322PA0050119
$369.46	$477.73	$835.08	$328.00	$345.02	$358.96	$343.35	$351.20	$377.05	$454.15	$793.86	$396.63	$284.90	$299.69	$377.27	$377.27	$497.45	$472.89	$443.28	$573.20	$413.96
56,172	33,936	1,692	50,556	26,292	76,284	76,284	76,284	76,284	40,212	1,788	56,172	4,440	2,304	56,172	76,284	33,936	40,212	44,220	11,220	4,560
$20,753,149	$16,212,080	$1,412,959	$16,582,529	$9,071,397	$27,382,859	$26,192,442	$26,791,214	$28,762,610	$18,262,098	$1,419,416	$22,279,398	$1,264,935	$690,479	$21,192,091	$28,779,774	$16,881,510	$19,015,931	$19,601,911	$6,431,283	$1,887,669
99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
$24,401,041	$16,726,436	$1,310,362	$22,995,783	$12,579,738	$32,816,738	$32,334,225	$31,500,448	$33,790,173	$18,841,495	$1,316,350	$26,173,728	$1,740,726	$950,195	$24,965,743	$33,904,556	$17,708,831	$19,947,854	$23,047,444	$6,635,327	$2,617,720
99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
$6,653,716	$2,897,969	$109,664	$8,794,767	$4,816,008	$9,392,192	$9,916,177	$8,576,138	$9,199,048	$3,257,331	$109,850	$7,135,959	$655,373	$358,170	$6,847,293	$9,298,919	$3,314,360	$3,726,325	$6,316,159	$1,157,621	$1,005,417
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$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%	0.00%	0.00%	0.00%
$17,747,325	$13,828,467	$1,200,698	$14,201,016	$7,763,730	$23,424,546	$22,418,048	$22,924,310	$24,591,125	$15,584,164	$1,206,499	$19,037,769	$1,085,353	$592,025	$18,118,450	$24,605,637	$14,394,471	$16,221,529	$16,731,284	$5,477,706	$1,612,303
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
-$200,537	-$121,153	-$6,041	-$180,487	-$93,864	-$272,337	-$272,337	-$272,337	-$272,337	-$143,559	-$6,383	-$200,537	-$15,851	-$8,225	-$200,537	-$272,337	-$121,153	-$143,559	-$157,867	-$40,056	-$16,279

$315.95	$407.49	$709.63	$280.90	$295.29	$307.07	$293.88	$300.51	$322.36	$387.55	$674.78	$338.92	$244.45	$256.96	$322.55	$322.55	$424.17	$403.40	$378.36	$488.21	$353.58
$434.40	$492.88	$774.45	$454.86	$478.46	$430.19	$423.87	$412.94	$442.95	$468.55	$736.21	$465.96	$392.06	$412.41	$444.45	$444.45	$521.83	$496.07	$521.20	$591.38	$574.06
$433.28	$491.62	$772.46	$453.69	$477.23	$429.09	$422.78	$411.88	$441.81	$467.35	$734.32	$464.76	$391.05	$411.35	$443.31	$443.31	$520.49	$494.79	$519.86	$589.86	$572.59

RFJ Part II – Consumer Friendly Justification

Individual Exchange EPO/PPO Rate Filing

The rate increase for UPMC Health Options Individual plans is 7.99% for 2018.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 142,651. There will be no variation in the increase among affected members.

Financial Experience of the Product

Premiums	$	409,611,582
Claims	$	451,266,697
Administrative expenses	$	50,664,370
Taxes & fees	$	14,055,530
Company made (after taxes)	**$**	**(55,710,644)**

Changes in Medical Service Costs

Cost and utilization increases are expected to increase by approximately 7.01% 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 Options, Inc.
NAIC #: 15345
State: PA
HIOS Issuer ID: 16322
Market: Individual
Exchange: On and Off Exchange
Products: PPO, EPO
Effective Date: 1/1/2018

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

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131034732
Form Filing SERFF Tracking #: UPMC-131022983, UPMC-131022963, UPMC-131022974, UPMC-131023011, UPMC-131022900, UPMC-131022412, UPMC-131022308
Binder SERFF Tracking #: UPMC-PA18-125071602

Rate History:
Historical and proposed rate changes vary by plan based on differences in network-level adjustment factors and differences in pricing AV factors between plans. 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-129389350	2014	0.0%
UPMC-129640677	2015	0.0%
UPMC-130071357	2016	9.7%
UPMC-130536844	2017	26.5%

Proposed Rate Increase(s)

Reasons for Rate Increase(s):
The proposed rate increase for 2018 is 7.99%. 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 March 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.

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 March 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 block of ACA-related Individual business. Because three months run-out is available the impact of IBNR is minimal.

Month	Completion Factor
1/1/2016	0.9999
2/1/2016	0.9997
3/1/2016	0.9996
4/1/2016	0.9994
5/1/2016	0.9992
6/1/2016	0.9978
7/1/2016	0.9961
8/1/2016	0.9931
9/1/2016	0.9849
10/1/2016	0.9790
11/1/2016	0.9721
12/1/2016	0.9580

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:
No signficant changes in morbidity are expected for the insured population from the experience period to the projection period, so no adjustment has been applied.

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 49 with an average premium factor of 1.73. This is comparable to our 2017 experience so far with age 50 and premium factor 1.77. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:
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 provider networks included in this filing have undergone signficiant expansion since the experience period. UPMC's Premium Network provided coverage in rating areas 1, 2, 4, 5, and 6 during the experience period, but has since expanded to include rating area 7 as well as additional counties. The Partner Network originally offered coverage in rating areas 1, 4, and 5, but has also expanded to include some counties in rating area 3. Projected costs are expected to increase due to this expansion. A factor to account for this projected increase 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.

Trend Factors (cost/utilization):
The overall annual trend used in rate development is 7.01%. Historical allowed claims for our entire ACA-related Individual block of business were used to develop year over year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. The historical data suggests that costs will increase by 8.33%. While this block of business has credible membership for trend calculations, we have observed lower trends in other commerical lines of business, so we have decided to lower the value used in rate development to 7.01% so that rates are not over inflated by an extreme value of trend. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:
The manual rate was not used as the experience period provided 1,322,330 member months of data, which was deemed fully credible.

Adjustments Made to the Data:
No adjustments were necessary since the rate manual was not used for this filing.

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

Credibility of Experience

Based on the large member month count of the experience period data, we believe the experience period data to be credible enough to use 100%.

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 was estimated to be a payment of $5,211,297 per suggestion from the Pennsylvania Insurance Department, which translates to a PMPM of $3.94. 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. Experience period PMPM for the Transitional Reinsurance Program under PPACA was $10.52. This is based on what has been accrued with three months of run-out.

Projected Risk Adjustments PMPM:
Projection period risk adjustment PMPM has been estimated to be a payment of $3.43. Please see Exhibit 1 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 negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium:
The Transitional Reinsurance Program under PPACA expired at the end of 2016 so no projections were included for 2018.

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). The data for Individual Health Options in Part 1 of the SHCE is all ACA-related. Please see Exhibit 2 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 will remain at 0% for 2018.

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, they were included in the Taxes and Fees field in the URRT per federal instructions. The member-weighted average of 3.5% for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.2%. Please note that the URRT value will differ from the Taxes and Fees value listed in Table 6 of the PA Actuarial Memorandum Exhibits since Marketplace user fees are not included in the value listed in Table 6.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology, is 88.8%.

Application of Market Reform Rating Rules

Single Risk Pool

The single risk pool consists of members enrolled in ACA-compliant policies offered under the captioned market. Transitional policies are not currently offered in the Individual market under this company.

Index Rate

For this filing, the Index Rate of the Experience Period is calculated from the captioned company's fully-credible experience period EHB claims data for the single risk pool, which is demonstrated in Table 2 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 7.01% annual trend to the Index Rate of Experience Period. An adjustment to account for changes in network (discussed above in the "Other Adjustments" section) is then applied to get from the single risk pool experience period population with coverage in rating areas 1, 2, 4, 5, and 6 to the broader plan offerings of the projection period, where coverage in rating areas 3 and 7 has been introduced. 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.

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 and Marketplace Fees were 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.

<u>Plan Actuarial Value:</u>
The AV for each plan was determined using the final 2018 HHS AV Calculator.

<u>Benefit Richness (induced demand)</u>
Please see Exhibit 3 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 $1.27 PMPM.

Provider Network

Network factors for 2018 were calculated to maintain similar spreads as those implemented in the prior rate filing under the captioned company and market. They were also calculated to ensure normalization using projected membership, as demonstrated in Exhibit 4 of the Supporting Exhibits.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Tobacco Surcharge Adjustment

Please see the "Tobacco Use Rating Factor Calibration" section below for a discussion of the development of the tobacco surcharge adjustment.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected Individual market 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 1.77 and corresponding age band is 50. Please see Exhibit 4 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

We believe the differences in cost between network factors are the driving force behind current cost differentials at the plan level. Therefore, we decided to vary our network factors and keep all rating area factors for rating areas 1, 2, 4, 5, and 6 identical in 2017 and they will remain this way for 2018. To account for the expansion of coverage into rating areas 3 and 7, geographical factors were developed for these areas using provider fee schedules from each region. The calibration factor of 1.02 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool. This calculation is demonstrated in Exhibit 6 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

The average tobacco factor and tobacco surcharge adjustment were calculated using projected membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002, which is displayed in Table 7 of the PA Actuarial Memorandum Exhibits. The tobacco surcharge adjustment of 0.998 displayed in Table 10 is the reciprocal of the average tobacco factor.

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 7 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.

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 8 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. The portion of membership enrolled in cost-share reduction variants was assumed to remain the same for 2018. Please see Exhibit 9 of the Supporting Exhibits for various enrollment projections by plan.

Terminated Plans and Products

No plans were terminated for 2018.

Warning Alerts

Cell A57 on worksheet 2 of the URRT displays a warning alert. This alert arises from the fact the age distribution for 2016 turned out to be different than expected when age calibration was performed during 2016 ACA pricing. This leads to a disparity when using filed Plan Adjusted Index Rates to project 2016 premium against actual

experience for 2016.

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: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 2: Projected and Actual Administrative Expenses
- Exhibit 3a: Induced Utilization Derivation
- Exhibit 3b: Induced Utilization Normalization
- Exhibit 4: Development of Network Factors
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Derivation of Geographical Calibration Factor
- Exhibit 7: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 8: Proportion of Plan Adjusted Index Rates and AV Pricing Values
- Exhibit 9a: Development of Projected Enrollment by Network and Metal Level
- Exhibit 9b: Development of Projected Enrollment by Plan and Subsidy Level
- Exhibit 9c: Projected Enrollment by Rating Area

Actuarial Certification

I, [redacted]m 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
16322PA0050035	UPMC Health Options	IND	Platinum	No changes made
16322PA0050107	UPMC Health Options	IND	Platinum	No changes made
16322PA0040012	UPMC Health Options	IND	Platinum	No changes made
16322PA0050033	UPMC Health Options	IND	Gold	Increased deductible from $750 to $800; Increased MOOP from $3,500 to $5,000; Increased PCP copay from $10
16322PA0050106	UPMC Health Options	IND	Gold	Increased deductible from $750 to $800; Increased MOOP from $3,500 to $5,000; Increased PCP copay from $10
16322PA0040010	UPMC Health Options	IND	Gold	Increased deductible from $750 to $800; Increased MOOP from $3,500 to $5,000; Increased PCP copay from $10
16322PA0050031	UPMC Health Options	IND	Silver $3,500 CSR 94	Increased deductible from $100 to $150
16322PA0050031	UPMC Health Options	IND	Silver $3,500 CSR 87	Increased deductible from $1,000 to $1,250; Increased MOOP from $2,350 to $2,450
16322PA0050031	UPMC Health Options	IND	Silver $3,500 CSR 73	Decreased deductible from $3,250 to $2,650; Added Rx-subdeductible of $150; Increased MOOP from $4,800 to
16322PA0050031	UPMC Health Options	IND	Silver $3,500	Increased deductible from $3,250 to $3,500; Added Rx-subdeductible of $150; Increased MOOP from $7,150 to
16322PA0050104	UPMC Health Options	IND	Silver $3,500 94 CSR	Increased deductible from $100 to $150
16322PA0050104	UPMC Health Options	IND	Silver $3,500 CSR 87	Increased deductible from $1,000 to $1,250; Increased MOOP from $2,350 to $2,450
16322PA0050104	UPMC Health Options	IND	Silver $3,500 CSR 73	Decreased deductible from $3,250 to $2,650; Added Rx-subdeductible of $150; Increased MOOP from $4,800 to
16322PA0050104	UPMC Health Options	IND	Silver $3,500	Increased deductible from $3,250 to $3,500; Added Rx-sub deductible of $150; Increased MOOP from $7,150 to

16322PA0040008	UPMC Health Options	IND	Silver $3,500 94 CSR	Increased deductible from $100 to $150
16322PA0040008	UPMC Health Options	IND	Silver $3,500 CSR 87	Increased deductible from $1,000 to $1,250; Increased MOOP from $2,350 to $2,450
16322PA0040008	UPMC Health Options	IND	Silver $3,500 CSR 73	Decreased deductible from $3,250 to $2,650; Added Rx-sub deductible of $150; Increased MOOP from $4,800 to
16322PA0040008	UPMC Health Options	IND	Silver $3,500	Increased deductible from $3,250 to $3,500; Added Rx-subdeductible of $150; Increased MOOP from $7,150 to
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 94	No changes made
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 87	Increased deductible from $500 to $600; Increased MOOP from $2,350 to $2,450
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 73	Added RX-sub deductible of $200; Increased MOOP from $5,400 to $5,850; Increased PCP copay from $30
16322PA0050030	UPMC Health Options	IND	Silver $1,750	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 94	No changes made
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 87	Increased deductible from $500 to $600; Increased MOOP from $2,350 to $2,450
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 73	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0050030	UPMC Health Options	IND	Silver $1,750	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0040007	UPMC Health Options	IND	Silver $1,750 CSR 94	No changes made
16322PA0040007	UPMC Health Options	IND	Silver $1,750 CSR 87	Increased deductible from $500 to $600; Increased MOOP from $2,350 to $2,450
16322PA0040007	UPMC Health Options	IND	Silver $1,750 CSR 73	Added RX-sub deductible of $200; Decreased deductible from $1,750 to $1,425; Increased MOOP from $5,400

16322PA0040007	UPMC Health Options	IND	Silver $1,750	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0050105	UPMC Health Options	IND	Silver HSA CSR 94	No changes made
16322PA0050105	UPMC Health Options	IND	Silver HSA CSR 87	Increased MOOP from $2,350 to $2,450; Specialist Office Visit now applies to deductible; Mental
16322PA0050105	UPMC Health Options	IND	Silver HSA CSR 73	Decreased deductible from $2,600 to $2,460
16322PA0050105	UPMC Health Options	IND	Silver HSA	Increased MOOP from $4,100 to $4,150
16322PA0050108	UPMC Health Options	IND	Silver HSA CSR 94	No changes made
16322PA0050108	UPMC Health Options	IND	Silver HSA CSR 87	Increased MOOP from $2,350 to $2,450; Specialist Office Visit now applies to deductible; Mental
16322PA0050108	UPMC Health Options	IND	Silver HSA CSR 73	Decreased deductible from $2,600 to $2,460
16322PA0050108	UPMC Health Options	IND	Silver HSA	Increased MOOP from $4,100 to $4,150
16322PA0040025	UPMC Health Options	IND	Silver HSA CSR 94	No changes made
16322PA0040025	UPMC Health Options	IND	Silver HSA CSR 87	Increased MOOP from $2,350 to $2,450; Specialist Office Visit now applies to deductible; Mental
16322PA0040025	UPMC Health Options	IND	Silver HSA CSR 73	Decreased deductible from $2,600 to $2,460
16322PA0040025	UPMC Health Options	IND	Silver HSA	Increased MOOP from $4,100 to $4,150
16322PA0050029	UPMC Health Options	IND	Silver $0 CSR 94	No changes made
16322PA0050029	UPMC Health Options	IND	Silver $0 CSR 87	Increased MOOP from $2,350 to $2,450; Increased PCP copay from $25 to $30; Increased specialist copay from

16322PA0050029	UPMC Health Options	IND	Silver $0 CSR 73	Added Rx sub-deductible of $75; Increased MOOP from $5,650 to $5,850; Increased ER copay from $750
16322PA0050029	UPMC Health Options	IND	Silver $0	Added Rx sub-deductible of $75; Increased MOOP from $7,150 to $7,350; Increased ER copay from $750
16322PA0050102	UPMC Health Options	IND	Silver $0 CSR 94	No changes made
16322PA0050102	UPMC Health Options	IND	Silver $0 CSR 87	Increased MOOP from $2,350 to $2,450; Increased PCP copay from $25 to $30; Increased specialist copay from
16322PA0050102	UPMC Health Options	IND	Silver $0 CSR 73	Added Rx sub-deductible of $75; Increased MOOP from $5,650 to $5,850; Increased ER copay from $750
16322PA0050102	UPMC Health Options	IND	Silver $0	Added Rx sub-deductible of $75; Increased MOOP from $7,150 to $7,350; Increased ER copay from $750
16322PA0040006	UPMC Health Options	IND	Silver $0 CSR 94	No changes made
16322PA0040006	UPMC Health Options	IND	Silver $0 CSR 87	Increased MOOP from $2,350 to $2,450; Increased PCP copay from $25 to $30; Increased specialist copay from
16322PA0040006	UPMC Health Options	IND	Silver $0 CSR 73	Added Rx sub-deductible of $75; Increased MOOP from $5,650 to $5,850; Increased ER copay from $750
16322PA0040006	UPMC Health Options	IND	Silver $0	Added Rx sub-deductible of $75; Increased MOOP from $7,150 to $7,350; Increased ER copay from $750
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 94	Changed ER from $100 copay after deductible to 5% Coinsurance after deductible; Specialist visit copay
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 87	MOOP increased from $2,000 to $2,450; Changed ER from $150 copay after deductible to 20% coinsurance
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 73	Added Rx Sub deductible of $200; Increased MOOP from $5,700 to $5,850; Changed ER from $300 Copay
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500	Added Rx Sub deductible of $500; Increased MOOP from $7,150 to $7,350; Changed ER from $400 Copay
16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 94	Changed ER from $100 copay after deductible to 5% Coinsurance after deductible; Specialist visit copay

16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 87	MOOP increased from $2,000 to $2,450; Changed ER from $150 copay after deductible to 20% coinsurance
16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 73	Added Rx Sub deductible of $200; Increased MOOP from $5,700 to $5,850; Changed ER from $300 Copay
16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500	Added Rx Sub deductible of $500; Increased MOOP from $7,150 to $7,350; Changed ER from $400 Copay
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 94	Changed ER from $100 copay after deductible to 5% Coinsurance after deductible; Specialist visit copay
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 87	MOOP increased from $2,000 to $2,450; Changed ER from $150 copay after deductible to 20% coinsurance
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 73	Added Rx Sub deductible of $200; Increased MOOP from $5,700 to $5,850; Changed ER from $300 Copay
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500	Added Rx Sub deductible of $500; Increased MOOP from $7,150 to $7,350; Changed ER from $400 Copay
16322PA0050100	UPMC Health Options	IND	Bronze $6,950	Increased MOOP from $7,150 to $7,350
16322PA0050101	UPMC Health Options	IND	Bronze $6,950	Increased MOOP from $7,150 to $7,350
16322PA0040024	UPMC Health Options	IND	Bronze $6,950	Increased MOOP from $7,150 to $7,350
16322PA0050111	UPMC Health Options	IND	Catastrophic	Increased both deductible and MOOP from $7,150 to $7,350
16322PA0050112	UPMC Health Options	IND	Catastrophic	Increased both deductible and MOOP from $7,150 to $7,350
16322PA0040026	UPMC Health Options	IND	Catastrophic	Increased both deductible and MOOP from $7,150 to $7,350
16322PA0050115	UPMC Health Options	IND	Simple Choice Gold	New plan offering
16322PA0050116	UPMC Health Options	IND	Simple Choice Gold	New plan offering

16322PA0040028	UPMC Health Options	IND	Simple Choice Gold	New plan offering
16322PA0040034	UPMC Health Options	IND	Tier 2 Gold $800	New plan offering
16322PA0040029	UPMC Health Options	IND	Tier 2 Bronze $6,950	New plan offering
16322PA0040030	UPMC Health Options	IND	Tier 2 Silver HSA	New plan offering
16322PA0040031	UPMC Health Options	IND	Tier 2 Silver $1,750	New plan offering
16322PA0040032	UPMC Health Options	IND	Tier 2 Silver $3,500	New plan offering
16322PA0040033	UPMC Health Options	IND	Tier 2 Silver $0	New plan offering
16322PA0040035	UPMC Health Options	IND	Tier 2 Platinum $250	New plan offering
16322PA0050117	UPMC Health Options	IND	Berks Silver $3,500	New plan offering
16322PA0050118	UPMC Health Options	IND	Berks Gold $800	New plan offering
16322PA0050119	UPMC Health Options	IND	Berks Bronze $6,950	New plan offering
16322PA0040036	UPMC Health Options	IND	Catastrophic $7,350/$0	New SCID for Catastrophic plan in Crawford County only; no plan design change

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 Options, Inc.
NAIC #: 15345
HIOS Issuer ID: 16322
Market: Individual
Exchange: On and Off Exchange
Products: PPO, EPO
Effective Date: 1/1/2018

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

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131034732
Form Filing SERFF Tracking #: UPMC-131022983, UPMC-131022963, UPMC-131022974, UPMC-131023011, UPMC-131022900, UPMC-131022412, UPMC-131022308
Binder SERFF Tracking #: UPMC-PA18-125071602

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-129640677	2015	0.0%
UPMC-130071357	2016	9.7%
UPMC-130536844	2017	26.5%

Average Rate Change

The average rate change displayed in Table 10, column AC, of the PA Actuarial Memorandum Exhibits is 7.99%. The change in 21-year-old non-tobacco premium PMPM calculated in table 11, cell AN13, of the PA Actuarial Memorandum Exhibits is 7.9%. The percent increase over Experience Period calculated in cell V45 on worksheet 1 of the URRT is 36.52%. The annualized percent increase calculated in cell V46 on worksheet 1 of the URRT is 16.84%.

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 9 of the Supporting Exhibits for the calculation of the member months in the projection period shown in Table 1 as well as our projected enrollment by subsidy level for silver plans. Projected 2018 enrollment for each subsidy level for a given SCID is calculated by using the portions of current membership (as of February 2017) in each subsidy level multiplied by the total projected enrollment for the given SCID. For new plans, projected enrollment in each subsidy level was calculated using the portions of current enrollment for the entire metal level. Exhibit 9 also displays enrollment projections by rating area for each 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 three 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 note that no data for transitional policies is included in this table since transitional policies were not offered by the captioned company and market in 2016.

<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.

Ultimate Incurred Claims:
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 ACA-related Individual block of business. Because three 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 and HHS cost-sharing.

Month	Completion Factor
1/1/2016	0.9999
2/1/2016	0.9997
3/1/2016	0.9996
4/1/2016	0.9994
5/1/2016	0.9992
6/1/2016	0.9978
7/1/2016	0.9961
8/1/2016	0.9931
9/1/2016	0.9849
10/1/2016	0.9790
11/1/2016	0.9721
12/1/2016	0.9580

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 was estimated to be a payment of $5,211,297 per suggestion from the Pennsylvania Insurance Department, which translates to a PMPM of $3.94. 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:
Experience period recoveries for the Transitional Reinsurance Program under PPACA were $10.52 PMPM. This is based on what has been accrued with three months of run-out.

Credibility of Data

Based on a large member month count of 1,322,330 during the experience period, we believe this data is credible enough to use 100%. Because of this, the manual data displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits match the data displayed in tables 2, 3, and 4.

Trend Identification

The overall annual trend used in rate development is 7.01%. Historical allowed claims for our entire ACA-related Individual block of business were used to develop year over year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. The historical data suggests that costs will increase by 8.33%. While this block of business has credible membership for trend calculations, we have observed lower trends in other commerical lines of business, so we have decided to lower the value used in rate development to 7.01% so that rates are not over inflated by an extreme value of trend. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations.

Historical Experience

Historical data from the three most recent calendar years for the captioned company and market with three months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b belongs to our entire block of ACA-related Individual business and was used to develop trend as described above. Data for transitional policies was not included in Table 4.

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.

Index Rate:
For this filing, the Index Rate of the Experience Period is calculated from the captioned company's fully-credible experience period EHB claims data for the single risk pool in the state market, which is demonstrated in Table 2 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 7.01% annual trend to the Index Rate of Experience Period. An adjustment to account for change in network has also been applied as can be seen in Table 5. The provider networks included in this filing have undergone signficiant expansion since the experience period. UPMC's Premium Network provided coverage in rating areas 1, 2, 4, 5, and 6 during the experience period, but has since expanded to include rating area 7. The Partner Network originally offered coverage in rating areas 1, 4, and 5, but has also expanded to include some counties in rating area 3. Projected costs are expected to increase due to this expansion. A factor to account for this projected increase 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. No signficant changes in morbidity are expected for the insured population from the experience period to the projection period, so no adjustment for morbidity has been applied. No other adjustments have been applied to the index rate.

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 payment of $3.43. Please see Exhibit 1 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 member-weighted average of a 3.5% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.2%. This translates to a PMPM of $9.32, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for both adjustments is an increase in premium as additional revenue will be required to cover the anticipated payments.

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 projected allowed claims for these benefits is $1.27 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). The data for Individual Health Options in Part 1 of the SHCE is all ACA-related. Please see Exhibit 2 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. Commissions are not paid for Special Enrollment Periods. Broker agreements have been uploaded in the Supporting Documentation section in SERFF.

Monthly Payout for Market	Members	Average Commission
$762,634	50,818	$15.01

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. Because of this, the Taxes and Fees value listed in Table 6 will not match the corresponding field in the URRT since the federal instructions specify that Marketplace user fees should be included in this field in the URRT.

Profit/Contingency:
The projected profit margin for this company will remain at 0% for 2018.

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 Individual market 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 1.77 and corresponding age band is 50. Please see Exhibit 5 in

the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:
The calibration factor of 1.02 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 6 of the Supporting Exhibits. Please see the "Geographic Factors" section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:
The average tobacco factor was calculated using projected membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002.

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 3b 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:
Network factors were selected so that the average value is 1.0 when weighted with projected membership. This normalization is demonstrated in Exhibit 4 of the Supporting Exhibits.

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.

Benefit Richness (induced demand)
Please see Exhibit 3a 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 $1.27 PMPM.

Provider Network

Please see the Network Factors section below for a discussion on the development of the provider network factor applied in Table 10.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Tobacco Surcharge Adjustment

The tobacco surcharge adjustment of 0.998 is the reciprocal of the average tobacco factor discussed in the "Average Tobacco Factor" section above.

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 7 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. A tobacco load of 2.5% will be used for the Individual market in 2018.

Geographic Factors

We believe the differences in cost between network factors are the driving force behind current cost differentials at the plan level. Therefore, we decided to vary our network factors and keep all rating area factors for rating areas 1, 2, 4, 5, and 6 identical in 2017 and they will remain this way for 2018. To account for the expansion of coverage into rating areas 3 and 7, geographical factors were developed for these areas using provider fee schedules from each region.

Network Factors

Network factors for 2018 were calculated to maintain similar spreads as those implemented in the prior rate filing under the captioned company and market. They were also calculated to ensure normalization using projected membership, as demonstrated in Exhibit 4 of the Supporting Exhibits.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2018. Due to this company's recent expansion in this market, coverage will be offered in rating areas 3 and 7 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: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 2: Projected and Actual Administrative Expenses
- Exhibit 3a: Induced Utilization Derivation
- Exhibit 3b: Induced Utilization Normalization
- Exhibit 4: Development of Network Factors
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Derivation of Geographical Calibration Factor
- Exhibit 7: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 8: Proportion of Plan Adjusted Index Rates and AV Pricing Values
- Exhibit 9a: Development of Projected Enrollment by Network and Metal Level
- Exhibit 9b: Development of Projected Enrollment by Plan and Subsidy Level
- Exhibit 9c: 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
16322PA0050035	UPMC Health Options	IND	Platinum	No changes made
16322PA0050107	UPMC Health Options	IND	Platinum	No changes made
16322PA0040012	UPMC Health Options	IND	Platinum	No changes made
16322PA0050033	UPMC Health Options	IND	Gold	Increased deductible from $750 to $800; Increased MOOP from $3,500 to $5,000; Increased PCP copay from $10
16322PA0050106	UPMC Health Options	IND	Gold	Increased deductible from $750 to $800; Increased MOOP from $3,500 to $5,000; Increased PCP copay from $10
16322PA0040010	UPMC Health Options	IND	Gold	Increased deductible from $750 to $800; Increased MOOP from $3,500 to $5,000; Increased PCP copay from $10
16322PA0050031	UPMC Health Options	IND	Silver $3,500 CSR 94	Increased deductible from $100 to $150
16322PA0050031	UPMC Health Options	IND	Silver $3,500 CSR 87	Increased deductible from $1,000 to $1,250; Increased MOOP from $2,350 to $2,450
16322PA0050031	UPMC Health Options	IND	Silver $3,500 CSR 73	Decreased deductible from $3,250 to $2,650; Added Rx-subdeductible of $150; Increased MOOP from $4,800 to
16322PA0050031	UPMC Health Options	IND	Silver $3,500	Increased deductible from $3,250 to $3,500; Added Rx-subdeductible of $150; Increased MOOP from $7,150 to
16322PA0050104	UPMC Health Options	IND	Silver $3,500 94 CSR	Increased deductible from $100 to $150
16322PA0050104	UPMC Health Options	IND	Silver $3,500 CSR 87	Increased deductible from $1,000 to $1,250; Increased MOOP from $2,350 to $2,450
16322PA0050104	UPMC Health Options	IND	Silver $3,500 CSR 73	Decreased deductible from $3,250 to $2,650; Added Rx-subdeductible of $150; Increased MOOP from $4,800 to
16322PA0050104	UPMC Health Options	IND	Silver $3,500	Increased deductible from $3,250 to $3,500; Added Rx-sub deductible of $150; Increased MOOP from $7,150 to

16322PA0040008	UPMC Health Options	IND	Silver $3,500 94 CSR	Increased deductible from $100 to $150
16322PA0040008	UPMC Health Options	IND	Silver $3,500 CSR 87	Increased deductible from $1,000 to $1,250; Increased MOOP from $2,350 to $2,450
16322PA0040008	UPMC Health Options	IND	Silver $3,500 CSR 73	Decreased deductible from $3,250 to $2,650; Added Rx-sub deductible of $150; Increased MOOP from $4,800 to
16322PA0040008	UPMC Health Options	IND	Silver $3,500	Increased deductible from $3,250 to $3,500; Added Rx-subdeductible of $150; Increased MOOP from $7,150 to
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 94	No changes made
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 87	Increased deductible from $500 to $600; Increased MOOP from $2,350 to $2,450
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 73	Added RX-sub deductible of $200; Increased MOOP from $5,400 to $5,850; Increased PCP copay from $30
16322PA0050030	UPMC Health Options	IND	Silver $1,750	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 94	No changes made
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 87	Increased deductible from $500 to $600; Increased MOOP from $2,350 to $2,450
16322PA0050030	UPMC Health Options	IND	Silver $1,750 CSR 73	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0050030	UPMC Health Options	IND	Silver $1,750	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0040007	UPMC Health Options	IND	Silver $1,750 CSR 94	No changes made
16322PA0040007	UPMC Health Options	IND	Silver $1,750 CSR 87	Increased deductible from $500 to $600; Increased MOOP from $2,350 to $2,450
16322PA0040007	UPMC Health Options	IND	Silver $1,750 CSR 73	Added RX-sub deductible of $200; Decreased deductible from $1,750 to $1,425; Increased MOOP from $5,400

16322PA0040007	UPMC Health Options	IND	Silver $1,750	Added RX-sub deductible of $200; Increased MOOP from $7,150 to $7,350; Increased PCP copay from $30
16322PA0050105	UPMC Health Options	IND	Silver HSA CSR 94	No changes made
16322PA0050105	UPMC Health Options	IND	Silver HSA CSR 87	Increased MOOP from $2,350 to $2,450; Specialist Office Visit now applies to deductible; Mental
16322PA0050105	UPMC Health Options	IND	Silver HSA CSR 73	Decreased deductible from $2,600 to $2,460
16322PA0050105	UPMC Health Options	IND	Silver HSA	Increased MOOP from $4,100 to $4,150
16322PA0050108	UPMC Health Options	IND	Silver HSA CSR 94	No changes made
16322PA0050108	UPMC Health Options	IND	Silver HSA CSR 87	Increased MOOP from $2,350 to $2,450; Specialist Office Visit now applies to deductible; Mental
16322PA0050108	UPMC Health Options	IND	Silver HSA CSR 73	Decreased deductible from $2,600 to $2,460
16322PA0050108	UPMC Health Options	IND	Silver HSA	Increased MOOP from $4,100 to $4,150
16322PA0040025	UPMC Health Options	IND	Silver HSA CSR 94	No changes made
16322PA0040025	UPMC Health Options	IND	Silver HSA CSR 87	Increased MOOP from $2,350 to $2,450; Specialist Office Visit now applies to deductible; Mental
16322PA0040025	UPMC Health Options	IND	Silver HSA CSR 73	Decreased deductible from $2,600 to $2,460
16322PA0040025	UPMC Health Options	IND	Silver HSA	Increased MOOP from $4,100 to $4,150
16322PA0050029	UPMC Health Options	IND	Silver $0 CSR 94	No changes made
16322PA0050029	UPMC Health Options	IND	Silver $0 CSR 87	Increased MOOP from $2,350 to $2,450; Increased PCP copay from $25 to $30; Increased specialist copay from

16322PA0050029	UPMC Health Options	IND	Silver $0 CSR 73	Added Rx sub-deductible of $75; Increased MOOP from $5,650 to $5,850; Increased ER copay from $750
16322PA0050029	UPMC Health Options	IND	Silver $0	Added Rx sub-deductible of $75; Increased MOOP from $7,150 to $7,350; Increased ER copay from $750
16322PA0050102	UPMC Health Options	IND	Silver $0 CSR 94	No changes made
16322PA0050102	UPMC Health Options	IND	Silver $0 CSR 87	Increased MOOP from $2,350 to $2,450; Increased PCP copay from $25 to $30; Increased specialist copay from
16322PA0050102	UPMC Health Options	IND	Silver $0 CSR 73	Added Rx sub-deductible of $75; Increased MOOP from $5,650 to $5,850; Increased ER copay from $750
16322PA0050102	UPMC Health Options	IND	Silver $0	Added Rx sub-deductible of $75; Increased MOOP from $7,150 to $7,350; Increased ER copay from $750
16322PA0040006	UPMC Health Options	IND	Silver $0 CSR 94	No changes made
16322PA0040006	UPMC Health Options	IND	Silver $0 CSR 87	Increased MOOP from $2,350 to $2,450; Increased PCP copay from $25 to $30; Increased specialist copay from
16322PA0040006	UPMC Health Options	IND	Silver $0 CSR 73	Added Rx sub-deductible of $75; Increased MOOP from $5,650 to $5,850; Increased ER copay from $750
16322PA0040006	UPMC Health Options	IND	Silver $0	Added Rx sub-deductible of $75; Increased MOOP from $7,150 to $7,350; Increased ER copay from $750
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 94	Changed ER from $100 copay after deductible to 5% Coinsurance after deductible; Specialist visit copay
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 87	MOOP increased from $2,000 to $2,450; Changed ER from $150 copay after deductible to 20% coinsurance
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 73	Added Rx Sub deductible of $200; Increased MOOP from $5,700 to $5,850; Changed ER from $300 Copay
16322PA0050113	UPMC Health Options	IND	Simple Choice Silver $3,500	Added Rx Sub deductible of $500; Increased MOOP from $7,150 to $7,350; Changed ER from $400 Copay
16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 94	Changed ER from $100 copay after deductible to 5% Coinsurance after deductible; Specialist visit copay

16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 87	MOOP increased from $2,000 to $2,450; Changed ER from $150 copay after deductible to 20% coinsurance
16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 73	Added Rx Sub deductible of $200; Increased MOOP from $5,700 to $5,850; Changed ER from $300 Copay
16322PA0050114	UPMC Health Options	IND	Simple Choice Silver $3,500	Added Rx Sub deductible of $500; Increased MOOP from $7,150 to $7,350; Changed ER from $400 Copay
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 94	Changed ER from $100 copay after deductible to 5% Coinsurance after deductible; Specialist visit copay
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 87	MOOP increased from $2,000 to $2,450; Changed ER from $150 copay after deductible to 20% coinsurance
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500 CSR 73	Added Rx Sub deductible of $200; Increased MOOP from $5,700 to $5,850; Changed ER from $300 Copay
16322PA0040027	UPMC Health Options	IND	Simple Choice Silver $3,500	Added Rx Sub deductible of $500; Increased MOOP from $7,150 to $7,350; Changed ER from $400 Copay
16322PA0050100	UPMC Health Options	IND	Bronze $6,950	Increased MOOP from $7,150 to $7,350
16322PA0050101	UPMC Health Options	IND	Bronze $6,950	Increased MOOP from $7,150 to $7,350
16322PA0040024	UPMC Health Options	IND	Bronze $6,950	Increased MOOP from $7,150 to $7,350
16322PA0050111	UPMC Health Options	IND	Catastrophic	Increased both deductible and MOOP from $7,150 to $7,350
16322PA0050112	UPMC Health Options	IND	Catastrophic	Increased both deductible and MOOP from $7,150 to $7,350
16322PA0040026	UPMC Health Options	IND	Catastrophic	Increased both deductible and MOOP from $7,150 to $7,350
16322PA0050115	UPMC Health Options	IND	Simple Choice Gold	New plan offering
16322PA0050116	UPMC Health Options	IND	Simple Choice Gold	New plan offering

16322PA0040028	UPMC Health Options	IND	Simple Choice Gold	New plan offering
16322PA0040034	UPMC Health Options	IND	Tier 2 Gold $800	New plan offering
16322PA0040029	UPMC Health Options	IND	Tier 2 Bronze $6,950	New plan offering
16322PA0040030	UPMC Health Options	IND	Tier 2 Silver HSA	New plan offering
16322PA0040031	UPMC Health Options	IND	Tier 2 Silver $1,750	New plan offering
16322PA0040032	UPMC Health Options	IND	Tier 2 Silver $3,500	New plan offering
16322PA0040033	UPMC Health Options	IND	Tier 2 Silver $0	New plan offering
16322PA0040035	UPMC Health Options	IND	Tier 2 Platinum $250	New plan offering
16322PA0050117	UPMC Health Options	IND	Berks Silver $3,500	New plan offering
16322PA0050118	UPMC Health Options	IND	Berks Gold $800	New plan offering
16322PA0050119	UPMC Health Options	IND	Berks Bronze $6,950	New plan offering
16322PA0040036	UPMC Health Options	IND	Catastrophic $7,350/$0	New SCID for Catastrophic plan in Crawford County only; no plan design change

Exhibit 1: 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
$ (5,211,297.00)	1,322,330	1,519,308	$ (3.94)	$ (3.43)	$ 0.14	**$ (3.57)**

Exhibit 2: 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	6.9%	2.1%	0.0%	3.9%	1.2%	0.0%
2015	6.6%	1.9%	0.5%	9.3%	2.6%	0.7%
2016	6.4%	2.4%	0.2%	10.7%	1.2%	0.5%
2017	7.1%	2.0%	0.5%			

Exhibit 3a: 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)
16322PA0040006	Silver	76,548	$ 41,563,668	$ 29,323,168	0.706	0.998	0.775	**1.101**
16322PA0040007	Silver	76,548	$ 40,952,753	$ 28,048,541	0.685	0.998	0.742	**1.085**
16322PA0040008	Silver	76,548	$ 39,896,782	$ 28,689,776	0.719	0.998	0.759	**1.057**
16322PA0040010	Gold	56,880	$ 33,637,913	$ 27,566,270	0.820	0.998	0.981	**1.200**
16322PA0040012	Platinum	4,416	$ 4,103,391	$ 3,741,061	0.912	0.998	1.715	**1.885**
16322PA0040024	Bronze	32,268	$ 18,523,814	$ 11,293,969	0.610	0.998	0.708	**1.164**
16322PA0040025	Silver	76,548	$ 42,796,764	$ 30,800,831	0.720	0.998	0.814	**1.134**
16322PA0040026	Catastrophic	1,860	$ 920,369	$ 565,475	0.614	0.998	0.615	**1.004**
16322PA0040027	Silver	76,548	$ 40,820,503	$ 29,296,875	0.718	0.998	0.775	**1.082**
16322PA0040028	Gold	56,880	$ 35,613,955	$ 28,704,848	0.806	0.998	1.021	**1.270**
16322PA0040029	Bronze	2,004	$ 1,149,098	$ 699,801	0.609	0.998	0.707	**1.163**
16322PA0040030	Silver	4,848	$ 2,524,667	$ 1,813,973	0.719	0.998	0.757	**1.056**
16322PA0040031	Silver	4,848	$ 2,573,390	$ 1,838,430	0.714	0.998	0.768	**1.077**
16322PA0040032	Silver	4,848	$ 2,570,869	$ 1,834,829	0.714	0.998	0.766	**1.076**
16322PA0040033	Silver	4,848	$ 2,620,777	$ 1,840,834	0.702	0.998	0.769	**1.097**
16322PA0040034	Gold	4,908	$ 2,870,990	$ 2,327,224	0.811	0.998	0.960	**1.187**
16322PA0040035	Platinum	156	$ 144,527	$ 131,375	0.909	0.998	1.705	**1.879**
16322PA0040036	Catastrophic	156	$ 77,192	$ 47,427	0.614	0.998	0.615	**1.004**
16322PA0050029	Silver	56,172	$ 25,421,076	$ 17,934,569	0.706	0.998	0.646	**0.918**
16322PA0050030	Silver	56,172	$ 25,046,243	$ 17,154,172	0.685	0.998	0.618	**0.904**
16322PA0050031	Silver	56,172	$ 24,401,041	$ 17,546,788	0.719	0.998	0.632	**0.881**
16322PA0050033	Gold	33,936	$ 16,726,436	$ 13,707,314	0.820	0.998	0.818	**1.000**
16322PA0050035	Platinum	1,692	$ 1,310,362	$ 1,194,657	0.912	0.998	1.429	**1.571**
16322PA0050100	Bronze	50,556	$ 22,995,783	$ 14,020,529	0.610	0.998	0.561	**0.923**
16322PA0050101	Bronze	26,292	$ 12,579,738	$ 7,669,866	0.610	0.998	0.590	**0.971**
16322PA0050102	Silver	76,284	$ 32,816,738	$ 23,152,208	0.706	0.998	0.614	**0.873**
16322PA0050103	Silver	76,284	$ 32,334,225	$ 22,145,710	0.685	0.998	0.588	**0.860**
16322PA0050104	Silver	76,284	$ 31,500,448	$ 22,651,972	0.719	0.998	0.601	**0.838**
16322PA0050105	Silver	76,284	$ 33,790,173	$ 24,318,788	0.720	0.998	0.645	**0.899**
16322PA0050106	Gold	40,212	$ 18,841,495	$ 15,440,605	0.820	0.998	0.777	**0.950**
16322PA0050107	Platinum	1,788	$ 1,316,350	$ 1,200,116	0.912	0.998	1.359	**1.493**
16322PA0050108	Silver	56,172	$ 26,173,728	$ 18,837,232	0.720	0.998	0.679	**0.945**
16322PA0050111	Catastrophic	4,440	$ 1,740,726	$ 1,069,502	0.614	0.998	0.488	**0.795**
16322PA0050112	Catastrophic	2,304	$ 950,195	$ 583,800	0.614	0.998	0.513	**0.837**
16322PA0050113	Silver	56,172	$ 24,965,743	$ 17,917,914	0.718	0.998	0.646	**0.902**
16322PA0050114	Silver	76,284	$ 33,904,556	$ 24,333,300	0.718	0.998	0.646	**0.902**
16322PA0050115	Gold	33,936	$ 17,708,831	$ 14,273,318	0.806	0.998	0.851	**1.059**
16322PA0050116	Gold	40,212	$ 19,947,854	$ 16,077,970	0.806	0.998	0.809	**1.006**
16322PA0050117	Silver	44,220	$ 23,047,444	$ 16,573,417	0.719	0.998	0.759	**1.057**
16322PA0050118	Gold	11,220	$ 6,635,327	$ 5,437,650	0.820	0.998	0.981	**1.200**
16322PA0050119	Bronze	4,560	$ 2,617,720	$ 1,596,024	0.610	0.998	0.708	**1.164**

Exhibit 3b: Induced Utilization Normalization

Plan ID	Metal Level	Projected Membership	Induced Utilization from Table 10	Proof of Normalization using Projected Membership
16322PA0040006	Silver	76,548	0.967	**1.00**
16322PA0040007	Silver	76,548	0.953	
16322PA0040008	Silver	76,548	0.928	
16322PA0040010	Gold	56,880	1.053	
16322PA0040012	Platinum	4,416	1.655	
16322PA0040024	Bronze	32,268	1.022	
16322PA0040025	Silver	76,548	0.995	
16322PA0040026	Catastrophic	1,860	0.881	
16322PA0040027	Silver	76,548	0.950	
16322PA0040028	Gold	56,880	1.115	
16322PA0040029	Bronze	2,004	1.021	
16322PA0040030	Silver	4,848	0.927	
16322PA0040031	Silver	4,848	0.945	
16322PA0040032	Silver	4,848	0.944	
16322PA0040033	Silver	4,848	0.963	
16322PA0040034	Gold	4,908	1.042	
16322PA0040035	Platinum	156	1.650	
16322PA0040036	Catastrophic	156	0.881	
16322PA0050029	Silver	56,172	0.977	
16322PA0050030	Silver	56,172	0.963	
16322PA0050031	Silver	56,172	0.938	
16322PA0050033	Gold	33,936	1.064	
16322PA0050035	Platinum	1,692	1.672	
16322PA0050100	Bronze	50,556	1.043	
16322PA0050101	Bronze	26,292	1.033	
16322PA0050102	Silver	76,284	0.986	
16322PA0050103	Silver	76,284	0.972	
16322PA0050104	Silver	76,284	0.947	
16322PA0050105	Silver	76,284	1.016	
16322PA0050106	Gold	40,212	1.074	
16322PA0050107	Platinum	1,788	1.688	
16322PA0050108	Silver	56,172	1.006	
16322PA0050111	Catastrophic	4,440	0.899	
16322PA0050112	Catastrophic	2,304	0.890	
16322PA0050113	Silver	56,172	0.959	
16322PA0050114	Silver	76,284	1.019	
16322PA0050115	Gold	33,936	1.127	
16322PA0050116	Gold	40,212	1.137	
16322PA0050117	Silver	44,220	0.928	
16322PA0050118	Gold	11,220	1.053	
16322PA0050119	Bronze	4,560	1.022	

Exhibit 4: Development of Network Factors

Weighted average: **1.00**

2018 Individual Health Options SCID	Network	2018 Projected Member Months	Provider Network Factor
16322PA0040006	Premium	76,548	**1.136**
16322PA0040007	Premium	76,548	**1.136**
16322PA0040008	Premium	76,548	**1.136**
16322PA0040010	Premium	56,880	**1.136**
16322PA0040012	Premium	4,416	**1.136**
16322PA0040024	Premium	32,268	**1.136**
16322PA0040025	Premium	76,548	**1.136**
16322PA0040026	Premium	1,860	**1.136**
16322PA0040027	Premium	76,548	**1.136**
16322PA0040028	Premium	56,880	**1.136**
16322PA0040029	Crawford-only	2,004	**1.136**
16322PA0040030	Crawford-only	4,848	**1.136**
16322PA0040031	Crawford-only	4,848	**1.136**
16322PA0040032	Crawford-only	4,848	**1.136**
16322PA0040033	Crawford-only	4,848	**1.136**
16322PA0040034	Crawford-only	4,908	**1.136**
16322PA0040035	Crawford-only	156	**1.136**
16322PA0040036	Crawford-only	156	**1.136**
16322PA0050029	Select	56,172	**0.937**
16322PA0050030	Select	56,172	**0.937**
16322PA0050031	Select	56,172	**0.937**
16322PA0050033	Select	33,936	**0.937**
16322PA0050035	Select	1,692	**0.937**
16322PA0050100	Partner	50,556	**0.883**
16322PA0050101	Select	26,292	**0.937**
16322PA0050102	Partner	76,284	**0.883**
16322PA0050103	Partner	76,284	**0.883**
16322PA0050104	Partner	76,284	**0.883**
16322PA0050105	Partner	76,284	**0.883**
16322PA0050106	Partner	40,212	**0.883**
16322PA0050107	Partner	1,788	**0.883**
16322PA0050108	Select	56,172	**0.937**
16322PA0050111	Partner	4,440	**0.883**
16322PA0050112	Select	2,304	**0.937**
16322PA0050113	Select	56,172	**0.937**
16322PA0050114	Partner	76,284	**0.883**
16322PA0050115	Select	33,936	**0.937**
16322PA0050116	Partner	40,212	**0.883**
16322PA0050117	Reading Health	44,220	**1.136**
16322PA0050118	Reading Health	11,220	**1.136**
16322PA0050119	Reading Health	4,560	**1.136**

Exhibit 5: Derivation of Age Calibration Factor

*Claims Data Range 01/01/2016 - 12/31/2016, Paid Through 03/31/2017

Age Band	Age Factor	Member Months
0-14	0.765	75,882
15	0.833	6,329
16	0.859	6,656
17	0.885	6,821
18	0.913	8,070
19	0.941	9,941
20	0.970	10,539
21	1.000	9,312
22	1.000	8,903
23	1.000	7,842
24	1.000	7,671
25	1.004	11,075
26	1.024	18,260
27	1.048	14,920
28	1.087	14,176
29	1.119	13,128
30	1.135	13,042
31	1.159	13,092
32	1.183	12,291
33	1.198	12,888
34	1.214	12,188
35	1.222	12,172
36	1.23	12,546
37	1.238	12,178
38	1.246	11,648
39	1.262	11,267
40	1.278	12,199
41	1.302	12,073
42	1.325	12,704
43	1.357	14,331
44	1.397	13,657
45	1.444	15,817
46	1.5	15,743
47	1.563	16,828
48	1.635	17,131
49	1.706	18,446
50	1.786	19,587
51	1.865	21,876
52	1.952	22,404
53	2.04	22,909
54	2.135	25,440
55	2.23	27,560
56	2.333	28,181
57	2.437	29,568
58	2.548	31,010
59	2.603	33,333
60	2.714	36,436
61	2.81	41,509
62	2.873	47,574
63	2.952	45,605
64+	3	2,885

Final Age Factor used: **1.771**

Exhibit 6: Derivation of Geographical Calibration Factor

Rating Areas	Projected Enrollment	Proposed Factor
1, 2, 4, 5, 6	119,105	1.000
3	2,500	1.263
7	5,000	1.366

Calibration Factor
1.020

Exhibit 7: 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
16322PA0040006	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ 163.67	N/A	$ 181.02	10.6%	$ 233.68	29.1%	$ 250.96	7.4%
16322PA0040007	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ 161.39	N/A	$ 180.36	11.8%	$ 232.84	29.1%	$ 240.05	3.1%
16322PA0040008	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ 163.44	N/A	$ 177.44	8.6%	$ 229.07	29.1%	$ 245.54	7.2%
16322PA0040010	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ 207.42	N/A	$ 223.92	8.0%	$ 289.06	29.1%	$ 317.50	9.8%
16322PA0040012	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ 345.15	N/A	$ 380.01	10.1%	$ 490.56	29.1%	$ 554.99	13.1%
16322PA0040024	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ 158.03	N/A	$ 204.01	29.1%	$ 229.30	12.4%
16322PA0040025	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ 180.69	N/A	$ 233.26	29.1%	$ 263.60	13.0%
16322PA0040026	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ 137.48	N/A	$ 177.48	29.1%	$ 199.17	12.2%
16322PA0040027	Silver	Individual PPO	UPMC Advantage Silver $3,500/$30 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ 226.19	N/A	$ 250.73	10.8%
16322PA0040028	Gold	Individual PPO	UPMC Advantage Gold $1,400/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 330.61	N/A
16322PA0040029	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 228.77	N/A
16322PA0040030	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.13	N/A
16322PA0040031	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.43	N/A
16322PA0040032	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.94	N/A
16322PA0040033	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.76	N/A
16322PA0040034	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 310.64	N/A
16322PA0040035	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 551.71	N/A
16322PA0040036	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 199.17	N/A
16322PA0050029	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.17	N/A
16322PA0050030	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 200.07	N/A
16322PA0050031	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.64	N/A
16322PA0050033	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 264.61	N/A
16322PA0050035	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 462.56	N/A
16322PA0050100	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Partner Network	Y	$ -	$ -	N/A	$ 130.55	N/A	$ 161.64	23.8%	$ 181.68	12.4%
16322PA0050101	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 191.11	N/A
16322PA0050102	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Partner Network	Y	$ -	$ -	N/A	$ 149.53	N/A	$ 185.14	23.8%	$ 198.83	7.4%
16322PA0050103	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Partner Network	Y	$ -	$ -	N/A	$ 148.99	N/A	$ 184.48	23.8%	$ 190.19	3.1%
16322PA0050104	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Partner Network	Y	$ -	$ -	N/A	$ 146.58	N/A	$ 181.49	23.8%	$ 194.53	7.2%
16322PA0050105	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Partner Network	Y	$ -	$ -	N/A	$ 149.26	N/A	$ 184.81	23.8%	$ 208.85	13.0%
16322PA0050106	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Partner Network	Y	$ -	$ -	N/A	$ 184.97	N/A	$ 229.02	23.8%	$ 251.55	9.8%
16322PA0050107	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Partner Network	Y	$ -	$ -	N/A	$ 313.92	N/A	$ 388.67	23.8%	$ 439.72	13.1%
16322PA0050108	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 219.69	N/A
16322PA0050111	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	Y	$ -	$ -	N/A	$ 113.57	N/A	$ 140.62	23.8%	$ 157.80	12.2%
16322PA0050112	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 – Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 166.00	N/A
16322PA0050113	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.97	N/A
16322PA0050114	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ 188.52	N/A	$ 208.97	10.8%
16322PA0050115	Gold	Individual EPO	UPMC Advantage Gold $1,400/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 275.54	N/A
16322PA0050116	Gold	Individual EPO	UPMC Advantage Gold $1,400$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 261.94	N/A
16322PA0050117	Silver	Individual EPO	Reading UPMC Silver $3,500/$25 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.54	N/A
16322PA0050118	Gold	Individual EPO	Reading UPMC Gold $800/$20 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 317.50	N/A
16322PA0050119	Bronze	Individual EPO	Reading UPMC Bronze $6,950/$35 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 229.30	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
16322PA0040006	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ 181.22	N/A	$ 199.66	10.2%	$ 233.68	17.0%	$ 250.96	7.4%
16322PA0040007	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ 178.70	N/A	$ 198.94	11.3%	$ 232.84	17.0%	$ 240.05	3.1%
16322PA0040008	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ 180.96	N/A	$ 195.72	8.2%	$ 229.07	17.0%	$ 245.54	7.2%
16322PA0040010	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ 217.16	N/A	$ 233.71	7.6%	$ 289.06	23.7%	$ 317.50	9.8%
16322PA0040012	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ 345.15	N/A	$ 380.01	10.1%	$ 490.56	29.1%	$ 554.99	13.1%
16322PA0040024	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ 175.89	N/A	$ 204.01	16.0%	$ 229.30	12.4%
16322PA0040025	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ 199.30	N/A	$ 233.26	17.0%	$ 263.60	13.0%
16322PA0040026	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ 153.03	N/A	$ 177.48	16.0%	$ 199.17	12.2%
16322PA0040027	Silver	Individual PPO	UPMC Advantage Silver $3,500/$30 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ 226.19	N/A	$ 250.73	10.8%
16322PA0040028	Gold	Individual PPO	UPMC Advantage Gold $1,400/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 330.61	N/A
16322PA0040029	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 228.77	N/A
16322PA0040030	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.13	N/A
16322PA0040031	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.43	N/A
16322PA0040032	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.94	N/A
16322PA0040033	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.76	N/A
16322PA0040034	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 310.64	N/A
16322PA0040035	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 551.71	N/A
16322PA0040036	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 199.17	N/A
16322PA0050029	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.17	N/A
16322PA0050030	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 200.07	N/A
16322PA0050031	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.64	N/A
16322PA0050033	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 264.61	N/A
16322PA0050035	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 462.56	N/A
16322PA0050100	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 181.68	N/A
16322PA0050101	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 191.11	N/A
16322PA0050102	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 198.83	N/A
16322PA0050103	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 190.19	N/A
16322PA0050104	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 194.53	N/A
16322PA0050105	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.85	N/A
16322PA0050106	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 251.55	N/A
16322PA0050107	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 439.72	N/A
16322PA0050108	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 219.69	N/A
16322PA0050111	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 157.80	N/A
16322PA0050112	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 – Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 166.00	N/A
16322PA0050113	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.97	N/A
16322PA0050114	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.97	N/A
16322PA0050115	Gold	Individual EPO	UPMC Advantage Gold $1,400/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 275.54	N/A
16322PA0050116	Gold	Individual EPO	UPMC Advantage Gold $1,400$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 261.94	N/A
16322PA0050117	Silver	Individual EPO	Reading UPMC Silver $3,500/$25 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.54	N/A
16322PA0050118	Gold	Individual EPO	Reading UPMC Gold $800/$20 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 317.50	N/A
16322PA0050119	Bronze	Individual EPO	Reading UPMC Bronze $6,950/$35 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 229.30	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
16322PA0040006	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ 163.67	N/A	$ 181.02	10.6%	$ 233.68	29.1%	$ 250.96	7.4%
16322PA0040007	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ 161.39	N/A	$ 180.36	11.8%	$ 232.84	29.1%	$ 240.05	3.1%
16322PA0040008	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ 163.44	N/A	$ 177.44	8.6%	$ 229.07	29.1%	$ 245.54	7.2%
16322PA0040010	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ 207.42	N/A	$ 223.92	8.0%	$ 289.06	29.1%	$ 317.50	9.8%
16322PA0040012	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ 345.15	N/A	$ 380.01	10.1%	$ 490.56	29.1%	$ 554.99	13.1%
16322PA0040024	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ 158.03	N/A	$ 204.01	29.1%	$ 229.30	12.4%
16322PA0040025	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ 180.69	N/A	$ 233.26	29.1%	$ 263.60	13.0%
16322PA0040026	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ 137.48	N/A	$ 177.48	29.1%	$ 199.17	12.2%
16322PA0040027	Silver	Individual PPO	UPMC Advantage Silver $3,500/$30 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ 226.19	N/A	$ 250.73	10.8%
16322PA0040028	Gold	Individual PPO	UPMC Advantage Gold $1,400/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 330.61	N/A
16322PA0040029	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 228.77	N/A
16322PA0040030	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.13	N/A
16322PA0040031	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.43	N/A
16322PA0040032	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.94	N/A
16322PA0040033	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.76	N/A
16322PA0040034	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 310.64	N/A
16322PA0040035	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 551.71	N/A
16322PA0040036	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 199.17	N/A
16322PA0050029	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Select Network	Y	$ -	$ 142.32	N/A	$ 157.40	10.6%	$ 194.76	23.7%	$ 209.17	7.4%
16322PA0050030	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Select Network	Y	$ -	$ 140.34	N/A	$ 156.84	11.8%	$ 194.06	23.7%	$ 200.07	3.1%
16322PA0050031	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Select Network	Y	$ -	$ 142.12	N/A	$ 154.30	8.6%	$ 190.92	23.7%	$ 204.64	7.2%
16322PA0050033	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Select Network	Y	$ -	$ 177.89	N/A	$ 194.71	9.5%	$ 240.92	23.7%	$ 264.61	9.8%
16322PA0050035	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Select Network	Y	$ -	$ 300.13	N/A	$ 330.44	10.1%	$ 408.86	23.7%	$ 462.56	13.1%
16322PA0050100	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Partner Network	Y	$ -	$ -	N/A	$ 130.55	N/A	$ 161.64	23.8%	$ 181.68	12.4%
16322PA0050101	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Select Network	Y	$ -	$ -	N/A	$ 137.42	N/A	$ 170.03	23.7%	$ 191.11	12.4%
16322PA0050102	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Partner Network	Y	$ -	$ -	N/A	$ 149.53	N/A	$ 185.14	23.8%	$ 198.83	7.4%
16322PA0050103	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Partner Network	Y	$ -	$ -	N/A	$ 148.99	N/A	$ 184.48	23.8%	$ 190.19	3.1%
16322PA0050104	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Partner Network	Y	$ -	$ -	N/A	$ 146.58	N/A	$ 181.49	23.8%	$ 194.53	7.2%
16322PA0050105	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Partner Network	Y	$ -	$ -	N/A	$ 149.26	N/A	$ 184.81	23.8%	$ 208.85	13.0%
16322PA0050106	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Partner Network	Y	$ -	$ -	N/A	$ 184.97	N/A	$ 229.02	23.8%	$ 251.55	9.8%
16322PA0050107	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Partner Network	Y	$ -	$ -	N/A	$ 313.92	N/A	$ 388.67	23.8%	$ 439.72	13.1%
16322PA0050108	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Select Network	Y	$ -	$ -	N/A	$ 157.12	N/A	$ 194.41	23.7%	$ 219.69	13.0%
16322PA0050111	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	Y	$ -	$ -	N/A	$ 113.57	N/A	$ 140.62	23.8%	$ 157.80	12.2%
16322PA0050112	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 – Select Network	Y	$ -	$ -	N/A	$ 119.55	N/A	$ 147.92	23.7%	$ 166.00	12.2%
16322PA0050113	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ 188.52	N/A	$ 208.97	10.8%
16322PA0050114	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ 188.52	N/A	$ 208.97	10.8%
16322PA0050115	Gold	Individual EPO	UPMC Advantage Gold $1,400/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 275.54	N/A
16322PA0050116	Gold	Individual EPO	UPMC Advantage Gold $1,400$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 261.94	N/A
16322PA0050117	Silver	Individual EPO	Reading UPMC Silver $3,500/$25 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.54	N/A
16322PA0050118	Gold	Individual EPO	Reading UPMC Gold $800/$20 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 317.50	N/A
16322PA0050119	Bronze	Individual EPO	Reading UPMC Bronze $6,950/$35 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 229.30	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
16322PA0040006	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ 181.22	N/A	$ 199.66	10.2%	$ 233.68	17.0%	$ 250.96	7.4%
16322PA0040007	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ 178.70	N/A	$ 198.94	11.3%	$ 232.84	17.0%	$ 240.05	3.1%
16322PA0040008	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ 180.96	N/A	$ 195.72	8.2%	$ 229.07	17.0%	$ 245.54	7.2%
16322PA0040010	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ 217.16	N/A	$ 233.71	7.6%	$ 289.06	23.7%	$ 317.50	9.8%
16322PA0040012	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ 345.15	N/A	$ 380.01	10.1%	$ 490.56	29.1%	$ 554.99	13.1%
16322PA0040024	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ 175.89	N/A	$ 204.01	16.0%	$ 229.30	12.4%
16322PA0040025	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ 199.30	N/A	$ 233.26	17.0%	$ 263.60	13.0%
16322PA0040026	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ 153.03	N/A	$ 177.48	16.0%	$ 199.17	12.2%
16322PA0040027	Silver	Individual PPO	UPMC Advantage Silver $3,500/$30 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ 226.19	N/A	$ 250.73	10.8%
16322PA0040028	Gold	Individual PPO	UPMC Advantage Gold $1,400/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 330.61	N/A
16322PA0040029	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 228.77	N/A
16322PA0040030	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.13	N/A
16322PA0040031	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.43	N/A
16322PA0040032	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.94	N/A
16322PA0040033	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.76	N/A
16322PA0040034	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 310.64	N/A
16322PA0040035	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 551.71	N/A
16322PA0040036	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 199.17	N/A
16322PA0050029	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.17	N/A
16322PA0050030	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 200.07	N/A
16322PA0050031	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.64	N/A
16322PA0050033	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 264.61	N/A
16322PA0050035	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 462.56	N/A
16322PA0050100	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Partner Network	Y	$ -	$ -	N/A	$ 145.30	N/A	$ 161.64	11.2%	$ 181.68	12.4%
16322PA0050101	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 191.11	N/A
16322PA0050102	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Partner Network	Y	$ -	$ -	N/A	$ 164.94	N/A	$ 185.14	12.2%	$ 198.83	7.4%
16322PA0050103	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Partner Network	Y	$ -	$ -	N/A	$ 164.34	N/A	$ 184.48	12.3%	$ 190.19	3.1%
16322PA0050104	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Partner Network	Y	$ -	$ -	N/A	$ 161.68	N/A	$ 181.49	12.3%	$ 194.53	7.2%
16322PA0050105	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Partner Network	Y	$ -	$ -	N/A	$ 164.64	N/A	$ 184.81	12.3%	$ 208.85	13.0%
16322PA0050106	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Partner Network	Y	$ -	$ -	N/A	$ 193.06	N/A	$ 229.02	18.6%	$ 251.55	9.8%
16322PA0050107	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Partner Network	Y	$ -	$ -	N/A	$ 313.92	N/A	$ 388.67	23.8%	$ 439.72	13.1%
16322PA0050108	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 219.69	N/A
16322PA0050111	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	Y	$ -	$ -	N/A	$ 126.41	N/A	$ 140.62	11.2%	$ 157.80	12.2%
16322PA0050112	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 – Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 166.00	N/A
16322PA0050113	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.97	N/A
16322PA0050114	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ 188.52	N/A	$ 208.97	10.8%
16322PA0050115	Gold	Individual EPO	UPMC Advantage Gold $1,400/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 275.54	N/A
16322PA0050116	Gold	Individual EPO	UPMC Advantage Gold $1,400$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 261.94	N/A
16322PA0050117	Silver	Individual EPO	Reading UPMC Silver $3,500/$25 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.54	N/A
16322PA0050118	Gold	Individual EPO	Reading UPMC Gold $800/$20 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 317.50	N/A
16322PA0050119	Bronze	Individual EPO	Reading UPMC Bronze $6,950/$35 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 229.30	N/A

Geographic Area 6					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
16322PA0040006	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ 194.29	N/A	$ 214.07	10.2%	$ 233.68	9.2%	$ 250.96	7.4%
16322PA0040007	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ 191.59	N/A	$ 213.30	11.3%	$ 232.84	9.2%	$ 240.05	3.1%
16322PA0040008	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ 194.02	N/A	$ 209.85	8.2%	$ 229.07	9.2%	$ 245.54	7.2%
16322PA0040010	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ 232.82	N/A	$ 250.58	7.6%	$ 289.06	15.4%	$ 317.50	9.8%
16322PA0040012	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ 370.06	N/A	$ 407.44	10.1%	$ 490.56	20.4%	$ 554.99	13.1%
16322PA0040024	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ 188.58	N/A	$ 204.01	8.2%	$ 229.30	12.4%
16322PA0040025	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ 213.69	N/A	$ 233.26	9.2%	$ 263.60	13.0%
16322PA0040026	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ 164.06	N/A	$ 177.48	8.2%	$ 199.17	12.2%
16322PA0040027	Silver	Individual PPO	UPMC Advantage Silver $3,500/$30 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ 226.19	N/A	$ 250.73	10.8%
16322PA0040028	Gold	Individual PPO	UPMC Advantage Gold $1,400/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 330.61	N/A
16322PA0040029	Bronze	Individual PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 228.77	N/A
16322PA0040030	Silver	Individual PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.13	N/A
16322PA0040031	Silver	Individual PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.43	N/A
16322PA0040032	Silver	Individual PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.94	N/A
16322PA0040033	Silver	Individual PPO	UPMC Advantage Silver $0/$50 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 248.76	N/A
16322PA0040034	Gold	Individual PPO	UPMC Advantage Gold $800/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 310.64	N/A
16322PA0040035	Platinum	Individual PPO	UPMC Advantage Platinum $250/$20 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 551.71	N/A
16322PA0040036	Catastrophic	Individual PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 199.17	N/A
16322PA0050029	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.17	N/A
16322PA0050030	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 200.07	N/A
16322PA0050031	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 204.64	N/A
16322PA0050033	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 264.61	N/A
16322PA0050035	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 462.56	N/A
16322PA0050100	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 181.68	N/A
16322PA0050101	Bronze	Individual EPO	UPMC Advantage Bronze $6,950/$35 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 191.11	N/A
16322PA0050102	Silver	Individual EPO	UPMC Advantage Silver $0/$50 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 198.83	N/A
16322PA0050103	Silver	Individual EPO	UPMC Advantage Silver $1,750/$50 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 190.19	N/A
16322PA0050104	Silver	Individual EPO	UPMC Advantage Silver $3,500/$25 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 194.53	N/A
16322PA0050105	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.85	N/A
16322PA0050106	Gold	Individual EPO	UPMC Advantage Gold $800/$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 251.55	N/A
16322PA0050107	Platinum	Individual EPO	UPMC Advantage Platinum $250/$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 439.72	N/A
16322PA0050108	Silver	Individual EPO	UPMC Advantage Silver HSA $2,600/20% - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 219.69	N/A
16322PA0050111	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 157.80	N/A
16322PA0050112	Catastrophic	Individual EPO	UPMC Advantage Catastrophic $7,350/$0 – Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 166.00	N/A
16322PA0050113	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.97	N/A
16322PA0050114	Silver	Individual EPO	UPMC Advantage Silver $3,500/$30 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 208.97	N/A
16322PA0050115	Gold	Individual EPO	UPMC Advantage Gold $1,400/$20 - Select Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 275.54	N/A
16322PA0050116	Gold	Individual EPO	UPMC Advantage Gold $1,400$20 - Partner Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 261.94	N/A
16322PA0050117	Silver	Individual EPO	Reading UPMC Silver $3,500/$25 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 245.54	N/A
16322PA0050118	Gold	Individual EPO	Reading UPMC Gold $800/$20 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 317.50	N/A
16322PA0050119	Bronze	Individual EPO	Reading UPMC Bronze $6,950/$35 - Berks	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 229.30	N/A

Exhibit 8: 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
16322PA0040006	0.887	$ 453.07		
16322PA0040007	0.848	$ 433.37	**0.957**	**0.957**
16322PA0040008	0.868	$ 443.28	**1.023**	**1.023**
16322PA0040010	1.122	$ 573.20	**1.293**	**1.293**
16322PA0040012	1.962	$ 1,001.96	**1.748**	**1.748**
16322PA0040024	0.810	$ 413.96	**0.413**	**0.413**
16322PA0040025	0.932	$ 475.90	**1.150**	**1.150**
16322PA0040026	0.704	$ 359.57	**0.756**	**0.756**
16322PA0040027	0.886	$ 452.66	**1.259**	**1.259**
16322PA0040028	1.169	$ 596.87	**1.319**	**1.319**
16322PA0040029	0.809	$ 413.01	**0.692**	**0.692**
16322PA0040030	0.866	$ 442.54	**1.071**	**1.071**
16322PA0040031	0.878	$ 448.51	**1.013**	**1.013**
16322PA0040032	0.876	$ 447.63	**0.998**	**0.998**
16322PA0040033	0.879	$ 449.10	**1.003**	**1.003**
16322PA0040034	1.098	$ 560.82	**1.249**	**1.249**
16322PA0040035	1.950	$ 996.04	**1.776**	**1.776**
16322PA0040036	0.704	$ 359.57	**0.361**	**0.361**
16322PA0050029	0.739	$ 377.62	**1.050**	**1.050**
16322PA0050030	0.707	$ 361.19	**0.956**	**0.956**
16322PA0050031	0.723	$ 369.46	**1.023**	**1.023**
16322PA0050033	0.935	$ 477.73	**1.293**	**1.293**
16322PA0050035	1.635	$ 835.08	**1.748**	**1.748**
16322PA0050100	0.642	$ 328.00	**0.393**	**0.393**
16322PA0050101	0.675	$ 345.02	**1.052**	**1.052**
16322PA0050102	0.703	$ 358.96	**1.040**	**1.040**
16322PA0050103	0.672	$ 343.35	**0.957**	**0.957**
16322PA0050104	0.688	$ 351.20	**1.023**	**1.023**
16322PA0050105	0.738	$ 377.05	**1.074**	**1.074**
16322PA0050106	0.889	$ 454.15	**1.204**	**1.204**
16322PA0050107	1.554	$ 793.86	**1.748**	**1.748**
16322PA0050108	0.776	$ 396.63	**0.500**	**0.500**
16322PA0050111	0.558	$ 284.90	**0.718**	**0.718**
16322PA0050112	0.587	$ 299.69	**1.052**	**1.052**
16322PA0050113	0.739	$ 377.27	**1.259**	**1.259**
16322PA0050114	0.739	$ 377.27	**1.000**	**1.000**
16322PA0050115	0.974	$ 497.45	**1.319**	**1.319**
16322PA0050116	0.926	$ 472.89	**0.951**	**0.951**
16322PA0050117	0.868	$ 443.28	**0.937**	**0.937**
16322PA0050118	1.122	$ 573.20	**1.293**	**1.293**
16322PA0050119	0.810	$ 413.96	**0.722**	**0.722**

Exhibit 9a: Development of Projected Enrollment by Network and Metal Level

Network	Metal Level	Feb 2017 Member Months	Projected Covered Lives by Network for 2018	Number of SCIDs within this Network & Metal Level Combo	Projected Portion of Enrollment this Network & Metal Level Combo	Projected Enrollment
Premium	Silver	42,047	44,588	#VALUE!	71.53%	31,896
Premium	Gold	12,498	44,588	#VALUE!	21.26%	9,481
Premium	Platinum	485	44,588	#VALUE!	0.83%	368
Premium	Bronze	3,545	44,588	#VALUE!	6.03%	2,689
Premium	Catastrophic	204	44,588	#VALUE!	0.35%	155
Crawford-only	Bronze	0	2,216	#VALUE!	7.51%	167
Crawford-only	Silver	0	2,216	#VALUE!	72.86%	1,614
Crawford-only	Gold	0	2,216	#VALUE!	18.48%	409
Crawford-only	Platinum	0	2,216	#VALUE!	0.57%	13
Crawford-only	Catastrophic	0	2,216	#VALUE!	0.58%	13
Select	Silver	26,423	31,583	#VALUE!	74.10%	23,403
Select	Gold	6,386	31,583	#VALUE!	17.91%	5,656
Select	Platinum	159	31,583	#VALUE!	0.45%	141
Partner	Bronze	4,703	43,218	#VALUE!	9.75%	4,213
Select	Bronze	2,474	31,583	#VALUE!	6.94%	2,191
Partner	Silver	35,481	43,218	#VALUE!	73.54%	31,785
Partner	Gold	7,481	43,218	#VALUE!	15.51%	6,702
Partner	Platinum	166	43,218	#VALUE!	0.34%	149
Partner	Catastrophic	413	43,218	#VALUE!	0.86%	370
Select	Catastrophic	217	31,583	#VALUE!	0.61%	192
Reading Health	Silver	0	5,000	#VALUE!	73.70%	3,685
Reading Health	Gold	0	5,000	#VALUE!	18.69%	935
Reading Health	Bronze	0	5,000	#VALUE!	7.60%	380

Exhibit 9b: Development of Projected Enrollment by Plan and Subsidy Level

Total: **#VALUE!**

2018 Individual Health Options SCID	Network	Metal Level	Projected Enrollment	Projected Member Months	Silver Plan?	2018 Standard Cost Share Enrollment	Limited Cost Share Reduction Enrollment	Zero Cost Share Reduction Enrollment	94 Percent Cost Reduction Enrollment	87 Percent Cost Reduction Enrollment	73 Percent Cost Reduction Enrollment
16322PA0040006	Premium	Silver	#VALUE!	**#VALUE!**	Y	31,581	16	0	10,537	25,091	9,323
16322PA0040007	Premium	Silver	#VALUE!	**#VALUE!**	Y	53,649	0	7	3,986	8,428	10,478
16322PA0040008	Premium	Silver	#VALUE!	**#VALUE!**	Y	34,189	4	0	13,961	18,596	9,797
16322PA0040010	Premium	Gold	#VALUE!	**#VALUE!**	N	56,880	0	0	0	0	0
16322PA0040012	Premium	Platinum	#VALUE!	**#VALUE!**	N	4,416	0	0	0	0	0
16322PA0040024	Premium	Bronze	#VALUE!	**#VALUE!**	N	32,268	0	0	0	0	0
16322PA0040025	Premium	Silver	#VALUE!	**#VALUE!**	Y	66,986	0	27	1,366	2,330	5,839
16322PA0040026	Premium	Catastrophic	#VALUE!	**#VALUE!**	N	1,860	0	0	0	0	0
16322PA0040027	Premium	Silver	#VALUE!	**#VALUE!**	Y	15,010	0	13	12,888	38,824	9,812
16322PA0040028	Premium	Gold	#VALUE!	**#VALUE!**	N	56,880	0	0	0	0	0
16322PA0040029	Crawford-only	Bronze	#VALUE!	**#VALUE!**	N	2,004	0	0	0	0	0
16322PA0040030	Crawford-only	Silver	#VALUE!	**#VALUE!**	Y	3,139	0	1	452	818	438
16322PA0040031	Crawford-only	Silver	#VALUE!	**#VALUE!**	Y	3,139	0	1	452	818	438
16322PA0040032	Crawford-only	Silver	#VALUE!	**#VALUE!**	Y	3,139	0	1	452	818	438
16322PA0040033	Crawford-only	Silver	#VALUE!	**#VALUE!**	Y	3,139	0	1	452	818	438
16322PA0040034	Crawford-only	Gold	#VALUE!	**#VALUE!**	N	4,908	0	0	0	0	0
16322PA0040035	Crawford-only	Platinum	#VALUE!	**#VALUE!**	N	156	0	0	0	0	0
16322PA0040036	Crawford-only	Catastrophic	#VALUE!	**#VALUE!**	N	156	0	0	0	0	0
16322PA0050029	Select	Silver	#VALUE!	**#VALUE!**	Y	26,535	0	0	6,129	17,134	6,374
16322PA0050030	Select	Silver	#VALUE!	**#VALUE!**	Y	41,405	0	0	2,974	5,868	5,924
16322PA0050031	Select	Silver	#VALUE!	**#VALUE!**	Y	30,938	5	5	7,841	10,719	6,663
16322PA0050033	Select	Gold	#VALUE!	**#VALUE!**	N	33,936	0	0	0	0	0
16322PA0050035	Select	Platinum	#VALUE!	**#VALUE!**	N	1,692	0	0	0	0	0
16322PA0050100	Partner	Bronze	#VALUE!	**#VALUE!**	N	50,556	0	0	0	0	0
16322PA0050101	Select	Bronze	#VALUE!	**#VALUE!**	N	26,292	0	0	0	0	0
16322PA0050102	Partner	Silver	#VALUE!	**#VALUE!**	Y	32,935	0	0	10,124	23,871	9,353
16322PA0050103	Partner	Silver	#VALUE!	**#VALUE!**	Y	48,004	0	0	5,854	12,650	9,776
16322PA0050104	Partner	Silver	#VALUE!	**#VALUE!**	Y	31,408	0	13	14,719	20,009	10,135
16322PA0050105	Partner	Silver	#VALUE!	**#VALUE!**	Y	66,020	0	0	1,792	2,444	6,028
16322PA0050106	Partner	Gold	#VALUE!	**#VALUE!**	N	40,212	0	0	0	0	0
16322PA0050107	Partner	Platinum	#VALUE!	**#VALUE!**	N	1,788	0	0	0	0	0
16322PA0050108	Select	Silver	#VALUE!	**#VALUE!**	Y	51,176	0	0	999	1,463	2,534
16322PA0050111	Partner	Catastrophic	#VALUE!	**#VALUE!**	N	4,440	0	0	0	0	0
16322PA0050112	Select	Catastrophic	#VALUE!	**#VALUE!**	N	2,304	0	0	0	0	0
16322PA0050113	Select	Silver	#VALUE!	**#VALUE!**	Y	14,201	0	0	7,471	25,596	8,905
16322PA0050114	Partner	Silver	#VALUE!	**#VALUE!**	Y	24,142	0	62	10,764	29,493	11,822
16322PA0050115	Select	Gold	#VALUE!	**#VALUE!**	N	33,936	0	0	0	0	0
16322PA0050116	Partner	Gold	#VALUE!	**#VALUE!**	N	40,212	0	0	0	0	0
16322PA0050117	Reading Health	Silver	#VALUE!	**#VALUE!**	Y	28,635	1	9	4,120	7,460	3,994
16322PA0050118	Reading Health	Gold	#VALUE!	**#VALUE!**	N	11,220	0	0	0	0	0
16322PA0050119	Reading Health	Bronze	#VALUE!	**#VALUE!**	N	4,560	0	0	0	0	0

Exhibit 9c: Projected Enrollment by Rating Area

2018 Individual 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 3	Projected Member Months for Rating Area 4	Projected Member Months for Rating Area 5	Projected Member Months for Rating Area 6	Projected Member Months for Rating Area 7
16322PA0040006	76,548	1, 2, 4, 5, 6	11,795	3,388	N/A	36,285	17,529	7,552	N/A
16322PA0040007	76,548	1, 2, 4, 5, 6	16,546	3,179	N/A	34,255	19,460	3,108	N/A
16322PA0040008	76,548	1, 2, 4, 5, 6	15,630	1,893	N/A	34,169	20,338	4,519	N/A
16322PA0040010	56,880	1, 2, 4, 5, 6	7,516	1,757	N/A	35,312	10,611	1,684	N/A
16322PA0040012	4,416	1, 2, 4, 5, 6	319	9	N/A	3,369	601	118	N/A
16322PA0040024	32,268	1, 2, 4, 5, 6	6,160	1,440	N/A	11,564	9,851	3,253	N/A
16322PA0040025	76,548	1, 2, 4, 5, 6	17,764	1,206	N/A	40,136	11,843	5,600	N/A
16322PA0040026	1,860	1, 2, 4, 5, 6	301	73	N/A	775	374	337	N/A
16322PA0040027	76,548	1, 2, 4, 5, 6	15,031	2,943	N/A	31,998	19,604	6,972	N/A
16322PA0040028	56,880	1, 2, 4, 5, 6	7,969	766	N/A	39,783	6,974	1,388	N/A
16322PA0040029	2,004	1	2,004	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0040030	4,848	1	4,848	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0040031	4,848	1	4,848	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0040032	4,848	1	4,848	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0040033	4,848	1	4,848	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0040034	4,908	1	4,908	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0040035	156	1	156	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0040036	156	1	156	N/A	N/A	N/A	N/A	N/A	N/A
16322PA0050029	56,172	4	N/A	N/A	N/A	56,172	N/A	N/A	N/A
16322PA0050030	56,172	4	N/A	N/A	N/A	56,172	N/A	N/A	N/A
16322PA0050031	56,172	4	N/A	N/A	N/A	56,172	N/A	N/A	N/A
16322PA0050033	33,936	4	N/A	N/A	N/A	33,936	N/A	N/A	N/A
16322PA0050035	1,692	4	N/A	N/A	N/A	1,692	N/A	N/A	N/A
16322PA0050100	50,556	1, 3, 4, 5	8,904	N/A	2,924	35,080	3,647	N/A	N/A
16322PA0050101	26,292	4	N/A	N/A	N/A	26,292	N/A	N/A	N/A
16322PA0050102	76,284	1, 3, 4, 5	10,525	N/A	4,413	55,636	5,710	N/A	N/A
16322PA0050103	76,284	1, 3, 4, 5	16,360	N/A	4,413	50,214	5,297	N/A	N/A
16322PA0050104	76,284	1, 3, 4, 5	13,788	N/A	4,413	52,327	5,756	N/A	N/A
16322PA0050105	76,284	1, 3, 4, 5	15,771	N/A	4,413	54,527	1,573	N/A	N/A
16322PA0050106	40,212	1, 3, 4, 5	5,616	N/A	2,326	30,300	1,970	N/A	N/A
16322PA0050107	1,788	1, 3, 4, 5	112	N/A	103	1,431	142	N/A	N/A
16322PA0050108	56,172	4	N/A	N/A	N/A	56,172	N/A	N/A	N/A
16322PA0050111	4,440	1, 3, 4, 5	577	N/A	257	3,434	172	N/A	N/A
16322PA0050112	2,304	4	N/A	N/A	N/A	2,304	N/A	N/A	N/A
16322PA0050113	56,172	4	N/A	N/A	N/A	56,172	N/A	N/A	N/A
16322PA0050114	76,284	1, 3, 4, 5	18,596	N/A	4,413	45,672	7,602	N/A	N/A
16322PA0050115	33,936	4	N/A	N/A	N/A	33,936	N/A	N/A	N/A
16322PA0050116	40,212	1, 3, 4, 5	4,106	N/A	2,326	32,207	1,572	N/A	N/A
16322PA0050117	44,220	7	N/A	N/A	N/A	N/A	N/A	N/A	44,220
16322PA0050118	11,220	7	N/A	N/A	N/A	N/A	N/A	N/A	11,220
16322PA0050119	4,560	7	N/A	N/A	N/A	N/A	N/A	N/A	4,560

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC Health Options, Inc.		
Product(s):	PPO, EPO		
Market Segment:	Individual		
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	49	50	50
Total	1,322,330	142,651	1,519,308
<18	131,579	13,266	141,290
18-24	94,062	9,974	106,228
25-29	110,870	11,789	125,559
30-34	95,824	10,179	108,412
35-39	85,627	9,358	99,668
40-44	87,261	9,197	97,953
45-49	110,984	11,854	126,251
50-54	143,705	15,317	163,134
55-59	187,866	20,756	221,062
60-63	209,339	23,435	249,595
64+	65,213	7,526	80,156

*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
$ 409,611,581.86	$ 447,340,573.42	$ 451,266,696.53	1,322,330	$ 127,047,195.49	$ 578,313,892.02	$ 1,255,711.18	$ (18,803,532.60)	$ -	$ -	$ (5,211,297.00)	$ 13,904,371.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 422.17**
Loss Ratio											**103.50%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	-7.85%	-2.87%	0.00%	-10.49%	18.40%
Outpatient Hospital	3.00%	-1.27%	0.00%	1.69%	14.91%
Professional	2.03%	4.42%	0.00%	6.54%	16.25%
Other Medical	9.33%	0.00%	0.00%	9.33%	27.41%
Capitation				0.00%	0.00%
Prescription Drugs	14.16%	6.89%	0.00%	22.03%	23.03%
Total Annual Trend				7.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.145	

** 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		$ 2,335.25	1.0000	$ 2,335.25	7	$ 333.61		$ 99.54	$ 34,580.13	$ 4,940.02
Feb-14		$ 1,703.52	1.0000	$ 1,703.52	7	$ 243.36		$ 99.54	$ 2,938.06	$ 419.72
Mar-14		$ 5,375.42	1.0000	$ 5,375.42	7	$ 767.92		$ 99.54	$ 5,969.30	$ 852.76
Apr-14		$ 7,578.84	1.0000	$ 7,578.84	7	$ 1,082.69		$ 99.54	$ 8,340.44	$ 1,191.49
May-14		$ 5,765.37	1.0000	$ 5,765.37	7	$ 823.62		$ 99.54	$ 6,210.95	$ 887.28
Jun-14		$ 7,715.91	1.0000	$ 7,715.91	7	$ 1,102.27		$ 99.54	$ 8,347.54	$ 1,192.51
Jul-14		$ 7,815.57	1.0000	$ 7,815.57	8	$ 976.95		$ 113.76	$ 8,662.00	$ 1,082.75
Aug-14		$ 14,696.57	1.0000	$ 14,696.57	9	$ 1,632.95		$ 127.98	$ 15,079.79	$ 1,675.53
Sep-14		$ 11,039.31	1.0000	$ 11,039.31	9	$ 1,226.59		$ 127.98	$ 11,382.35	$ 1,264.71
Oct-14		$ 23,682.94	1.0000	$ 23,682.94	9	$ 2,631.44		$ 127.98	$ 24,169.24	$ 2,685.47
Nov-14		$ 11,643.47	1.0000	$ 11,643.47	10	$ 1,164.35		$ 142.20	$ 11,913.88	$ 1,191.39
Dec-14	$ 52,418.26	$ 14,732.41	1.0000	$ 14,732.41	12	$ 1,227.70	$ 38,113.36	$ 170.64	$ 16,012.04	$ 1,334.34
Jan-15		$ 10,895,862.26	1.0000	$ 10,895,862.26	38,102	$ 285.97		$ 541,810.44	$ 14,492,186.27	$ 380.35
Feb-15		$ 12,397,449.29	1.0000	$ 12,397,449.29	44,106	$ 281.08		$ 627,187.32	$ 16,354,530.16	$ 370.80
Mar-15		$ 16,953,437.78	1.0000	$ 16,953,437.78	53,545	$ 316.62		$ 761,409.90	$ 21,926,417.58	$ 409.50
Apr-15		$ 17,916,935.37	1.0000	$ 17,916,935.37	54,073	$ 331.35		$ 768,918.06	$ 22,578,446.83	$ 417.55
May-15		$ 18,238,561.93	1.0000	$ 18,238,561.93	54,241	$ 336.25		$ 771,307.02	$ 22,770,646.30	$ 419.81
Jun-15		$ 19,813,329.49	1.0000	$ 19,813,329.49	54,305	$ 364.85		$ 772,217.10	$ 24,380,464.05	$ 448.95
Jul-15		$ 19,399,173.30	1.0000	$ 19,399,173.30	54,519	$ 355.82		$ 775,260.18	$ 23,855,707.08	$ 437.57
Aug-15		$ 20,721,703.81	1.0000	$ 20,721,703.81	54,897	$ 377.47		$ 780,635.34	$ 24,818,745.64	$ 452.10
Sep-15		$ 18,751,669.34	1.0000	$ 18,751,669.34	55,153	$ 339.99		$ 784,275.66	$ 22,931,765.02	$ 415.78
Oct-15		$ 20,329,102.03	1.0000	$ 20,329,102.03	55,305	$ 367.58		$ 786,437.10	$ 24,649,125.90	$ 445.69
Nov-15		$ 19,923,622.81	1.0000	$ 19,923,622.81	55,359	$ 359.90		$ 787,204.98	$ 24,050,810.43	$ 434.45
Dec-15	$ 170,035,700.46	$ 20,892,089.74	1.0000	$ 20,892,089.74	55,856	$ 374.03	$ 42,738,962.26	$ 794,272.32	$ 25,113,989.58	$ 449.62
Jan-16		$ 26,857,550.70	0.9999	$ 26,860,951.44	104,656	$ 256.66		$ 1,488,208.32	$ 39,924,285.88	$ 381.48
Feb-16		$ 33,769,376.91	0.9997	$ 33,780,975.21	110,762	$ 304.99		$ 1,575,035.64	$ 47,441,074.60	$ 428.32
Mar-16		$ 38,178,839.37	0.9996	$ 38,195,285.47	114,473	$ 333.66		$ 1,627,806.06	$ 52,675,708.99	$ 460.16
Apr-16		$ 36,430,707.16	0.9994	$ 36,453,669.27	113,911	$ 320.02		$ 1,619,814.42	$ 49,345,612.60	$ 433.19
May-16		$ 37,505,574.41	0.9992	$ 37,535,418.31	112,916	$ 332.42		$ 1,605,665.52	$ 49,994,543.28	$ 442.76
Jun-16		$ 37,418,442.48	0.9978	$ 37,502,747.24	112,032	$ 334.75		$ 1,593,095.04	$ 49,494,326.11	$ 441.79
Jul-16		$ 37,271,766.43	0.9961	$ 37,416,945.81	111,336	$ 336.07		$ 1,583,197.92	$ 48,815,830.98	$ 438.46
Aug-16		$ 40,087,597.17	0.9931	$ 40,364,161.48	110,587	$ 365.00		$ 1,572,547.14	$ 51,941,309.27	$ 469.69
Sep-16		$ 39,776,284.69	0.9849	$ 40,387,383.16	109,773	$ 367.92		$ 1,560,972.06	$ 51,763,560.82	$ 471.55
Oct-16		$ 40,727,044.24	0.9790	$ 41,600,837.37	108,902	$ 382.00		$ 1,548,586.44	$ 52,735,274.01	$ 484.25
Nov-16		$ 39,275,247.57	0.9721	$ 40,404,286.82	107,555	$ 375.66		$ 1,529,432.10	$ 50,931,072.40	$ 473.54
Dec-16	$ 409,611,581.86	$ 40,042,142.31	0.9580	$ 41,796,974.99	105,427	$ 396.45	$ 127,047,195.49	$ 1,499,171.94	$ 52,054,825.67	$ 493.75

** Express Completion Factor as a percentage*

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

Carrier Name:	**UPMC Health Options, Inc.**
Product(s):	**PPO, EPO**
Market Segment:	**Individual**
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
$ 409,611,581.86	$ 447,340,573.42	$ 451,266,696.53	1,322,330	$ 127,047,195.49	$ 578,313,892.02	$ 1,255,711.18	$ (18,803,532.60)	$ -	$ -	$ (5,211,297.00)	$ 13,904,371.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 422.17**
Loss Ratio											**103.50%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	-7.85%	-2.87%	0.00%	-10.49%	18.40%
Outpatient Hospital	3.00%	-1.27%	0.00%	1.69%	14.91%
Professional	2.03%	4.42%	0.00%	6.54%	16.25%
Other Medical	9.33%	0.00%	0.00%	9.33%	27.41%
Capitation				0.00%	0.00%
Prescription Drugs	14.16%	6.89%	0.00%	22.03%	23.03%
Total Annual Trend				7.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.145	

** 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		$ 2,335.25	1.0000	$ 2,335.25	7	$ 333.61		$ 99.54	$ 34,580.13	$ 4,940.02
Feb-14		$ 1,703.52	1.0000	$ 1,703.52	7	$ 243.36		$ 99.54	$ 2,938.06	$ 419.72
Mar-14		$ 5,375.42	1.0000	$ 5,375.42	7	$ 767.92		$ 99.54	$ 5,969.30	$ 852.76
Apr-14		$ 7,578.84	1.0000	$ 7,578.84	7	$ 1,082.69		$ 99.54	$ 8,340.44	$ 1,191.49
May-14		$ 5,765.37	1.0000	$ 5,765.37	7	$ 823.62		$ 99.54	$ 6,210.95	$ 887.28
Jun-14		$ 7,715.91	1.0000	$ 7,715.91	7	$ 1,102.27		$ 99.54	$ 8,347.54	$ 1,192.51
Jul-14		$ 7,815.57	1.0000	$ 7,815.57	8	$ 976.95		$ 113.76	$ 8,662.00	$ 1,082.75
Aug-14		$ 14,696.57	1.0000	$ 14,696.57	9	$ 1,632.95		$ 127.98	$ 15,079.79	$ 1,675.53
Sep-14		$ 11,039.31	1.0000	$ 11,039.31	9	$ 1,226.59		$ 127.98	$ 11,382.35	$ 1,264.71
Oct-14		$ 23,682.94	1.0000	$ 23,682.94	9	$ 2,631.44		$ 127.98	$ 24,169.24	$ 2,685.47
Nov-14		$ 11,643.47	1.0000	$ 11,643.47	10	$ 1,164.35		$ 142.20	$ 11,913.88	$ 1,191.39
Dec-14	$ 52,418.26	$ 14,732.41	1.0000	$ 14,732.41	12	$ 1,227.70	$ 38,113.36	$ 170.64	$ 16,012.04	$ 1,334.34
Jan-15		$ 10,895,862.26	1.0000	$ 10,895,862.26	38,102	$ 285.97		$ 541,810.44	$ 14,492,186.27	$ 380.35
Feb-15		$ 12,397,449.29	1.0000	$ 12,397,449.29	44,106	$ 281.08		$ 627,187.32	$ 16,354,530.16	$ 370.80
Mar-15		$ 16,953,437.78	1.0000	$ 16,953,437.78	53,545	$ 316.62		$ 761,409.90	$ 21,926,417.58	$ 409.50
Apr-15		$ 17,916,935.37	1.0000	$ 17,916,935.37	54,073	$ 331.35		$ 768,918.06	$ 22,578,446.83	$ 417.55
May-15		$ 18,238,561.93	1.0000	$ 18,238,561.93	54,241	$ 336.25		$ 771,307.02	$ 22,770,646.30	$ 419.81
Jun-15		$ 19,813,329.49	1.0000	$ 19,813,329.49	54,305	$ 364.85		$ 772,217.10	$ 24,380,464.05	$ 448.95
Jul-15		$ 19,399,173.30	1.0000	$ 19,399,173.30	54,519	$ 355.82		$ 775,260.18	$ 23,855,707.08	$ 437.57
Aug-15		$ 20,721,703.81	1.0000	$ 20,721,703.81	54,897	$ 377.47		$ 780,635.34	$ 24,818,745.64	$ 452.10
Sep-15		$ 18,751,669.34	1.0000	$ 18,751,669.34	55,153	$ 339.99		$ 784,275.66	$ 22,931,765.02	$ 415.78
Oct-15		$ 20,329,102.03	1.0000	$ 20,329,102.03	55,305	$ 367.58		$ 786,437.10	$ 24,649,125.90	$ 445.69
Nov-15		$ 19,923,622.81	1.0000	$ 19,923,622.81	55,359	$ 359.90		$ 787,204.98	$ 24,050,810.43	$ 434.45
Dec-15	$ 170,035,700.46	$ 20,892,089.74	1.0000	$ 20,892,089.74	55,856	$ 374.03	$ 42,738,962.26	$ 794,272.32	$ 25,113,989.58	$ 449.62
Jan-16		$ 26,857,550.70	0.9999	$ 26,860,951.44	104,656	$ 256.66		$ 1,488,208.32	$ 39,924,285.88	$ 381.48
Feb-16		$ 33,769,376.91	0.9997	$ 33,780,975.21	110,762	$ 304.99		$ 1,575,035.64	$ 47,441,074.60	$ 428.32
Mar-16		$ 38,178,839.37	0.9996	$ 38,195,285.47	114,473	$ 333.66		$ 1,627,806.06	$ 52,675,708.99	$ 460.16
Apr-16		$ 36,430,707.16	0.9994	$ 36,453,669.27	113,911	$ 320.02		$ 1,619,814.42	$ 49,345,612.60	$ 433.19
May-16		$ 37,505,574.41	0.9992	$ 37,535,418.31	112,916	$ 332.42		$ 1,605,665.52	$ 49,994,543.28	$ 442.76
Jun-16		$ 37,418,442.48	0.9978	$ 37,502,747.24	112,032	$ 334.75		$ 1,593,095.04	$ 49,494,326.11	$ 441.79
Jul-16		$ 37,271,766.43	0.9961	$ 37,416,945.81	111,336	$ 336.07		$ 1,583,197.92	$ 48,815,830.98	$ 438.46
Aug-16		$ 40,087,597.17	0.9931	$ 40,364,161.48	110,587	$ 365.00		$ 1,572,547.14	$ 51,941,309.27	$ 469.69
Sep-16		$ 39,776,284.69	0.9849	$ 40,387,383.16	109,773	$ 367.92		$ 1,560,972.06	$ 51,763,560.82	$ 471.55
Oct-16		$ 40,727,044.24	0.9790	$ 41,600,837.37	108,902	$ 382.00		$ 1,548,586.44	$ 52,735,274.01	$ 484.25
Nov-16		$ 39,275,247.57	0.9721	$ 40,404,286.82	107,555	$ 375.66		$ 1,529,432.10	$ 50,931,072.40	$ 473.54
Dec-16	$ 409,611,581.86	$ 40,042,142.31	0.9580	$ 41,796,974.99	105,427	$ 396.45	$ 127,047,195.49	$ 1,499,171.94	$ 52,054,825.67	$ 493.75

** 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 Options, Inc.**
Product(s):	**PPO, EPO**
Market Segment:	**Individual**
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	$ 422.17	$ 422.17	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.145	1.145	
Unadjusted Projected Allowed EHB Claims PMPM	$ 483.48	$ 483.48	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.020	1.020	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.020	1.020	<- 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	$ 492.98	$ 492.98	
Credibidility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 492.98**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 492.98	<- 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]	$ -	<- Index Rate for Projection Period on URRT - Small Group	
Projected Paid to Allowed Ratio	0.722	<- Paid to Allowed Average Factor in Projection Period on URRT	
Projected Paid EHB Claims PMPM	$ 355.74		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ (3.57)		
Projected Paid Exchange User Fees PMPM	$ 9.29		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 368.60		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 510.80	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 1.27		
Market-Adjusted Projected Paid Total Claims PMPM	$ 369.51		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 512.07		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 422.17	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 409,611,581.86**	
Blended Loss Ratio	**103.50%**	

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	-	-	-	-	-
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 492.98	$ 492.98	$ 492.98	$ 492.98	$ 492.98
Months of Trend	-	3	6	9	
Annual Trend	7.01%	7.01%	7.01%	7.01%	
Single Risk Pool Projected Allowed Claims	$ 492.98	$ 501.41	$ 509.98	$ 518.69	$ -
Quarterly Trend Factor	100.0%	101.7%	103.4%	105.2%	0.0%
2018 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 6. Retention

Retention Items - *Express in percentages*		
Administrative Expenses	9.15%	
General and Claims	7.88%	
Agent/Broker Fees and Commissions	0.87%	
Quality Improvement Initiatives	0.40%	
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)	0.00%	
Total Retention	12.58%	
Projected Required Revenue PMPM	$ 422.71	**<- 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	1.771
Average Geographic Factor	1.000	1.020
Average Tobacco Factor	1.003	1.002
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 454.87	$ 512.07
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 271.72	$ 283.02

Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	213.9846828	231.0836117	$17.10	8.0%
B. Base period allowed claims before normalization	$ 405.67	$ 422.17	$16.51	8%
C. Normalization factor component of change	$ (163.34)	-188.8385172	-$25.50	-$0.12
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 242.33	$ 233.34	$ (8.99)	-4%
D2. URRT Trend	$ 18.90	$ 33.88	$ 14.98	7%
D3. URRT Morbidity	$ (7.84)	$ -	$ 7.84	4%
D4. URRT Other	$ (0.00)	$ 5.25	$ 5.25	2%
D5. Normalized URRT RA/RI on an allowed basis	12.95090828	2.734422041	$ (10.22)	-5%
D6. Normalized Exchange User Fee on an allowed basis	$ 4.70	$ 7.12	$ 2.42	1%
D7. Subtotal - Sum(D1:D6)	$ 271.04	$ 282.32	$ 11.28	5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (0.15)	0.20380473	$ 0.36	0%
E2. Pricing AV	$ (70.89)	$ (78.54)	$ (7.66)	-4%
E3. Benefit Richness	$ (0.36)	$ (3.12)	$ (2.75)	-1%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0%
E5. Subtotal - Sum(E1:E4)	$ (71.40)	$ (81.46)	$ (10.05)	-5%
F. Change in Retention Components				
F1. Administrative Expenses	$ 20.58	$ 21.15	$ 0.57	0%
F2. Taxes and Fees	$ 0.12	$ 7.93	$ 7.81	4%
F3. Profit and/or Contingency	$ -	$ -	$ -	0%
F4. Subtotal - Sum(F1:F3)	$ 20.69	$ 29.08	$ 8.39	4%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 220.33	$ 229.94	$ 9.62	4%

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

	2017	2018	
Paid-to-Allowed	0.737	0.722	
URRT Trend (Total Applied Trend Factor)	1.078	1.145	<- URRT W1, S2
URRT Morbidity	0.970	1.000	<- URRT W1, S2
URRT "Other"	1.000	1.020	<- URRT W1, S2
Risk Adjustment	$ 15.98	$ 3.57	<- URRT W1, S3
Exchange User Fee	$ 5.79	$ 9.29	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	0.999	1.001	
Pricing AV	0.738	0.722	
Benefit Richness	0.998	0.985	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.62%	9.15%	
Taxes and Fees	0.05%	3.43%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	UPMC Health Options, Inc.
Product(s):	PPO, EPO
Market Segment:	Individual
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	$ 510.80

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) Allowabl					
										Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment
Totals							**0.722**			**0.722**	**0.985**	**1.003**	**1.001**	**1.000**	**0.998**
Plan 1	16322PA0040006	PPO	UPMC Advantage Silver $0/$50 - Premium Network	M		Silver	0.7055	Standard AV	On and Off	0.706	0.967	1.003	1.136	1.000	0.998
Plan 2	16322PA0040007	PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	M		Silver	0.6849	Standard AV	On and Off	0.685	0.953	1.003	1.136	1.000	0.998
Plan 3	16322PA0040008	PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	M		Silver	0.7191	Standard AV	On and Off	0.719	0.928	1.003	1.136	1.000	0.998
Plan 4	16322PA0040010	PPO	UPMC Advantage Gold $800/$20 - Premium Network	M		Gold	0.8195	Standard AV	On and Off	0.820	1.053	1.003	1.136	1.000	0.998
Plan 5	16322PA0040012	PPO	UPMC Advantage Platinum $250/$20 - Premium Network	E		Platinum	0.9117	Standard AV	On and Off	0.912	1.655	1.003	1.136	1.000	0.998
Plan 6	16322PA0040024	PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	M		Bronze	0.6097	Standard AV	On and Off	0.610	1.022	1.003	1.136	1.000	0.998
Plan 7	16322PA0040025	PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	M		Silver	0.7197	Standard AV	On and Off	0.720	0.995	1.003	1.136	1.000	0.998
Plan 8	16322PA0040026	PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	M		Catastrophic	0.6144	Standard AV	On and Off	0.614	0.881	1.003	1.136	1.000	0.998
Plan 9	16322PA0040027	PPO	UPMC Advantage Silver $3,500/$30 - Premium Network	M		Silver	0.7177	Standard AV	On and Off	0.718	0.950	1.003	1.136	1.000	0.998
Plan 10	16322PA0040028	PPO	UPMC Advantage Gold $1,400/$20 - Premium Network	N		Gold	0.806	Standard AV	On and Off	0.806	1.115	1.003	1.136	1.000	0.998
Plan 11	16322PA0040029	PPO	UPMC Advantage Bronze $6,950/$35 - Premium Network	N		Bronze	0.609	Approach 2	On and Off	0.609	1.021	1.003	1.136	1.000	0.998
Plan 12	16322PA0040030	PPO	UPMC Advantage Silver HSA $2,600/20% - Premium Network	N		Silver	0.7185	Approach 2	On and Off	0.719	0.927	1.003	1.136	1.000	0.998
Plan 13	16322PA0040031	PPO	UPMC Advantage Silver $1,750/$50 - Premium Network	N		Silver	0.7144	Approach 2	On and Off	0.714	0.945	1.003	1.136	1.000	0.998
Plan 14	16322PA0040032	PPO	UPMC Advantage Silver $3,500/$25 - Premium Network	N		Silver	0.7137	Approach 2	On and Off	0.714	0.944	1.003	1.136	1.000	0.998
Plan 15	16322PA0040033	PPO	UPMC Advantage Silver $0/$50 - Premium Network	N		Silver	0.7024	Approach 2	On and Off	0.702	0.963	1.003	1.136	1.000	0.998
Plan 16	16322PA0040034	PPO	UPMC Advantage Gold $800/$20 - Premium Network	N		Gold	0.8106	Approach 2	On and Off	0.811	1.042	1.003	1.136	1.000	0.998
Plan 17	16322PA0040035	PPO	UPMC Advantage Platinum $250/$20 - Premium Network	N		Platinum	0.909	Approach 2	On and Off	0.909	1.650	1.003	1.136	1.000	0.998
Plan 18	16322PA0040036	PPO	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	N		Catastrophic	0.6144	Standard AV	On and Off	0.614	0.881	1.003	1.136	1.000	0.998
Plan 19	16322PA0050029	EPO	UPMC Advantage Silver $0/$50 - Select Network	M		Silver	0.7055	Standard AV	On and Off	0.706	0.977	1.003	0.937	1.000	0.998
Plan 20	16322PA0050030	EPO	UPMC Advantage Silver $1,750/$50 - Select Network	M		Silver	0.6849	Standard AV	On and Off	0.685	0.963	1.003	0.937	1.000	0.998
Plan 21	16322PA0050031	EPO	UPMC Advantage Silver $3,500/$25 - Select Network	M		Silver	0.7191	Standard AV	On and Off	0.719	0.938	1.003	0.937	1.000	0.998
Plan 22	16322PA0050033	EPO	UPMC Advantage Gold $800/$20 - Select Network	M		Gold	0.8195	Standard AV	On and Off	0.820	1.064	1.003	0.937	1.000	0.998
Plan 23	16322PA0050035	EPO	UPMC Advantage Platinum $250/$20 - Select Network	E		Platinum	0.9117	Standard AV	On and Off	0.912	1.672	1.003	0.937	1.000	0.998
Plan 24	16322PA0050100	EPO	UPMC Advantage Bronze $6,950/$35 - Partner Network	M		Bronze	0.6097	Standard AV	On and Off	0.610	1.043	1.003	0.883	1.000	0.998
Plan 25	16322PA0050101	EPO	UPMC Advantage Bronze $6,950/$35 - Select Network	M		Bronze	0.6097	Standard AV	On and Off	0.610	1.033	1.003	0.937	1.000	0.998
Plan 26	16322PA0050102	EPO	UPMC Advantage Silver $0/$50 - Partner Network	M		Silver	0.7055	Standard AV	On and Off	0.706	0.986	1.003	0.883	1.000	0.998
Plan 27	16322PA0050103	EPO	UPMC Advantage Silver $1,750/$50 - Partner Network	M		Silver	0.6849	Standard AV	On and Off	0.685	0.972	1.003	0.883	1.000	0.998
Plan 28	16322PA0050104	EPO	UPMC Advantage Silver $3,500/$25 - Partner Network	M		Silver	0.7191	Standard AV	On and Off	0.719	0.947	1.003	0.883	1.000	0.998
Plan 29	16322PA0050105	EPO	UPMC Advantage Silver HSA $2,600/20% - Partner Network	M		Silver	0.7197	Standard AV	On and Off	0.720	1.016	1.003	0.883	1.000	0.998
Plan 30	16322PA0050106	EPO	UPMC Advantage Gold $800/$20 - Partner Network	M		Gold	0.8195	Standard AV	On and Off	0.820	1.074	1.003	0.883	1.000	0.998
Plan 31	16322PA0050107	EPO	UPMC Advantage Platinum $250/$20 - Partner Network	E		Platinum	0.9117	Standard AV	On and Off	0.912	1.688	1.003	0.883	1.000	0.998
Plan 32	16322PA0050108	EPO	UPMC Advantage Silver HSA $2,600/20% - Select Network	M		Silver	0.7197	Standard AV	On and Off	0.720	1.006	1.003	0.937	1.000	0.998
Plan 33	16322PA0050111	EPO	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	M		Catastrophic	0.6144	Standard AV	On and Off	0.614	0.899	1.003	0.883	1.000	0.998
Plan 34	16322PA0050112	EPO	UPMC Advantage Catastrophic $7,350/$0 – Select Network	M		Catastrophic	0.6144	Standard AV	On and Off	0.614	0.890	1.003	0.937	1.000	0.998
Plan 35	16322PA0050113	EPO	UPMC Advantage Silver $3,500/$30 - Select Network	M		Silver	0.7177	Standard AV	On and Off	0.718	0.959	1.003	0.937	1.000	0.998
Plan 36	16322PA0050114	EPO	UPMC Advantage Silver $3,500/$30 - Partner Network	M		Silver	0.7177	Standard AV	On and Off	0.718	1.019	1.003	0.883	1.000	0.998
Plan 37	16322PA0050115	EPO	UPMC Advantage Gold $1,400/$20 - Select Network	N		Gold	0.806	Standard AV	On and Off	0.806	1.127	1.003	0.937	1.000	0.998
Plan 38	16322PA0050116	EPO	UPMC Advantage Gold $1,400$20 - Partner Network	N		Gold	0.806	Standard AV	On and Off	0.806	1.137	1.003	0.883	1.000	0.998
Plan 39	16322PA0050117	EPO	Reading UPMC Silver $3,500/$25 - Berks	N		Silver	0.7191	Standard AV	On and Off	0.719	0.928	1.003	1.136	1.000	0.998
Plan 40	16322PA0050118	EPO	Reading UPMC Gold $800/$20 - Berks	N		Gold	0.8195	Standard AV	On and Off	0.820	1.053	1.003	1.136	1.000	0.998
Plan 41	16322PA0050119	EPO	Reading UPMC Bronze $6,950/$35 - Berks	N		Bronze	0.6097	Standard AV	On and Off	0.610	1.022	1.003	1.136	1.000	0.998

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	UPMC Health Options, Inc
Product(s):	PPO, EPO
Market Segment:	Individual
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	$ 510.80

Calibration	
Age Calibration Factor	1.771
Geographic Calibration Factor	1.020
Aggregate Calibration Factor	1.805

Total Covered Lives @ 02-01-2017
142,651

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2018 Plans @ 02-01-2017	Total Policyholders @ 02-01-2017	2017 Calibrated Plan Adjusted Index Rate PMPM	2018 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2017 Number of Co 1	2	3	4	5
			e Factors														
Totals			**$ 364.69**	**9.2%**	**3.4%**	**0.0%**	**142,651**	**99,290**	**$ 213.98**	**$ 231.08**	**7.99%**		19,985	1,922	-	99,772	17,490
Plan 1	16322PA0040006	PPO	$396.05	9.2%	3.4%	0.0%	4,926	3,651	$ 233.68	$ 250.96	7.4%	3.5%	759	218	-	2,335	1,128
Plan 2	16322PA0040007	PPO	$378.84	9.2%	3.4%	0.0%	10,715	7,234	$ 232.83	$ 240.05	3.1%	7.5%	2,316	445	-	4,795	2,724
Plan 3	16322PA0040008	PPO	$387.50	9.2%	3.4%	0.0%	17,754	12,472	$ 229.07	$ 245.54	7.2%	12.4%	3,625	439	-	7,925	4,717
Plan 4	16322PA0040010	PPO	$501.07	9.2%	3.4%	0.0%	12,495	7,633	$ 289.06	$ 317.50	9.8%	8.8%	1,651	386	-	7,757	2,331
Plan 5	16322PA0040012	PPO	$875.88	9.2%	3.4%	0.0%	485	328	$ 490.56	$ 554.99	13.1%	0.3%	35	1	-	370	66
Plan 6	16322PA0040024	PPO	$361.87	9.2%	3.4%	0.0%	3,541	2,539	$ 204.01	$ 229.30	12.4%	2.5%	676	158	-	1,269	1,081
Plan 7	16322PA0040025	PPO	$416.01	9.2%	3.4%	0.0%	2,857	1,545	$ 233.25	$ 263.60	13.0%	2.0%	663	45	-	1,498	442
Plan 8	16322PA0040026	PPO	$314.32	9.2%	3.4%	0.0%	204	198	$ 177.48	$ 199.17	12.2%	0.1%	33	8	-	85	41
Plan 9	16322PA0040027	PPO	$395.70	9.2%	3.4%	0.0%	5,775	4,191	$ 226.19	$ 250.73	10.9%	4.0%	1,134	222	-	2,414	1,479
Plan 10	16322PA0040028	PPO	$521.76	9.2%	3.4%	0.0%	-	-	$ -	$ 330.61	0.0%	0.0%	-	-	-	-	-
Plan 11	16322PA0040029	PPO	$361.04	9.2%	3.4%	0.0%	-	-	$ -	$ 228.77	0.0%	0.0%	-	-	-	-	-
Plan 12	16322PA0040030	PPO	$386.85	9.2%	3.4%	0.0%	-	-	$ -	$ 245.13	0.0%	0.0%	-	-	-	-	-
Plan 13	16322PA0040031	PPO	$392.07	9.2%	3.4%	0.0%	-	-	$ -	$ 248.43	0.0%	0.0%	-	-	-	-	-
Plan 14	16322PA0040032	PPO	$391.30	9.2%	3.4%	0.0%	-	-	$ -	$ 247.94	0.0%	0.0%	-	-	-	-	-
Plan 15	16322PA0040033	PPO	$392.58	9.2%	3.4%	0.0%	-	-	$ -	$ 248.76	0.0%	0.0%	-	-	-	-	-
Plan 16	16322PA0040034	PPO	$490.24	9.2%	3.4%	0.0%	-	-	$ -	$ 310.64	0.0%	0.0%	-	-	-	-	-
Plan 17	16322PA0040035	PPO	$870.70	9.2%	3.4%	0.0%	-	-	$ -	$ 551.71	0.0%	0.0%	-	-	-	-	-
Plan 18	16322PA0040036	PPO	$314.32	9.2%	3.4%	0.0%	-	-	$ -	$ 199.17	0.0%	0.0%	-	-	-	-	-
Plan 19	16322PA0050029	EPO	$330.10	9.2%	3.4%	0.0%	3,681	2,697	$ 194.76	$ 209.17	7.4%	2.6%	-	-	-	3,681	-
Plan 20	16322PA0050030	EPO	$315.74	9.2%	3.4%	0.0%	7,050	4,693	$ 194.05	$ 200.07	3.1%	4.9%	1	-	-	7,049	-
Plan 21	16322PA0050031	EPO	$322.96	9.2%	3.4%	0.0%	10,548	7,327	$ 190.92	$ 204.64	7.2%	7.4%	11	-	-	10,537	-
Plan 22	16322PA0050033	EPO	$417.61	9.2%	3.4%	0.0%	6,386	3,916	$ 240.92	$ 264.61	9.8%	4.5%	-	-	-	6,386	-
Plan 23	16322PA0050035	EPO	$730.00	9.2%	3.4%	0.0%	159	116	$ 408.86	$ 462.56	13.1%	0.1%	-	-	-	159	-
Plan 24	16322PA0050100	EPO	$286.73	9.2%	3.4%	0.0%	4,702	3,661	$ 161.63	$ 181.68	12.4%	3.3%	879	-	-	3,463	360
Plan 25	16322PA0050101	EPO	$301.61	9.2%	3.4%	0.0%	2,474	1,805	$ 170.03	$ 191.11	12.4%	1.7%	-	-	-	2,473	-
Plan 26	16322PA0050102	EPO	$313.79	9.2%	3.4%	0.0%	5,538	4,350	$ 185.14	$ 198.83	7.4%	3.9%	811	-	-	4,287	440
Plan 27	16322PA0050103	EPO	$300.15	9.2%	3.4%	0.0%	9,322	6,658	$ 184.47	$ 190.19	3.1%	6.5%	2,122	-	-	6,513	687
Plan 28	16322PA0050104	EPO	$307.01	9.2%	3.4%	0.0%	17,519	13,154	$ 181.49	$ 194.53	7.2%	12.3%	3,361	-	-	12,755	1,403
Plan 29	16322PA0050105	EPO	$329.60	9.2%	3.4%	0.0%	1,873	1,092	$ 184.80	$ 208.85	13.0%	1.3%	411	-	-	1,421	41
Plan 30	16322PA0050106	EPO	$397.00	9.2%	3.4%	0.0%	7,481	4,867	$ 229.02	$ 251.55	9.8%	5.2%	1,109	-	-	5,983	389
Plan 31	16322PA0050107	EPO	$693.96	9.2%	3.4%	0.0%	166	131	$ 388.66	$ 439.72	13.1%	0.1%	11	-	-	141	14
Plan 32	16322PA0050108	EPO	$346.72	9.2%	3.4%	0.0%	1,574	802	$ 194.41	$ 219.69	13.0%	1.1%	-	-	-	1,574	-
Plan 33	16322PA0050111	EPO	$249.04	9.2%	3.4%	0.0%	413	401	$ 140.61	$ 157.80	12.2%	0.3%	57	-	-	339	17
Plan 34	16322PA0050112	EPO	$261.97	9.2%	3.4%	0.0%	217	209	$ 147.92	$ 166.00	12.2%	0.2%	-	-	-	217	-
Plan 35	16322PA0050113	EPO	$329.80	9.2%	3.4%	0.0%	3,567	2,681	$ 188.52	$ 208.97	10.9%	2.5%	2	-	-	3,565	-
Plan 36	16322PA0050114	EPO	$329.80	9.2%	3.4%	0.0%	1,229	939	$ 188.52	$ 208.97	10.9%	0.9%	318	-	-	781	130
Plan 37	16322PA0050115	EPO	$434.85	9.2%	3.4%	0.0%	-	-	$ -	$ 275.54	0.0%	0.0%	-	-	-	-	-
Plan 38	16322PA0050116	EPO	$413.38	9.2%	3.4%	0.0%	-	-	$ -	$ 261.94	0.0%	0.0%	-	-	-	-	-
Plan 39	16322PA0050117	EPO	$387.50	9.2%	3.4%	0.0%	-	-	$ -	$ 245.54	0.0%	0.0%	-	-	-	-	-
Plan 40	16322PA0050118	EPO	$501.07	9.2%	3.4%	0.0%	-	-	$ -	$ 317.50	0.0%	0.0%	-	-	-	-	-
Plan 41	16322PA0050119	EPO	$361.87	9.2%	3.4%	0.0%	-	-	$ -	$ 229.30	0.0%	0.0%	-	-	-	-	-

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	UPMC Health Options, Inc
Product(s):	PPO, EPO
Market Segment:	Individual
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	$ 510.80

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	vered Lives by Rating Area 6	7	8	9	Total	2018 Continued/ Discontined Plans Indicator
Totals			3,482	-	-	-	**142,651**	
Plan 1	16322PA0040006	PPO	486	-	-	-	4,926	1
Plan 2	16322PA0040007	PPO	435	-	-	-	10,715	1
Plan 3	16322PA0040008	PPO	1,048	-	-	-	17,754	1
Plan 4	16322PA0040010	PPO	370	-	-	-	12,495	1
Plan 5	16322PA0040012	PPO	13	-	-	-	485	1
Plan 6	16322PA0040024	PPO	357	-	-	-	3,541	1
Plan 7	16322PA0040025	PPO	209	-	-	-	2,857	1
Plan 8	16322PA0040026	PPO	37	-	-	-	204	1
Plan 9	16322PA0040027	PPO	526	-	-	-	5,775	1
Plan 10	16322PA0040028	PPO	-	-	-	-	-	1
Plan 11	16322PA0040029	PPO	-	-	-	-	-	1
Plan 12	16322PA0040030	PPO	-	-	-	-	-	1
Plan 13	16322PA0040031	PPO	-	-	-	-	-	1
Plan 14	16322PA0040032	PPO	-	-	-	-	-	1
Plan 15	16322PA0040033	PPO	-	-	-	-	-	1
Plan 16	16322PA0040034	PPO	-	-	-	-	-	1
Plan 17	16322PA0040035	PPO	-	-	-	-	-	1
Plan 18	16322PA0040036	PPO	-	-	-	-	-	1
Plan 19	16322PA0050029	EPO	-	-	-	-	3,681	1
Plan 20	16322PA0050030	EPO	-	-	-	-	7,050	1
Plan 21	16322PA0050031	EPO	-	-	-	-	10,548	1
Plan 22	16322PA0050033	EPO	-	-	-	-	6,386	1
Plan 23	16322PA0050035	EPO	-	-	-	-	159	1
Plan 24	16322PA0050100	EPO	-	-	-	-	4,702	1
Plan 25	16322PA0050101	EPO	1	-	-	-	2,474	1
Plan 26	16322PA0050102	EPO	-	-	-	-	5,538	1
Plan 27	16322PA0050103	EPO	-	-	-	-	9,322	1
Plan 28	16322PA0050104	EPO	-	-	-	-	17,519	1
Plan 29	16322PA0050105	EPO	-	-	-	-	1,873	1
Plan 30	16322PA0050106	EPO	-	-	-	-	7,481	1
Plan 31	16322PA0050107	EPO	-	-	-	-	166	1
Plan 32	16322PA0050108	EPO	-	-	-	-	1,574	1
Plan 33	16322PA0050111	EPO	-	-	-	-	413	1
Plan 34	16322PA0050112	EPO	-	-	-	-	217	1
Plan 35	16322PA0050113	EPO	-	-	-	-	3,567	1
Plan 36	16322PA0050114	EPO	-	-	-	-	1,229	1
Plan 37	16322PA0050115	EPO	-	-	-	-	-	1
Plan 38	16322PA0050116	EPO	-	-	-	-	-	1
Plan 39	16322PA0050117	EPO	-	-	-	-	-	1
Plan 40	16322PA0050118	EPO	-	-	-	-	-	1
Plan 41	16322PA0050119	EPO	-	-	-	-	-	1

PA Rate Template Part IV A - Individual

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

Carrier Name:	UPMC Health Options, Inc.
Product(s):	PPO, EPO
Market Segment:	Individual
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	2017 21-year-old, Non-Tobacco Premium PMPM							
							1	2	3	4	5	6	7	8
Totals	These cells auto-fill using the data entered in Table 10.						$ 214.90	$ 240.14	$ -	$ 210.01	$ 228.70	$ 234.21	$ -	$ -
Plan 1	16322PA0040006	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 233.68	$ 233.68	$ -	$ 233.68	$ 233.68	$ 233.68	$ -	$ -
Plan 2	16322PA0040007	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 232.83	$ 232.83	$ -	$ 232.83	$ 232.83	$ 232.83	$ -	$ -
Plan 3	16322PA0040008	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 229.07	$ 229.07	$ -	$ 229.07	$ 229.07	$ 229.07	$ -	$ -
Plan 4	16322PA0040010	UPMC Advantage Gold $	M	0	Gold	On and Off	$ 289.06	$ 289.06	$ -	$ 289.06	$ 289.06	$ 289.06	$ -	$ -
Plan 5	16322PA0040012	UPMC Advantage Platinu	E	0	Platinum	On and Off	$ 490.56	$ 490.56	$ -	$ 490.56	$ 490.56	$ 490.56	$ -	$ -
Plan 6	16322PA0040024	UPMC Advantage Bronze	M	0	Bronze	On and Off	$ 204.01	$ 204.01	$ -	$ 204.01	$ 204.01	$ 204.01	$ -	$ -
Plan 7	16322PA0040025	UPMC Advantage Silver H	M	0	Silver	On and Off	$ 233.25	$ 233.25	$ -	$ 233.25	$ 233.25	$ 233.25	$ -	$ -
Plan 8	16322PA0040026	UPMC Advantage Catastr	M	0	Catastrophic	On and Off	$ 177.48	$ 177.48	$ -	$ 177.48	$ 177.48	$ 177.48	$ -	$ -
Plan 9	16322PA0040027	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 226.19	$ 226.19	$ -	$ 226.19	$ 226.19	$ 226.19	$ -	$ -
Plan 10	16322PA0040028	UPMC Advantage Gold $	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	16322PA0040029	UPMC Advantage Bronze	N	0	Bronze	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	16322PA0040030	UPMC Advantage Silver H	N	0	Silver	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	16322PA0040031	UPMC Advantage Silver $	N	0	Silver	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	16322PA0040032	UPMC Advantage Silver $	N	0	Silver	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	16322PA0040033	UPMC Advantage Silver $	N	0	Silver	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	16322PA0040034	UPMC Advantage Gold $	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	16322PA0040035	UPMC Advantage Platinu	N	0	Platinum	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	16322PA0040036	UPMC Advantage Catastr	N	0	Catastrophic	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	16322PA0050029	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 194.76	$ 194.76	$ -	$ 194.76	$ 194.76	$ 194.76	$ -	$ -
Plan 20	16322PA0050030	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 194.05	$ 194.05	$ -	$ 194.05	$ 194.05	$ 194.05	$ -	$ -
Plan 21	16322PA0050031	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 190.92	$ 190.92	$ -	$ 190.92	$ 190.92	$ 190.92	$ -	$ -
Plan 22	16322PA0050033	UPMC Advantage Gold $	M	0	Gold	On and Off	$ 240.92	$ 240.92	$ -	$ 240.92	$ 240.92	$ 240.92	$ -	$ -
Plan 23	16322PA0050035	UPMC Advantage Platinu	E	0	Platinum	On and Off	$ 408.86	$ 408.86	$ -	$ 408.86	$ 408.86	$ 408.86	$ -	$ -
Plan 24	16322PA0050100	UPMC Advantage Bronze	M	0	Bronze	On and Off	$ 161.63	$ 161.63	$ -	$ 161.63	$ 161.63	$ 161.63	$ -	$ -
Plan 25	16322PA0050101	UPMC Advantage Bronze	M	0	Bronze	On and Off	$ 170.03	$ 170.03	$ -	$ 170.03	$ 170.03	$ 170.03	$ -	$ -
Plan 26	16322PA0050102	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 185.14	$ 185.14	$ -	$ 185.14	$ 185.14	$ 185.14	$ -	$ -
Plan 27	16322PA0050103	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 184.47	$ 184.47	$ -	$ 184.47	$ 184.47	$ 184.47	$ -	$ -
Plan 28	16322PA0050104	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 181.49	$ 181.49	$ -	$ 181.49	$ 181.49	$ 181.49	$ -	$ -
Plan 29	16322PA0050105	UPMC Advantage Silver H	M	0	Silver	On and Off	$ 184.80	$ 184.80	$ -	$ 184.80	$ 184.80	$ 184.80	$ -	$ -
Plan 30	16322PA0050106	UPMC Advantage Gold $	M	0	Gold	On and Off	$ 229.02	$ 229.02	$ -	$ 229.02	$ 229.02	$ 229.02	$ -	$ -
Plan 31	16322PA0050107	UPMC Advantage Platinu	E	0	Platinum	On and Off	$ 388.66	$ 388.66	$ -	$ 388.66	$ 388.66	$ 388.66	$ -	$ -
Plan 32	16322PA0050108	UPMC Advantage Silver H	M	0	Silver	On and Off	$ 194.41	$ 194.41	$ -	$ 194.41	$ 194.41	$ 194.41	$ -	$ -
Plan 33	16322PA0050111	UPMC Advantage Catastr	M	0	Catastrophic	On and Off	$ 140.61	$ 140.61	$ -	$ 140.61	$ 140.61	$ 140.61	$ -	$ -
Plan 34	16322PA0050112	UPMC Advantage Catastr	M	0	Catastrophic	On and Off	$ 147.92	$ 147.92	$ -	$ 147.92	$ 147.92	$ 147.92	$ -	$ -
Plan 35	16322PA0050113	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 188.52	$ 188.52	$ -	$ 188.52	$ 188.52	$ 188.52	$ -	$ -
Plan 36	16322PA0050114	UPMC Advantage Silver $	M	0	Silver	On and Off	$ 188.52	$ 188.52	$ -	$ 188.52	$ 188.52	$ 188.52	$ -	$ -
Plan 37	16322PA0050115	UPMC Advantage Gold $	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	16322PA0050116	UPMC Advantage Gold $	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	16322PA0050117	Reading UPMC Silver $3,	N	0	Silver	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	16322PA0050118	Reading UPMC Gold $80	N	0	Gold	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	16322PA0050119	Reading UPMC Bronze $6	N	0	Bronze	On and Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

PA Rate Template Part IV A - Individual

Table 11. Plan Premium Development for 21-Year-(

Carrier Name:	UPMC Health Options, In
Product(s):	PPO, EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	9	(weighted by enrollment by rating area)	2018 21-year-old, Non-Tobacco Premium PMPM 1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)	1
Totals		**These cells auto-fill**	$ -	$ 213.98	$ 231.53	$ 258.99	$ -	$ 226.92	$ 246.66	$ 254.10	$ -	$ -	$ -	$ 231.08	7.7%
Plan 1	16322PA0040006	UPMC Advantage Silver $	$ -	$ 233.68	$ 250.96	$ 250.96	$ 317.04	$ 250.96	$ 250.96	$ 250.96	$ 342.78	$ -	$ -	$ 250.96	7.4%
Plan 2	16322PA0040007	UPMC Advantage Silver $	$ -	$ 232.83	$ 240.05	$ 240.05	$ 303.26	$ 240.05	$ 240.05	$ 240.05	$ 327.88	$ -	$ -	$ 240.05	3.1%
Plan 3	16322PA0040008	UPMC Advantage Silver $	$ -	$ 229.07	$ 245.54	$ 245.54	$ 310.19	$ 245.54	$ 245.54	$ 245.54	$ 335.37	$ -	$ -	$ 245.54	7.2%
Plan 4	16322PA0040010	UPMC Advantage Gold $	$ -	$ 289.06	$ 317.50	$ 317.50	$ 401.10	$ 317.50	$ 317.50	$ 317.50	$ 433.66	$ -	$ -	$ 317.50	9.8%
Plan 5	16322PA0040012	UPMC Advantage Platinu	$ -	$ 490.56	$ 554.99	$ 554.99	$ 701.14	$ 554.99	$ 554.99	$ 554.99	$ 758.05	$ -	$ -	$ 554.99	13.1%
Plan 6	16322PA0040024	UPMC Advantage Bronze	$ -	$ 204.01	$ 229.30	$ 229.30	$ 289.67	$ 229.30	$ 229.30	$ 229.30	$ 313.19	$ -	$ -	$ 229.30	12.4%
Plan 7	16322PA0040025	UPMC Advantage Silver H	$ -	$ 233.25	$ 263.60	$ 263.60	$ 333.02	$ 263.60	$ 263.60	$ 263.60	$ 360.05	$ -	$ -	$ 263.60	13.0%
Plan 8	16322PA0040026	UPMC Advantage Catastr	$ -	$ 177.48	$ 199.17	$ 199.17	$ 251.62	$ 199.17	$ 199.17	$ 199.17	$ 272.04	$ -	$ -	$ 199.17	12.2%
Plan 9	16322PA0040027	UPMC Advantage Silver $	$ -	$ 226.19	$ 250.73	$ 250.73	$ 316.76	$ 250.73	$ 250.73	$ 250.73	$ 342.47	$ -	$ -	$ 250.73	10.9%
Plan 10	16322PA0040028	UPMC Advantage Gold $	$ -	$ -	$ 330.61	$ 330.61	$ 417.67	$ 330.61	$ 330.61	$ 330.61	$ 451.58	$ -	$ -	$ -	
Plan 11	16322PA0040029	UPMC Advantage Bronze	$ -	$ -	$ 228.77	$ 228.77	$ 289.01	$ 228.77	$ 228.77	$ 228.77	$ 312.47	$ -	$ -	$ -	
Plan 12	16322PA0040030	UPMC Advantage Silver H	$ -	$ -	$ 245.13	$ 245.13	$ 309.67	$ 245.13	$ 245.13	$ 245.13	$ 334.81	$ -	$ -	$ -	
Plan 13	16322PA0040031	UPMC Advantage Silver $	$ -	$ -	$ 248.43	$ 248.43	$ 313.85	$ 248.43	$ 248.43	$ 248.43	$ 339.33	$ -	$ -	$ -	
Plan 14	16322PA0040032	UPMC Advantage Silver $	$ -	$ -	$ 247.94	$ 247.94	$ 313.23	$ 247.94	$ 247.94	$ 247.94	$ 338.66	$ -	$ -	$ -	
Plan 15	16322PA0040033	UPMC Advantage Silver $	$ -	$ -	$ 248.76	$ 248.76	$ 314.26	$ 248.76	$ 248.76	$ 248.76	$ 339.77	$ -	$ -	$ -	
Plan 16	16322PA0040034	UPMC Advantage Gold $	$ -	$ -	$ 310.64	$ 310.64	$ 392.44	$ 310.64	$ 310.64	$ 310.64	$ 424.30	$ -	$ -	$ -	
Plan 17	16322PA0040035	UPMC Advantage Platinu	$ -	$ -	$ 551.71	$ 551.71	$ 696.99	$ 551.71	$ 551.71	$ 551.71	$ 753.57	$ -	$ -	$ -	
Plan 18	16322PA0040036	UPMC Advantage Catastr	$ -	$ -	$ 199.17	$ 199.17	$ 251.62	$ 199.17	$ 199.17	$ 199.17	$ 272.04	$ -	$ -	$ -	
Plan 19	16322PA0050029	UPMC Advantage Silver $	$ -	$ 194.76	$ 209.17	$ 209.17	$ 264.25	$ 209.17	$ 209.17	$ 209.17	$ 285.70	$ -	$ -	$ 209.17	7.4%
Plan 20	16322PA0050030	UPMC Advantage Silver $	$ -	$ 194.05	$ 200.07	$ 200.07	$ 252.75	$ 200.07	$ 200.07	$ 200.07	$ 273.27	$ -	$ -	$ 200.07	3.1%
Plan 21	16322PA0050031	UPMC Advantage Silver $	$ -	$ 190.92	$ 204.64	$ 204.64	$ 258.53	$ 204.64	$ 204.64	$ 204.64	$ 279.52	$ -	$ -	$ 204.64	7.2%
Plan 22	16322PA0050033	UPMC Advantage Gold $	$ -	$ 240.92	$ 264.61	$ 264.61	$ 334.29	$ 264.61	$ 264.61	$ 264.61	$ 361.43	$ -	$ -	$ 264.61	9.8%
Plan 23	16322PA0050035	UPMC Advantage Platinu	$ -	$ 408.86	$ 462.56	$ 462.56	$ 584.36	$ 462.56	$ 462.56	$ 462.56	$ 631.80	$ -	$ -	$ 462.56	13.1%
Plan 24	16322PA0050100	UPMC Advantage Bronze	$ -	$ 161.63	$ 181.68	$ 181.68	$ 229.52	$ 181.68	$ 181.68	$ 181.68	$ 248.16	$ -	$ -	$ 181.68	12.4%
Plan 25	16322PA0050101	UPMC Advantage Bronze	$ -	$ 170.03	$ 191.11	$ 191.11	$ 241.44	$ 191.11	$ 191.11	$ 191.11	$ 261.03	$ -	$ -	$ 191.11	12.4%
Plan 26	16322PA0050102	UPMC Advantage Silver $	$ -	$ 185.14	$ 198.83	$ 198.83	$ 251.19	$ 198.83	$ 198.83	$ 198.83	$ 271.58	$ -	$ -	$ 198.83	7.4%
Plan 27	16322PA0050103	UPMC Advantage Silver $	$ -	$ 184.47	$ 190.19	$ 190.19	$ 240.27	$ 190.19	$ 190.19	$ 190.19	$ 259.77	$ -	$ -	$ 190.19	3.1%
Plan 28	16322PA0050104	UPMC Advantage Silver $	$ -	$ 181.49	$ 194.53	$ 194.53	$ 245.76	$ 194.53	$ 194.53	$ 194.53	$ 265.71	$ -	$ -	$ 194.53	7.2%
Plan 29	16322PA0050105	UPMC Advantage Silver H	$ -	$ 184.80	$ 208.85	$ 208.85	$ 263.84	$ 208.85	$ 208.85	$ 208.85	$ 285.26	$ -	$ -	$ 208.85	13.0%
Plan 30	16322PA0050106	UPMC Advantage Gold $	$ -	$ 229.02	$ 251.55	$ 251.55	$ 317.79	$ 251.55	$ 251.55	$ 251.55	$ 343.59	$ -	$ -	$ 251.55	9.8%
Plan 31	16322PA0050107	UPMC Advantage Platinu	$ -	$ 388.66	$ 439.72	$ 439.72	$ 555.51	$ 439.72	$ 439.72	$ 439.72	$ 600.61	$ -	$ -	$ 439.72	13.1%
Plan 32	16322PA0050108	UPMC Advantage Silver H	$ -	$ 194.41	$ 219.69	$ 219.69	$ 277.55	$ 219.69	$ 219.69	$ 219.69	$ 300.08	$ -	$ -	$ 219.69	13.0%
Plan 33	16322PA0050111	UPMC Advantage Catastr	$ -	$ 140.61	$ 157.80	$ 157.80	$ 199.36	$ 157.80	$ 157.80	$ 157.80	$ 215.54	$ -	$ -	$ 157.80	12.2%
Plan 34	16322PA0050112	UPMC Advantage Catastr	$ -	$ 147.92	$ 166.00	$ 166.00	$ 209.71	$ 166.00	$ 166.00	$ 166.00	$ 226.73	$ -	$ -	$ 166.00	12.2%
Plan 35	16322PA0050113	UPMC Advantage Silver $	$ -	$ 188.52	$ 208.97	$ 208.97	$ 264.00	$ 208.97	$ 208.97	$ 208.97	$ 285.43	$ -	$ -	$ 208.97	10.9%
Plan 36	16322PA0050114	UPMC Advantage Silver $	$ -	$ 188.52	$ 208.97	$ 208.97	$ 264.00	$ 208.97	$ 208.97	$ 208.97	$ 285.43	$ -	$ -	$ 208.97	10.9%
Plan 37	16322PA0050115	UPMC Advantage Gold $	$ -	$ -	$ 275.54	$ 275.54	$ 348.10	$ 275.54	$ 275.54	$ 275.54	$ 376.36	$ -	$ -	$ -	
Plan 38	16322PA0050116	UPMC Advantage Gold $	$ -	$ -	$ 261.94	$ 261.94	$ 330.91	$ 261.94	$ 261.94	$ 261.94	$ 357.77	$ -	$ -	$ -	
Plan 39	16322PA0050117	Reading UPMC Silver $3,	$ -	$ -	$ 245.54	$ 245.54	$ 310.19	$ 245.54	$ 245.54	$ 245.54	$ 335.37	$ -	$ -	$ -	
Plan 40	16322PA0050118	Reading UPMC Gold $800	$ -	$ -	$ 317.50	$ 317.50	$ 401.10	$ 317.50	$ 317.50	$ 317.50	$ 433.66	$ -	$ -	$ -	
Plan 41	16322PA0050119	Reading UPMC Bronze $6	$ -	$ -	$ 229.30	$ 229.30	$ 289.67	$ 229.30	$ 229.30	$ 229.30	$ 313.19	$ -	$ -	$ -	

PA Rate Template Part IV A - Individual

Table 11. Plan Premium Development for 21-Year-(

Carrier Name:	UPMC Health Options, In
Product(s):	PPO, EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2018

			Change in 21-year-old Non-Tobacco Premium PMPM								
Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals		**These cells auto-fill**	7.8%	0.0%	8.0%	7.8%	8.5%	0.0%	0.0%	0.0%	7.9%
Plan 1	16322PA0040006	UPMC Advantage Silver $	7.4%		7.4%	7.4%	7.4%				7.4%
Plan 2	16322PA0040007	UPMC Advantage Silver $	3.1%		3.1%	3.1%	3.1%				3.1%
Plan 3	16322PA0040008	UPMC Advantage Silver $	7.2%		7.2%	7.2%	7.2%				7.2%
Plan 4	16322PA0040010	UPMC Advantage Gold $	9.8%		9.8%	9.8%	9.8%				9.8%
Plan 5	16322PA0040012	UPMC Advantage Platinu	13.1%		13.1%	13.1%	13.1%				13.1%
Plan 6	16322PA0040024	UPMC Advantage Bronze	12.4%		12.4%	12.4%	12.4%				12.4%
Plan 7	16322PA0040025	UPMC Advantage Silver H	13.0%		13.0%	13.0%	13.0%				13.0%
Plan 8	16322PA0040026	UPMC Advantage Catastr	12.2%		12.2%	12.2%	12.2%				12.2%
Plan 9	16322PA0040027	UPMC Advantage Silver $	10.9%		10.9%	10.9%	10.9%				10.9%
Plan 10	16322PA0040028	UPMC Advantage Gold $									
Plan 11	16322PA0040029	UPMC Advantage Bronze									
Plan 12	16322PA0040030	UPMC Advantage Silver H									
Plan 13	16322PA0040031	UPMC Advantage Silver $									
Plan 14	16322PA0040032	UPMC Advantage Silver $									
Plan 15	16322PA0040033	UPMC Advantage Silver $									
Plan 16	16322PA0040034	UPMC Advantage Gold $									
Plan 17	16322PA0040035	UPMC Advantage Platinu									
Plan 18	16322PA0040036	UPMC Advantage Catastr									
Plan 19	16322PA0050029	UPMC Advantage Silver $	7.4%		7.4%	7.4%	7.4%				7.4%
Plan 20	16322PA0050030	UPMC Advantage Silver $	3.1%		3.1%	3.1%	3.1%				3.1%
Plan 21	16322PA0050031	UPMC Advantage Silver $	7.2%		7.2%	7.2%	7.2%				7.2%
Plan 22	16322PA0050033	UPMC Advantage Gold $	9.8%		9.8%	9.8%	9.8%				9.8%
Plan 23	16322PA0050035	UPMC Advantage Platinu	13.1%		13.1%	13.1%	13.1%				13.1%
Plan 24	16322PA0050100	UPMC Advantage Bronze	12.4%		12.4%	12.4%	12.4%				12.4%
Plan 25	16322PA0050101	UPMC Advantage Bronze	12.4%		12.4%	12.4%	12.4%				12.4%
Plan 26	16322PA0050102	UPMC Advantage Silver $	7.4%		7.4%	7.4%	7.4%				7.4%
Plan 27	16322PA0050103	UPMC Advantage Silver $	3.1%		3.1%	3.1%	3.1%				3.1%
Plan 28	16322PA0050104	UPMC Advantage Silver $	7.2%		7.2%	7.2%	7.2%				7.2%
Plan 29	16322PA0050105	UPMC Advantage Silver H	13.0%		13.0%	13.0%	13.0%				13.0%
Plan 30	16322PA0050106	UPMC Advantage Gold $	9.8%		9.8%	9.8%	9.8%				9.8%
Plan 31	16322PA0050107	UPMC Advantage Platinu	13.1%		13.1%	13.1%	13.1%				13.1%
Plan 32	16322PA0050108	UPMC Advantage Silver H	13.0%		13.0%	13.0%	13.0%				13.0%
Plan 33	16322PA0050111	UPMC Advantage Catastr	12.2%		12.2%	12.2%	12.2%				12.2%
Plan 34	16322PA0050112	UPMC Advantage Catastr	12.2%		12.2%	12.2%	12.2%				12.2%
Plan 35	16322PA0050113	UPMC Advantage Silver $	10.9%		10.9%	10.9%	10.9%				10.9%
Plan 36	16322PA0050114	UPMC Advantage Silver $	10.9%		10.9%	10.9%	10.9%				10.9%
Plan 37	16322PA0050115	UPMC Advantage Gold $									
Plan 38	16322PA0050116	UPMC Advantage Gold $									
Plan 39	16322PA0050117	Reading UPMC Silver $3,									
Plan 40	16322PA0050118	Reading UPMC Gold $800									
Plan 41	16322PA0050119	Reading UPMC Bronze $6									

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UPMC Health Options, Inc.**
Product(s):	**PPO, EPO**
Market Segment:	**Individual**
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	1.025
15	0.833			41	1.302	1.025
16	0.859			42	1.325	1.025
17	0.885			43	1.357	1.025
18	0.913	1.025		44	1.397	1.025
19	0.941	1.025		45	1.444	1.025
20	0.970	1.025		46	1.500	1.025
21	1.000	1.025		47	1.563	1.025
22	1.000	1.025		48	1.635	1.025
23	1.000	1.025		49	1.706	1.025
24	1.000	1.025		50	1.786	1.025
25	1.004	1.025		51	1.865	1.025
26	1.024	1.025		52	1.952	1.025
27	1.048	1.025		53	2.040	1.025
28	1.087	1.025		54	2.135	1.025
29	1.119	1.025		55	2.230	1.025
30	1.135	1.025		56	2.333	1.025
31	1.159	1.025		57	2.437	1.025
32	1.183	1.025		58	2.548	1.025
33	1.198	1.025		59	2.603	1.025
34	1.214	1.025		60	2.714	1.025
35	1.222	1.025		61	2.810	1.025
36	1.230	1.025		62	2.873	1.025
37	1.238	1.025		63	2.952	1.025
38	1.246	1.025		64+	3.000	1.025
39	1.262	1.025				

*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	Tioga, Lycoming		1.263
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	Centre	1.000	1.000
Rating Area 7	Berks		1.366
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
Partner	1, 3, 4, 5	0.875	0.882531873	
Premium	1, 2, 4, 5, 6	1.119	1.136	
Select	4	0.923	0.937	
Reading Health	7		1.136	
Crawford-only	1		1.136	

UPMC Health Options, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network	PPO	Silver	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network	PPO	Silver	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network	PPO	Silver	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network	PPO	Gold	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network	PPO	Platinum	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network	PPO	Bronze	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network	PPO	Silver	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	PPO	Catastrophic	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network	PPO	Silver	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

UPMC Health Options, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network	PPO	Gold	On and Off	IND 30 County PPO - 42C Premium w/Dominion PEDS PPO	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network	PPO	Bronze	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network	PPO	Silver	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network	PPO	Silver	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network	PPO	Silver	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network	PPO	Silver	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network	PPO	Gold	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network	PPO	Platinum	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	PPO	Catastrophic	On and Off	IND 1 County PPO - 42C Premium w/Dominion PEDS PPO	1	Crawford
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network	EPO	Silver	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network	EPO	Silver	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network	EPO	Silver	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network	EPO	Gold	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network	EPO	Platinum	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network	EPO	Bronze	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network	EPO	Bronze	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network	EPO	Silver	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network	EPO	Silver	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network	EPO	Silver	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network	EPO	Silver	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network	EPO	Gold	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network	EPO	Platinum	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network	EPO	Silver	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	EPO	Catastrophic	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network	EPO	Catastrophic	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland

UPMC Health Options, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network	EPO	Silver	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network	EPO	Silver	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network	EPO	Gold	On and Off	IND 6 County - EPO - 30C Select w/Dominion PEDS PPO	4	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network	EPO	Gold	On and Off	IND 9 County - EPO - 30C Partner w/Dominion PEDS PPO	1, 3, 4, 5	Allegheny, Erie, Bedford, Blair, Lawrence, Lycoming, Mercer, Tioga, Venango
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks	EPO	Silver	On and Off	IND 1 County - EPO - 42C Premium w/Dominion PEDS PPO	7	Berks
16322PA0050118	Reading UPMC Gold $800/$20 - Berks	EPO	Gold	On and Off	IND 1 County - EPO - 42C Premium w/Dominion PEDS PPO	7	Berks
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks	EPO	Bronze	On and Off	IND 1 County - EPO - 42C Premium w/Dominion PEDS PPO	7	Berks

Company Name: UPMC Health Options, Inc.
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** 31-Dec-18

HIOS Plan ID (On Exchange)=>	16322PA0040006		16322PA0040006		16322PA0040006		16322PA0040006		16322PA0040006		16322PA0040007		16322PA0040007		16322PA0040007		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0040006		16322PA0040006		16322PA0040006		16322PA0040006		16322PA0040006		16322PA0040007		16322PA0040007		16322PA0040007		16322PA
Plan Marketing Name =>	UPMC Advantage Silver $0/$50 - Premium Network		UPMC Advantage Silver $0/$50 - Premium Network		UPMC Advantage Silver $0/$50 - Premium Network		UPMC Advantage Silver $0/$50 - Premium Network		UPMC Advantage Silver $0/$50 - Premium Network		UPMC Advantage Silver $1,750/$50 - Premium Network		UPMC Advantage Silver $1,750/$50 - Premium Network		UPMC Advantage Silver $1,750/$50 - Premium Network		UPMC Adva $1,750/$50 Netv
Form # =>	663		663		663		663		663		663		663		663		66
Rating Area =>	1		2		4		5		6		1		2		4		5
Network =>	y PPO - 42C Premium w/Domin		y PPO - 42C Premium w/Domin		y PPO - 42C Premium w/Domin		y PPO - 42C Premium w/Domin		y PPO - 42C Premium w/Domin		y PPO - 42C Premium w/Domin		y PPO - 42C Premium w/Domin		y PPO - 42C Premium w/Domin		y PPO - 42C Prer
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silv
Deductible =>	$0/$0		$0/$0		$0/$0		$0/$0		$0/$0		$1,750/$3,500		$1,750/$3,500		$1,750/$3,500		$1,750/
Coinsurance =>	100%		100%		100%		100%		100%		80%		80%		80%		80
Copays =>	$50 / $100		$50 / $100		$50 / $100		$50 / $100		$50 / $100		$50 / $80		$50 / $80		$50 / $80		$50 /
OOP Maximum =>	$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/
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	$191.98	$191.98	$191.98	$191.98	$191.98	$191.98	$191.98	$191.98	$191.98	$191.98	$183.64	$183.64	$183.64	$183.64	$183.64	$183.64	$183.64
15	$209.05	$209.05	$209.05	$209.05	$209.05	$209.05	$209.05	$209.05	$209.05	$209.05	$199.96	$199.96	$199.96	$199.96	$199.96	$199.96	$199.96
16	$215.57	$215.57	$215.57	$215.57	$215.57	$215.57	$215.57	$215.57	$215.57	$215.57	$206.20	$206.20	$206.20	$206.20	$206.20	$206.20	$206.20
17	$222.10	$222.10	$222.10	$222.10	$222.10	$222.10	$222.10	$222.10	$222.10	$222.10	$212.44	$212.44	$212.44	$212.44	$212.44	$212.44	$212.44
18	$229.13	$234.85	$229.13	$234.85	$229.13	$234.85	$229.13	$234.85	$229.13	$234.85	$219.17	$224.64	$219.17	$224.64	$219.17	$224.64	$219.17
19	$236.15	$242.05	$236.15	$242.05	$236.15	$242.05	$236.15	$242.05	$236.15	$242.05	$225.89	$231.53	$225.89	$231.53	$225.89	$231.53	$225.89
20	$243.43	$249.51	$243.43	$249.51	$243.43	$249.51	$243.43	$249.51	$243.43	$249.51	$232.85	$238.67	$232.85	$238.67	$232.85	$238.67	$232.85
21	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$240.05	$246.05	$240.05	$246.05	$240.05	$246.05	$240.05
22	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$240.05	$246.05	$240.05	$246.05	$240.05	$246.05	$240.05
23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$240.05	$246.05	$240.05	$246.05	$240.05	$246.05	$240.05
24	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$250.96	$257.23	$240.05	$246.05	$240.05	$246.05	$240.05	$246.05	$240.05
25	$251.96	$258.26	$251.96	$258.26	$251.96	$258.26	$251.96	$258.26	$251.96	$258.26	$241.01	$247.03	$241.01	$247.03	$241.01	$247.03	$241.01
26	$256.98	$263.40	$256.98	$263.40	$256.98	$263.40	$256.98	$263.40	$256.98	$263.40	$245.81	$251.96	$245.81	$251.96	$245.81	$251.96	$245.81
27	$263.01	$269.58	$263.01	$269.58	$263.01	$269.58	$263.01	$269.58	$263.01	$269.58	$251.57	$257.86	$251.57	$257.86	$251.57	$257.86	$251.57
28	$272.79	$279.61	$272.79	$279.61	$272.79	$279.61	$272.79	$279.61	$272.79	$279.61	$260.93	$267.46	$260.93	$267.46	$260.93	$267.46	$260.93
29	$280.82	$287.84	$280.82	$287.84	$280.82	$287.84	$280.82	$287.84	$280.82	$287.84	$268.62	$275.33	$268.62	$275.33	$268.62	$275.33	$268.62
30	$284.84	$291.96	$284.84	$291.96	$284.84	$291.96	$284.84	$291.96	$284.84	$291.96	$272.46	$279.27	$272.46	$279.27	$272.46	$279.27	$272.46
31	$290.86	$298.13	$290.86	$298.13	$290.86	$298.13	$290.86	$298.13	$290.86	$298.13	$278.22	$285.17	$278.22	$285.17	$278.22	$285.17	$278.22
32	$296.89	$304.30	$296.89	$304.30	$296.89	$304.30	$296.89	$304.30	$296.89	$304.30	$283.98	$291.08	$283.98	$291.08	$283.98	$291.08	$283.98
33	$300.65	$308.16	$300.65	$308.16	$300.65	$308.16	$300.65	$308.16	$300.65	$308.16	$287.58	$294.77	$287.58	$294.77	$287.58	$294.77	$287.58
34	$304.67	$312.28	$304.67	$312.28	$304.67	$312.28	$304.67	$312.28	$304.67	$312.28	$291.42	$298.70	$291.42	$298.70	$291.42	$298.70	$291.42
35	$306.67	$314.34	$306.67	$314.34	$306.67	$314.34	$306.67	$314.34	$306.67	$314.34	$293.34	$300.67	$293.34	$300.67	$293.34	$300.67	$293.34
36	$308.68	$316.39	$308.68	$316.39	$308.68	$316.39	$308.68	$316.39	$308.68	$316.39	$295.26	$302.64	$295.26	$302.64	$295.26	$302.64	$295.26
37	$310.69	$318.45	$310.69	$318.45	$310.69	$318.45	$310.69	$318.45	$310.69	$318.45	$297.18	$304.61	$297.18	$304.61	$297.18	$304.61	$297.18
38	$312.70	$320.51	$312.70	$320.51	$312.70	$320.51	$312.70	$320.51	$312.70	$320.51	$299.10	$306.58	$299.10	$306.58	$299.10	$306.58	$299.10
39	$316.71	$324.62	$316.71	$324.62	$316.71	$324.62	$316.71	$324.62	$316.71	$324.62	$302.94	$310.52	$302.94	$310.52	$302.94	$310.52	$302.94
40	$320.73	$328.74	$320.73	$328.74	$320.73	$328.74	$320.73	$328.74	$320.73	$328.74	$306.78	$314.45	$306.78	$314.45	$306.78	$314.45	$306.78
41	$326.75	$334.91	$326.75	$334.91	$326.75	$334.91	$326.75	$334.91	$326.75	$334.91	$312.55	$320.36	$312.55	$320.36	$312.55	$320.36	$312.55
42	$332.52	$340.83	$332.52	$340.83	$332.52	$340.83	$332.52	$340.83	$332.52	$340.83	$318.07	$326.02	$318.07	$326.02	$318.07	$326.02	$318.07
43	$340.55	$349.06	$340.55	$349.06	$340.55	$349.06	$340.55	$349.06	$340.55	$349.06	$325.75	$333.89	$325.75	$333.89	$325.75	$333.89	$325.75
44	$350.59	$359.35	$350.59	$359.35	$350.59	$359.35	$350.59	$359.35	$350.59	$359.35	$335.35	$343.73	$335.35	$343.73	$335.35	$343.73	$335.35
45	$362.39	$371.44	$362.39	$371.44	$362.39	$371.44	$362.39	$371.44	$362.39	$371.44	$346.63	$355.30	$346.63	$355.30	$346.63	$355.30	$346.63
46	$376.44	$385.85	$376.44	$385.85	$376.44	$385.85	$376.44	$385.85	$376.44	$385.85	$360.08	$369.08	$360.08	$369.08	$360.08	$369.08	$360.08
47	$392.25	$402.05	$392.25	$402.05	$392.25	$402.05	$392.25	$402.05	$392.25	$402.05	$375.20	$384.58	$375.20	$384.58	$375.20	$384.58	$375.20
48	$410.32	$420.57	$410.32	$420.57	$410.32	$420.57	$410.32	$420.57	$410.32	$420.57	$392.48	$402.29	$392.48	$402.29	$392.48	$402.29	$392.48
49	$428.14	$438.83	$428.14	$438.83	$428.14	$438.83	$428.14	$438.83	$428.14	$438.83	$409.53	$419.76	$409.53	$419.76	$409.53	$419.76	$409.53
50	$448.21	$459.41	$448.21	$459.41	$448.21	$459.41	$448.21	$459.41	$448.21	$459.41	$428.73	$439.45	$428.73	$439.45	$428.73	$439.45	$428.73
51	$468.04	$479.73	$468.04	$479.73	$468.04	$479.73	$468.04	$479.73	$468.04	$479.73	$447.69	$458.88	$447.69	$458.88	$447.69	$458.88	$447.69
52	$489.87	$502.11	$489.87	$502.11	$489.87	$502.11	$489.87	$502.11	$489.87	$502.11	$468.58	$480.29	$468.58	$480.29	$468.58	$480.29	$468.58
53	$511.96	$524.75	$511.96	$524.75	$511.96	$524.75	$511.96	$524.75	$511.96	$524.75	$489.70	$501.94	$489.70	$501.94	$489.70	$501.94	$489.70
54	$535.80	$549.19	$535.80	$549.19	$535.80	$549.19	$535.80	$549.19	$535.80	$549.19	$512.51	$525.32	$512.51	$525.32	$512.51	$525.32	$512.51
55	$559.64	$573.62	$559.64	$573.62	$559.64	$573.62	$559.64	$573.62	$559.64	$573.62	$535.31	$548.69	$535.31	$548.69	$535.31	$548.69	$535.31
56	$585.49	$600.12	$585.49	$600.12	$585.49	$600.12	$585.49	$600.12	$585.49	$600.12	$560.04	$574.03	$560.04	$574.03	$560.04	$574.03	$560.04
57	$611.59	$626.87	$611.59	$626.87	$611.59	$626.87	$611.59	$626.87	$611.59	$626.87	$585.00	$599.62	$585.00	$599.62	$585.00	$599.62	$585.00
58	$639.45	$655.42	$639.45	$655.42	$639.45	$655.42	$639.45	$655.42	$639.45	$655.42	$611.65	$626.94	$611.65	$626.94	$611.65	$626.94	$611.65
59	$653.25	$669.57	$653.25	$669.57	$653.25	$669.57	$653.25	$669.57	$653.25	$669.57	$624.85	$640.47	$624.85	$640.47	$624.85	$640.47	$624.85
60	$681.11	$698.12	$681.11	$698.12	$681.11	$698.12	$681.11	$698.12	$681.11	$698.12	$651.50	$667.78	$651.50	$667.78	$651.50	$667.78	$651.50
61	$705.20	$722.82	$705.20	$722.82	$705.20	$722.82	$705.20	$722.82	$705.20	$722.82	$674.54	$691.40	$674.54	$691.40	$674.54	$691.40	$674.54
62	$721.01	$739.02	$721.01	$739.02	$721.01	$739.02	$721.01	$739.02	$721.01	$739.02	$689.66	$706.90	$689.66	$706.90	$689.66	$706.90	$689.66
63	$740.83	$759.34	$740.83	$759.34	$740.83	$759.34	$740.83	$759.34	$740.83	$759.34	$708.63	$726.34	$708.63	$726.34	$708.63	$726.34	$708.63
64+	$752.88	$771.69	$752.88	$771.69	$752.88	$771.69	$752.88	$771.69	$752.88	$771.69	$720.15	$738.15	$720.15	$738.15	$720.15	$738.15	$720.15

Company Name: UPMC Health Op
Market: Individual
Product: PPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	0040007	16322PA0040007		16322PA0040008		16322PA0040008		16322PA0040008		16322PA0040008		16322PA0040008		16322PA0040010		16322PA0040010	
HIOS Plan ID (Off Exchange)=>	0040007	16322PA0040007		16322PA0040008		16322PA0040008		16322PA0040008		16322PA0040008		16322PA0040008		16322PA0040010		16322PA0040010	
Plan Marketing Name =>	ntage Silver - Premium vork	UPMC Advantage Silver $1,750/$50 - Premium Network		UPMC Advantage Silver $3,500/$25 - Premium Network		UPMC Advantage Silver $3,500/$25 - Premium Network		UPMC Advantage Silver $3,500/$25 - Premium Network		UPMC Advantage Silver $3,500/$25 - Premium Network		UPMC Advantage Silver $3,500/$25 - Premium Network		UPMC Advantage Gold $800/$20 - Premium Network		UPMC Advantage Gold $800/$20 - Premium Network	
Form # =>	63	663		663		663		663		663		663		663		663	
Rating Area =>	5	6		1		2		4		5		6		1		2	
Network =>	mium w/Domin	PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin	
Metal =>	ver	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	/$3,500	$1,750/$3,500		$3,500/$7,000		$3,500/$7,000		$3,500/$7,000		$3,500/$7,000		$3,500/$7,000		$800/$1,600		$800/$1,600	
Coinsurance =>	0%	80%		100%		100%		100%		100%		100%		90%		90%	
Copays =>	/ $80	$50 / $80		$25 / $75		$25 / $75		$25 / $75		$25 / $75		$25 / $75		$20 / $50		$20 / $50	
OOP Maximum =>	$14,700	$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$5,000/$10,000		$5,000/$10,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$183.64	$183.64	$183.64	$187.84	$187.84	$187.84	$187.84	$187.84	$187.84	$187.84	$187.84	$187.84	$187.84	$242.89	$242.89	$242.89	$242.89
15	$199.96	$199.96	$199.96	$204.53	$204.53	$204.53	$204.53	$204.53	$204.53	$204.53	$204.53	$204.53	$204.53	$264.48	$264.48	$264.48	$264.48
16	$206.20	$206.20	$206.20	$210.92	$210.92	$210.92	$210.92	$210.92	$210.92	$210.92	$210.92	$210.92	$210.92	$272.73	$272.73	$272.73	$272.73
17	$212.44	$212.44	$212.44	$217.30	$217.30	$217.30	$217.30	$217.30	$217.30	$217.30	$217.30	$217.30	$217.30	$280.99	$280.99	$280.99	$280.99
18	$224.64	$219.17	$224.64	$224.18	$229.77	$224.18	$229.77	$224.18	$229.77	$224.18	$229.77	$224.18	$229.77	$289.88	$297.12	$289.88	$297.12
19	$231.53	$225.89	$231.53	$231.05	$236.82	$231.05	$236.82	$231.05	$236.82	$231.05	$236.82	$231.05	$236.82	$298.77	$306.23	$298.77	$306.23
20	$238.67	$232.85	$238.67	$238.17	$244.12	$238.17	$244.12	$238.17	$244.12	$238.17	$244.12	$238.17	$244.12	$307.98	$315.67	$307.98	$315.67
21	$246.05	$240.05	$246.05	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$317.50	$325.43	$317.50	$325.43
22	$246.05	$240.05	$246.05	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$317.50	$325.43	$317.50	$325.43
23	$246.05	$240.05	$246.05	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$317.50	$325.43	$317.50	$325.43
24	$246.05	$240.05	$246.05	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$245.54	$251.67	$317.50	$325.43	$317.50	$325.43
25	$247.03	$241.01	$247.03	$246.52	$252.68	$246.52	$252.68	$246.52	$252.68	$246.52	$252.68	$246.52	$252.68	$318.77	$326.73	$318.77	$326.73
26	$251.96	$245.81	$251.96	$251.43	$257.71	$251.43	$257.71	$251.43	$257.71	$251.43	$257.71	$251.43	$257.71	$325.12	$333.24	$325.12	$333.24
27	$257.86	$251.57	$257.86	$257.33	$263.75	$257.33	$263.75	$257.33	$263.75	$257.33	$263.75	$257.33	$263.75	$332.74	$341.05	$332.74	$341.05
28	$267.46	$260.93	$267.46	$266.90	$273.57	$266.90	$273.57	$266.90	$273.57	$266.90	$273.57	$266.90	$273.57	$345.12	$353.74	$345.12	$353.74
29	$275.33	$268.62	$275.33	$274.76	$281.62	$274.76	$281.62	$274.76	$281.62	$274.76	$281.62	$274.76	$281.62	$355.28	$364.16	$355.28	$364.16
30	$279.27	$272.46	$279.27	$278.69	$285.65	$278.69	$285.65	$278.69	$285.65	$278.69	$285.65	$278.69	$285.65	$360.36	$369.36	$360.36	$369.36
31	$285.17	$278.22	$285.17	$284.58	$291.69	$284.58	$291.69	$284.58	$291.69	$284.58	$291.69	$284.58	$291.69	$367.98	$377.17	$367.98	$377.17
32	$291.08	$283.98	$291.08	$290.47	$297.73	$290.47	$297.73	$290.47	$297.73	$290.47	$297.73	$290.47	$297.73	$375.60	$384.98	$375.60	$384.98
33	$294.77	$287.58	$294.77	$294.16	$301.50	$294.16	$301.50	$294.16	$301.50	$294.16	$301.50	$294.16	$301.50	$380.37	$389.87	$380.37	$389.87
34	$298.70	$291.42	$298.70	$298.09	$305.53	$298.09	$305.53	$298.09	$305.53	$298.09	$305.53	$298.09	$305.53	$385.45	$395.07	$385.45	$395.07
35	$300.67	$293.34	$300.67	$300.05	$307.54	$300.05	$307.54	$300.05	$307.54	$300.05	$307.54	$300.05	$307.54	$387.99	$397.68	$387.99	$397.68
36	$302.64	$295.26	$302.64	$302.01	$309.55	$302.01	$309.55	$302.01	$309.55	$302.01	$309.55	$302.01	$309.55	$390.53	$400.28	$390.53	$400.28
37	$304.61	$297.18	$304.61	$303.98	$311.57	$303.98	$311.57	$303.98	$311.57	$303.98	$311.57	$303.98	$311.57	$393.07	$402.88	$393.07	$402.88
38	$306.58	$299.10	$306.58	$305.94	$313.58	$305.94	$313.58	$305.94	$313.58	$305.94	$313.58	$305.94	$313.58	$395.61	$405.49	$395.61	$405.49
39	$310.52	$302.94	$310.52	$309.87	$317.61	$309.87	$317.61	$309.87	$317.61	$309.87	$317.61	$309.87	$317.61	$400.69	$410.69	$400.69	$410.69
40	$314.45	$306.78	$314.45	$313.80	$321.63	$313.80	$321.63	$313.80	$321.63	$313.80	$321.63	$313.80	$321.63	$405.77	$415.90	$405.77	$415.90
41	$320.36	$312.55	$320.36	$319.69	$327.67	$319.69	$327.67	$319.69	$327.67	$319.69	$327.67	$319.69	$327.67	$413.39	$423.71	$413.39	$423.71
42	$326.02	$318.07	$326.02	$325.34	$333.46	$325.34	$333.46	$325.34	$333.46	$325.34	$333.46	$325.34	$333.46	$420.69	$431.19	$420.69	$431.19
43	$333.89	$325.75	$333.89	$333.20	$341.52	$333.20	$341.52	$333.20	$341.52	$333.20	$341.52	$333.20	$341.52	$430.85	$441.61	$430.85	$441.61
44	$343.73	$335.35	$343.73	$343.02	$351.58	$343.02	$351.58	$343.02	$351.58	$343.02	$351.58	$343.02	$351.58	$443.55	$454.63	$443.55	$454.63
45	$355.30	$346.63	$355.30	$354.56	$363.41	$354.56	$363.41	$354.56	$363.41	$354.56	$363.41	$354.56	$363.41	$458.47	$469.92	$458.47	$469.92
46	$369.08	$360.08	$369.08	$368.31	$377.51	$368.31	$377.51	$368.31	$377.51	$368.31	$377.51	$368.31	$377.51	$476.25	$488.15	$476.25	$488.15
47	$384.58	$375.20	$384.58	$383.78	$393.36	$383.78	$393.36	$383.78	$393.36	$383.78	$393.36	$383.78	$393.36	$496.25	$508.65	$496.25	$508.65
48	$402.29	$392.48	$402.29	$401.46	$411.48	$401.46	$411.48	$401.46	$411.48	$401.46	$411.48	$401.46	$411.48	$519.11	$532.08	$519.11	$532.08
49	$419.76	$409.53	$419.76	$418.89	$429.35	$418.89	$429.35	$418.89	$429.35	$418.89	$429.35	$418.89	$429.35	$541.66	$555.18	$541.66	$555.18
50	$439.45	$428.73	$439.45	$438.53	$449.48	$438.53	$449.48	$438.53	$449.48	$438.53	$449.48	$438.53	$449.48	$567.06	$581.22	$567.06	$581.22
51	$458.88	$447.69	$458.88	$457.93	$469.36	$457.93	$469.36	$457.93	$469.36	$457.93	$469.36	$457.93	$469.36	$592.14	$606.93	$592.14	$606.93
52	$480.29	$468.58	$480.29	$479.29	$491.26	$479.29	$491.26	$479.29	$491.26	$479.29	$491.26	$479.29	$491.26	$619.76	$635.24	$619.76	$635.24
53	$501.94	$489.70	$501.94	$500.90	$513.41	$500.90	$513.41	$500.90	$513.41	$500.90	$513.41	$500.90	$513.41	$647.70	$663.88	$647.70	$663.88
54	$525.32	$512.51	$525.32	$524.23	$537.32	$524.23	$537.32	$524.23	$537.32	$524.23	$537.32	$524.23	$537.32	$677.86	$694.79	$677.86	$694.79
55	$548.69	$535.31	$548.69	$547.55	$561.22	$547.55	$561.22	$547.55	$561.22	$547.55	$561.22	$547.55	$561.22	$708.03	$725.71	$708.03	$725.71
56	$574.03	$560.04	$574.03	$572.84	$587.15	$572.84	$587.15	$572.84	$587.15	$572.84	$587.15	$572.84	$587.15	$740.73	$759.23	$740.73	$759.23
57	$599.62	$585.00	$599.62	$598.38	$613.32	$598.38	$613.32	$598.38	$613.32	$598.38	$613.32	$598.38	$613.32	$773.75	$793.07	$773.75	$793.07
58	$626.94	$611.65	$626.94	$625.64	$641.26	$625.64	$641.26	$625.64	$641.26	$625.64	$641.26	$625.64	$641.26	$808.99	$829.20	$808.99	$829.20
59	$640.47	$624.85	$640.47	$639.14	$655.10	$639.14	$655.10	$639.14	$655.10	$639.14	$655.10	$639.14	$655.10	$826.45	$847.09	$826.45	$847.09
60	$667.78	$651.50	$667.78	$666.40	$683.03	$666.40	$683.03	$666.40	$683.03	$666.40	$683.03	$666.40	$683.03	$861.70	$883.22	$861.70	$883.22
61	$691.40	$674.54	$691.40	$689.97	$707.19	$689.97	$707.19	$689.97	$707.19	$689.97	$707.19	$689.97	$707.19	$892.18	$914.46	$892.18	$914.46
62	$706.90	$689.66	$706.90	$705.44	$723.05	$705.44	$723.05	$705.44	$723.05	$705.44	$723.05	$705.44	$723.05	$912.18	$934.96	$912.18	$934.96
63	$726.34	$708.63	$726.34	$724.83	$742.93	$724.83	$742.93	$724.83	$742.93	$724.83	$742.93	$724.83	$742.93	$937.26	$960.67	$937.26	$960.67
64+	$738.15	$720.15	$738.15	$736.62	$755.01	$736.62	$755.01	$736.62	$755.01	$736.62	$755.01	$736.62	$755.01	$952.50	$976.29	$952.50	$976.29

Company Name: UPMC Health Op
Market: Individual
Product: PPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	16322PA0040010		16322PA0040010		16322PA0040010		16322PA0040012		16322PA0040012		16322PA0040012		16322PA0040012		16322PA0040012		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0040010		16322PA0040010		16322PA0040010		16322PA0040012		16322PA0040012		16322PA0040012		16322PA0040012		16322PA0040012		16322PA
Plan Marketing Name =>	UPMC Advantage Gold $800/$20 - Premium Network		UPMC Advantage Gold $800/$20 - Premium Network		UPMC Advantage Gold $800/$20 - Premium Network		UPMC Advantage Platinum $250/$20 - Premium Network		UPMC Advantage Platinum $250/$20 - Premium Network		UPMC Advantage Platinum $250/$20 - Premium Network		UPMC Advantage Platinum $250/$20 - Premium Network		UPMC Advantage Platinum $250/$20 - Premium Network		UPMC Advar $6,950/$35 Netv
Form # =>	663		663		663		663		663		663		663		663		6
Rating Area =>	4		5		6		1		2		4		5		6		1
Network =>	PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Prei
Metal =>	Gold		Gold		Gold		Platinum		Platinum		Platinum		Platinum		Platinum		Bro
Deductible =>	$800/$1,600		$800/$1,600		$800/$1,600		$250/$500		$250/$500		$250/$500		$250/$500		$250/$500		$6,950/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		10
Copays =>	$20 / $50		$20 / $50		$20 / $50		$20 / 10%		$20 / 10%		$20 / 10%		$20 / 10%		$20 / 10%		$35
OOP Maximum =>	$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$7,350/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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	$242.89	$242.89	$242.89	$242.89	$242.89	$242.89	$424.57	$424.57	$424.57	$424.57	$424.57	$424.57	$424.57	$424.57	$424.57	$424.57	$175.41
15	$264.48	$264.48	$264.48	$264.48	$264.48	$264.48	$462.31	$462.31	$462.31	$462.31	$462.31	$462.31	$462.31	$462.31	$462.31	$462.31	$191.01
16	$272.73	$272.73	$272.73	$272.73	$272.73	$272.73	$476.74	$476.74	$476.74	$476.74	$476.74	$476.74	$476.74	$476.74	$476.74	$476.74	$196.97
17	$280.99	$280.99	$280.99	$280.99	$280.99	$280.99	$491.17	$491.17	$491.17	$491.17	$491.17	$491.17	$491.17	$491.17	$491.17	$491.17	$202.93
18	$289.88	$297.12	$289.88	$297.12	$289.88	$297.12	$506.71	$519.38	$506.71	$519.38	$506.71	$519.38	$506.71	$519.38	$506.71	$519.38	$209.35
19	$298.77	$306.23	$298.77	$306.23	$298.77	$306.23	$522.25	$535.31	$522.25	$535.31	$522.25	$535.31	$522.25	$535.31	$522.25	$535.31	$215.77
20	$307.98	$315.67	$307.98	$315.67	$307.98	$315.67	$538.34	$551.80	$538.34	$551.80	$538.34	$551.80	$538.34	$551.80	$538.34	$551.80	$222.42
21	$317.50	$325.43	$317.50	$325.43	$317.50	$325.43	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$229.30
22	$317.50	$325.43	$317.50	$325.43	$317.50	$325.43	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$229.30
23	$317.50	$325.43	$317.50	$325.43	$317.50	$325.43	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$229.30
24	$317.50	$325.43	$317.50	$325.43	$317.50	$325.43	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$554.99	$568.87	$229.30
25	$318.77	$326.73	$318.77	$326.73	$318.77	$326.73	$557.21	$571.15	$557.21	$571.15	$557.21	$571.15	$557.21	$571.15	$557.21	$571.15	$230.22
26	$325.12	$333.24	$325.12	$333.24	$325.12	$333.24	$568.31	$582.52	$568.31	$582.52	$568.31	$582.52	$568.31	$582.52	$568.31	$582.52	$234.80
27	$332.74	$341.05	$332.74	$341.05	$332.74	$341.05	$581.63	$596.18	$581.63	$596.18	$581.63	$596.18	$581.63	$596.18	$581.63	$596.18	$240.31
28	$345.12	$353.74	$345.12	$353.74	$345.12	$353.74	$603.27	$618.36	$603.27	$618.36	$603.27	$618.36	$603.27	$618.36	$603.27	$618.36	$249.25
29	$355.28	$364.16	$355.28	$364.16	$355.28	$364.16	$621.03	$636.57	$621.03	$636.57	$621.03	$636.57	$621.03	$636.57	$621.03	$636.57	$256.59
30	$360.36	$369.36	$360.36	$369.36	$360.36	$369.36	$629.91	$645.67	$629.91	$645.67	$629.91	$645.67	$629.91	$645.67	$629.91	$645.67	$260.26
31	$367.98	$377.17	$367.98	$377.17	$367.98	$377.17	$643.23	$659.32	$643.23	$659.32	$643.23	$659.32	$643.23	$659.32	$643.23	$659.32	$265.76
32	$375.60	$384.98	$375.60	$384.98	$375.60	$384.98	$656.55	$672.97	$656.55	$672.97	$656.55	$672.97	$656.55	$672.97	$656.55	$672.97	$271.26
33	$380.37	$389.87	$380.37	$389.87	$380.37	$389.87	$664.88	$681.51	$664.88	$681.51	$664.88	$681.51	$664.88	$681.51	$664.88	$681.51	$274.70
34	$385.45	$395.07	$385.45	$395.07	$385.45	$395.07	$673.76	$690.61	$673.76	$690.61	$673.76	$690.61	$673.76	$690.61	$673.76	$690.61	$278.37
35	$387.99	$397.68	$387.99	$397.68	$387.99	$397.68	$678.20	$695.16	$678.20	$695.16	$678.20	$695.16	$678.20	$695.16	$678.20	$695.16	$280.20
36	$390.53	$400.28	$390.53	$400.28	$390.53	$400.28	$682.64	$699.71	$682.64	$699.71	$682.64	$699.71	$682.64	$699.71	$682.64	$699.71	$282.04
37	$393.07	$402.88	$393.07	$402.88	$393.07	$402.88	$687.08	$704.26	$687.08	$704.26	$687.08	$704.26	$687.08	$704.26	$687.08	$704.26	$283.87
38	$395.61	$405.49	$395.61	$405.49	$395.61	$405.49	$691.52	$708.81	$691.52	$708.81	$691.52	$708.81	$691.52	$708.81	$691.52	$708.81	$285.71
39	$400.69	$410.69	$400.69	$410.69	$400.69	$410.69	$700.40	$717.91	$700.40	$717.91	$700.40	$717.91	$700.40	$717.91	$700.40	$717.91	$289.38
40	$405.77	$415.90	$405.77	$415.90	$405.77	$415.90	$709.28	$727.02	$709.28	$727.02	$709.28	$727.02	$709.28	$727.02	$709.28	$727.02	$293.05
41	$413.39	$423.71	$413.39	$423.71	$413.39	$423.71	$722.60	$740.67	$722.60	$740.67	$722.60	$740.67	$722.60	$740.67	$722.60	$740.67	$298.55
42	$420.69	$431.19	$420.69	$431.19	$420.69	$431.19	$735.36	$753.75	$735.36	$753.75	$735.36	$753.75	$735.36	$753.75	$735.36	$753.75	$303.82
43	$430.85	$441.61	$430.85	$441.61	$430.85	$441.61	$753.12	$771.96	$753.12	$771.96	$753.12	$771.96	$753.12	$771.96	$753.12	$771.96	$311.16
44	$443.55	$454.63	$443.55	$454.63	$443.55	$454.63	$775.32	$794.71	$775.32	$794.71	$775.32	$794.71	$775.32	$794.71	$775.32	$794.71	$320.33
45	$458.47	$469.92	$458.47	$469.92	$458.47	$469.92	$801.41	$821.45	$801.41	$821.45	$801.41	$821.45	$801.41	$821.45	$801.41	$821.45	$331.11
46	$476.25	$488.15	$476.25	$488.15	$476.25	$488.15	$832.49	$853.31	$832.49	$853.31	$832.49	$853.31	$832.49	$853.31	$832.49	$853.31	$343.95
47	$496.25	$508.65	$496.25	$508.65	$496.25	$508.65	$867.45	$889.14	$867.45	$889.14	$867.45	$889.14	$867.45	$889.14	$867.45	$889.14	$358.40
48	$519.11	$532.08	$519.11	$532.08	$519.11	$532.08	$907.41	$930.10	$907.41	$930.10	$907.41	$930.10	$907.41	$930.10	$907.41	$930.10	$374.91
49	$541.66	$555.18	$541.66	$555.18	$541.66	$555.18	$946.81	$970.49	$946.81	$970.49	$946.81	$970.49	$946.81	$970.49	$946.81	$970.49	$391.19
50	$567.06	$581.22	$567.06	$581.22	$567.06	$581.22	$991.21	$1,016.00	$991.21	$1,016.00	$991.21	$1,016.00	$991.21	$1,016.00	$991.21	$1,016.00	$409.53
51	$592.14	$606.93	$592.14	$606.93	$592.14	$606.93	$1,035.06	$1,060.94	$1,035.06	$1,060.94	$1,035.06	$1,060.94	$1,035.06	$1,060.94	$1,035.06	$1,060.94	$427.64
52	$619.76	$635.24	$619.76	$635.24	$619.76	$635.24	$1,083.34	$1,110.43	$1,083.34	$1,110.43	$1,083.34	$1,110.43	$1,083.34	$1,110.43	$1,083.34	$1,110.43	$447.59
53	$647.70	$663.88	$647.70	$663.88	$647.70	$663.88	$1,132.18	$1,160.49	$1,132.18	$1,160.49	$1,132.18	$1,160.49	$1,132.18	$1,160.49	$1,132.18	$1,160.49	$467.77
54	$677.86	$694.79	$677.86	$694.79	$677.86	$694.79	$1,184.90	$1,214.54	$1,184.90	$1,214.54	$1,184.90	$1,214.54	$1,184.90	$1,214.54	$1,184.90	$1,214.54	$489.56
55	$708.03	$725.71	$708.03	$725.71	$708.03	$725.71	$1,237.63	$1,268.58	$1,237.63	$1,268.58	$1,237.63	$1,268.58	$1,237.63	$1,268.58	$1,237.63	$1,268.58	$511.34
56	$740.73	$759.23	$740.73	$759.23	$740.73	$759.23	$1,294.79	$1,327.17	$1,294.79	$1,327.17	$1,294.79	$1,327.17	$1,294.79	$1,327.17	$1,294.79	$1,327.17	$534.96
57	$773.75	$793.07	$773.75	$793.07	$773.75	$793.07	$1,352.51	$1,386.34	$1,352.51	$1,386.34	$1,352.51	$1,386.34	$1,352.51	$1,386.34	$1,352.51	$1,386.34	$558.80
58	$808.99	$829.20	$808.99	$829.20	$808.99	$829.20	$1,414.11	$1,449.48	$1,414.11	$1,449.48	$1,414.11	$1,449.48	$1,414.11	$1,449.48	$1,414.11	$1,449.48	$584.26
59	$826.45	$847.09	$826.45	$847.09	$826.45	$847.09	$1,444.64	$1,480.77	$1,444.64	$1,480.77	$1,444.64	$1,480.77	$1,444.64	$1,480.77	$1,444.64	$1,480.77	$596.87
60	$861.70	$883.22	$861.70	$883.22	$861.70	$883.22	$1,506.24	$1,543.91	$1,506.24	$1,543.91	$1,506.24	$1,543.91	$1,506.24	$1,543.91	$1,506.24	$1,543.91	$622.32
61	$892.18	$914.46	$892.18	$914.46	$892.18	$914.46	$1,559.52	$1,598.52	$1,559.52	$1,598.52	$1,559.52	$1,598.52	$1,559.52	$1,598.52	$1,559.52	$1,598.52	$644.33
62	$912.18	$934.96	$912.18	$934.96	$912.18	$934.96	$1,594.49	$1,634.36	$1,594.49	$1,634.36	$1,594.49	$1,634.36	$1,594.49	$1,634.36	$1,594.49	$1,634.36	$658.78
63	$937.26	$960.67	$937.26	$960.67	$937.26	$960.67	$1,638.33	$1,679.30	$1,638.33	$1,679.30	$1,638.33	$1,679.30	$1,638.33	$1,679.30	$1,638.33	$1,679.30	$676.89
64+	$952.50	$976.29	$952.50	$976.29	$952.50	$976.29	$1,664.97	$1,706.61	$1,664.97	$1,706.61	$1,664.97	$1,706.61	$1,664.97	$1,706.61	$1,664.97	$1,706.61	$687.90

Company Name: UPMC Health Op
Market: Individual
Product: PPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	0040024	16322PA0040024		16322PA0040024		16322PA0040024		16322PA0040024		16322PA0040025		16322PA0040025		16322PA0040025		16322PA0040025	
HIOS Plan ID (Off Exchange)=>	0040024	16322PA0040024		16322PA0040024		16322PA0040024		16322PA0040024		16322PA0040025		16322PA0040025		16322PA0040025		16322PA0040025	
Plan Marketing Name =>	ntage Bronze - Premium vork	UPMC Advantage Bronze $6,950/$35 - Premium Network		UPMC Advantage Bronze $6,950/$35 - Premium Network		UPMC Advantage Bronze $6,950/$35 - Premium Network		UPMC Advantage Bronze $6,950/$35 - Premium Network		UPMC Advantage Silver HSA $2,600/20% - Premium Network		UPMC Advantage Silver HSA $2,600/20% - Premium Network		UPMC Advantage Silver HSA $2,600/20% - Premium Network		UPMC Advantage Silver HSA $2,600/20% - Premium Network	
Form # =>	63	663		663		663		663		663		663		663		663	
Rating Area =>	1	2		4		5		6		1		2		4		5	
Network =>	mium w/Domin	PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin	
Metal =>	nze	Bronze		Bronze		Bronze		Bronze		Silver		Silver		Silver		Silver	
Deductible =>	$13,900	$6,950/$13,900		$6,950/$13,900		$6,950/$13,900		$6,950/$13,900		$2,600/$5,200		$2,600/$5,200		$2,600/$5,200		$2,600/$5,200	
Coinsurance =>	0%	100%		100%		100%		100%		80%		80%		80%		80%	
Copays =>	/ $0	$35 / $0		$35 / $0		$35 / $0		$35 / $0		20% / 20%		20% / 20%		20% / 20%		20% / 20%	
OOP Maximum =>	$14,700	$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$4,150/$8,300		$4,150/$8,300		$4,150/$8,300		$4,150/$8,300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$175.41	$175.41	$175.41	$175.41	$175.41	$175.41	$175.41	$175.41	$175.41	$201.65	$201.65	$201.65	$201.65	$201.65	$201.65	$201.65	$201.65
15	$191.01	$191.01	$191.01	$191.01	$191.01	$191.01	$191.01	$191.01	$191.01	$219.58	$219.58	$219.58	$219.58	$219.58	$219.58	$219.58	$219.58
16	$196.97	$196.97	$196.97	$196.97	$196.97	$196.97	$196.97	$196.97	$196.97	$226.43	$226.43	$226.43	$226.43	$226.43	$226.43	$226.43	$226.43
17	$202.93	$202.93	$202.93	$202.93	$202.93	$202.93	$202.93	$202.93	$202.93	$233.29	$233.29	$233.29	$233.29	$233.29	$233.29	$233.29	$233.29
18	$214.58	$209.35	$214.58	$209.35	$214.58	$209.35	$214.58	$209.35	$214.58	$240.67	$246.68	$240.67	$246.68	$240.67	$246.68	$240.67	$246.68
19	$221.16	$215.77	$221.16	$215.77	$221.16	$215.77	$221.16	$215.77	$221.16	$248.05	$254.25	$248.05	$254.25	$248.05	$254.25	$248.05	$254.25
20	$227.98	$222.42	$227.98	$222.42	$227.98	$222.42	$227.98	$222.42	$227.98	$255.69	$262.08	$255.69	$262.08	$255.69	$262.08	$255.69	$262.08
21	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19
22	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19
23	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19
24	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$229.30	$235.03	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19	$263.60	$270.19
25	$235.97	$230.22	$235.97	$230.22	$235.97	$230.22	$235.97	$230.22	$235.97	$264.65	$271.27	$264.65	$271.27	$264.65	$271.27	$264.65	$271.27
26	$240.67	$234.80	$240.67	$234.80	$240.67	$234.80	$240.67	$234.80	$240.67	$269.93	$276.67	$269.93	$276.67	$269.93	$276.67	$269.93	$276.67
27	$246.31	$240.31	$246.31	$240.31	$246.31	$240.31	$246.31	$240.31	$246.31	$276.25	$283.16	$276.25	$283.16	$276.25	$283.16	$276.25	$283.16
28	$255.48	$249.25	$255.48	$249.25	$255.48	$249.25	$255.48	$249.25	$255.48	$286.53	$293.70	$286.53	$293.70	$286.53	$293.70	$286.53	$293.70
29	$263.00	$256.59	$263.00	$256.59	$263.00	$256.59	$263.00	$256.59	$263.00	$294.97	$302.34	$294.97	$302.34	$294.97	$302.34	$294.97	$302.34
30	$266.76	$260.26	$266.76	$260.26	$266.76	$260.26	$266.76	$260.26	$266.76	$299.19	$306.67	$299.19	$306.67	$299.19	$306.67	$299.19	$306.67
31	$272.40	$265.76	$272.40	$265.76	$272.40	$265.76	$272.40	$265.76	$272.40	$305.51	$313.15	$305.51	$313.15	$305.51	$313.15	$305.51	$313.15
32	$278.04	$271.26	$278.04	$271.26	$278.04	$271.26	$278.04	$271.26	$278.04	$311.84	$319.63	$311.84	$319.63	$311.84	$319.63	$311.84	$319.63
33	$281.57	$274.70	$281.57	$274.70	$281.57	$274.70	$281.57	$274.70	$281.57	$315.79	$323.69	$315.79	$323.69	$315.79	$323.69	$315.79	$323.69
34	$285.33	$278.37	$285.33	$278.37	$285.33	$278.37	$285.33	$278.37	$285.33	$320.01	$328.01	$320.01	$328.01	$320.01	$328.01	$320.01	$328.01
35	$287.21	$280.20	$287.21	$280.20	$287.21	$280.20	$287.21	$280.20	$287.21	$322.12	$330.17	$322.12	$330.17	$322.12	$330.17	$322.12	$330.17
36	$289.09	$282.04	$289.09	$282.04	$289.09	$282.04	$289.09	$282.04	$289.09	$324.23	$332.33	$324.23	$332.33	$324.23	$332.33	$324.23	$332.33
37	$290.97	$283.87	$290.97	$283.87	$290.97	$283.87	$290.97	$283.87	$290.97	$326.34	$334.50	$326.34	$334.50	$326.34	$334.50	$326.34	$334.50
38	$292.85	$285.71	$292.85	$285.71	$292.85	$285.71	$292.85	$285.71	$292.85	$328.45	$336.66	$328.45	$336.66	$328.45	$336.66	$328.45	$336.66
39	$296.61	$289.38	$296.61	$289.38	$296.61	$289.38	$296.61	$289.38	$296.61	$332.66	$340.98	$332.66	$340.98	$332.66	$340.98	$332.66	$340.98
40	$300.37	$293.05	$300.37	$293.05	$300.37	$293.05	$300.37	$293.05	$300.37	$336.88	$345.30	$336.88	$345.30	$336.88	$345.30	$336.88	$345.30
41	$306.01	$298.55	$306.01	$298.55	$306.01	$298.55	$306.01	$298.55	$306.01	$343.21	$351.79	$343.21	$351.79	$343.21	$351.79	$343.21	$351.79
42	$311.41	$303.82	$311.41	$303.82	$311.41	$303.82	$311.41	$303.82	$311.41	$349.27	$358.00	$349.27	$358.00	$349.27	$358.00	$349.27	$358.00
43	$318.94	$311.16	$318.94	$311.16	$318.94	$311.16	$318.94	$311.16	$318.94	$357.71	$366.65	$357.71	$366.65	$357.71	$366.65	$357.71	$366.65
44	$328.34	$320.33	$328.34	$320.33	$328.34	$320.33	$328.34	$320.33	$328.34	$368.25	$377.46	$368.25	$377.46	$368.25	$377.46	$368.25	$377.46
45	$339.38	$331.11	$339.38	$331.11	$339.38	$331.11	$339.38	$331.11	$339.38	$380.64	$390.15	$380.64	$390.15	$380.64	$390.15	$380.64	$390.15
46	$352.55	$343.95	$352.55	$343.95	$352.55	$343.95	$352.55	$343.95	$352.55	$395.40	$405.29	$395.40	$405.29	$395.40	$405.29	$395.40	$405.29
47	$367.35	$358.40	$367.35	$358.40	$367.35	$358.40	$367.35	$358.40	$367.35	$412.01	$422.31	$412.01	$422.31	$412.01	$422.31	$412.01	$422.31
48	$384.27	$374.91	$384.27	$374.91	$384.27	$374.91	$384.27	$374.91	$384.27	$430.99	$441.76	$430.99	$441.76	$430.99	$441.76	$430.99	$441.76
49	$400.96	$391.19	$400.96	$391.19	$400.96	$391.19	$400.96	$391.19	$400.96	$449.70	$460.94	$449.70	$460.94	$449.70	$460.94	$449.70	$460.94
50	$419.76	$409.53	$419.76	$409.53	$419.76	$409.53	$419.76	$409.53	$419.76	$470.79	$482.56	$470.79	$482.56	$470.79	$482.56	$470.79	$482.56
51	$438.33	$427.64	$438.33	$427.64	$438.33	$427.64	$438.33	$427.64	$438.33	$491.61	$503.90	$491.61	$503.90	$491.61	$503.90	$491.61	$503.90
52	$458.78	$447.59	$458.78	$447.59	$458.78	$447.59	$458.78	$447.59	$458.78	$514.55	$527.41	$514.55	$527.41	$514.55	$527.41	$514.55	$527.41
53	$479.46	$467.77	$479.46	$467.77	$479.46	$467.77	$479.46	$467.77	$479.46	$537.74	$551.19	$537.74	$551.19	$537.74	$551.19	$537.74	$551.19
54	$501.79	$489.56	$501.79	$489.56	$501.79	$489.56	$501.79	$489.56	$501.79	$562.79	$576.86	$562.79	$576.86	$562.79	$576.86	$562.79	$576.86
55	$524.12	$511.34	$524.12	$511.34	$524.12	$511.34	$524.12	$511.34	$524.12	$587.83	$602.52	$587.83	$602.52	$587.83	$602.52	$587.83	$602.52
56	$548.32	$534.96	$548.32	$534.96	$548.32	$534.96	$548.32	$534.96	$548.32	$614.98	$630.35	$614.98	$630.35	$614.98	$630.35	$614.98	$630.35
57	$572.77	$558.80	$572.77	$558.80	$572.77	$558.80	$572.77	$558.80	$572.77	$642.39	$658.45	$642.39	$658.45	$642.39	$658.45	$642.39	$658.45
58	$598.86	$584.26	$598.86	$584.26	$598.86	$584.26	$598.86	$584.26	$598.86	$671.65	$688.44	$671.65	$688.44	$671.65	$688.44	$671.65	$688.44
59	$611.78	$596.87	$611.78	$596.87	$611.78	$596.87	$611.78	$596.87	$611.78	$686.15	$703.30	$686.15	$703.30	$686.15	$703.30	$686.15	$703.30
60	$637.87	$622.32	$637.87	$622.32	$637.87	$622.32	$637.87	$622.32	$637.87	$715.41	$733.30	$715.41	$733.30	$715.41	$733.30	$715.41	$733.30
61	$660.43	$644.33	$660.43	$644.33	$660.43	$644.33	$660.43	$644.33	$660.43	$740.72	$759.23	$740.72	$759.23	$740.72	$759.23	$740.72	$759.23
62	$675.24	$658.78	$675.24	$658.78	$675.24	$658.78	$675.24	$658.78	$675.24	$757.32	$776.26	$757.32	$776.26	$757.32	$776.26	$757.32	$776.26
63	$693.81	$676.89	$693.81	$676.89	$693.81	$676.89	$693.81	$676.89	$693.81	$778.15	$797.60	$778.15	$797.60	$778.15	$797.60	$778.15	$797.60
64+	$705.09	$687.90	$705.09	$687.90	$705.09	$687.90	$705.09	$687.90	$705.09	$790.80	$810.57	$790.80	$810.57	$790.80	$810.57	$790.80	$810.57

Company Name: UPMC Health Op
Market: Individual
Product: PPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	16322PA0040025		16322PA0040026		16322PA0040026		16322PA0040026		16322PA0040026		16322PA0040026		16322PA0040027		16322PA0040027		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0040025		16322PA0040026		16322PA0040026		16322PA0040026		16322PA0040026		16322PA0040026		16322PA0040027		16322PA0040027		16322PA
Plan Marketing Name =>	UPMC Advantage Silver HSA $2,600/20% - Premium Network		UPMC Advantage Catastrophic $7,350/$0 - Premium Network		UPMC Advantage Catastrophic $7,350/$0 - Premium Network		UPMC Advantage Catastrophic $7,350/$0 - Premium Network		UPMC Advantage Catastrophic $7,350/$0 - Premium Network		UPMC Advantage Catastrophic $7,350/$0 - Premium Network		UPMC Advantage Silver $3,500/$30 - Premium Network		UPMC Advantage Silver $3,500/$30 - Premium Network		UPMC Adva $3,500/$30 Netw
Form # =>	663		667		667		667		667		667		663		663		6
Rating Area =>	6		1		2		4		5		6		1		2		4
Network =>	PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Pre
Metal =>	Silver		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Silver		Silver		Sil
Deductible =>	$2,600/$5,200		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$3,500/$7,000		$3,500/$7,000		$3,500/
Coinsurance =>	80%		100%		100%		100%		100%		100%		80%		80%		80
Copays =>	20% / 20%		$0/ $0		$0/ $0		$0/ $0		$0/ $0		$0/ $0		$30 / $65		$30 / $65		$30 /
OOP Maximum =>	$4,150/$8,300		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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	$201.65	$201.65	$152.37	$152.37	$152.37	$152.37	$152.37	$152.37	$152.37	$152.37	$152.37	$152.37	$191.81	$191.81	$191.81	$191.81	$191.81
15	$219.58	$219.58	$165.91	$165.91	$165.91	$165.91	$165.91	$165.91	$165.91	$165.91	$165.91	$165.91	$208.86	$208.86	$208.86	$208.86	$208.86
16	$226.43	$226.43	$171.09	$171.09	$171.09	$171.09	$171.09	$171.09	$171.09	$171.09	$171.09	$171.09	$215.38	$215.38	$215.38	$215.38	$215.38
17	$233.29	$233.29	$176.27	$176.27	$176.27	$176.27	$176.27	$176.27	$176.27	$176.27	$176.27	$176.27	$221.90	$221.90	$221.90	$221.90	$221.90
18	$240.67	$246.68	$181.84	$186.39	$181.84	$186.39	$181.84	$186.39	$181.84	$186.39	$181.84	$186.39	$228.92	$234.64	$228.92	$234.64	$228.92
19	$248.05	$254.25	$187.42	$192.11	$187.42	$192.11	$187.42	$192.11	$187.42	$192.11	$187.42	$192.11	$235.94	$241.84	$235.94	$241.84	$235.94
20	$255.69	$262.08	$193.19	$198.03	$193.19	$198.03	$193.19	$198.03	$193.19	$198.03	$193.19	$198.03	$243.21	$249.29	$243.21	$249.29	$243.21
21	$263.60	$270.19	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$250.73	$257.00	$250.73	$257.00	$250.73
22	$263.60	$270.19	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$250.73	$257.00	$250.73	$257.00	$250.73
23	$263.60	$270.19	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$250.73	$257.00	$250.73	$257.00	$250.73
24	$263.60	$270.19	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$199.17	$204.15	$250.73	$257.00	$250.73	$257.00	$250.73
25	$264.65	$271.27	$199.97	$204.97	$199.97	$204.97	$199.97	$204.97	$199.97	$204.97	$199.97	$204.97	$251.73	$258.03	$251.73	$258.03	$251.73
26	$269.93	$276.67	$203.95	$209.05	$203.95	$209.05	$203.95	$209.05	$203.95	$209.05	$203.95	$209.05	$256.75	$263.17	$256.75	$263.17	$256.75
27	$276.25	$283.16	$208.73	$213.95	$208.73	$213.95	$208.73	$213.95	$208.73	$213.95	$208.73	$213.95	$262.77	$269.34	$262.77	$269.34	$262.77
28	$286.53	$293.70	$216.50	$221.91	$216.50	$221.91	$216.50	$221.91	$216.50	$221.91	$216.50	$221.91	$272.54	$279.36	$272.54	$279.36	$272.54
29	$294.97	$302.34	$222.87	$228.44	$222.87	$228.44	$222.87	$228.44	$222.87	$228.44	$222.87	$228.44	$280.57	$287.58	$280.57	$287.58	$280.57
30	$299.19	$306.67	$226.06	$231.71	$226.06	$231.71	$226.06	$231.71	$226.06	$231.71	$226.06	$231.71	$284.58	$291.70	$284.58	$291.70	$284.58
31	$305.51	$313.15	$230.84	$236.61	$230.84	$236.61	$230.84	$236.61	$230.84	$236.61	$230.84	$236.61	$290.60	$297.86	$290.60	$297.86	$290.60
32	$311.84	$319.63	$235.62	$241.51	$235.62	$241.51	$235.62	$241.51	$235.62	$241.51	$235.62	$241.51	$296.61	$304.03	$296.61	$304.03	$296.61
33	$315.79	$323.69	$238.61	$244.57	$238.61	$244.57	$238.61	$244.57	$238.61	$244.57	$238.61	$244.57	$300.37	$307.89	$300.37	$307.89	$300.37
34	$320.01	$328.01	$241.79	$247.84	$241.79	$247.84	$241.79	$247.84	$241.79	$247.84	$241.79	$247.84	$304.39	$312.00	$304.39	$312.00	$304.39
35	$322.12	$330.17	$243.39	$249.47	$243.39	$249.47	$243.39	$249.47	$243.39	$249.47	$243.39	$249.47	$306.39	$314.05	$306.39	$314.05	$306.39
36	$324.23	$332.33	$244.98	$251.10	$244.98	$251.10	$244.98	$251.10	$244.98	$251.10	$244.98	$251.10	$308.40	$316.11	$308.40	$316.11	$308.40
37	$326.34	$334.50	$246.57	$252.74	$246.57	$252.74	$246.57	$252.74	$246.57	$252.74	$246.57	$252.74	$310.40	$318.17	$310.40	$318.17	$310.40
38	$328.45	$336.66	$248.17	$254.37	$248.17	$254.37	$248.17	$254.37	$248.17	$254.37	$248.17	$254.37	$312.41	$320.22	$312.41	$320.22	$312.41
39	$332.66	$340.98	$251.35	$257.64	$251.35	$257.64	$251.35	$257.64	$251.35	$257.64	$251.35	$257.64	$316.42	$324.33	$316.42	$324.33	$316.42
40	$336.88	$345.30	$254.54	$260.90	$254.54	$260.90	$254.54	$260.90	$254.54	$260.90	$254.54	$260.90	$320.43	$328.45	$320.43	$328.45	$320.43
41	$343.21	$351.79	$259.32	$265.80	$259.32	$265.80	$259.32	$265.80	$259.32	$265.80	$259.32	$265.80	$326.45	$334.61	$326.45	$334.61	$326.45
42	$349.27	$358.00	$263.90	$270.50	$263.90	$270.50	$263.90	$270.50	$263.90	$270.50	$263.90	$270.50	$332.22	$340.53	$332.22	$340.53	$332.22
43	$357.71	$366.65	$270.27	$277.03	$270.27	$277.03	$270.27	$277.03	$270.27	$277.03	$270.27	$277.03	$340.24	$348.75	$340.24	$348.75	$340.24
44	$368.25	$377.46	$278.24	$285.20	$278.24	$285.20	$278.24	$285.20	$278.24	$285.20	$278.24	$285.20	$350.27	$359.03	$350.27	$359.03	$350.27
45	$380.64	$390.15	$287.60	$294.79	$287.60	$294.79	$287.60	$294.79	$287.60	$294.79	$287.60	$294.79	$362.05	$371.11	$362.05	$371.11	$362.05
46	$395.40	$405.29	$298.76	$306.23	$298.76	$306.23	$298.76	$306.23	$298.76	$306.23	$298.76	$306.23	$376.10	$385.50	$376.10	$385.50	$376.10
47	$412.01	$422.31	$311.30	$319.09	$311.30	$319.09	$311.30	$319.09	$311.30	$319.09	$311.30	$319.09	$391.89	$401.69	$391.89	$401.69	$391.89
48	$430.99	$441.76	$325.64	$333.79	$325.64	$333.79	$325.64	$333.79	$325.64	$333.79	$325.64	$333.79	$409.94	$420.20	$409.94	$420.20	$409.94
49	$449.70	$460.94	$339.78	$348.28	$339.78	$348.28	$339.78	$348.28	$339.78	$348.28	$339.78	$348.28	$427.75	$438.44	$427.75	$438.44	$427.75
50	$470.79	$482.56	$355.72	$364.61	$355.72	$364.61	$355.72	$364.61	$355.72	$364.61	$355.72	$364.61	$447.80	$459.00	$447.80	$459.00	$447.80
51	$491.61	$503.90	$371.45	$380.74	$371.45	$380.74	$371.45	$380.74	$371.45	$380.74	$371.45	$380.74	$467.61	$479.31	$467.61	$479.31	$467.61
52	$514.55	$527.41	$388.78	$398.50	$388.78	$398.50	$388.78	$398.50	$388.78	$398.50	$388.78	$398.50	$489.42	$501.66	$489.42	$501.66	$489.42
53	$537.74	$551.19	$406.31	$416.47	$406.31	$416.47	$406.31	$416.47	$406.31	$416.47	$406.31	$416.47	$511.49	$524.28	$511.49	$524.28	$511.49
54	$562.79	$576.86	$425.23	$435.86	$425.23	$435.86	$425.23	$435.86	$425.23	$435.86	$425.23	$435.86	$535.31	$548.70	$535.31	$548.70	$535.31
55	$587.83	$602.52	$444.15	$455.25	$444.15	$455.25	$444.15	$455.25	$444.15	$455.25	$444.15	$455.25	$559.13	$573.11	$559.13	$573.11	$559.13
56	$614.98	$630.35	$464.66	$476.28	$464.66	$476.28	$464.66	$476.28	$464.66	$476.28	$464.66	$476.28	$584.95	$599.58	$584.95	$599.58	$584.95
57	$642.39	$658.45	$485.38	$497.51	$485.38	$497.51	$485.38	$497.51	$485.38	$497.51	$485.38	$497.51	$611.03	$626.31	$611.03	$626.31	$611.03
58	$671.65	$688.44	$507.49	$520.17	$507.49	$520.17	$507.49	$520.17	$507.49	$520.17	$507.49	$520.17	$638.86	$654.84	$638.86	$654.84	$638.86
59	$686.15	$703.30	$518.44	$531.40	$518.44	$531.40	$518.44	$531.40	$518.44	$531.40	$518.44	$531.40	$652.65	$668.97	$652.65	$668.97	$652.65
60	$715.41	$733.30	$540.55	$554.06	$540.55	$554.06	$540.55	$554.06	$540.55	$554.06	$540.55	$554.06	$680.48	$697.50	$680.48	$697.50	$680.48
61	$740.72	$759.23	$559.67	$573.66	$559.67	$573.66	$559.67	$573.66	$559.67	$573.66	$559.67	$573.66	$704.55	$722.17	$704.55	$722.17	$704.55
62	$757.32	$776.26	$572.22	$586.52	$572.22	$586.52	$572.22	$586.52	$572.22	$586.52	$572.22	$586.52	$720.35	$738.36	$720.35	$738.36	$720.35
63	$778.15	$797.60	$587.95	$602.65	$587.95	$602.65	$587.95	$602.65	$587.95	$602.65	$587.95	$602.65	$740.15	$758.66	$740.15	$758.66	$740.15
64+	$790.80	$810.57	$597.51	$612.45	$597.51	$612.45	$597.51	$612.45	$597.51	$612.45	$597.51	$612.45	$752.19	$771.00	$752.19	$771.00	$752.19

Company Name: UPMC Health Op
Market: Individual
Product: PPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	0040027	16322PA0040027		16322PA0040027		16322PA0040028		16322PA0040028		16322PA0040028		16322PA0040028		16322PA0040028		16322PA0040029	
HIOS Plan ID (Off Exchange)=>	0040027	16322PA0040027		16322PA0040027		16322PA0040028		16322PA0040028		16322PA0040028		16322PA0040028		16322PA0040028		16322PA0040029	
Plan Marketing Name =>	ntage Silver - Premium vork	UPMC Advantage Silver $3,500/$30 - Premium Network		UPMC Advantage Silver $3,500/$30 - Premium Network		UPMC Advantage Gold $1,400/$20 - Premium Network		UPMC Advantage Gold $1,400/$20 - Premium Network		UPMC Advantage Gold $1,400/$20 - Premium Network		UPMC Advantage Gold $1,400/$20 - Premium Network		UPMC Advantage Gold $1,400/$20 - Premium Network		UPMC Advantage Bronze $6,950/$35 - Premium Network	
Form # =>	63	663		663		663		663		663		663		663		663	
Rating Area =>	4	5		6		1		2		4		5		6		1	
Network =>	mium w/Domin	PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin		PPO - 42C Premium w/Domin	
Metal =>	ver	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Bronze	
Deductible =>	/$7,000	$3,500/$7,000		$3,500/$7,000		$1,400/$2,800		$1,400/$2,800		$1,400/$2,800		$1,400/$2,800		$1,400/$2,800		$6,950/$13,900	
Coinsurance =>	0%	80%		80%		80%		80%		80%		80%		80%		100%	
Copays =>	/ $65	$30 / $65		$30 / $65		$20 / $50		$20 / $50		$20 / $50		$20 / $50		$20 / $50		$35 / $0	
OOP Maximum =>	$14,700	$7,350/$14,700		$7,350/$14,700		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$7,350/$14,700	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$191.81	$191.81	$191.81	$191.81	$191.81	$252.92	$252.92	$252.92	$252.92	$252.92	$252.92	$252.92	$252.92	$252.92	$252.92	$175.01	$175.01
15	$208.86	$208.86	$208.86	$208.86	$208.86	$275.40	$275.40	$275.40	$275.40	$275.40	$275.40	$275.40	$275.40	$275.40	$275.40	$190.57	$190.57
16	$215.38	$215.38	$215.38	$215.38	$215.38	$283.99	$283.99	$283.99	$283.99	$283.99	$283.99	$283.99	$283.99	$283.99	$283.99	$196.51	$196.51
17	$221.90	$221.90	$221.90	$221.90	$221.90	$292.59	$292.59	$292.59	$292.59	$292.59	$292.59	$292.59	$292.59	$292.59	$292.59	$202.46	$202.46
18	$234.64	$228.92	$234.64	$228.92	$234.64	$301.85	$309.40	$301.85	$309.40	$301.85	$309.40	$301.85	$309.40	$301.85	$309.40	$208.87	$214.09
19	$241.84	$235.94	$241.84	$235.94	$241.84	$311.10	$318.89	$311.10	$318.89	$311.10	$318.89	$311.10	$318.89	$311.10	$318.89	$215.27	$220.66
20	$249.29	$243.21	$249.29	$243.21	$249.29	$320.69	$328.71	$320.69	$328.71	$320.69	$328.71	$320.69	$328.71	$320.69	$328.71	$221.91	$227.46
21	$257.00	$250.73	$257.00	$250.73	$257.00	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$228.77	$234.49
22	$257.00	$250.73	$257.00	$250.73	$257.00	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$228.77	$234.49
23	$257.00	$250.73	$257.00	$250.73	$257.00	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$228.77	$234.49
24	$257.00	$250.73	$257.00	$250.73	$257.00	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$330.61	$338.88	$228.77	$234.49
25	$258.03	$251.73	$258.03	$251.73	$258.03	$331.93	$340.24	$331.93	$340.24	$331.93	$340.24	$331.93	$340.24	$331.93	$340.24	$229.69	$235.43
26	$263.17	$256.75	$263.17	$256.75	$263.17	$338.54	$347.01	$338.54	$347.01	$338.54	$347.01	$338.54	$347.01	$338.54	$347.01	$234.26	$240.12
27	$269.34	$262.77	$269.34	$262.77	$269.34	$346.48	$355.15	$346.48	$355.15	$346.48	$355.15	$346.48	$355.15	$346.48	$355.15	$239.75	$245.75
28	$279.36	$272.54	$279.36	$272.54	$279.36	$359.37	$368.36	$359.37	$368.36	$359.37	$368.36	$359.37	$368.36	$359.37	$368.36	$248.67	$254.89
29	$287.58	$280.57	$287.58	$280.57	$287.58	$369.95	$379.21	$369.95	$379.21	$369.95	$379.21	$369.95	$379.21	$369.95	$379.21	$255.99	$262.39
30	$291.70	$284.58	$291.70	$284.58	$291.70	$375.24	$384.63	$375.24	$384.63	$375.24	$384.63	$375.24	$384.63	$375.24	$384.63	$259.65	$266.15
31	$297.86	$290.60	$297.86	$290.60	$297.86	$383.18	$392.76	$383.18	$392.76	$383.18	$392.76	$383.18	$392.76	$383.18	$392.76	$265.14	$271.77
32	$304.03	$296.61	$304.03	$296.61	$304.03	$391.11	$400.90	$391.11	$400.90	$391.11	$400.90	$391.11	$400.90	$391.11	$400.90	$270.63	$277.40
33	$307.89	$300.37	$307.89	$300.37	$307.89	$396.07	$405.98	$396.07	$405.98	$396.07	$405.98	$396.07	$405.98	$396.07	$405.98	$274.07	$280.92
34	$312.00	$304.39	$312.00	$304.39	$312.00	$401.36	$411.40	$401.36	$411.40	$401.36	$411.40	$401.36	$411.40	$401.36	$411.40	$277.73	$284.67
35	$314.05	$306.39	$314.05	$306.39	$314.05	$404.01	$414.11	$404.01	$414.11	$404.01	$414.11	$404.01	$414.11	$404.01	$414.11	$279.56	$286.55
36	$316.11	$308.40	$316.11	$308.40	$316.11	$406.65	$416.82	$406.65	$416.82	$406.65	$416.82	$406.65	$416.82	$406.65	$416.82	$281.39	$288.42
37	$318.17	$310.40	$318.17	$310.40	$318.17	$409.30	$419.53	$409.30	$419.53	$409.30	$419.53	$409.30	$419.53	$409.30	$419.53	$283.22	$290.30
38	$320.22	$312.41	$320.22	$312.41	$320.22	$411.94	$422.24	$411.94	$422.24	$411.94	$422.24	$411.94	$422.24	$411.94	$422.24	$285.05	$292.17
39	$324.33	$316.42	$324.33	$316.42	$324.33	$417.23	$427.67	$417.23	$427.67	$417.23	$427.67	$417.23	$427.67	$417.23	$427.67	$288.71	$295.93
40	$328.45	$320.43	$328.45	$320.43	$328.45	$422.52	$433.09	$422.52	$433.09	$422.52	$433.09	$422.52	$433.09	$422.52	$433.09	$292.37	$299.68
41	$334.61	$326.45	$334.61	$326.45	$334.61	$430.45	$441.22	$430.45	$441.22	$430.45	$441.22	$430.45	$441.22	$430.45	$441.22	$297.86	$305.31
42	$340.53	$332.22	$340.53	$332.22	$340.53	$438.06	$449.02	$438.06	$449.02	$438.06	$449.02	$438.06	$449.02	$438.06	$449.02	$303.12	$310.70
43	$348.75	$340.24	$348.75	$340.24	$348.75	$448.64	$459.86	$448.64	$459.86	$448.64	$459.86	$448.64	$459.86	$448.64	$459.86	$310.44	$318.20
44	$359.03	$350.27	$359.03	$350.27	$359.03	$461.86	$473.42	$461.86	$473.42	$461.86	$473.42	$461.86	$473.42	$461.86	$473.42	$319.59	$327.58
45	$371.11	$362.05	$371.11	$362.05	$371.11	$477.40	$489.34	$477.40	$489.34	$477.40	$489.34	$477.40	$489.34	$477.40	$489.34	$330.34	$338.60
46	$385.50	$376.10	$385.50	$376.10	$385.50	$495.92	$508.32	$495.92	$508.32	$495.92	$508.32	$495.92	$508.32	$495.92	$508.32	$343.16	$351.74
47	$401.69	$391.89	$401.69	$391.89	$401.69	$516.74	$529.67	$516.74	$529.67	$516.74	$529.67	$516.74	$529.67	$516.74	$529.67	$357.57	$366.51
48	$420.20	$409.94	$420.20	$409.94	$420.20	$540.55	$554.07	$540.55	$554.07	$540.55	$554.07	$540.55	$554.07	$540.55	$554.07	$374.04	$383.39
49	$438.44	$427.75	$438.44	$427.75	$438.44	$564.02	$578.13	$564.02	$578.13	$564.02	$578.13	$564.02	$578.13	$564.02	$578.13	$390.28	$400.04
50	$459.00	$447.80	$459.00	$447.80	$459.00	$590.47	$605.24	$590.47	$605.24	$590.47	$605.24	$590.47	$605.24	$590.47	$605.24	$408.58	$418.80
51	$479.31	$467.61	$479.31	$467.61	$479.31	$616.59	$632.01	$616.59	$632.01	$616.59	$632.01	$616.59	$632.01	$616.59	$632.01	$426.66	$437.32
52	$501.66	$489.42	$501.66	$489.42	$501.66	$645.35	$661.49	$645.35	$661.49	$645.35	$661.49	$645.35	$661.49	$645.35	$661.49	$446.56	$457.72
53	$524.28	$511.49	$524.28	$511.49	$524.28	$674.44	$691.32	$674.44	$691.32	$674.44	$691.32	$674.44	$691.32	$674.44	$691.32	$466.69	$478.36
54	$548.70	$535.31	$548.70	$535.31	$548.70	$705.85	$723.51	$705.85	$723.51	$705.85	$723.51	$705.85	$723.51	$705.85	$723.51	$488.42	$500.64
55	$573.11	$559.13	$573.11	$559.13	$573.11	$737.26	$755.70	$737.26	$755.70	$737.26	$755.70	$737.26	$755.70	$737.26	$755.70	$510.16	$522.91
56	$599.58	$584.95	$599.58	$584.95	$599.58	$771.31	$790.61	$771.31	$790.61	$771.31	$790.61	$771.31	$790.61	$771.31	$790.61	$533.72	$547.07
57	$626.31	$611.03	$626.31	$611.03	$626.31	$805.70	$825.85	$805.70	$825.85	$805.70	$825.85	$805.70	$825.85	$805.70	$825.85	$557.51	$571.45
58	$654.84	$638.86	$654.84	$638.86	$654.84	$842.39	$863.47	$842.39	$863.47	$842.39	$863.47	$842.39	$863.47	$842.39	$863.47	$582.91	$597.48
59	$668.97	$652.65	$668.97	$652.65	$668.97	$860.58	$882.10	$860.58	$882.10	$860.58	$882.10	$860.58	$882.10	$860.58	$882.10	$595.49	$610.38
60	$697.50	$680.48	$697.50	$680.48	$697.50	$897.28	$919.72	$897.28	$919.72	$897.28	$919.72	$897.28	$919.72	$897.28	$919.72	$620.88	$636.41
61	$722.17	$704.55	$722.17	$704.55	$722.17	$929.01	$952.25	$929.01	$952.25	$929.01	$952.25	$929.01	$952.25	$929.01	$952.25	$642.84	$658.92
62	$738.36	$720.35	$738.36	$720.35	$738.36	$949.84	$973.60	$949.84	$973.60	$949.84	$973.60	$949.84	$973.60	$949.84	$973.60	$657.26	$673.69
63	$758.66	$740.15	$758.66	$740.15	$758.66	$975.96	$1,000.37	$975.96	$1,000.37	$975.96	$1,000.37	$975.96	$1,000.37	$975.96	$1,000.37	$675.33	$692.21
64+	$771.00	$752.19	$771.00	$752.19	$771.00	$991.83	$1,016.64	$991.83	$1,016.64	$991.83	$1,016.64	$991.83	$1,016.64	$991.83	$1,016.64	$686.31	$703.47

Company Name: UPMC Health Op
Market: Individual
Product: PPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	16322PA0040030		16322PA0040031		16322PA0040032		16322PA0040033		16322PA0040034		16322PA0040035		16322PA0040036	
HIOS Plan ID (Off Exchange)=>	16322PA0040030		16322PA0040031		16322PA0040032		16322PA0040033		16322PA0040034		16322PA0040035		16322PA0040036	
Plan Marketing Name =>	UPMC Advantage Silver HSA $2,600/20% - Premium Network		UPMC Advantage Silver $1,750/$50 - Premium Network		UPMC Advantage Silver $3,500/$25 - Premium Network		UPMC Advantage Silver $0/$50 - Premium Network		UPMC Advantage Gold $800/$20 - Premium Network		UPMC Advantage Platinum $250/$20 - Premium Network		UPMC Advantage Catastrophic $7,350/$0 - Premium Network	
Form # =>	664		663		663		663		663		663		667	
Rating Area =>	1		1		1		1		1		1		1	
Network =>	PPO - 42C Premium w/Domini		PPO - 42C Premium w/Domini		PPO - 42C Premium w/Domini		PPO - 42C Premium w/Domini		PPO - 42C Premium w/Domini		PPO - 42C Premium w/Domini		PPO - 42C Premium w/Domini	
Metal =>	Silver		Silver		Silver		Silver		Gold		Platinum		Catastrophic	
Deductible =>	$2,600/$5,200		$1,750/$3,500		$3,500/$7,000		$0/$0		$800/$1,600		$250/$500		$7,350/$14,700	
Coinsurance =>	80%		80%		100%		100%		90%		90%		100%	
Copays =>	20% / 20%		$50 / $80		$25 / $75		$50 / $100		$20 / $50		$20 / 10%		$0/ $0	
OOP Maximum =>	$4,150/$8,300		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$5,000/$10,000		$1,500/$3,000		$7,350/$14,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$187.52	$187.52	$190.05	$190.05	$189.67	$189.67	$190.30	$190.30	$237.64	$237.64	$422.06	$422.06	$152.37	$152.37
15	$204.19	$204.19	$206.94	$206.94	$206.53	$206.53	$207.22	$207.22	$258.76	$258.76	$459.57	$459.57	$165.91	$165.91
16	$210.57	$210.57	$213.40	$213.40	$212.98	$212.98	$213.68	$213.68	$266.84	$266.84	$473.92	$473.92	$171.09	$171.09
17	$216.94	$216.94	$219.86	$219.86	$219.43	$219.43	$220.15	$220.15	$274.92	$274.92	$488.26	$488.26	$176.27	$176.27
18	$223.80	$229.39	$226.82	$232.49	$226.37	$232.03	$227.12	$232.80	$283.61	$290.70	$503.71	$516.30	$181.84	$186.39
19	$230.67	$236.43	$233.77	$239.62	$233.31	$239.15	$234.08	$239.94	$292.31	$299.61	$519.16	$532.14	$187.42	$192.11
20	$237.78	$243.71	$240.98	$247.00	$240.50	$246.52	$241.30	$247.33	$301.32	$308.85	$535.16	$548.54	$193.19	$198.03
21	$245.13	$251.25	$248.43	$254.64	$247.94	$254.14	$248.76	$254.98	$310.64	$318.40	$551.71	$565.50	$199.17	$204.15
22	$245.13	$251.25	$248.43	$254.64	$247.94	$254.14	$248.76	$254.98	$310.64	$318.40	$551.71	$565.50	$199.17	$204.15
23	$245.13	$251.25	$248.43	$254.64	$247.94	$254.14	$248.76	$254.98	$310.64	$318.40	$551.71	$565.50	$199.17	$204.15
24	$245.13	$251.25	$248.43	$254.64	$247.94	$254.14	$248.76	$254.98	$310.64	$318.40	$551.71	$565.50	$199.17	$204.15
25	$246.11	$252.26	$249.42	$255.66	$248.93	$255.16	$249.76	$256.00	$311.88	$319.67	$553.92	$567.76	$199.97	$204.97
26	$251.01	$257.28	$254.39	$260.75	$253.89	$260.24	$254.73	$261.10	$318.10	$326.04	$564.95	$579.07	$203.95	$209.05
27	$256.90	$263.31	$260.35	$266.86	$259.84	$266.34	$260.70	$267.22	$325.55	$333.68	$578.19	$592.64	$208.73	$213.95
28	$266.46	$273.11	$270.04	$276.79	$269.51	$276.25	$270.40	$277.16	$337.67	$346.10	$599.71	$614.70	$216.50	$221.91
29	$274.30	$281.15	$277.99	$284.94	$277.44	$284.38	$278.36	$285.32	$347.61	$356.29	$617.36	$632.79	$222.87	$228.44
30	$278.22	$285.17	$281.97	$289.02	$281.41	$288.45	$282.34	$289.40	$352.58	$361.38	$626.19	$641.84	$226.06	$231.71
31	$284.11	$291.20	$287.93	$295.13	$287.36	$294.55	$288.31	$295.52	$360.03	$369.03	$639.43	$655.41	$230.84	$236.61
32	$289.99	$297.23	$293.89	$301.24	$293.31	$300.65	$294.28	$301.64	$367.49	$376.67	$652.67	$668.99	$235.62	$241.51
33	$293.67	$301.00	$297.62	$305.06	$297.03	$304.46	$298.01	$305.47	$372.15	$381.44	$660.95	$677.47	$238.61	$244.57
34	$297.59	$305.02	$301.59	$309.13	$301.00	$308.53	$301.99	$309.55	$377.12	$386.54	$669.78	$686.52	$241.79	$247.84
35	$299.55	$307.03	$303.58	$311.17	$302.98	$310.56	$303.98	$311.59	$379.60	$389.08	$674.19	$691.04	$243.39	$249.47
36	$301.51	$309.04	$305.57	$313.21	$304.97	$312.59	$305.97	$313.63	$382.09	$391.63	$678.60	$695.57	$244.98	$251.10
37	$303.47	$311.05	$307.56	$315.24	$306.95	$314.63	$307.96	$315.67	$384.57	$394.18	$683.02	$700.09	$246.57	$252.74
38	$305.43	$313.06	$309.54	$317.28	$308.93	$316.66	$309.95	$317.71	$387.06	$396.73	$687.43	$704.61	$248.17	$254.37
39	$309.35	$317.08	$313.52	$321.36	$312.90	$320.72	$313.94	$321.78	$392.03	$401.82	$696.26	$713.66	$251.35	$257.64
40	$313.28	$321.10	$317.49	$325.43	$316.87	$324.79	$317.92	$325.86	$397.00	$406.92	$705.09	$722.71	$254.54	$260.90
41	$319.16	$327.13	$323.46	$331.54	$322.82	$330.89	$323.89	$331.98	$404.45	$414.56	$718.33	$736.28	$259.32	$265.80
42	$324.80	$332.91	$329.17	$337.40	$328.52	$336.74	$329.61	$337.85	$411.60	$421.88	$731.02	$749.29	$263.90	$270.50
43	$332.64	$340.95	$337.12	$345.55	$336.45	$344.87	$337.57	$346.01	$421.54	$432.07	$748.67	$767.38	$270.27	$277.03
44	$342.45	$351.00	$347.06	$355.73	$346.37	$355.03	$347.52	$356.21	$433.96	$444.80	$770.74	$790.00	$278.24	$285.20
45	$353.97	$362.81	$358.73	$367.70	$358.03	$366.98	$359.21	$368.19	$448.56	$459.77	$796.67	$816.58	$287.60	$294.79
46	$367.70	$376.88	$372.65	$381.96	$371.91	$381.21	$373.14	$382.47	$465.96	$477.60	$827.57	$848.25	$298.76	$306.23
47	$383.14	$392.70	$388.30	$398.00	$387.53	$397.22	$388.81	$398.53	$485.53	$497.66	$862.32	$883.88	$311.30	$319.09
48	$400.79	$410.79	$406.18	$416.34	$405.38	$415.52	$406.72	$416.89	$507.90	$520.58	$902.05	$924.59	$325.64	$333.79
49	$418.19	$428.63	$423.82	$434.42	$422.99	$433.56	$424.38	$435.00	$529.95	$543.19	$941.22	$964.74	$339.78	$348.28
50	$437.80	$448.73	$443.70	$454.79	$442.82	$453.89	$444.29	$455.39	$554.80	$568.66	$985.35	$1,009.98	$355.72	$364.61
51	$457.17	$468.58	$463.32	$474.90	$462.41	$473.97	$463.94	$475.54	$579.34	$593.82	$1,028.94	$1,054.66	$371.45	$380.74
52	$478.49	$490.44	$484.94	$497.06	$483.98	$496.08	$485.58	$497.72	$606.37	$621.52	$1,076.94	$1,103.86	$388.78	$398.50
53	$500.07	$512.55	$506.80	$519.47	$505.80	$518.45	$507.47	$520.16	$633.71	$649.54	$1,125.49	$1,153.62	$406.31	$416.47
54	$523.35	$536.42	$530.40	$543.66	$529.35	$542.59	$531.10	$544.38	$663.22	$679.78	$1,177.90	$1,207.34	$425.23	$435.86
55	$546.64	$560.29	$554.00	$567.85	$552.91	$566.73	$554.73	$568.61	$692.73	$710.03	$1,230.31	$1,261.07	$444.15	$455.25
56	$571.89	$586.17	$579.59	$594.08	$578.44	$592.91	$580.36	$594.87	$724.72	$742.83	$1,287.14	$1,319.31	$464.66	$476.28
57	$597.38	$612.30	$605.42	$620.56	$604.23	$619.34	$606.23	$621.39	$757.03	$775.94	$1,344.52	$1,378.12	$485.38	$497.51
58	$624.59	$640.19	$633.00	$648.82	$631.75	$647.55	$633.84	$649.69	$791.51	$811.28	$1,405.76	$1,440.89	$507.49	$520.17
59	$638.07	$654.00	$646.66	$662.83	$645.39	$661.53	$647.52	$663.71	$808.60	$828.80	$1,436.10	$1,472.00	$518.44	$531.40
60	$665.28	$681.89	$674.24	$691.09	$672.91	$689.74	$675.13	$692.02	$843.08	$864.14	$1,497.34	$1,534.77	$540.55	$554.06
61	$688.82	$706.01	$698.09	$715.54	$696.71	$714.13	$699.02	$716.49	$872.90	$894.70	$1,550.31	$1,589.06	$559.67	$573.66
62	$704.26	$721.84	$713.74	$731.58	$712.33	$730.14	$714.69	$732.56	$892.47	$914.76	$1,585.06	$1,624.68	$572.22	$586.52
63	$723.62	$741.69	$733.37	$751.70	$731.92	$750.22	$734.34	$752.70	$917.01	$939.92	$1,628.65	$1,669.36	$587.95	$602.65
64+	$735.39	$753.75	$745.29	$763.92	$743.82	$762.42	$746.28	$764.94	$931.92	$955.20	$1,655.13	$1,696.50	$597.51	$612.45

Company Name: UPMC Health Options, Inc.
Market: Individual
Product: EPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** 31-Dec-18

HIOS Plan ID (On Exchange)=>	16322PA0050029		16322PA0050030		16322PA0050031		16322PA0050033		16322PA0050035		16322PA0050100		16322PA0050100		16322PA0050100		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0050029		16322PA0050030		16322PA0050031		16322PA0050033		16322PA0050035		16322PA0050100		16322PA0050100		16322PA0050100		16322PA
Plan Marketing Name =>	UPMC Advantage Silver $0/$50 - Select Network		UPMC Advantage Silver $1,750/$50 - Select Network		UPMC Advantage Silver $3,500/$25 - Select Network		UPMC Advantage Gold $800/$20 - Select Network		UPMC Advantage Platinum $250/$20 - Select Network		UPMC Advantage Bronze $6,950/$35 - Partner Network		UPMC Advantage Bronze $6,950/$35 - Partner Network		UPMC Advantage Bronze $6,950/$35 - Partner Network		UPMC Advar $6,950/$3 Netv
Form # =>	672		672		672		672		672		672		672		672		67
Rating Area =>	4		4		4		4		4		1		3		4		5
Network =>	y - EPO - 30C Select w/Dominic		y - EPO - 30C Select w/Dominic		y - EPO - 30C Select w/Dominic		y - EPO - 30C Select w/Dominic		y - EPO - 30C Select w/Dominic		- EPO - 30C Partner w/Dominic		- EPO - 30C Partner w/Dominic		- EPO - 30C Partner w/Dominic		- EPO - 30C Par
Metal =>	Silver		Silver		Silver		Gold		Platinum		Bronze		Bronze		Bronze		Bro
Deductible =>	$0/$0		$1,750/$3,500		$3,500/$7,000		$800/$1,600		$250/$500		$6,950/$13,900		$6,950/$13,900		$6,950/$13,900		$6,950/
Coinsurance =>	100%		80%		100%		90%		90%		100%		100%		100%		10
Copays =>	$50 / $100		$50 / $80		$25 / $75		$20 / $50		$20 / 10%		$35 / $0		$35 / $0		$35 / $0		$35
OOP Maximum =>	$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$5,000/$10,000		$1,500/$3,000		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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	$160.02	$160.02	$153.05	$153.05	$156.55	$156.55	$202.43	$202.43	$353.86	$353.86	$138.99	$138.99	$175.58	$175.58	$138.99	$138.99	$138.99
15	$174.24	$174.24	$166.66	$166.66	$170.47	$170.47	$220.42	$220.42	$385.31	$385.31	$151.34	$151.34	$191.19	$191.19	$151.34	$151.34	$151.34
16	$179.68	$179.68	$171.86	$171.86	$175.79	$175.79	$227.30	$227.30	$397.34	$397.34	$156.06	$156.06	$197.16	$197.16	$156.06	$156.06	$156.06
17	$185.12	$185.12	$177.06	$177.06	$181.11	$181.11	$234.18	$234.18	$409.37	$409.37	$160.79	$160.79	$203.13	$203.13	$160.79	$160.79	$160.79
18	$190.97	$195.75	$182.66	$187.23	$186.84	$191.51	$241.59	$247.63	$422.32	$432.87	$165.87	$170.02	$209.55	$214.79	$165.87	$170.02	$165.87
19	$196.83	$201.75	$188.27	$192.97	$192.57	$197.38	$249.00	$255.23	$435.27	$446.15	$170.96	$175.23	$215.98	$221.38	$170.96	$175.23	$170.96
20	$202.89	$207.97	$194.07	$198.92	$198.50	$203.47	$256.67	$263.09	$448.68	$459.90	$176.23	$180.63	$222.63	$228.20	$176.23	$180.63	$176.23
21	$209.17	$214.40	$200.07	$205.07	$204.64	$209.76	$264.61	$271.23	$462.56	$474.12	$181.68	$186.22	$229.52	$235.26	$181.68	$186.22	$181.68
22	$209.17	$214.40	$200.07	$205.07	$204.64	$209.76	$264.61	$271.23	$462.56	$474.12	$181.68	$186.22	$229.52	$235.26	$181.68	$186.22	$181.68
23	$209.17	$214.40	$200.07	$205.07	$204.64	$209.76	$264.61	$271.23	$462.56	$474.12	$181.68	$186.22	$229.52	$235.26	$181.68	$186.22	$181.68
24	$209.17	$214.40	$200.07	$205.07	$204.64	$209.76	$264.61	$271.23	$462.56	$474.12	$181.68	$186.22	$229.52	$235.26	$181.68	$186.22	$181.68
25	$210.01	$215.26	$200.87	$205.89	$205.46	$210.60	$265.67	$272.31	$464.41	$476.02	$182.41	$186.96	$230.44	$236.20	$182.41	$186.96	$182.41
26	$214.19	$219.55	$204.87	$209.99	$209.55	$214.79	$270.96	$277.74	$473.66	$485.50	$186.04	$190.69	$235.03	$240.91	$186.04	$190.69	$186.04
27	$219.21	$224.69	$209.67	$214.91	$214.46	$219.83	$277.31	$284.25	$484.76	$496.88	$190.40	$195.16	$240.54	$246.55	$190.40	$195.16	$190.40
28	$227.37	$233.05	$217.48	$222.91	$222.44	$228.01	$287.63	$294.83	$502.80	$515.37	$197.49	$202.42	$249.49	$255.73	$197.49	$202.42	$197.49
29	$234.06	$239.91	$223.88	$229.47	$228.99	$234.72	$296.10	$303.51	$517.60	$530.54	$203.30	$208.38	$256.83	$263.26	$203.30	$208.38	$203.30
30	$237.41	$243.34	$227.08	$232.75	$232.27	$238.08	$300.33	$307.85	$525.01	$538.13	$206.21	$211.36	$260.51	$267.02	$206.21	$211.36	$206.21
31	$242.43	$248.49	$231.88	$237.68	$237.18	$243.11	$306.68	$314.36	$536.11	$549.51	$210.57	$215.83	$266.01	$272.67	$210.57	$215.83	$210.57
32	$247.45	$253.64	$236.68	$242.60	$242.09	$248.15	$313.03	$320.87	$547.21	$560.88	$214.93	$220.30	$271.52	$278.31	$214.93	$220.30	$214.93
33	$250.59	$256.85	$239.68	$245.67	$245.16	$251.29	$317.00	$324.93	$554.15	$568.00	$217.65	$223.09	$274.96	$281.84	$217.65	$223.09	$217.65
34	$253.93	$260.28	$242.88	$248.95	$248.43	$254.65	$321.24	$329.27	$561.55	$575.58	$220.56	$226.07	$278.64	$285.61	$220.56	$226.07	$220.56
35	$255.61	$262.00	$244.49	$250.60	$250.07	$256.33	$323.35	$331.44	$565.25	$579.37	$222.01	$227.56	$280.47	$287.49	$222.01	$227.56	$222.01
36	$257.28	$263.71	$246.09	$252.24	$251.71	$258.00	$325.47	$333.61	$568.95	$583.17	$223.47	$229.05	$282.31	$289.37	$223.47	$229.05	$223.47
37	$258.95	$265.43	$247.69	$253.88	$253.34	$259.68	$327.59	$335.78	$572.65	$586.96	$224.92	$230.54	$284.15	$291.25	$224.92	$230.54	$224.92
38	$260.63	$267.14	$249.29	$255.52	$254.98	$261.36	$329.70	$337.95	$576.35	$590.75	$226.37	$232.03	$285.98	$293.13	$226.37	$232.03	$226.37
39	$263.97	$270.57	$252.49	$258.80	$258.26	$264.72	$333.94	$342.29	$583.75	$598.34	$229.28	$235.01	$289.65	$296.90	$229.28	$235.01	$229.28
40	$267.32	$274.00	$255.69	$262.08	$261.53	$268.07	$338.17	$346.63	$591.15	$605.93	$232.19	$237.99	$293.33	$300.66	$232.19	$237.99	$232.19
41	$272.34	$279.15	$260.49	$267.00	$266.44	$273.11	$344.52	$353.14	$602.25	$617.30	$236.55	$242.46	$298.84	$306.31	$236.55	$242.46	$236.55
42	$277.15	$284.08	$265.09	$271.72	$271.15	$277.93	$350.61	$359.38	$612.89	$628.21	$240.73	$246.74	$304.11	$311.72	$240.73	$246.74	$240.73
43	$283.84	$290.94	$271.49	$278.28	$277.70	$284.64	$359.08	$368.06	$627.69	$643.38	$246.54	$252.70	$311.46	$319.25	$246.54	$252.70	$246.54
44	$292.21	$299.52	$279.50	$286.48	$285.88	$293.03	$369.66	$378.91	$646.20	$662.35	$253.81	$260.15	$320.64	$328.66	$253.81	$260.15	$253.81
45	$302.04	$309.59	$288.90	$296.12	$295.50	$302.89	$382.10	$391.66	$667.94	$684.63	$262.35	$268.90	$331.43	$339.72	$262.35	$268.90	$262.35
46	$313.76	$321.60	$300.11	$307.61	$306.96	$314.64	$396.92	$406.85	$693.84	$711.18	$272.52	$279.33	$344.28	$352.89	$272.52	$279.33	$272.52
47	$326.93	$335.11	$312.71	$320.52	$319.85	$327.85	$413.59	$423.93	$722.98	$741.05	$283.97	$291.06	$358.74	$367.71	$283.97	$291.06	$283.97
48	$341.99	$350.54	$327.11	$335.29	$334.59	$342.96	$432.64	$443.46	$756.29	$775.19	$297.05	$304.47	$375.27	$384.65	$297.05	$304.47	$297.05
49	$356.84	$365.77	$341.32	$349.85	$349.12	$357.85	$451.42	$462.72	$789.13	$808.85	$309.95	$317.69	$391.56	$401.35	$309.95	$317.69	$309.95
50	$373.58	$382.92	$357.33	$366.26	$365.49	$374.63	$472.59	$484.42	$826.13	$846.78	$324.48	$332.59	$409.92	$420.17	$324.48	$332.59	$324.48
51	$390.10	$399.86	$373.13	$382.46	$381.65	$391.20	$493.50	$505.84	$862.67	$884.23	$338.83	$347.30	$428.05	$438.76	$338.83	$347.30	$338.83
52	$408.30	$418.51	$390.54	$400.30	$399.46	$409.45	$516.52	$529.44	$902.92	$925.48	$354.64	$363.50	$448.02	$459.23	$354.64	$363.50	$354.64
53	$426.71	$437.38	$408.14	$418.34	$417.47	$427.91	$539.80	$553.31	$943.62	$967.20	$370.63	$379.89	$468.22	$479.93	$370.63	$379.89	$370.63
54	$446.58	$457.74	$427.15	$437.82	$436.91	$447.84	$564.94	$579.08	$987.57	$1,012.25	$387.89	$397.58	$490.03	$502.28	$387.89	$397.58	$387.89
55	$466.45	$478.11	$446.16	$457.31	$456.35	$467.76	$590.08	$604.84	$1,031.51	$1,057.29	$405.15	$415.27	$511.83	$524.63	$405.15	$415.27	$405.15
56	$487.99	$500.20	$466.76	$478.43	$477.43	$489.37	$617.34	$632.78	$1,079.15	$1,106.12	$423.86	$434.45	$535.47	$548.86	$423.86	$434.45	$423.86
57	$509.75	$522.49	$487.57	$499.76	$498.71	$511.19	$644.85	$660.99	$1,127.26	$1,155.43	$442.75	$453.82	$559.34	$573.33	$442.75	$453.82	$442.75
58	$532.97	$546.29	$509.78	$522.52	$521.42	$534.47	$674.23	$691.09	$1,178.60	$1,208.06	$462.92	$474.49	$584.82	$599.44	$462.92	$474.49	$462.92
59	$544.47	$558.08	$520.78	$533.80	$532.68	$546.01	$688.78	$706.01	$1,204.04	$1,234.13	$472.91	$484.73	$597.44	$612.38	$472.91	$484.73	$472.91
60	$567.69	$581.88	$542.99	$556.56	$555.39	$569.29	$718.15	$736.12	$1,255.39	$1,286.76	$493.08	$505.40	$622.92	$638.50	$493.08	$505.40	$493.08
61	$587.77	$602.46	$562.20	$576.25	$575.04	$589.43	$743.55	$762.16	$1,299.79	$1,332.28	$510.52	$523.28	$644.95	$661.08	$510.52	$523.28	$510.52
62	$600.95	$615.97	$574.80	$589.17	$587.93	$602.64	$760.22	$779.24	$1,328.93	$1,362.15	$521.97	$535.01	$659.41	$675.90	$521.97	$535.01	$521.97
63	$617.47	$632.91	$590.61	$605.37	$604.10	$619.21	$781.13	$800.67	$1,365.48	$1,399.60	$536.32	$549.72	$677.54	$694.49	$536.32	$549.72	$536.32
64+	$627.51	$643.20	$600.21	$615.21	$613.92	$629.28	$793.83	$813.69	$1,387.68	$1,422.36	$545.04	$558.66	$688.56	$705.78	$545.04	$558.66	$545.04

Company Name: UPMC Health Op
Market: Individual
Product: EPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	0050100	16322PA0050101		16322PA0050102		16322PA0050102		16322PA0050102		16322PA0050102		16322PA0050103		16322PA0050103		16322PA0050103	
HIOS Plan ID (Off Exchange)=>	0050100	16322PA0050101		16322PA0050102		16322PA0050102		16322PA0050102		16322PA0050102		16322PA0050103		16322PA0050103		16322PA0050103	
Plan Marketing Name =>	ntage Bronze 5 - Partner vork	UPMC Advantage Bronze $6,950/$35 - Select Network		UPMC Advantage Silver $0/$50 - Partner Network		UPMC Advantage Silver $0/$50 - Partner Network		UPMC Advantage Silver $0/$50 - Partner Network		UPMC Advantage Silver $0/$50 - Partner Network		UPMC Advantage Silver $1,750/$50 - Partner Network		UPMC Advantage Silver $1,750/$50 - Partner Network		UPMC Advantage Silver $1,750/$50 - Partner Network	
Form # =>	72	672		672		672		672		672		672		672		672	
Rating Area =>	5	4		1		3		4		5		1		3		4	
Network =>	rtner w/Dominiy - EPO - 30C Select w/Dominic			- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Domini	
Metal =>	nze	Bronze		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$13,900	$6,950/$13,900		$0/$0		$0/$0		$0/$0		$0/$0		$1,750/$3,500		$1,750/$3,500		$1,750/$3,500	
Coinsurance =>	0%	100%		100%		100%		100%		100%		80%		80%		80%	
Copays =>	/ $0	$35 / $0		$50 / $100		$50 / $100		$50 / $100		$50 / $100		$50 / $80		$50 / $80		$50 / $80	
OOP Maximum =>	$14,700	$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$138.99	$146.20	$146.20	$152.10	$152.10	$192.16	$192.16	$152.10	$152.10	$152.10	$152.10	$145.50	$145.50	$183.81	$183.81	$145.50	$145.50
15	$151.34	$159.19	$159.19	$165.63	$165.63	$209.24	$209.24	$165.63	$165.63	$165.63	$165.63	$158.43	$158.43	$200.14	$200.14	$158.43	$158.43
16	$156.06	$164.16	$164.16	$170.79	$170.79	$215.77	$215.77	$170.79	$170.79	$170.79	$170.79	$163.37	$163.37	$206.39	$206.39	$163.37	$163.37
17	$160.79	$169.13	$169.13	$175.96	$175.96	$222.30	$222.30	$175.96	$175.96	$175.96	$175.96	$168.32	$168.32	$212.64	$212.64	$168.32	$168.32
18	$170.02	$174.48	$178.85	$181.53	$186.07	$229.34	$235.07	$181.53	$186.07	$181.53	$186.07	$173.64	$177.98	$219.37	$224.84	$173.64	$177.98
19	$175.23	$179.83	$184.33	$187.10	$191.78	$236.37	$242.28	$187.10	$191.78	$187.10	$191.78	$178.97	$183.44	$226.09	$231.74	$178.97	$183.44
20	$180.63	$185.38	$190.01	$192.87	$197.69	$243.65	$249.75	$192.87	$197.69	$192.87	$197.69	$184.48	$189.09	$233.06	$238.88	$184.48	$189.09
21	$186.22	$191.11	$195.89	$198.83	$203.80	$251.19	$257.47	$198.83	$203.80	$198.83	$203.80	$190.19	$194.94	$240.27	$246.27	$190.19	$194.94
22	$186.22	$191.11	$195.89	$198.83	$203.80	$251.19	$257.47	$198.83	$203.80	$198.83	$203.80	$190.19	$194.94	$240.27	$246.27	$190.19	$194.94
23	$186.22	$191.11	$195.89	$198.83	$203.80	$251.19	$257.47	$198.83	$203.80	$198.83	$203.80	$190.19	$194.94	$240.27	$246.27	$190.19	$194.94
24	$186.22	$191.11	$195.89	$198.83	$203.80	$251.19	$257.47	$198.83	$203.80	$198.83	$203.80	$190.19	$194.94	$240.27	$246.27	$190.19	$194.94
25	$186.96	$191.87	$196.67	$199.63	$204.62	$252.19	$258.50	$199.63	$204.62	$199.63	$204.62	$190.95	$195.72	$241.23	$247.26	$190.95	$195.72
26	$190.69	$195.70	$200.59	$203.60	$208.69	$257.22	$263.65	$203.60	$208.69	$203.60	$208.69	$194.75	$199.62	$246.04	$252.18	$194.75	$199.62
27	$195.16	$200.28	$205.29	$208.37	$213.58	$263.25	$269.83	$208.37	$213.58	$208.37	$213.58	$199.32	$204.30	$251.80	$258.09	$199.32	$204.30
28	$202.42	$207.74	$212.93	$216.13	$221.53	$273.04	$279.87	$216.13	$221.53	$216.13	$221.53	$206.74	$211.90	$261.17	$267.70	$206.74	$211.90
29	$208.38	$213.85	$219.20	$222.49	$228.05	$281.08	$288.11	$222.49	$228.05	$222.49	$228.05	$212.82	$218.14	$268.86	$275.58	$212.82	$218.14
30	$211.36	$216.91	$222.34	$225.67	$231.31	$285.10	$292.23	$225.67	$231.31	$225.67	$231.31	$215.87	$221.26	$272.71	$279.52	$215.87	$221.26
31	$215.83	$221.50	$227.04	$230.44	$236.20	$291.13	$298.41	$230.44	$236.20	$230.44	$236.20	$220.43	$225.94	$278.47	$285.43	$220.43	$225.94
32	$220.30	$226.08	$231.74	$235.22	$241.10	$297.16	$304.59	$235.22	$241.10	$235.22	$241.10	$224.99	$230.61	$284.24	$291.34	$224.99	$230.61
33	$223.09	$228.95	$234.68	$238.20	$244.15	$300.93	$308.45	$238.20	$244.15	$238.20	$244.15	$227.85	$233.54	$287.84	$295.03	$227.85	$233.54
34	$226.07	$232.01	$237.81	$241.38	$247.41	$304.94	$312.57	$241.38	$247.41	$241.38	$247.41	$230.89	$236.66	$291.69	$298.97	$230.89	$236.66
35	$227.56	$233.54	$239.38	$242.97	$249.04	$306.95	$314.63	$242.97	$249.04	$242.97	$249.04	$232.41	$238.22	$293.61	$300.94	$232.41	$238.22
36	$229.05	$235.07	$240.94	$244.56	$250.67	$308.96	$316.69	$244.56	$250.67	$244.56	$250.67	$233.93	$239.78	$295.53	$302.91	$233.93	$239.78
37	$230.54	$236.59	$242.51	$246.15	$252.30	$310.97	$318.75	$246.15	$252.30	$246.15	$252.30	$235.46	$241.34	$297.45	$304.88	$235.46	$241.34
38	$232.03	$238.12	$244.08	$247.74	$253.93	$312.98	$320.81	$247.74	$253.93	$247.74	$253.93	$236.98	$242.90	$299.38	$306.85	$236.98	$242.90
39	$235.01	$241.18	$247.21	$250.92	$257.20	$317.00	$324.93	$250.92	$257.20	$250.92	$257.20	$240.02	$246.01	$303.22	$310.79	$240.02	$246.01
40	$237.99	$244.24	$250.35	$254.10	$260.46	$321.02	$329.05	$254.10	$260.46	$254.10	$260.46	$243.06	$249.13	$307.07	$314.73	$243.06	$249.13
41	$242.46	$248.83	$255.05	$258.88	$265.35	$327.05	$335.23	$258.88	$265.35	$258.88	$265.35	$247.63	$253.81	$312.83	$320.64	$247.63	$253.81
42	$246.74	$253.22	$259.55	$263.45	$270.04	$332.83	$341.15	$263.45	$270.04	$263.45	$270.04	$252.00	$258.30	$318.36	$326.31	$252.00	$258.30
43	$252.70	$259.34	$265.82	$269.81	$276.56	$340.86	$349.39	$269.81	$276.56	$269.81	$276.56	$258.09	$264.53	$326.05	$334.19	$258.09	$264.53
44	$260.15	$266.98	$273.66	$277.77	$284.71	$350.91	$359.69	$277.77	$284.71	$277.77	$284.71	$265.70	$272.33	$335.66	$344.04	$265.70	$272.33
45	$268.90	$275.96	$282.87	$287.11	$294.29	$362.72	$371.79	$287.11	$294.29	$287.11	$294.29	$274.63	$281.49	$346.95	$355.61	$274.63	$281.49
46	$279.33	$286.67	$293.84	$298.25	$305.70	$376.79	$386.21	$298.25	$305.70	$298.25	$305.70	$285.29	$292.41	$360.41	$369.41	$285.29	$292.41
47	$291.06	$298.70	$306.18	$310.77	$318.54	$392.61	$402.43	$310.77	$318.54	$310.77	$318.54	$297.27	$304.69	$375.54	$384.92	$297.27	$304.69
48	$304.47	$312.46	$320.28	$325.09	$333.21	$410.70	$420.96	$325.09	$333.21	$325.09	$333.21	$310.96	$318.73	$392.84	$402.65	$310.96	$318.73
49	$317.69	$326.03	$334.19	$339.20	$347.68	$428.53	$439.24	$339.20	$347.68	$339.20	$347.68	$324.46	$332.57	$409.90	$420.14	$324.46	$332.57
50	$332.59	$341.32	$349.86	$355.11	$363.99	$448.63	$459.84	$355.11	$363.99	$355.11	$363.99	$339.68	$348.16	$429.12	$439.84	$339.68	$348.16
51	$347.30	$356.42	$365.33	$370.82	$380.09	$468.47	$480.18	$370.82	$380.09	$370.82	$380.09	$354.70	$363.56	$448.10	$459.29	$354.70	$363.56
52	$363.50	$373.05	$382.38	$388.12	$397.82	$490.32	$502.58	$388.12	$397.82	$388.12	$397.82	$371.25	$380.52	$469.01	$480.72	$371.25	$380.52
53	$379.89	$389.86	$399.62	$405.61	$415.75	$512.43	$525.24	$405.61	$415.75	$405.61	$415.75	$387.99	$397.68	$490.15	$502.39	$387.99	$397.68
54	$397.58	$408.02	$418.23	$424.50	$435.11	$536.29	$549.70	$424.50	$435.11	$424.50	$435.11	$406.06	$416.20	$512.98	$525.79	$406.06	$416.20
55	$415.27	$426.18	$436.83	$443.39	$454.47	$560.15	$574.16	$443.39	$454.47	$443.39	$454.47	$424.12	$434.72	$535.80	$549.18	$424.12	$434.72
56	$434.45	$445.86	$457.01	$463.87	$475.47	$586.03	$600.68	$463.87	$475.47	$463.87	$475.47	$443.71	$454.80	$560.55	$574.55	$443.71	$454.80
57	$453.82	$465.74	$477.38	$484.55	$496.66	$612.15	$627.45	$484.55	$496.66	$484.55	$496.66	$463.49	$475.07	$585.54	$600.16	$463.49	$475.07
58	$474.49	$486.95	$499.13	$506.62	$519.28	$640.03	$656.03	$506.62	$519.28	$506.62	$519.28	$484.60	$496.71	$612.21	$627.50	$484.60	$496.71
59	$484.73	$497.46	$509.90	$517.55	$530.49	$653.85	$670.19	$517.55	$530.49	$517.55	$530.49	$495.06	$507.43	$625.42	$641.04	$495.06	$507.43
60	$505.40	$518.67	$531.65	$539.62	$553.11	$681.73	$698.77	$539.62	$553.11	$539.62	$553.11	$516.18	$529.07	$652.09	$668.38	$516.18	$529.07
61	$523.28	$537.02	$550.45	$558.71	$572.68	$705.84	$723.49	$558.71	$572.68	$558.71	$572.68	$534.43	$547.78	$675.16	$692.02	$534.43	$547.78
62	$535.01	$549.06	$562.79	$571.24	$585.52	$721.67	$739.71	$571.24	$585.52	$571.24	$585.52	$546.42	$560.06	$690.30	$707.53	$546.42	$560.06
63	$549.72	$564.16	$578.27	$586.95	$601.62	$741.51	$760.05	$586.95	$601.62	$586.95	$601.62	$561.44	$575.46	$709.28	$726.99	$561.44	$575.46
64+	$558.66	$573.33	$587.67	$596.49	$611.40	$753.57	$772.41	$596.49	$611.40	$596.49	$611.40	$570.57	$584.82	$720.81	$738.81	$570.57	$584.82

Company Name: UPMC Health Op
Market: Individual
Product: EPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	16322PA0050103		16322PA0050104		16322PA0050104		16322PA0050104		16322PA0050104		16322PA0050105		16322PA0050105		16322PA0050105		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0050103		16322PA0050104		16322PA0050104		16322PA0050104		16322PA0050104		16322PA0050105		16322PA0050105		16322PA0050105		16322PA
Plan Marketing Name =>	UPMC Advantage Silver $1,750/$50 - Partner Network		UPMC Advantage Silver $3,500/$25 - Partner Network		UPMC Advantage Silver $3,500/$25 - Partner Network		UPMC Advantage Silver $3,500/$25 - Partner Network		UPMC Advantage Silver $3,500/$25 - Partner Network		UPMC Advantage Silver HSA $2,600/20% - Partner Network		UPMC Advantage Silver HSA $2,600/20% - Partner Network		UPMC Advantage Silver HSA $2,600/20% - Partner Network		UPMC Advant $2,600/20 Netw
Form # =>	672		672		672		672		672		672		672		672		67
Rating Area =>	5		1		3		4		5		1		3		4		5
Network =>	- EPO - 30C Partner w/Dominı		- EPO - 30C Partner w/Dominı		- EPO - 30C Partner w/Dominı		- EPO - 30C Partner w/Dominı		- EPO - 30C Partner w/Dominı		- EPO - 30C Partner w/Dominı		- EPO - 30C Partner w/Dominı		- EPO - 30C Partner w/Dominı		- EPO - 30C Par
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silv
Deductible =>	$1,750/$3,500		$3,500/$7,000		$3,500/$7,000		$3,500/$7,000		$3,500/$7,000		$2,600/$5,200		$2,600/$5,200		$2,600/$5,200		$2,600/
Coinsurance =>	80%		100%		100%		100%		100%		80%		80%		80%		80
Copays =>	$50 / $80		$25 / $75		$25 / $75		$25 / $75		$25 / $75		20% / 20%		20% / 20%		20% / 20%		20% /
OOP Maximum =>	$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$4,150/$8,300		$4,150/$8,300		$4,150/$8,300		$4,150/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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	$145.50	$145.50	$148.82	$148.82	$188.01	$188.01	$148.82	$148.82	$148.82	$148.82	$159.77	$159.77	$201.84	$201.84	$159.77	$159.77	$159.77
15	$158.43	$158.43	$162.04	$162.04	$204.72	$204.72	$162.04	$162.04	$162.04	$162.04	$173.97	$173.97	$219.78	$219.78	$173.97	$173.97	$173.97
16	$163.37	$163.37	$167.10	$167.10	$211.11	$211.11	$167.10	$167.10	$167.10	$167.10	$179.40	$179.40	$226.64	$226.64	$179.40	$179.40	$179.40
17	$168.32	$168.32	$172.16	$172.16	$217.50	$217.50	$172.16	$172.16	$172.16	$172.16	$184.83	$184.83	$233.50	$233.50	$184.83	$184.83	$184.83
18	$173.64	$177.98	$177.61	$182.05	$224.38	$229.98	$177.61	$182.05	$177.61	$182.05	$190.68	$195.45	$240.89	$246.91	$190.68	$195.45	$190.68
19	$178.97	$183.44	$183.05	$187.64	$231.26	$237.04	$183.05	$187.64	$183.05	$187.64	$196.53	$201.44	$248.27	$254.48	$196.53	$201.44	$196.53
20	$184.48	$189.09	$188.69	$193.42	$238.39	$244.34	$188.69	$193.42	$188.69	$193.42	$202.58	$207.65	$255.92	$262.33	$202.58	$207.65	$202.58
21	$190.19	$194.94	$194.53	$199.40	$245.76	$251.90	$194.53	$199.40	$194.53	$199.40	$208.85	$214.07	$263.84	$270.44	$208.85	$214.07	$208.85
22	$190.19	$194.94	$194.53	$199.40	$245.76	$251.90	$194.53	$199.40	$194.53	$199.40	$208.85	$214.07	$263.84	$270.44	$208.85	$214.07	$208.85
23	$190.19	$194.94	$194.53	$199.40	$245.76	$251.90	$194.53	$199.40	$194.53	$199.40	$208.85	$214.07	$263.84	$270.44	$208.85	$214.07	$208.85
24	$190.19	$194.94	$194.53	$199.40	$245.76	$251.90	$194.53	$199.40	$194.53	$199.40	$208.85	$214.07	$263.84	$270.44	$208.85	$214.07	$208.85
25	$190.95	$195.72	$195.31	$200.20	$246.74	$252.91	$195.31	$200.20	$195.31	$200.20	$209.69	$214.93	$264.90	$271.52	$209.69	$214.93	$209.69
26	$194.75	$199.62	$199.20	$204.19	$251.66	$257.95	$199.20	$204.19	$199.20	$204.19	$213.86	$219.21	$270.17	$276.93	$213.86	$219.21	$213.86
27	$199.32	$204.30	$203.87	$208.97	$257.56	$263.99	$203.87	$208.97	$203.87	$208.97	$218.87	$224.35	$276.50	$283.42	$218.87	$224.35	$218.87
28	$206.74	$211.90	$211.45	$216.75	$267.14	$273.82	$211.45	$216.75	$211.45	$216.75	$227.02	$232.69	$286.79	$293.97	$227.02	$232.69	$227.02
29	$212.82	$218.14	$217.68	$223.13	$275.01	$281.88	$217.68	$223.13	$217.68	$223.13	$233.70	$239.54	$295.24	$302.62	$233.70	$239.54	$233.70
30	$215.87	$221.26	$220.79	$226.32	$278.94	$285.91	$220.79	$226.32	$220.79	$226.32	$237.04	$242.97	$299.46	$306.95	$237.04	$242.97	$237.04
31	$220.43	$225.94	$225.46	$231.10	$284.84	$291.95	$225.46	$231.10	$225.46	$231.10	$242.06	$248.11	$305.79	$313.44	$242.06	$248.11	$242.06
32	$224.99	$230.61	$230.13	$235.89	$290.73	$298.00	$230.13	$235.89	$230.13	$235.89	$247.07	$253.24	$312.12	$319.93	$247.07	$253.24	$247.07
33	$227.85	$233.54	$233.05	$238.88	$294.42	$301.78	$233.05	$238.88	$233.05	$238.88	$250.20	$256.46	$316.08	$323.99	$250.20	$256.46	$250.20
34	$230.89	$236.66	$236.16	$242.07	$298.35	$305.81	$236.16	$242.07	$236.16	$242.07	$253.54	$259.88	$320.30	$328.31	$253.54	$259.88	$253.54
35	$232.41	$238.22	$237.72	$243.67	$300.32	$307.82	$237.72	$243.67	$237.72	$243.67	$255.21	$261.59	$322.41	$330.48	$255.21	$261.59	$255.21
36	$233.93	$239.78	$239.27	$245.26	$302.28	$309.84	$239.27	$245.26	$239.27	$245.26	$256.89	$263.31	$324.52	$332.64	$256.89	$263.31	$256.89
37	$235.46	$241.34	$240.83	$246.86	$304.25	$311.85	$240.83	$246.86	$240.83	$246.86	$258.56	$265.02	$326.63	$334.80	$258.56	$265.02	$258.56
38	$236.98	$242.90	$242.38	$248.45	$306.22	$313.87	$242.38	$248.45	$242.38	$248.45	$260.23	$266.73	$328.74	$336.97	$260.23	$266.73	$260.23
39	$240.02	$246.01	$245.50	$251.64	$310.15	$317.90	$245.50	$251.64	$245.50	$251.64	$263.57	$270.16	$332.97	$341.30	$263.57	$270.16	$263.57
40	$243.06	$249.13	$248.61	$254.83	$314.08	$321.93	$248.61	$254.83	$248.61	$254.83	$266.91	$273.58	$337.19	$345.62	$266.91	$273.58	$266.91
41	$247.63	$253.81	$253.28	$259.62	$319.98	$327.97	$253.28	$259.62	$253.28	$259.62	$271.92	$278.72	$343.52	$352.11	$271.92	$278.72	$271.92
42	$252.00	$258.30	$257.75	$264.21	$325.63	$333.77	$257.75	$264.21	$257.75	$264.21	$276.73	$283.64	$349.59	$358.33	$276.73	$283.64	$276.73
43	$258.09	$264.53	$263.98	$270.59	$333.50	$341.83	$263.98	$270.59	$263.98	$270.59	$283.41	$290.49	$358.03	$366.99	$283.41	$290.49	$283.41
44	$265.70	$272.33	$271.76	$278.56	$343.33	$351.90	$271.76	$278.56	$271.76	$278.56	$291.76	$299.06	$368.58	$377.80	$291.76	$299.06	$291.76
45	$274.63	$281.49	$280.90	$287.93	$354.88	$363.74	$280.90	$287.93	$280.90	$287.93	$301.58	$309.12	$380.98	$390.52	$301.58	$309.12	$301.58
46	$285.29	$292.41	$291.80	$299.10	$368.64	$377.85	$291.80	$299.10	$291.80	$299.10	$313.28	$321.11	$395.76	$405.66	$313.28	$321.11	$313.28
47	$297.27	$304.69	$304.05	$311.66	$384.12	$393.72	$304.05	$311.66	$304.05	$311.66	$326.43	$334.59	$412.38	$422.70	$326.43	$334.59	$326.43
48	$310.96	$318.73	$318.06	$326.02	$401.82	$411.86	$318.06	$326.02	$318.06	$326.02	$341.47	$350.00	$431.38	$442.17	$341.47	$350.00	$341.47
49	$324.46	$332.57	$331.87	$340.18	$419.27	$429.74	$331.87	$340.18	$331.87	$340.18	$356.30	$365.20	$450.11	$461.37	$356.30	$365.20	$356.30
50	$339.68	$348.16	$347.43	$356.13	$438.93	$449.89	$347.43	$356.13	$347.43	$356.13	$373.01	$382.33	$471.22	$483.01	$373.01	$382.33	$373.01
51	$354.70	$363.56	$362.80	$371.88	$458.34	$469.79	$362.80	$371.88	$362.80	$371.88	$389.51	$399.24	$492.06	$504.37	$389.51	$399.24	$389.51
52	$371.25	$380.52	$379.72	$389.23	$479.72	$491.71	$379.72	$389.23	$379.72	$389.23	$407.68	$417.86	$515.02	$527.90	$407.68	$417.86	$407.68
53	$387.99	$397.68	$396.84	$406.78	$501.35	$513.88	$396.84	$406.78	$396.84	$406.78	$426.05	$436.70	$538.23	$551.70	$426.05	$436.70	$426.05
54	$406.06	$416.20	$415.32	$425.72	$524.70	$537.81	$415.32	$425.72	$415.32	$425.72	$445.89	$457.04	$563.30	$577.39	$445.89	$457.04	$445.89
55	$424.12	$434.72	$433.80	$444.66	$548.04	$561.74	$433.80	$444.66	$433.80	$444.66	$465.74	$477.38	$588.36	$603.08	$465.74	$477.38	$465.74
56	$443.71	$454.80	$453.84	$465.20	$573.36	$587.68	$453.84	$465.20	$453.84	$465.20	$487.25	$499.43	$615.54	$630.94	$487.25	$499.43	$487.25
57	$463.49	$475.07	$474.07	$485.94	$598.92	$613.88	$474.07	$485.94	$474.07	$485.94	$508.97	$521.69	$642.98	$659.06	$508.97	$521.69	$508.97
58	$484.60	$496.71	$495.66	$508.07	$626.20	$641.84	$495.66	$508.07	$495.66	$508.07	$532.15	$545.45	$672.26	$689.08	$532.15	$545.45	$532.15
59	$495.06	$507.43	$506.36	$519.04	$639.71	$655.70	$506.36	$519.04	$506.36	$519.04	$543.64	$557.22	$686.78	$703.96	$543.64	$557.22	$543.64
60	$516.18	$529.07	$527.95	$541.17	$666.99	$683.66	$527.95	$541.17	$527.95	$541.17	$566.82	$580.99	$716.06	$733.97	$566.82	$580.99	$566.82
61	$534.43	$547.78	$546.63	$560.31	$690.59	$707.84	$546.63	$560.31	$546.63	$560.31	$586.87	$601.54	$741.39	$759.94	$586.87	$601.54	$586.87
62	$546.42	$560.06	$558.88	$572.88	$706.07	$723.71	$558.88	$572.88	$558.88	$572.88	$600.03	$615.02	$758.01	$776.97	$600.03	$615.02	$600.03
63	$561.44	$575.46	$574.25	$588.63	$725.48	$743.61	$574.25	$588.63	$574.25	$588.63	$616.53	$631.93	$778.86	$798.34	$616.53	$631.93	$616.53
64+	$570.57	$584.82	$583.59	$598.20	$737.28	$755.70	$583.59	$598.20	$583.59	$598.20	$626.55	$642.21	$791.52	$811.32	$626.55	$642.21	$626.55

Company Name: UPMC Health Op
Market: Individual
Product: EPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	0050105	16322PA0050106		16322PA0050106		16322PA0050106		16322PA0050106		16322PA0050107		16322PA0050107		16322PA0050107		16322PA0050107	
HIOS Plan ID (Off Exchange)=>	0050105	16322PA0050106		16322PA0050106		16322PA0050106		16322PA0050106		16322PA0050107		16322PA0050107		16322PA0050107		16322PA0050107	
Plan Marketing Name =>	age Silver HSA % - Partner vork	UPMC Advantage Gold $800/$20 - Partner Network		UPMC Advantage Gold $800/$20 - Partner Network		UPMC Advantage Gold $800/$20 - Partner Network		UPMC Advantage Gold $800/$20 - Partner Network		UPMC Advantage Platinum $250/$20 - Partner Network		UPMC Advantage Platinum $250/$20 - Partner Network		UPMC Advantage Platinum $250/$20 - Partner Network		UPMC Advantage Platinum $250/$20 - Partner Network	
Form # =>	72	672		672		672		672		672		672		672		672	
Rating Area =>	5	1		3		4		5		1		3		4		5	
Network =>	tner w/Dominir	- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir	
Metal =>	ver	Gold		Gold		Gold		Gold		Platinum		Platinum		Platinum		Platinum	
Deductible =>	/$5,200	$800/$1,600		$800/$1,600		$800/$1,600		$800/$1,600		$250/$500		$250/$500		$250/$500		$250/$500	
Coinsurance =>	0%	90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ 20%	$20 / $50		$20 / $50		$20 / $50		$20 / $50		$20 / 10%		$20 / 10%		$20 / 10%		$20 / 10%	
OOP Maximum =>	/$8,300	$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000		$1,500/$3,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$159.77	$192.44	$192.44	$243.11	$243.11	$192.44	$192.44	$192.44	$192.44	$336.39	$336.39	$424.97	$424.97	$336.39	$336.39	$336.39	$336.39
15	$173.97	$209.54	$209.54	$264.72	$264.72	$209.54	$209.54	$209.54	$209.54	$366.29	$366.29	$462.74	$462.74	$366.29	$366.29	$366.29	$366.29
16	$179.40	$216.08	$216.08	$272.98	$272.98	$216.08	$216.08	$216.08	$216.08	$377.72	$377.72	$477.18	$477.18	$377.72	$377.72	$377.72	$377.72
17	$184.83	$222.62	$222.62	$281.24	$281.24	$222.62	$222.62	$222.62	$222.62	$389.15	$389.15	$491.63	$491.63	$389.15	$389.15	$389.15	$389.15
18	$195.45	$229.67	$235.41	$290.14	$297.40	$229.67	$235.41	$229.67	$235.41	$401.46	$411.50	$507.18	$519.86	$401.46	$411.50	$401.46	$411.50
19	$201.44	$236.71	$242.63	$299.04	$306.52	$236.71	$242.63	$236.71	$242.63	$413.78	$424.12	$522.73	$535.81	$413.78	$424.12	$413.78	$424.12
20	$207.65	$244.00	$250.10	$308.26	$315.97	$244.00	$250.10	$244.00	$250.10	$426.53	$437.19	$538.84	$552.32	$426.53	$437.19	$426.53	$437.19
21	$214.07	$251.55	$257.84	$317.79	$325.74	$251.55	$257.84	$251.55	$257.84	$439.72	$450.71	$555.51	$569.40	$439.72	$450.71	$439.72	$450.71
22	$214.07	$251.55	$257.84	$317.79	$325.74	$251.55	$257.84	$251.55	$257.84	$439.72	$450.71	$555.51	$569.40	$439.72	$450.71	$439.72	$450.71
23	$214.07	$251.55	$257.84	$317.79	$325.74	$251.55	$257.84	$251.55	$257.84	$439.72	$450.71	$555.51	$569.40	$439.72	$450.71	$439.72	$450.71
24	$214.07	$251.55	$257.84	$317.79	$325.74	$251.55	$257.84	$251.55	$257.84	$439.72	$450.71	$555.51	$569.40	$439.72	$450.71	$439.72	$450.71
25	$214.93	$252.56	$258.87	$319.06	$327.04	$252.56	$258.87	$252.56	$258.87	$441.48	$452.51	$557.73	$571.68	$441.48	$452.51	$441.48	$452.51
26	$219.21	$257.59	$264.03	$325.42	$333.56	$257.59	$264.03	$257.59	$264.03	$450.27	$461.53	$568.84	$583.07	$450.27	$461.53	$450.27	$461.53
27	$224.35	$263.62	$270.22	$333.04	$341.38	$263.62	$270.22	$263.62	$270.22	$460.83	$472.34	$582.17	$596.73	$460.83	$472.34	$460.83	$472.34
28	$232.69	$273.43	$280.27	$345.44	$354.08	$273.43	$280.27	$273.43	$280.27	$477.98	$489.92	$603.84	$618.94	$477.98	$489.92	$477.98	$489.92
29	$239.54	$281.48	$288.52	$355.61	$364.50	$281.48	$288.52	$281.48	$288.52	$492.05	$504.34	$621.62	$637.16	$492.05	$504.34	$492.05	$504.34
30	$242.97	$285.51	$292.65	$360.69	$369.71	$285.51	$292.65	$285.51	$292.65	$499.08	$511.56	$630.50	$646.27	$499.08	$511.56	$499.08	$511.56
31	$248.11	$291.55	$298.84	$368.32	$377.53	$291.55	$298.84	$291.55	$298.84	$509.64	$522.37	$643.84	$659.93	$509.64	$522.37	$509.64	$522.37
32	$253.24	$297.58	$305.02	$375.95	$385.35	$297.58	$305.02	$297.58	$305.02	$520.19	$533.19	$657.17	$673.60	$520.19	$533.19	$520.19	$533.19
33	$256.46	$301.36	$308.89	$380.71	$390.24	$301.36	$308.89	$301.36	$308.89	$526.78	$539.95	$665.50	$682.14	$526.78	$539.95	$526.78	$539.95
34	$259.88	$305.38	$313.02	$385.80	$395.45	$305.38	$313.02	$305.38	$313.02	$533.82	$547.16	$674.39	$691.25	$533.82	$547.16	$533.82	$547.16
35	$261.59	$307.39	$315.08	$388.34	$398.05	$307.39	$315.08	$307.39	$315.08	$537.34	$550.77	$678.83	$695.81	$537.34	$550.77	$537.34	$550.77
36	$263.31	$309.41	$317.14	$390.88	$400.66	$309.41	$317.14	$309.41	$317.14	$540.86	$554.37	$683.28	$700.36	$540.86	$554.37	$540.86	$554.37
37	$265.02	$311.42	$319.21	$393.42	$403.27	$311.42	$319.21	$311.42	$319.21	$544.37	$557.98	$687.72	$704.92	$544.37	$557.98	$544.37	$557.98
38	$266.73	$313.43	$321.27	$395.97	$405.87	$313.43	$321.27	$313.43	$321.27	$547.89	$561.58	$692.17	$709.47	$547.89	$561.58	$547.89	$561.58
39	$270.16	$317.46	$325.39	$401.05	$411.08	$317.46	$325.39	$317.46	$325.39	$554.93	$568.80	$701.05	$718.58	$554.93	$568.80	$554.93	$568.80
40	$273.58	$321.48	$329.52	$406.14	$416.30	$321.48	$329.52	$321.48	$329.52	$561.96	$576.01	$709.94	$727.69	$561.96	$576.01	$561.96	$576.01
41	$278.72	$327.52	$335.71	$413.76	$424.11	$327.52	$335.71	$327.52	$335.71	$572.52	$586.82	$723.27	$741.36	$572.52	$586.82	$572.52	$586.82
42	$283.64	$333.30	$341.64	$421.07	$431.61	$333.30	$341.64	$333.30	$341.64	$582.63	$597.19	$736.05	$754.46	$582.63	$597.19	$582.63	$597.19
43	$290.49	$341.35	$349.89	$431.24	$442.03	$341.35	$349.89	$341.35	$349.89	$596.70	$611.61	$753.83	$772.68	$596.70	$611.61	$596.70	$611.61
44	$299.06	$351.42	$360.20	$443.95	$455.06	$351.42	$360.20	$351.42	$360.20	$614.29	$629.64	$776.05	$795.45	$614.29	$629.64	$614.29	$629.64
45	$309.12	$363.24	$372.32	$458.89	$470.37	$363.24	$372.32	$363.24	$372.32	$634.96	$650.83	$802.16	$822.21	$634.96	$650.83	$634.96	$650.83
46	$321.11	$377.33	$386.76	$476.69	$488.61	$377.33	$386.76	$377.33	$386.76	$659.58	$676.07	$833.27	$854.10	$659.58	$676.07	$659.58	$676.07
47	$334.59	$393.17	$403.00	$496.71	$509.13	$393.17	$403.00	$393.17	$403.00	$687.28	$704.46	$868.26	$889.97	$687.28	$704.46	$687.28	$704.46
48	$350.00	$411.28	$421.57	$519.59	$532.58	$411.28	$421.57	$411.28	$421.57	$718.94	$736.91	$908.26	$930.97	$718.94	$736.91	$718.94	$736.91
49	$365.20	$429.14	$439.88	$542.15	$555.71	$429.14	$439.88	$429.14	$439.88	$750.16	$768.91	$947.70	$971.40	$750.16	$768.91	$750.16	$768.91
50	$382.33	$449.27	$460.50	$567.57	$581.77	$449.27	$460.50	$449.27	$460.50	$785.34	$804.97	$992.14	$1,016.95	$785.34	$804.97	$785.34	$804.97
51	$399.24	$469.14	$480.87	$592.68	$607.51	$469.14	$480.87	$469.14	$480.87	$820.08	$840.57	$1,036.03	$1,061.93	$820.08	$840.57	$820.08	$840.57
52	$417.86	$491.03	$503.30	$620.33	$635.84	$491.03	$503.30	$491.03	$503.30	$858.33	$879.79	$1,084.36	$1,111.47	$858.33	$879.79	$858.33	$879.79
53	$436.70	$513.16	$525.99	$648.29	$664.51	$513.16	$525.99	$513.16	$525.99	$897.03	$919.45	$1,133.24	$1,161.58	$897.03	$919.45	$897.03	$919.45
54	$457.04	$537.06	$550.49	$678.48	$695.45	$537.06	$550.49	$537.06	$550.49	$938.80	$962.27	$1,186.01	$1,215.67	$938.80	$962.27	$938.80	$962.27
55	$477.38	$560.96	$574.98	$708.67	$726.40	$560.96	$574.98	$560.96	$574.98	$980.58	$1,005.08	$1,238.79	$1,269.76	$980.58	$1,005.08	$980.58	$1,005.08
56	$499.43	$586.87	$601.54	$741.40	$759.95	$586.87	$601.54	$586.87	$601.54	$1,025.87	$1,051.51	$1,296.00	$1,328.41	$1,025.87	$1,051.51	$1,025.87	$1,051.51
57	$521.69	$613.03	$628.36	$774.45	$793.83	$613.03	$628.36	$613.03	$628.36	$1,071.60	$1,098.38	$1,353.78	$1,387.63	$1,071.60	$1,098.38	$1,071.60	$1,098.38
58	$545.45	$640.95	$656.98	$809.73	$829.99	$640.95	$656.98	$640.95	$656.98	$1,120.41	$1,148.41	$1,415.44	$1,450.83	$1,120.41	$1,148.41	$1,120.41	$1,148.41
59	$557.22	$654.78	$671.16	$827.21	$847.90	$654.78	$671.16	$654.78	$671.16	$1,144.59	$1,173.20	$1,445.99	$1,482.15	$1,144.59	$1,173.20	$1,144.59	$1,173.20
60	$580.99	$682.71	$699.78	$862.48	$884.06	$682.71	$699.78	$682.71	$699.78	$1,193.40	$1,223.23	$1,507.65	$1,545.35	$1,193.40	$1,223.23	$1,193.40	$1,223.23
61	$601.54	$706.86	$724.53	$892.99	$915.33	$706.86	$724.53	$706.86	$724.53	$1,235.61	$1,266.50	$1,560.98	$1,600.01	$1,235.61	$1,266.50	$1,235.61	$1,266.50
62	$615.02	$722.70	$740.77	$913.01	$935.85	$722.70	$740.77	$722.70	$740.77	$1,263.32	$1,294.89	$1,595.98	$1,635.89	$1,263.32	$1,294.89	$1,263.32	$1,294.89
63	$631.93	$742.58	$761.14	$938.12	$961.58	$742.58	$761.14	$742.58	$761.14	$1,298.05	$1,330.50	$1,639.87	$1,680.87	$1,298.05	$1,330.50	$1,298.05	$1,330.50
64+	$642.21	$754.65	$773.52	$953.37	$977.22	$754.65	$773.52	$754.65	$773.52	$1,319.16	$1,352.13	$1,666.53	$1,708.20	$1,319.16	$1,352.13	$1,319.16	$1,352.13

Company Name: UPMC Health Op
Market: Individual
Product: EPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	16322PA0050108		16322PA0050111		16322PA0050111		16322PA0050111		16322PA0050111		16322PA0050112		16322PA0050113		16322PA0050114		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0050108		16322PA0050111		16322PA0050111		16322PA0050111		16322PA0050111		16322PA0050112		16322PA0050113		16322PA0050114		16322PA
Plan Marketing Name =>	UPMC Advantage Silver HSA $2,600/20% - Select Network		UPMC Advantage Catastrophic $7,350/$0 - Partner Network		UPMC Advantage Catastrophic $7,350/$0 - Partner Network		UPMC Advantage Catastrophic $7,350/$0 - Partner Network		UPMC Advantage Catastrophic $7,350/$0 - Partner Network		UPMC Advantage Catastrophic $7,350/$0 – Select Network		UPMC Advantage Silver $3,500/$30 - Select Network		UPMC Advantage Silver $3,500/$30 - Partner Network		UPMC Adva $3,500/$3 Netw
Form # =>	672		673		673		673		673		673		672		672		67
Rating Area =>	4		1		3		4		5		4		4		1		3
Network =>	y - EPO - 30C Select w/Dominic		- EPO - 30C Partner w/Domini		- EPO - 30C Partner w/Domini		- EPO - 30C Partner w/Domini		- EPO - 30C Partner w/Domini		y - EPO - 30C Select w/Dominic		y - EPO - 30C Select w/Dominic		- EPO - 30C Partner w/Domini		- EPO - 30C Par
Metal =>	Silver		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Silver		Silver		Sil
Deductible =>	$2,600/$5,200		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$3,500/$7,000		$3,500/$7,000		$3,500,
Coinsurance =>	80%		100%		100%		100%		100%		100%		80%		80%		80
Copays =>	20% / 20%		$0/ $0		$0/ $0		$0/ $0		$0/ $0		$0/ $0		$30 / $65		$30 / $65		$30 /
OOP Maximum =>	$4,150/$8,300		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/$14,700		$7,350/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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	$168.06	$168.06	$120.72	$120.72	$152.51	$152.51	$120.72	$120.72	$120.72	$120.72	$126.99	$126.99	$159.86	$159.86	$159.86	$159.86	$201.96
15	$183.00	$183.00	$131.45	$131.45	$166.07	$166.07	$131.45	$131.45	$131.45	$131.45	$138.28	$138.28	$174.07	$174.07	$174.07	$174.07	$219.91
16	$188.71	$188.71	$135.55	$135.55	$171.25	$171.25	$135.55	$135.55	$135.55	$135.55	$142.59	$142.59	$179.51	$179.51	$179.51	$179.51	$226.78
17	$194.43	$194.43	$139.65	$139.65	$176.43	$176.43	$139.65	$139.65	$139.65	$139.65	$146.91	$146.91	$184.94	$184.94	$184.94	$184.94	$233.64
18	$200.58	$205.60	$144.07	$147.68	$182.02	$186.56	$144.07	$147.68	$144.07	$147.68	$151.56	$155.35	$190.79	$195.56	$190.79	$195.56	$241.03
19	$206.73	$211.90	$148.49	$152.21	$187.60	$192.28	$148.49	$152.21	$148.49	$152.21	$156.21	$160.11	$196.64	$201.56	$196.64	$201.56	$248.42
20	$213.10	$218.43	$153.07	$156.90	$193.38	$198.21	$153.07	$156.90	$153.07	$156.90	$161.02	$165.05	$202.70	$207.77	$202.70	$207.77	$256.08
21	$219.69	$225.19	$157.80	$161.75	$199.36	$204.34	$157.80	$161.75	$157.80	$161.75	$166.00	$170.15	$208.97	$214.20	$208.97	$214.20	$264.00
22	$219.69	$225.19	$157.80	$161.75	$199.36	$204.34	$157.80	$161.75	$157.80	$161.75	$166.00	$170.15	$208.97	$214.20	$208.97	$214.20	$264.00
23	$219.69	$225.19	$157.80	$161.75	$199.36	$204.34	$157.80	$161.75	$157.80	$161.75	$166.00	$170.15	$208.97	$214.20	$208.97	$214.20	$264.00
24	$219.69	$225.19	$157.80	$161.75	$199.36	$204.34	$157.80	$161.75	$157.80	$161.75	$166.00	$170.15	$208.97	$214.20	$208.97	$214.20	$264.00
25	$220.57	$226.09	$158.43	$162.40	$200.16	$205.16	$158.43	$162.40	$158.43	$162.40	$166.66	$170.83	$209.81	$215.06	$209.81	$215.06	$265.06
26	$224.96	$230.59	$161.59	$165.63	$204.14	$209.24	$161.59	$165.63	$161.59	$165.63	$169.98	$174.23	$213.99	$219.34	$213.99	$219.34	$270.34
27	$230.24	$236.00	$165.37	$169.51	$208.93	$214.15	$165.37	$169.51	$165.37	$169.51	$173.97	$178.32	$219.00	$224.48	$219.00	$224.48	$276.67
28	$238.80	$244.78	$171.53	$175.82	$216.70	$222.12	$171.53	$175.82	$171.53	$175.82	$180.44	$184.95	$227.15	$232.84	$227.15	$232.84	$286.97
29	$245.83	$251.99	$176.58	$181.00	$223.08	$228.66	$176.58	$181.00	$176.58	$181.00	$185.75	$190.40	$233.84	$239.69	$233.84	$239.69	$295.42
30	$249.35	$255.59	$179.10	$183.59	$226.27	$231.93	$179.10	$183.59	$179.10	$183.59	$188.41	$193.12	$237.18	$243.12	$237.18	$243.12	$299.64
31	$254.62	$261.00	$182.89	$187.47	$231.06	$236.83	$182.89	$187.47	$182.89	$187.47	$192.39	$197.20	$242.20	$248.26	$242.20	$248.26	$305.98
32	$259.89	$266.40	$186.68	$191.35	$235.84	$241.73	$186.68	$191.35	$186.68	$191.35	$196.38	$201.29	$247.21	$253.40	$247.21	$253.40	$312.31
33	$263.19	$269.78	$189.04	$193.78	$238.83	$244.80	$189.04	$193.78	$189.04	$193.78	$198.87	$203.84	$250.35	$256.61	$250.35	$256.61	$316.27
34	$266.70	$273.38	$191.57	$196.36	$242.02	$248.07	$191.57	$196.36	$191.57	$196.36	$201.52	$206.56	$253.69	$260.04	$253.69	$260.04	$320.50
35	$268.46	$275.18	$192.83	$197.66	$243.62	$249.70	$192.83	$197.66	$192.83	$197.66	$202.85	$207.92	$255.36	$261.75	$255.36	$261.75	$322.61
36	$270.22	$276.98	$194.09	$198.95	$245.21	$251.34	$194.09	$198.95	$194.09	$198.95	$204.18	$209.28	$257.03	$263.47	$257.03	$263.47	$324.72
37	$271.98	$278.79	$195.36	$200.25	$246.81	$252.97	$195.36	$200.25	$195.36	$200.25	$205.51	$210.65	$258.70	$265.18	$258.70	$265.18	$326.83
38	$273.73	$280.59	$196.62	$201.54	$248.40	$254.61	$196.62	$201.54	$196.62	$201.54	$206.84	$212.01	$260.38	$266.89	$260.38	$266.89	$328.94
39	$277.25	$284.19	$199.14	$204.13	$251.59	$257.88	$199.14	$204.13	$199.14	$204.13	$209.49	$214.73	$263.72	$270.32	$263.72	$270.32	$333.17
40	$280.76	$287.79	$201.67	$206.72	$254.78	$261.15	$201.67	$206.72	$201.67	$206.72	$212.15	$217.45	$267.06	$273.75	$267.06	$273.75	$337.39
41	$286.04	$293.20	$205.46	$210.60	$259.57	$266.05	$205.46	$210.60	$205.46	$210.60	$216.13	$221.54	$272.08	$278.89	$272.08	$278.89	$343.73
42	$291.09	$298.38	$209.09	$214.32	$264.15	$270.75	$209.09	$214.32	$209.09	$214.32	$219.95	$225.45	$276.89	$283.82	$276.89	$283.82	$349.80
43	$298.12	$305.58	$214.13	$219.49	$270.53	$277.29	$214.13	$219.49	$214.13	$219.49	$225.26	$230.89	$283.57	$290.67	$283.57	$290.67	$358.25
44	$306.91	$314.59	$220.45	$225.96	$278.51	$285.46	$220.45	$225.96	$220.45	$225.96	$231.90	$237.70	$291.93	$299.24	$291.93	$299.24	$368.81
45	$317.23	$325.17	$227.86	$233.57	$287.88	$295.07	$227.86	$233.57	$227.86	$233.57	$239.70	$245.70	$301.75	$309.30	$301.75	$309.30	$381.22
46	$329.54	$337.79	$236.70	$242.63	$299.04	$306.51	$236.70	$242.63	$236.70	$242.63	$249.00	$255.23	$313.46	$321.30	$313.46	$321.30	$396.00
47	$343.38	$351.97	$246.64	$252.82	$311.60	$319.38	$246.64	$252.82	$246.64	$252.82	$259.46	$265.94	$326.62	$334.79	$326.62	$334.79	$412.63
48	$359.19	$368.19	$258.00	$264.46	$325.95	$334.10	$258.00	$264.46	$258.00	$264.46	$271.41	$278.20	$341.67	$350.22	$341.67	$350.22	$431.64
49	$374.79	$384.17	$269.21	$275.95	$340.11	$348.60	$269.21	$275.95	$269.21	$275.95	$283.20	$290.28	$356.50	$365.43	$356.50	$365.43	$450.38
50	$392.37	$402.19	$281.83	$288.89	$356.06	$364.95	$281.83	$288.89	$281.83	$288.89	$296.48	$303.89	$373.22	$382.56	$373.22	$382.56	$471.50
51	$409.72	$419.98	$294.30	$301.66	$371.81	$381.09	$294.30	$301.66	$294.30	$301.66	$309.59	$317.33	$389.73	$399.48	$389.73	$399.48	$492.36
52	$428.83	$439.57	$308.03	$315.74	$389.15	$398.87	$308.03	$315.74	$308.03	$315.74	$324.03	$332.13	$407.91	$418.12	$407.91	$418.12	$515.33
53	$448.17	$459.39	$321.91	$329.97	$406.69	$416.85	$321.91	$329.97	$321.91	$329.97	$338.64	$347.11	$426.30	$436.97	$426.30	$436.97	$538.56
54	$469.04	$480.78	$336.90	$345.34	$425.63	$436.27	$336.90	$345.34	$336.90	$345.34	$354.41	$363.27	$446.15	$457.32	$446.15	$457.32	$563.64
55	$489.91	$502.17	$351.89	$360.70	$444.57	$455.68	$351.89	$360.70	$351.89	$360.70	$370.18	$379.43	$466.00	$477.67	$466.00	$477.67	$588.72
56	$512.54	$525.37	$368.15	$377.36	$465.11	$476.73	$368.15	$377.36	$368.15	$377.36	$387.28	$396.96	$487.53	$499.73	$487.53	$499.73	$615.91
57	$535.38	$548.79	$384.56	$394.18	$485.84	$497.98	$384.56	$394.18	$384.56	$394.18	$404.54	$414.66	$509.26	$522.01	$509.26	$522.01	$643.37
58	$559.77	$573.78	$402.07	$412.14	$507.97	$520.66	$402.07	$412.14	$402.07	$412.14	$422.97	$433.54	$532.46	$545.78	$532.46	$545.78	$672.67
59	$571.85	$586.17	$410.75	$421.04	$518.93	$531.90	$410.75	$421.04	$410.75	$421.04	$432.10	$442.90	$543.95	$557.56	$543.95	$557.56	$687.19
60	$596.24	$611.17	$428.27	$438.99	$541.06	$554.58	$428.27	$438.99	$428.27	$438.99	$450.52	$461.79	$567.14	$581.34	$567.14	$581.34	$716.50
61	$617.33	$632.78	$443.42	$454.52	$560.20	$574.20	$443.42	$454.52	$443.42	$454.52	$466.46	$478.12	$587.21	$601.90	$587.21	$601.90	$741.84
62	$631.17	$646.97	$453.36	$464.71	$572.76	$587.07	$453.36	$464.71	$453.36	$464.71	$476.92	$488.84	$600.37	$615.40	$600.37	$615.40	$758.47
63	$648.52	$664.76	$465.83	$477.49	$588.51	$603.21	$465.83	$477.49	$465.83	$477.49	$490.03	$502.28	$616.88	$632.32	$616.88	$632.32	$779.33
64+	$659.07	$675.57	$473.40	$485.25	$598.08	$613.02	$473.40	$485.25	$473.40	$485.25	$498.00	$510.45	$626.91	$642.60	$626.91	$642.60	$792.00

Company Name: UPMC Health Op
Market: Individual
Product: EPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	0050114	16322PA0050114		16322PA0050114		16322PA0050115		16322PA0050116		16322PA0050116		16322PA0050116		16322PA0050116		16322PA0050117	
HIOS Plan ID (Off Exchange)=>	0050114	16322PA0050114		16322PA0050114		16322PA0050115		16322PA0050116		16322PA0050116		16322PA0050116		16322PA0050116		16322PA0050117	
Plan Marketing Name =>	ntage Silver 0 - Partner vork	UPMC Advantage Silver $3,500/$30 - Partner Network		UPMC Advantage Silver $3,500/$30 - Partner Network		UPMC Advantage Gold $1,400/$20 - Select Network		UPMC Advantage Gold $1,400$20 - Partner Network		UPMC Advantage Gold $1,400$20 - Partner Network		UPMC Advantage Gold $1,400$20 - Partner Network		UPMC Advantage Gold $1,400$20 - Partner Network		Reading UPMC Silver $3,500/$25 - Berks	
Form # =>	72	672		672		672		672		672		672		672		672	
Rating Area =>	3	4		5		4		1		3		4		5		7	
Network =>	tner w/Dominir	- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		y - EPO - 30C Select w/Dominic		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Dominir		- EPO - 30C Partner w/Domini		- EPO - 42C Premium w/Domir	
Metal =>	ver	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Silver	
Deductible =>	/$7,000	$3,500/$7,000		$3,500/$7,000		$1,400/$2,800		$1,400/$2,800		$1,400/$2,800		$1,400/$2,800		$1,400/$2,800		$3,500/$7,000	
Coinsurance =>	0%	80%		80%		80%		80%		80%		80%		80%		100%	
Copays =>	/ $65	$30 / $65		$30 / $65		$20 / $50		$20 / $50		$20 / $50		$20 / $50		$20 / $50		$25 / $75	
OOP Maximum =>	$14,700	$7,350/$14,700		$7,350/$14,700		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$5,000/$10,000		$7,350/$14,700	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$201.96	$159.86	$159.86	$159.86	$159.86	$210.79	$210.79	$200.38	$200.38	$253.15	$253.15	$200.38	$200.38	$200.38	$200.38	$256.56	$256.56
15	$219.91	$174.07	$174.07	$174.07	$174.07	$229.52	$229.52	$218.20	$218.20	$275.65	$275.65	$218.20	$218.20	$218.20	$218.20	$279.36	$279.36
16	$226.78	$179.51	$179.51	$179.51	$179.51	$236.69	$236.69	$225.01	$225.01	$284.25	$284.25	$225.01	$225.01	$225.01	$225.01	$288.08	$288.08
17	$233.64	$184.94	$184.94	$184.94	$184.94	$243.85	$243.85	$231.82	$231.82	$292.86	$292.86	$231.82	$231.82	$231.82	$231.82	$296.80	$296.80
18	$247.06	$190.79	$195.56	$190.79	$195.56	$251.57	$257.86	$239.15	$245.13	$302.12	$309.67	$239.15	$245.13	$239.15	$245.13	$306.19	$313.85
19	$254.63	$196.64	$201.56	$196.64	$201.56	$259.28	$265.77	$246.49	$252.65	$311.39	$319.17	$246.49	$252.65	$246.49	$252.65	$315.58	$323.48
20	$262.48	$202.70	$207.77	$202.70	$207.77	$267.27	$273.96	$254.08	$260.44	$320.98	$329.00	$254.08	$260.44	$254.08	$260.44	$325.31	$333.45
21	$270.60	$208.97	$214.20	$208.97	$214.20	$275.54	$282.43	$261.94	$268.49	$330.91	$339.18	$261.94	$268.49	$261.94	$268.49	$335.37	$343.76
22	$270.60	$208.97	$214.20	$208.97	$214.20	$275.54	$282.43	$261.94	$268.49	$330.91	$339.18	$261.94	$268.49	$261.94	$268.49	$335.37	$343.76
23	$270.60	$208.97	$214.20	$208.97	$214.20	$275.54	$282.43	$261.94	$268.49	$330.91	$339.18	$261.94	$268.49	$261.94	$268.49	$335.37	$343.76
24	$270.60	$208.97	$214.20	$208.97	$214.20	$275.54	$282.43	$261.94	$268.49	$330.91	$339.18	$261.94	$268.49	$261.94	$268.49	$335.37	$343.76
25	$271.68	$209.81	$215.06	$209.81	$215.06	$276.64	$283.56	$262.99	$269.56	$332.23	$340.54	$262.99	$269.56	$262.99	$269.56	$336.71	$345.14
26	$277.09	$213.99	$219.34	$213.99	$219.34	$282.15	$289.21	$268.23	$274.93	$338.85	$347.32	$268.23	$274.93	$268.23	$274.93	$343.42	$352.01
27	$283.59	$219.00	$224.48	$219.00	$224.48	$288.77	$295.99	$274.51	$281.38	$346.79	$355.46	$274.51	$281.38	$274.51	$281.38	$351.47	$360.26
28	$294.14	$227.15	$232.84	$227.15	$232.84	$299.51	$307.00	$284.73	$291.85	$359.70	$368.69	$284.73	$291.85	$284.73	$291.85	$364.55	$373.67
29	$302.80	$233.84	$239.69	$233.84	$239.69	$308.33	$316.04	$293.11	$300.44	$370.29	$379.54	$293.11	$300.44	$293.11	$300.44	$375.28	$384.67
30	$307.13	$237.18	$243.12	$237.18	$243.12	$312.74	$320.56	$297.30	$304.74	$375.58	$384.97	$297.30	$304.74	$297.30	$304.74	$380.64	$390.17
31	$313.63	$242.20	$248.26	$242.20	$248.26	$319.35	$327.34	$303.59	$311.18	$383.52	$393.11	$303.59	$311.18	$303.59	$311.18	$388.69	$398.42
32	$320.12	$247.21	$253.40	$247.21	$253.40	$325.96	$334.11	$309.88	$317.62	$391.47	$401.25	$309.88	$317.62	$309.88	$317.62	$396.74	$406.67
33	$324.18	$250.35	$256.61	$250.35	$256.61	$330.10	$338.35	$313.80	$321.65	$396.43	$406.34	$313.80	$321.65	$313.80	$321.65	$401.77	$411.82
34	$328.51	$253.69	$260.04	$253.69	$260.04	$334.51	$342.87	$318.00	$325.95	$401.72	$411.76	$318.00	$325.95	$318.00	$325.95	$407.14	$417.32
35	$330.67	$255.36	$261.75	$255.36	$261.75	$336.71	$345.13	$320.09	$328.09	$404.37	$414.48	$320.09	$328.09	$320.09	$328.09	$409.82	$420.07
36	$332.84	$257.03	$263.47	$257.03	$263.47	$338.91	$347.39	$322.19	$330.24	$407.02	$417.19	$322.19	$330.24	$322.19	$330.24	$412.51	$422.82
37	$335.00	$258.70	$265.18	$258.70	$265.18	$341.12	$349.65	$324.28	$332.39	$409.67	$419.90	$324.28	$332.39	$324.28	$332.39	$415.19	$425.57
38	$337.17	$260.38	$266.89	$260.38	$266.89	$343.32	$351.91	$326.38	$334.54	$412.31	$422.62	$326.38	$334.54	$326.38	$334.54	$417.87	$428.32
39	$341.50	$263.72	$270.32	$263.72	$270.32	$347.73	$356.43	$330.57	$338.83	$417.61	$428.05	$330.57	$338.83	$330.57	$338.83	$423.24	$433.83
40	$345.83	$267.06	$273.75	$267.06	$273.75	$352.14	$360.95	$334.76	$343.13	$422.90	$433.47	$334.76	$343.13	$334.76	$343.13	$428.60	$439.33
41	$352.32	$272.08	$278.89	$272.08	$278.89	$358.75	$367.72	$341.05	$349.57	$430.84	$441.61	$341.05	$349.57	$341.05	$349.57	$436.65	$447.58
42	$358.55	$276.89	$283.82	$276.89	$283.82	$365.09	$374.22	$347.07	$355.75	$438.46	$449.41	$347.07	$355.75	$347.07	$355.75	$444.37	$455.48
43	$367.20	$283.57	$290.67	$283.57	$290.67	$373.91	$383.26	$355.45	$364.34	$449.04	$460.27	$355.45	$364.34	$355.45	$364.34	$455.10	$466.48
44	$378.03	$291.93	$299.24	$291.93	$299.24	$384.93	$394.55	$365.93	$375.08	$462.28	$473.83	$365.93	$375.08	$365.93	$375.08	$468.51	$480.23
45	$390.75	$301.75	$309.30	$301.75	$309.30	$397.88	$407.83	$378.24	$387.70	$477.83	$489.78	$378.24	$387.70	$378.24	$387.70	$484.27	$496.39
46	$405.90	$313.46	$321.30	$313.46	$321.30	$413.31	$423.65	$392.91	$402.74	$496.37	$508.77	$392.91	$402.74	$392.91	$402.74	$503.06	$515.64
47	$422.95	$326.62	$334.79	$326.62	$334.79	$430.67	$441.44	$409.41	$419.65	$517.21	$530.14	$409.41	$419.65	$409.41	$419.65	$524.18	$537.30
48	$442.43	$341.67	$350.22	$341.67	$350.22	$450.51	$461.77	$428.27	$438.98	$541.04	$554.56	$428.27	$438.98	$428.27	$438.98	$548.33	$562.05
49	$461.64	$356.50	$365.43	$356.50	$365.43	$470.07	$481.83	$446.87	$458.04	$564.53	$578.64	$446.87	$458.04	$446.87	$458.04	$572.14	$586.45
50	$483.29	$373.22	$382.56	$373.22	$382.56	$492.11	$504.42	$467.82	$479.52	$591.01	$605.78	$467.82	$479.52	$467.82	$479.52	$598.97	$613.96
51	$504.67	$389.73	$399.48	$389.73	$399.48	$513.88	$526.73	$488.52	$500.73	$617.15	$632.57	$488.52	$500.73	$488.52	$500.73	$625.47	$641.11
52	$528.21	$407.91	$418.12	$407.91	$418.12	$537.85	$551.30	$511.31	$524.09	$645.94	$662.08	$511.31	$524.09	$511.31	$524.09	$654.64	$671.02
53	$552.02	$426.30	$436.97	$426.30	$436.97	$562.10	$576.16	$534.36	$547.72	$675.06	$691.93	$534.36	$547.72	$534.36	$547.72	$684.15	$701.27
54	$577.73	$446.15	$457.32	$446.15	$457.32	$588.28	$602.99	$559.24	$573.23	$706.49	$724.15	$559.24	$573.23	$559.24	$573.23	$716.01	$733.93
55	$603.44	$466.00	$477.67	$466.00	$477.67	$614.45	$629.82	$584.13	$598.73	$737.93	$756.37	$584.13	$598.73	$584.13	$598.73	$747.88	$766.58
56	$631.31	$487.53	$499.73	$487.53	$499.73	$642.83	$658.91	$611.11	$626.39	$772.01	$791.31	$611.11	$626.39	$611.11	$626.39	$782.42	$801.99
57	$659.45	$509.26	$522.01	$509.26	$522.01	$671.49	$688.28	$638.35	$654.31	$806.43	$826.58	$638.35	$654.31	$638.35	$654.31	$817.30	$837.74
58	$689.49	$532.46	$545.78	$532.46	$545.78	$702.08	$719.63	$667.42	$684.11	$843.16	$864.23	$667.42	$684.11	$667.42	$684.11	$854.52	$875.90
59	$704.37	$543.95	$557.56	$543.95	$557.56	$717.23	$735.17	$681.83	$698.88	$861.36	$882.89	$681.83	$698.88	$681.83	$698.88	$872.97	$894.81
60	$734.41	$567.14	$581.34	$567.14	$581.34	$747.82	$766.52	$710.91	$728.68	$898.09	$920.53	$710.91	$728.68	$710.91	$728.68	$910.19	$932.96
61	$760.39	$587.21	$601.90	$587.21	$601.90	$774.27	$793.63	$736.05	$754.46	$929.86	$953.10	$736.05	$754.46	$736.05	$754.46	$942.39	$965.97
62	$777.43	$600.37	$615.40	$600.37	$615.40	$791.63	$811.42	$752.55	$771.37	$950.70	$974.46	$752.55	$771.37	$752.55	$771.37	$963.52	$987.62
63	$798.81	$616.88	$632.32	$616.88	$632.32	$813.39	$833.73	$773.25	$792.58	$976.85	$1,001.26	$773.25	$792.58	$773.25	$792.58	$990.01	$1,014.78
64+	$811.80	$626.91	$642.60	$626.91	$642.60	$826.62	$847.29	$785.82	$805.47	$992.73	$1,017.54	$785.82	$805.47	$785.82	$805.47	$1,006.11	$1,031.28

Company Name: UPMC Health Op
Market: Individual
Product: EPO
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	16322PA0050118		16322PA0050119	
HIOS Plan ID (Off Exchange)=>	16322PA0050118		16322PA0050119	
Plan Marketing Name =>	Reading UPMC Gold $800/$20 - Berks		Reading UPMC Bronze $6,950/$35 - Berks	
Form # =>	672		672	
Rating Area =>	7		7	
Network =>	- EPO - 42C Premium w/Domin		- EPO - 42C Premium w/Domin	
Metal =>	Gold		Bronze	
Deductible =>	$800/$1,600		$6,950/$13,900	
Coinsurance =>	90%		100%	
Copays =>	$20 / $50		$35 / $0	
OOP Maximum =>	$5,000/$10,000		$7,350/$14,700	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$331.75	$331.75	$239.59	$239.59
15	$361.24	$361.24	$260.89	$260.89
16	$372.51	$372.51	$269.03	$269.03
17	$383.79	$383.79	$277.17	$277.17
18	$395.93	$405.83	$285.94	$293.09
19	$408.07	$418.27	$294.71	$302.08
20	$420.65	$431.17	$303.79	$311.39
21	$433.66	$444.50	$313.19	$321.02
22	$433.66	$444.50	$313.19	$321.02
23	$433.66	$444.50	$313.19	$321.02
24	$433.66	$444.50	$313.19	$321.02
25	$435.39	$446.28	$314.44	$322.30
26	$444.07	$455.17	$320.71	$328.72
27	$454.48	$465.84	$328.22	$336.43
28	$471.39	$483.17	$340.44	$348.95
29	$485.27	$497.40	$350.46	$359.22
30	$492.20	$504.51	$355.47	$364.36
31	$502.61	$515.18	$362.99	$372.06
32	$513.02	$525.84	$370.50	$379.77
33	$519.52	$532.51	$375.20	$384.58
34	$526.46	$539.62	$380.21	$389.72
35	$529.93	$543.18	$382.72	$392.29
36	$533.40	$546.74	$385.22	$394.85
37	$536.87	$550.29	$387.73	$397.42
38	$540.34	$553.85	$390.23	$399.99
39	$547.28	$560.96	$395.25	$405.13
40	$554.22	$568.07	$400.26	$410.26
41	$564.63	$578.74	$407.77	$417.97
42	$574.60	$588.96	$414.98	$425.35
43	$588.48	$603.19	$425.00	$435.62
44	$605.82	$620.97	$437.53	$448.46
45	$626.21	$641.86	$452.25	$463.55
46	$650.49	$666.75	$469.79	$481.53
47	$677.81	$694.75	$489.52	$501.75
48	$709.03	$726.76	$512.07	$524.87
49	$739.82	$758.32	$534.30	$547.66
50	$774.52	$793.88	$559.36	$573.34
51	$808.78	$828.99	$584.10	$598.70
52	$846.50	$867.66	$611.35	$626.63
53	$884.67	$906.78	$638.91	$654.88
54	$925.86	$949.01	$668.66	$685.38
55	$967.06	$991.24	$698.41	$715.87
56	$1,011.73	$1,037.02	$730.67	$748.94
57	$1,056.83	$1,083.25	$763.24	$782.33
58	$1,104.97	$1,132.59	$798.01	$817.96
59	$1,128.82	$1,157.03	$815.23	$835.62
60	$1,176.95	$1,206.37	$850.00	$871.25
61	$1,218.58	$1,249.05	$880.06	$902.07
62	$1,245.91	$1,277.05	$899.79	$922.29
63	$1,280.16	$1,312.16	$924.54	$947.65
64+	$1,300.98	$1,333.50	$939.57	$963.06

Company Name **UPMC Health Options, Inc.**
Market **Individual**
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	Venango	Warren
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network	PPO	Silver	On and Off		$250.96	$250.96	$250.96	$250.96	$250.96	$250.96	$250.96
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network	PPO	Silver	On and Off		$240.05	$240.05	$240.05	$240.05	$240.05	$240.05	$240.05
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network	PPO	Silver	On and Off		$245.54	$245.54	$245.54	$245.54	$245.54	$245.54	$245.54
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network	PPO	Gold	On and Off		$317.50	$317.50	$317.50	$317.50	$317.50	$317.50	$317.50
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network	PPO	Platinum	On and Off		$554.99	$554.99	$554.99	$554.99	$554.99	$554.99	$554.99
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network	PPO	Bronze	On and Off		$229.30	$229.30	$229.30	$229.30	$229.30	$229.30	$229.30
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network	PPO	Silver	On and Off		$263.60	$263.60	$263.60	$263.60	$263.60	$263.60	$263.60
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	PPO	Catastrophic	On and Off		$199.17	$199.17	$199.17	$199.17	$199.17	$199.17	$199.17
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network	PPO	Silver	On and Off		$250.73	$250.73	$250.73	$250.73	$250.73	$250.73	$250.73
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network	PPO	Gold	On and Off		$330.61	$330.61	$330.61	$330.61	$330.61	$330.61	$330.61
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network	PPO	Bronze	On and Off	$228.77							
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network	PPO	Silver	On and Off	$245.13							
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network	PPO	Silver	On and Off	$248.43							
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network	PPO	Silver	On and Off	$247.94							
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network	PPO	Silver	On and Off	$248.76							
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network	PPO	Gold	On and Off	$310.64							
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network	PPO	Platinum	On and Off	$551.71							
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	PPO	Catastrophic	On and Off	$199.17							
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network	EPO	Silver	On and Off								
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network	EPO	Silver	On and Off								
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network	EPO	Silver	On and Off								
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network	EPO	Gold	On and Off								
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network	EPO	Platinum	On and Off								
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network	EPO	Bronze	On and Off			$181.68			$181.68	$181.68	
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network	EPO	Bronze	On and Off								
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network	EPO	Silver	On and Off			$198.83			$198.83	$198.83	
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network	EPO	Silver	On and Off			$190.19			$190.19	$190.19	
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network	EPO	Silver	On and Off			$194.53			$194.53	$194.53	
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network	EPO	Silver	On and Off			$208.85			$208.85	$208.85	
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network	EPO	Gold	On and Off			$251.55			$251.55	$251.55	
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network	EPO	Platinum	On and Off			$439.72			$439.72	$439.72	
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network	EPO	Silver	On and Off								
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network	EPO	Catastrophic	On and Off			$157.80			$157.80	$157.80	
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network	EPO	Catastrophic	On and Off								
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network	EPO	Silver	On and Off								
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network	EPO	Silver	On and Off			$208.97			$208.97	$208.97	
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network	EPO	Gold	On and Off								
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network	EPO	Gold	On and Off			$261.94			$261.94	$261.94	
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks	EPO	Silver	On and Off								
16322PA0050118	Reading UPMC Gold $800/$20 - Berks	EPO	Gold	On and Off								
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks	EPO	Bronze	On and Off								

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

		RATING AREA 2			RATING AREA 3							
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network	$250.96	$250.96	$250.96								
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network	$240.05	$240.05	$240.05								
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network	$245.54	$245.54	$245.54								
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network	$317.50	$317.50	$317.50								
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network	$554.99	$554.99	$554.99								
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network	$229.30	$229.30	$229.30								
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network	$263.60	$263.60	$263.60								
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	$199.17	$199.17	$199.17								
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network	$250.73	$250.73	$250.73								
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network	$330.61	$330.61	$330.61								
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network											
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network											
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network											
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network											
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network											
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network											
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network											
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network											
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network											
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network											
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network											
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network											
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network											
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network									$229.52		
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network											
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network									$251.19		
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network									$240.27		
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network									$245.76		
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network									$263.84		
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network									$317.79		
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network									$555.51		
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network											
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network									$199.36		
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network											
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network											
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network									$264.00		
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network											
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network									$330.91		
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks											
16322PA0050118	Reading UPMC Gold $800/$20 - Berks											
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks											

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

							RATING AREA 4					
HIOS Plan ID	Plan Marketing Name	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network						$250.96	$250.96	$250.96	$250.96	$250.96	$250.96
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network						$240.05	$240.05	$240.05	$240.05	$240.05	$240.05
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network						$245.54	$245.54	$245.54	$245.54	$245.54	$245.54
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network						$317.50	$317.50	$317.50	$317.50	$317.50	$317.50
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network						$554.99	$554.99	$554.99	$554.99	$554.99	$554.99
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network						$229.30	$229.30	$229.30	$229.30	$229.30	$229.30
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network						$263.60	$263.60	$263.60	$263.60	$263.60	$263.60
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network						$199.17	$199.17	$199.17	$199.17	$199.17	$199.17
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network						$250.73	$250.73	$250.73	$250.73	$250.73	$250.73
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network						$330.61	$330.61	$330.61	$330.61	$330.61	$330.61
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network											
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network											
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network											
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network											
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network											
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network											
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network											
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network											
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network						$209.17		$209.17	$209.17	$209.17	
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network						$200.07		$200.07	$200.07	$200.07	
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network						$204.64		$204.64	$204.64	$204.64	
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network						$264.61		$264.61	$264.61	$264.61	
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network						$462.56		$462.56	$462.56	$462.56	
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network			$229.52			$181.68					
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network						$191.11		$191.11	$191.11	$191.11	
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network			$251.19			$198.83					
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network			$240.27			$190.19					
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network			$245.76			$194.53					
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network			$263.84			$208.85					
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network			$317.79			$251.55					
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network			$555.51			$439.72					
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network						$219.69		$219.69	$219.69	$219.69	
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network			$199.36			$157.80					
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network						$166.00		$166.00	$166.00	$166.00	
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network						$208.97		$208.97	$208.97	$208.97	
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network			$264.00			$208.97					
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network						$275.54		$275.54	$275.54	$275.54	
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network			$330.91			$261.94					
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks											
16322PA0050118	Reading UPMC Gold $800/$20 - Berks											
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks											

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

						RATING AREA 5					
HIOS Plan ID	Plan Marketing Name	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network	$250.96	$250.96	$250.96	$250.96	$250.96	$250.96	$250.96	$250.96	$250.96	$250.96
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network	$240.05	$240.05	$240.05	$240.05	$240.05	$240.05	$240.05	$240.05	$240.05	$240.05
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network	$245.54	$245.54	$245.54	$245.54	$245.54	$245.54	$245.54	$245.54	$245.54	$245.54
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network	$317.50	$317.50	$317.50	$317.50	$317.50	$317.50	$317.50	$317.50	$317.50	$317.50
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network	$554.99	$554.99	$554.99	$554.99	$554.99	$554.99	$554.99	$554.99	$554.99	$554.99
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network	$229.30	$229.30	$229.30	$229.30	$229.30	$229.30	$229.30	$229.30	$229.30	$229.30
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network	$263.60	$263.60	$263.60	$263.60	$263.60	$263.60	$263.60	$263.60	$263.60	$263.60
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	$199.17	$199.17	$199.17	$199.17	$199.17	$199.17	$199.17	$199.17	$199.17	$199.17
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network	$250.73	$250.73	$250.73	$250.73	$250.73	$250.73	$250.73	$250.73	$250.73	$250.73
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network	$330.61	$330.61	$330.61	$330.61	$330.61	$330.61	$330.61	$330.61	$330.61	$330.61
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network										
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network										
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network										
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network										
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network										
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network										
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network										
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network										
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network			$209.17	$209.17						
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network			$200.07	$200.07						
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network			$204.64	$204.64						
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network			$264.61	$264.61						
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network			$462.56	$462.56						
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network		$181.68			$181.68	$181.68				
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network			$191.11	$191.11						
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network		$198.83			$198.83	$198.83				
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network		$190.19			$190.19	$190.19				
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network		$194.53			$194.53	$194.53				
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network		$208.85			$208.85	$208.85				
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network		$251.55			$251.55	$251.55				
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network		$439.72			$439.72	$439.72				
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network			$219.69	$219.69						
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network		$157.80			$157.80	$157.80				
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network			$166.00	$166.00						
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network			$208.97	$208.97						
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network		$208.97			$208.97	$208.97				
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network			$275.54	$275.54						
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network		$261.94			$261.94	$261.94				
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks										
16322PA0050118	Reading UPMC Gold $800/$20 - Berks										
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks										

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

RATING AREA 6

HIOS Plan ID	Plan Marketing Name	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network	$250.96	$250.96								
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network	$240.05	$240.05								
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network	$245.54	$245.54								
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network	$317.50	$317.50								
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network	$554.99	$554.99								
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network	$229.30	$229.30								
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network	$263.60	$263.60								
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network	$199.17	$199.17								
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network	$250.73	$250.73								
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network	$330.61	$330.61								
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network										
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network										
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network										
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network										
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network										
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network										
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network										
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network										
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network										
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network										
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network										
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network										
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network										
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network										
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network										
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network										
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network										
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network										
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network										
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network										
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network										
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network										
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network										
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network										
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network										
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network										
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network										
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network										
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks										
16322PA0050118	Reading UPMC Gold $800/$20 - Berks										
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks										

Company Name UPMC Health Options, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

			RATING AREA 7				RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montogomery	Philadelphia
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network										
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network										
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network										
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network										
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network										
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network										
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network										
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network										
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network										
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network										
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network										
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network										
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network										
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network										
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network										
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network										
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network										
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network										
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network										
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network										
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network										
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network										
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network										
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network										
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network										
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network										
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network										
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network										
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network										
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network										
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network										
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network										
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network										
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network										
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network										
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network										
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network										
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network										
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks			$335.37							
16322PA0050118	Reading UPMC Gold $800/$20 - Berks			$433.66							
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks			$313.19							

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

RATING AREA 9

HIOS Plan ID	Plan Marketing Name	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
16322PA0040006	UPMC Advantage Silver $0/$50 - Premium Network							
16322PA0040007	UPMC Advantage Silver $1,750/$50 - Premium Network							
16322PA0040008	UPMC Advantage Silver $3,500/$25 - Premium Network							
16322PA0040010	UPMC Advantage Gold $800/$20 - Premium Network							
16322PA0040012	UPMC Advantage Platinum $250/$20 - Premium Network							
16322PA0040024	UPMC Advantage Bronze $6,950/$35 - Premium Network							
16322PA0040025	UPMC Advantage Silver HSA $2,600/20% - Premium Network							
16322PA0040026	UPMC Advantage Catastrophic $7,350/$0 - Premium Network							
16322PA0040027	UPMC Advantage Silver $3,500/$30 - Premium Network							
16322PA0040028	UPMC Advantage Gold $1,400/$20 - Premium Network							
16322PA0040029	UPMC Advantage Bronze $6,950/$35 - Premium Network							
16322PA0040030	UPMC Advantage Silver HSA $2,600/20% - Premium Network							
16322PA0040031	UPMC Advantage Silver $1,750/$50 - Premium Network							
16322PA0040032	UPMC Advantage Silver $3,500/$25 - Premium Network							
16322PA0040033	UPMC Advantage Silver $0/$50 - Premium Network							
16322PA0040034	UPMC Advantage Gold $800/$20 - Premium Network							
16322PA0040035	UPMC Advantage Platinum $250/$20 - Premium Network							
16322PA0040036	UPMC Advantage Catastrophic $7,350/$0 - Premium Network							
16322PA0050029	UPMC Advantage Silver $0/$50 - Select Network							
16322PA0050030	UPMC Advantage Silver $1,750/$50 - Select Network							
16322PA0050031	UPMC Advantage Silver $3,500/$25 - Select Network							
16322PA0050033	UPMC Advantage Gold $800/$20 - Select Network							
16322PA0050035	UPMC Advantage Platinum $250/$20 - Select Network							
16322PA0050100	UPMC Advantage Bronze $6,950/$35 - Partner Network							
16322PA0050101	UPMC Advantage Bronze $6,950/$35 - Select Network							
16322PA0050102	UPMC Advantage Silver $0/$50 - Partner Network							
16322PA0050103	UPMC Advantage Silver $1,750/$50 - Partner Network							
16322PA0050104	UPMC Advantage Silver $3,500/$25 - Partner Network							
16322PA0050105	UPMC Advantage Silver HSA $2,600/20% - Partner Network							
16322PA0050106	UPMC Advantage Gold $800/$20 - Partner Network							
16322PA0050107	UPMC Advantage Platinum $250/$20 - Partner Network							
16322PA0050108	UPMC Advantage Silver HSA $2,600/20% - Select Network							
16322PA0050111	UPMC Advantage Catastrophic $7,350/$0 - Partner Network							
16322PA0050112	UPMC Advantage Catastrophic $7,350/$0 – Select Network							
16322PA0050113	UPMC Advantage Silver $3,500/$30 - Select Network							
16322PA0050114	UPMC Advantage Silver $3,500/$30 - Partner Network							
16322PA0050115	UPMC Advantage Gold $1,400/$20 - Select Network							
16322PA0050116	UPMC Advantage Gold $1,400$20 - Partner Network							
16322PA0050117	Reading UPMC Silver $3,500/$25 - Berks							
16322PA0050118	Reading UPMC Gold $800/$20 - Berks							
16322PA0050119	Reading UPMC Bronze $6,950/$35 - Berks							

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	191.98	191.98
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	15	209.05	209.05
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	16	215.57	215.57
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	17	222.10	222.10
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	18	229.13	234.85
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	19	236.15	242.05
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	20	243.43	249.51
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	21	250.96	257.23
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	22	250.96	257.23
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	23	250.96	257.23
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	24	250.96	257.23
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	25	251.96	258.26
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	26	256.98	263.40
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	27	263.01	269.58
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	28	272.79	279.61
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	29	280.82	287.84
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	30	284.84	291.96
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	31	290.86	298.13
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	32	296.89	304.30
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	33	300.65	308.16
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	34	304.67	312.28
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	35	306.67	314.34
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	36	308.68	316.39
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	37	310.69	318.45
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	38	312.70	320.51
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	39	316.71	324.62
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	40	320.73	328.74
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	41	326.75	334.91
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	42	332.52	340.83
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	43	340.55	349.06
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	44	350.59	359.35
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	45	362.39	371.44
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	46	376.44	385.85
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	47	392.25	402.05
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	48	410.32	420.57
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	49	428.14	438.83
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	50	448.21	459.41
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	51	468.04	479.73
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	52	489.87	502.11
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	53	511.96	524.75
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	54	535.80	549.19
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	55	559.64	573.62
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	56	585.49	600.12
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	57	611.59	626.87
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	58	639.45	655.42
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	59	653.25	669.57
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	60	681.11	698.12
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	61	705.20	722.82
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	62	721.01	739.02
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	63	740.83	759.34
16322PA0040006	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	752.88	771.69
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	191.98	191.98
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	15	209.05	209.05
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	16	215.57	215.57
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	17	222.10	222.10
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	18	229.13	234.85
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	19	236.15	242.05
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	20	243.43	249.51
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	21	250.96	257.23
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	22	250.96	257.23
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	23	250.96	257.23
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	24	250.96	257.23
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	25	251.96	258.26
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	26	256.98	263.40
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	27	263.01	269.58
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	28	272.79	279.61
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	29	280.82	287.84
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	30	284.84	291.96
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	31	290.86	298.13
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	32	296.89	304.30
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	33	300.65	308.16
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	34	304.67	312.28
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	35	306.67	314.34
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	36	308.68	316.39
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	37	310.69	318.45
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	38	312.70	320.51
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	39	316.71	324.62
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	40	320.73	328.74
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	41	326.75	334.91
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	42	332.52	340.83
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	43	340.55	349.06
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	44	350.59	359.35
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	45	362.39	371.44
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	46	376.44	385.85
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	47	392.25	402.05
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	48	410.32	420.57
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	49	428.14	438.83
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	50	448.21	459.41
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	51	468.04	479.73
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	52	489.87	502.11
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	53	511.96	524.75
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	54	535.80	549.19
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	55	559.64	573.62

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	56	585.49	600.12
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	57	611.59	626.87
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	58	639.45	655.42
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	59	653.25	669.57
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	60	681.11	698.12
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	61	705.20	722.82
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	62	721.01	739.02
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	63	740.83	759.34
16322PA0040006	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	752.88	771.69
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	191.98	191.98
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	15	209.05	209.05
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	16	215.57	215.57
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	17	222.10	222.10
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	18	229.13	234.85
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	19	236.15	242.05
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	20	243.43	249.51
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	21	250.96	257.23
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	22	250.96	257.23
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	23	250.96	257.23
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	24	250.96	257.23
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	25	251.96	258.26
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	26	256.98	263.40
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	27	263.01	269.58
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	28	272.79	279.61
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	29	280.82	287.84
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	30	284.84	291.96
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	31	290.86	298.13
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	32	296.89	304.30
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	33	300.65	308.16
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	34	304.67	312.28
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	35	306.67	314.34
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	36	308.68	316.39
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	37	310.69	318.45
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	38	312.70	320.51
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	39	316.71	324.62
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	40	320.73	328.74
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	41	326.75	334.91
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	42	332.52	340.83
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	43	340.55	349.06
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	44	350.59	359.35
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	45	362.39	371.44
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	46	376.44	385.85
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	47	392.25	402.05
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	48	410.32	420.57
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	49	428.14	438.83
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	50	448.21	459.41
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	51	468.04	479.73
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	52	489.87	502.11
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	53	511.96	524.75
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	54	535.80	549.19
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	55	559.64	573.62
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	56	585.49	600.12
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	57	611.59	626.87
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	58	639.45	655.42
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	59	653.25	669.57
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	60	681.11	698.12
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	61	705.20	722.82
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	62	721.01	739.02
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	63	740.83	759.34
16322PA0040006	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	752.88	771.69
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	191.98	191.98
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	15	209.05	209.05
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	16	215.57	215.57
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	17	222.10	222.10
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	18	229.13	234.85
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	19	236.15	242.05
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	20	243.43	249.51
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	21	250.96	257.23
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	22	250.96	257.23
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	23	250.96	257.23
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	24	250.96	257.23
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	25	251.96	258.26
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	26	256.98	263.40
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	27	263.01	269.58
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	28	272.79	279.61
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	29	280.82	287.84
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	30	284.84	291.96
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	31	290.86	298.13
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	32	296.89	304.30
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	33	300.65	308.16
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	34	304.67	312.28
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	35	306.67	314.34
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	36	308.68	316.39
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	37	310.69	318.45
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	38	312.70	320.51
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	39	316.71	324.62
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	40	320.73	328.74
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	41	326.75	334.91
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	42	332.52	340.83
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	43	340.55	349.06
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	44	350.59	359.35
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	45	362.39	371.44
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	46	376.44	385.85

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	47	392.25	402.05
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	48	410.32	420.57
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	49	428.14	438.83
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	50	448.21	459.41
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	51	468.04	479.73
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	52	489.87	502.11
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	53	511.96	524.75
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	54	535.80	549.19
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	55	559.64	573.62
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	56	585.49	600.12
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	57	611.59	626.87
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	58	639.45	655.42
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	59	653.25	669.57
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	60	681.11	698.12
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	61	705.20	722.82
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	62	721.01	739.02
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	63	740.83	759.34
16322PA0040006	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	752.88	771.69
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	191.98	191.98
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	15	209.05	209.05
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	16	215.57	215.57
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	17	222.10	222.10
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	18	229.13	234.85
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	19	236.15	242.05
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	20	243.43	249.51
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	21	250.96	257.23
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	22	250.96	257.23
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	23	250.96	257.23
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	24	250.96	257.23
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	25	251.96	258.26
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	26	256.98	263.40
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	27	263.01	269.58
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	28	272.79	279.61
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	29	280.82	287.84
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	30	284.84	291.96
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	31	290.86	298.13
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	32	296.89	304.30
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	33	300.65	308.16
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	34	304.67	312.28
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	35	306.67	314.34
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	36	308.68	316.39
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	37	310.69	318.45
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	38	312.70	320.51
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	39	316.71	324.62
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	40	320.73	328.74
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	41	326.75	334.91
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	42	332.52	340.83
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	43	340.55	349.06
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	44	350.59	359.35
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	45	362.39	371.44
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	46	376.44	385.85
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	47	392.25	402.05
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	48	410.32	420.57
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	49	428.14	438.83
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	50	448.21	459.41
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	51	468.04	479.73
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	52	489.87	502.11
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	53	511.96	524.75
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	54	535.80	549.19
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	55	559.64	573.62
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	56	585.49	600.12
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	57	611.59	626.87
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	58	639.45	655.42
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	59	653.25	669.57
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	60	681.11	698.12
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	61	705.20	722.82
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	62	721.01	739.02
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	63	740.83	759.34
16322PA0040006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	752.88	771.69
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	183.64	183.64
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	15	199.96	199.96
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	16	206.20	206.20
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	17	212.44	212.44
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	18	219.17	224.64
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	19	225.89	231.53
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	20	232.85	238.67
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	21	240.05	246.05
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	22	240.05	246.05
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	23	240.05	246.05
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	24	240.05	246.05
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	25	241.01	247.03
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	26	245.81	251.96
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	27	251.57	257.86
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	28	260.93	267.46
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	29	268.62	275.33
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	30	272.46	279.27
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	31	278.22	285.17
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	32	283.98	291.08
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	33	287.58	294.77
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	34	291.42	298.70
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	35	293.34	300.67
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	36	295.26	302.64
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	37	297.18	304.61

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	38	299.10	306.58
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	39	302.94	310.52
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	40	306.78	314.45
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	41	312.55	320.36
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	42	318.07	326.02
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	43	325.75	333.89
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	44	335.35	343.73
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	45	346.63	355.30
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	46	360.08	369.08
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	47	375.20	384.58
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	48	392.48	402.29
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	49	409.53	419.76
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	50	428.73	439.45
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	51	447.69	458.88
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	52	468.58	480.29
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	53	489.70	501.94
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	54	512.51	525.32
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	55	535.31	548.69
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	56	560.04	574.03
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	57	585.00	599.62
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	58	611.65	626.94
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	59	624.85	640.47
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	60	651.50	667.78
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	61	674.54	691.40
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	62	689.66	706.90
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	63	708.63	726.34
16322PA0040007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	720.15	738.15
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	183.64	183.64
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	15	199.96	199.96
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	16	206.20	206.20
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	17	212.44	212.44
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	18	219.17	224.64
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	19	225.89	231.53
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	20	232.85	238.67
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	21	240.05	246.05
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	22	240.05	246.05
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	23	240.05	246.05
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	24	240.05	246.05
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	25	241.01	247.03
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	26	245.81	251.96
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	27	251.57	257.86
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	28	260.93	267.46
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	29	268.62	275.33
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	30	272.46	279.27
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	31	278.22	285.17
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	32	283.98	291.08
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	33	287.58	294.77
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	34	291.42	298.70
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	35	293.34	300.67
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	36	295.26	302.64
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	37	297.18	304.61
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	38	299.10	306.58
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	39	302.94	310.52
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	40	306.78	314.45
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	41	312.55	320.36
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	42	318.07	326.02
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	43	325.75	333.89
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	44	335.35	343.73
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	45	346.63	355.30
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	46	360.08	369.08
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	47	375.20	384.58
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	48	392.48	402.29
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	49	409.53	419.76
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	50	428.73	439.45
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	51	447.69	458.88
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	52	468.58	480.29
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	53	489.70	501.94
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	54	512.51	525.32
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	55	535.31	548.69
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	56	560.04	574.03
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	57	585.00	599.62
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	58	611.65	626.94
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	59	624.85	640.47
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	60	651.50	667.78
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	61	674.54	691.40
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	62	689.66	706.90
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	63	708.63	726.34
16322PA0040007	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	720.15	738.15
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	183.64	183.64
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	15	199.96	199.96
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	16	206.20	206.20
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	17	212.44	212.44
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	18	219.17	224.64
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	19	225.89	231.53
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	20	232.85	238.67
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	21	240.05	246.05
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	22	240.05	246.05
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	23	240.05	246.05
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	24	240.05	246.05
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	25	241.01	247.03
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	26	245.81	251.96
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	27	251.57	257.86
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	28	260.93	267.46

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	29	268.62	275.33
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	30	272.46	279.27
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	31	278.22	285.17
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	32	283.98	291.08
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	33	287.58	294.77
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	34	291.42	298.70
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	35	293.34	300.67
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	36	295.26	302.64
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	37	297.18	304.61
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	38	299.10	306.58
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	39	302.94	310.52
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	40	306.78	314.45
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	41	312.55	320.36
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	42	318.07	326.02
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	43	325.75	333.89
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	44	335.35	343.73
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	45	346.63	355.30
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	46	360.08	369.08
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	47	375.20	384.58
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	48	392.48	402.29
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	49	409.53	419.76
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	50	428.73	439.45
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	51	447.69	458.88
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	52	468.58	480.29
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	53	489.70	501.94
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	54	512.51	525.32
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	55	535.31	548.69
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	56	560.04	574.03
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	57	585.00	599.62
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	58	611.65	626.94
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	59	624.85	640.47
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	60	651.50	667.78
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	61	674.54	691.40
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	62	689.66	706.90
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	63	708.63	726.34
16322PA0040007	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	720.15	738.15
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	183.64	183.64
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	15	199.96	199.96
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	16	206.20	206.20
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	17	212.44	212.44
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	18	219.17	224.64
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	19	225.89	231.53
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	20	232.85	238.67
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	21	240.05	246.05
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	22	240.05	246.05
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	23	240.05	246.05
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	24	240.05	246.05
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	25	241.01	247.03
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	26	245.81	251.96
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	27	251.57	257.86
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	28	260.93	267.46
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	29	268.62	275.33
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	30	272.46	279.27
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	31	278.22	285.17
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	32	283.98	291.08
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	33	287.58	294.77
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	34	291.42	298.70
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	35	293.34	300.67
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	36	295.26	302.64
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	37	297.18	304.61
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	38	299.10	306.58
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	39	302.94	310.52
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	40	306.78	314.45
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	41	312.55	320.36
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	42	318.07	326.02
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	43	325.75	333.89
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	44	335.35	343.73
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	45	346.63	355.30
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	46	360.08	369.08
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	47	375.20	384.58
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	48	392.48	402.29
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	49	409.53	419.76
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	50	428.73	439.45
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	51	447.69	458.88
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	52	468.58	480.29
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	53	489.70	501.94
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	54	512.51	525.32
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	55	535.31	548.69
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	56	560.04	574.03
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	57	585.00	599.62
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	58	611.65	626.94
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	59	624.85	640.47
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	60	651.50	667.78
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	61	674.54	691.40
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	62	689.66	706.90
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	63	708.63	726.34
16322PA0040007	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	720.15	738.15
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	183.64	183.64
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	15	199.96	199.96
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	16	206.20	206.20
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	17	212.44	212.44
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	18	219.17	224.64
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	19	225.89	231.53

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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	20	232.85	238.67
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	21	240.05	246.05
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	22	240.05	246.05
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	23	240.05	246.05
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	24	240.05	246.05
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	25	241.01	247.03
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	26	245.81	251.96
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	27	251.57	257.86
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	28	260.93	267.46
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	29	268.62	275.33
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	30	272.46	279.27
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	31	278.22	285.17
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	32	283.98	291.08
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	33	287.58	294.77
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	34	291.42	298.70
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	35	293.34	300.67
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	36	295.26	302.64
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	37	297.18	304.61
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	38	299.10	306.58
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	39	302.94	310.52
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	40	306.78	314.45
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	41	312.55	320.36
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	42	318.07	326.02
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	43	325.75	333.89
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	44	335.35	343.73
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	45	346.63	355.30
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	46	360.08	369.08
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	47	375.20	384.58
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	48	392.48	402.29
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	49	409.53	419.76
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	50	428.73	439.45
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	51	447.69	458.88
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	52	468.58	480.29
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	53	489.70	501.94
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	54	512.51	525.32
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	55	535.31	548.69
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	56	560.04	574.03
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	57	585.00	599.62
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	58	611.65	626.94
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	59	624.85	640.47
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	60	651.50	667.78
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	61	674.54	691.40
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	62	689.66	706.90
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	63	708.63	726.34
16322PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	720.15	738.15
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	187.84	187.84
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	15	204.53	204.53
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	16	210.92	210.92
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	17	217.30	217.30
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	18	224.18	229.77
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	19	231.05	236.82
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	20	238.17	244.12
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	21	245.54	251.67
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	22	245.54	251.67
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	23	245.54	251.67
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	24	245.54	251.67
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	25	246.52	252.68
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	26	251.43	257.71
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	27	257.33	263.75
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	28	266.90	273.57
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	29	274.76	281.62
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	30	278.69	285.65
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	31	284.58	291.69
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	32	290.47	297.73
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	33	294.16	301.50
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	34	298.09	305.53
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	35	300.05	307.54
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	36	302.01	309.55
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	37	303.98	311.57
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	38	305.94	313.58
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	39	309.87	317.61
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	40	313.80	321.63
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	41	319.69	327.67
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	42	325.34	333.46
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	43	333.20	341.52
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	44	343.02	351.58
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	45	354.56	363.41
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	46	368.31	377.51
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	47	383.78	393.36
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	48	401.46	411.48
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	49	418.89	429.35
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	50	438.53	449.48
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	51	457.93	469.36
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	52	479.29	491.26
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	53	500.90	513.41
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	54	524.23	537.32
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	55	547.55	561.22
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	56	572.84	587.15
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	57	598.38	613.32
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	58	625.64	641.26
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	59	639.14	655.10
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	60	666.40	683.03
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	61	689.97	707.19

2018 Rates Table Template v7.1

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	62	705.44	723.05
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	63	724.83	742.93
16322PA0040008	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	736.62	755.01
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	187.84	187.84
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	15	204.53	204.53
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	16	210.92	210.92
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	17	217.30	217.30
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	18	224.18	229.77
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	19	231.05	236.82
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	20	238.17	244.12
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	21	245.54	251.67
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	22	245.54	251.67
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	23	245.54	251.67
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	24	245.54	251.67
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	25	246.52	252.68
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	26	251.43	257.71
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	27	257.33	263.75
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	28	266.90	273.57
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	29	274.76	281.62
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	30	278.69	285.65
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	31	284.58	291.69
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	32	290.47	297.73
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	33	294.16	301.50
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	34	298.09	305.53
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	35	300.05	307.54
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	36	302.01	309.55
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	37	303.98	311.57
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	38	305.94	313.58
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	39	309.87	317.61
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	40	313.80	321.63
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	41	319.69	327.67
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	42	325.34	333.46
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	43	333.20	341.52
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	44	343.02	351.58
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	45	354.56	363.41
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	46	368.31	377.51
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	47	383.78	393.36
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	48	401.46	411.48
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	49	418.89	429.35
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	50	438.53	449.48
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	51	457.93	469.36
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	52	479.29	491.26
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	53	500.90	513.41
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	54	524.23	537.32
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	55	547.55	561.22
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	56	572.84	587.15
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	57	598.38	613.32
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	58	625.64	641.26
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	59	639.14	655.10
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	60	666.40	683.03
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	61	689.97	707.19
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	62	705.44	723.05
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	63	724.83	742.93
16322PA0040008	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	736.62	755.01
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	187.84	187.84
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	15	204.53	204.53
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	16	210.92	210.92
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	17	217.30	217.30
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	18	224.18	229.77
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	19	231.05	236.82
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	20	238.17	244.12
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	21	245.54	251.67
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	22	245.54	251.67
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	23	245.54	251.67
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	24	245.54	251.67
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	25	246.52	252.68
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	26	251.43	257.71
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	27	257.33	263.75
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	28	266.90	273.57
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	29	274.76	281.62
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	30	278.69	285.65
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	31	284.58	291.69
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	32	290.47	297.73
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	33	294.16	301.50
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	34	298.09	305.53
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	35	300.05	307.54
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	36	302.01	309.55
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	37	303.98	311.57
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	38	305.94	313.58
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	39	309.87	317.61
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	40	313.80	321.63
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	41	319.69	327.67
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	42	325.34	333.46
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	43	333.20	341.52
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	44	343.02	351.58
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	45	354.56	363.41
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	46	368.31	377.51
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	47	383.78	393.36
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	48	401.46	411.48
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	49	418.89	429.35
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	50	438.53	449.48
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	51	457.93	469.36
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	52	479.29	491.26

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	53	500.90	513.41
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	54	524.23	537.32
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	55	547.55	561.22
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	56	572.84	587.15
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	57	598.38	613.32
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	58	625.64	641.26
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	59	639.14	655.10
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	60	666.40	683.03
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	61	689.97	707.19
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	62	705.44	723.05
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	63	724.83	742.93
16322PA0040008	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	736.62	755.01
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	187.84	187.84
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	15	204.53	204.53
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	16	210.92	210.92
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	17	217.30	217.30
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	18	224.18	229.77
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	19	231.05	236.82
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	20	238.17	244.12
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	21	245.54	251.67
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	22	245.54	251.67
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	23	245.54	251.67
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	24	245.54	251.67
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	25	246.52	252.68
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	26	251.43	257.71
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	27	257.33	263.75
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	28	266.90	273.57
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	29	274.76	281.62
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	30	278.69	285.65
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	31	284.58	291.69
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	32	290.47	297.73
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	33	294.16	301.50
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	34	298.09	305.53
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	35	300.05	307.54
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	36	302.01	309.55
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	37	303.98	311.57
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	38	305.94	313.58
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	39	309.87	317.61
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	40	313.80	321.63
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	41	319.69	327.67
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	42	325.34	333.46
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	43	333.20	341.52
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	44	343.02	351.58
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	45	354.56	363.41
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	46	368.31	377.51
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	47	383.78	393.36
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	48	401.46	411.48
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	49	418.89	429.35
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	50	438.53	449.48
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	51	457.93	469.36
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	52	479.29	491.26
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	53	500.90	513.41
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	54	524.23	537.32
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	55	547.55	561.22
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	56	572.84	587.15
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	57	598.38	613.32
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	58	625.64	641.26
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	59	639.14	655.10
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	60	666.40	683.03
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	61	689.97	707.19
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	62	705.44	723.05
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	63	724.83	742.93
16322PA0040008	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	736.62	755.01
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	187.84	187.84
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	15	204.53	204.53
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	16	210.92	210.92
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	17	217.30	217.30
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	18	224.18	229.77
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	19	231.05	236.82
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	20	238.17	244.12
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	21	245.54	251.67
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	22	245.54	251.67
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	23	245.54	251.67
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	24	245.54	251.67
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	25	246.52	252.68
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	26	251.43	257.71
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	27	257.33	263.75
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	28	266.90	273.57
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	29	274.76	281.62
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	30	278.69	285.65
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	31	284.58	291.69
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	32	290.47	297.73
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	33	294.16	301.50
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	34	298.09	305.53
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	35	300.05	307.54
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	36	302.01	309.55
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	37	303.98	311.57
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	38	305.94	313.58
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	39	309.87	317.61
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	40	313.80	321.63
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	41	319.69	327.67
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	42	325.34	333.46
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	43	333.20	341.52

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Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	44	343.02	351.58
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	45	354.56	363.41
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	46	368.31	377.51
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	47	383.78	393.36
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	48	401.46	411.48
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	49	418.89	429.35
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	50	438.53	449.48
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	51	457.93	469.36
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	52	479.29	491.26
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	53	500.90	513.41
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	54	524.23	537.32
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	55	547.55	561.22
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	56	572.84	587.15
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	57	598.38	613.32
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	58	625.64	641.26
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	59	639.14	655.10
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	60	666.40	683.03
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	61	689.97	707.19
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	62	705.44	723.05
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	63	724.83	742.93
16322PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	736.62	755.01
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	242.89	242.89
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	15	264.48	264.48
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	16	272.73	272.73
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	17	280.99	280.99
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	18	289.88	297.12
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	19	298.77	306.23
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	20	307.98	315.67
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	21	317.50	325.43
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	22	317.50	325.43
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	23	317.50	325.43
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	24	317.50	325.43
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	25	318.77	326.73
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	26	325.12	333.24
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	27	332.74	341.05
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	28	345.12	353.74
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.28	364.16
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	30	360.36	369.36
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	31	367.98	377.17
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	32	375.60	384.98
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	33	380.37	389.87
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	34	385.45	395.07
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	35	387.99	397.68
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	36	390.53	400.28
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	37	393.07	402.88
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	38	395.61	405.49
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	39	400.69	410.69
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	40	405.77	415.90
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	41	413.39	423.71
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	42	420.69	431.19
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	43	430.85	441.61
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	44	443.55	454.63
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	45	458.47	469.92
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	46	476.25	488.15
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	47	496.25	508.65
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	48	519.11	532.08
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	49	541.66	555.18
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	50	567.06	581.22
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	51	592.14	606.93
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	52	619.76	635.24
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	53	647.70	663.88
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	54	677.86	694.79
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	55	708.03	725.71
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	56	740.73	759.23
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	57	773.75	793.07
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	58	808.99	829.20
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	59	826.45	847.09
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	60	861.70	883.22
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	61	892.18	914.46
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	62	912.18	934.96
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	63	937.26	960.67
16322PA0040010	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	952.50	976.29
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	242.89	242.89
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	15	264.48	264.48
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	16	272.73	272.73
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	17	280.99	280.99
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	18	289.88	297.12
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	19	298.77	306.23
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	20	307.98	315.67
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	21	317.50	325.43
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	22	317.50	325.43
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	23	317.50	325.43
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	24	317.50	325.43
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	25	318.77	326.73
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	26	325.12	333.24
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	27	332.74	341.05
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	28	345.12	353.74
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	29	355.28	364.16
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	30	360.36	369.36
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	31	367.98	377.17
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	32	375.60	384.98
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	33	380.37	389.87
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	34	385.45	395.07

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	35	387.99	397.68
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	36	390.53	400.28
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	37	393.07	402.88
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	38	395.61	405.49
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	39	400.69	410.69
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	40	405.77	415.90
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	41	413.39	423.71
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	42	420.69	431.19
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	43	430.85	441.61
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	44	443.55	454.63
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	45	458.47	469.92
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	46	476.25	488.15
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	47	496.25	508.65
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	48	519.11	532.08
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	49	541.66	555.18
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	50	567.06	581.22
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	51	592.14	606.93
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	52	619.76	635.24
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	53	647.70	663.88
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	54	677.86	694.79
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	55	708.03	725.71
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	56	740.73	759.23
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	57	773.75	793.07
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	58	808.99	829.20
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	59	826.45	847.09
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	60	861.70	883.22
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	61	892.18	914.46
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	62	912.18	934.96
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	63	937.26	960.67
16322PA0040010	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	952.50	976.29
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	242.89	242.89
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	15	264.48	264.48
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	16	272.73	272.73
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	17	280.99	280.99
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	18	289.88	297.12
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	19	298.77	306.23
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	20	307.98	315.67
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	21	317.50	325.43
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	22	317.50	325.43
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	23	317.50	325.43
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	24	317.50	325.43
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	25	318.77	326.73
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	26	325.12	333.24
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	27	332.74	341.05
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	28	345.12	353.74
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	29	355.28	364.16
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	30	360.36	369.36
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	31	367.98	377.17
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	32	375.60	384.98
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	33	380.37	389.87
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	34	385.45	395.07
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	35	387.99	397.68
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	36	390.53	400.28
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	37	393.07	402.88
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	38	395.61	405.49
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	39	400.69	410.69
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	40	405.77	415.90
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	41	413.39	423.71
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	42	420.69	431.19
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	43	430.85	441.61
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	44	443.55	454.63
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	45	458.47	469.92
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	46	476.25	488.15
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	47	496.25	508.65
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	48	519.11	532.08
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	49	541.66	555.18
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	50	567.06	581.22
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	51	592.14	606.93
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	52	619.76	635.24
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	53	647.70	663.88
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	54	677.86	694.79
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	55	708.03	725.71
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	56	740.73	759.23
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	57	773.75	793.07
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	58	808.99	829.20
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	59	826.45	847.09
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	60	861.70	883.22
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	61	892.18	914.46
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	62	912.18	934.96
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	63	937.26	960.67
16322PA0040010	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	952.50	976.29
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	242.89	242.89
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	15	264.48	264.48
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	16	272.73	272.73
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	17	280.99	280.99
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	18	289.88	297.12
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	19	298.77	306.23
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	20	307.98	315.67
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	21	317.50	325.43
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	22	317.50	325.43
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	23	317.50	325.43
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	24	317.50	325.43
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	25	318.77	326.73

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	26	325.12	333.24
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	27	332.74	341.05
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	28	345.12	353.74
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	29	355.28	364.16
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	30	360.36	369.36
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	31	367.98	377.17
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	32	375.60	384.98
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	33	380.37	389.87
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	34	385.45	395.07
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	35	387.99	397.68
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	36	390.53	400.28
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	37	393.07	402.88
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	38	395.61	405.49
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	39	400.69	410.69
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	40	405.77	415.90
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	41	413.39	423.71
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	42	420.69	431.19
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	43	430.85	441.61
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	44	443.55	454.63
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	45	458.47	469.92
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	46	476.25	488.15
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	47	496.25	508.65
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	48	519.11	532.08
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	49	541.66	555.18
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	50	567.06	581.22
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	51	592.14	606.93
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	52	619.76	635.24
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	53	647.70	663.88
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	54	677.86	694.79
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	55	708.03	725.71
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	56	740.73	759.23
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	57	773.75	793.07
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	58	808.99	829.20
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	59	826.45	847.09
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	60	861.70	883.22
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	61	892.18	914.46
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	62	912.18	934.96
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	63	937.26	960.67
16322PA0040010	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	952.50	976.29
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	242.89	242.89
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	15	264.48	264.48
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	16	272.73	272.73
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	17	280.99	280.99
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	18	289.88	297.12
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	19	298.77	306.23
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	20	307.98	315.67
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	21	317.50	325.43
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	22	317.50	325.43
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	23	317.50	325.43
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	24	317.50	325.43
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	25	318.77	326.73
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	26	325.12	333.24
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	27	332.74	341.05
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	28	345.12	353.74
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	29	355.28	364.16
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	30	360.36	369.36
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	31	367.98	377.17
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	32	375.60	384.98
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	33	380.37	389.87
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	34	385.45	395.07
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	35	387.99	397.68
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	36	390.53	400.28
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	37	393.07	402.88
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	38	395.61	405.49
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	39	400.69	410.69
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	40	405.77	415.90
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	41	413.39	423.71
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	42	420.69	431.19
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	43	430.85	441.61
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	44	443.55	454.63
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	45	458.47	469.92
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	46	476.25	488.15
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	47	496.25	508.65
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	48	519.11	532.08
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	49	541.66	555.18
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	50	567.06	581.22
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	51	592.14	606.93
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	52	619.76	635.24
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	53	647.70	663.88
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	54	677.86	694.79
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	55	708.03	725.71
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	56	740.73	759.23
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	57	773.75	793.07
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	58	808.99	829.20
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	59	826.45	847.09
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	60	861.70	883.22
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	61	892.18	914.46
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	62	912.18	934.96
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	63	937.26	960.67
16322PA0040010	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	952.50	976.29
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	424.57	424.57
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	15	462.31	462.31
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	16	476.74	476.74

2018 Rates Table Template v7.1

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	17	491.17	491.17
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	18	506.71	519.38
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	19	522.25	535.31
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	20	538.34	551.80
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	21	554.99	568.87
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	22	554.99	568.87
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	23	554.99	568.87
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	24	554.99	568.87
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	25	557.21	571.15
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	26	568.31	582.52
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	27	581.63	596.18
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	28	603.27	618.36
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	29	621.03	636.57
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	30	629.91	645.67
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	31	643.23	659.32
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	32	656.55	672.97
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	33	664.88	681.51
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	34	673.76	690.61
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	35	678.20	695.16
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	36	682.64	699.71
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	37	687.08	704.26
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	38	691.52	708.81
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	39	700.40	717.91
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	40	709.28	727.02
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	41	722.60	740.67
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	42	735.36	753.75
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	43	753.12	771.96
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	44	775.32	794.71
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	45	801.41	821.45
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	46	832.49	853.31
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	47	867.45	889.14
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	48	907.41	930.10
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	49	946.81	970.49
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	50	991.21	1016.00
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	51	1035.06	1060.94
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	52	1083.34	1110.43
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	53	1132.18	1160.49
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	54	1184.90	1214.54
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	55	1237.63	1268.58
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	56	1294.79	1327.17
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	57	1352.51	1386.34
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	58	1414.11	1449.48
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	59	1444.64	1480.77
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	60	1506.24	1543.91
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	61	1559.52	1598.52
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	62	1594.49	1634.36
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	63	1638.33	1679.30
16322PA0040012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1664.97	1706.61
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	424.57	424.57
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	15	462.31	462.31
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	16	476.74	476.74
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	17	491.17	491.17
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	18	506.71	519.38
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	19	522.25	535.31
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	20	538.34	551.80
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	21	554.99	568.87
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	22	554.99	568.87
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	23	554.99	568.87
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	24	554.99	568.87
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	25	557.21	571.15
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	26	568.31	582.52
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	27	581.63	596.18
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	28	603.27	618.36
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	29	621.03	636.57
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	30	629.91	645.67
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	31	643.23	659.32
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	32	656.55	672.97
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	33	664.88	681.51
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	34	673.76	690.61
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	35	678.20	695.16
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	36	682.64	699.71
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	37	687.08	704.26
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	38	691.52	708.81
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	39	700.40	717.91
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	40	709.28	727.02
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	41	722.60	740.67
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	42	735.36	753.75
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	43	753.12	771.96
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	44	775.32	794.71
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	45	801.41	821.45
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	46	832.49	853.31
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	47	867.45	889.14
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	48	907.41	930.10
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	49	946.81	970.49
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	50	991.21	1016.00
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	51	1035.06	1060.94
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	52	1083.34	1110.43
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	53	1132.18	1160.49
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	54	1184.90	1214.54
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	55	1237.63	1268.58
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	56	1294.79	1327.17
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	57	1352.51	1386.34
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	58	1414.11	1449.48

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	59	1444.64	1480.77
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	60	1506.24	1543.91
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	61	1559.52	1598.52
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	62	1594.49	1634.36
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	63	1638.33	1679.30
16322PA0040012	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1664.97	1706.61
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	424.57	424.57
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	15	462.31	462.31
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	16	476.74	476.74
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	17	491.17	491.17
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	18	506.71	519.38
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	19	522.25	535.31
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	20	538.34	551.80
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	21	554.99	568.87
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	22	554.99	568.87
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	23	554.99	568.87
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	24	554.99	568.87
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	25	557.21	571.15
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	26	568.31	582.52
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	27	581.63	596.18
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	28	603.27	618.36
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	29	621.03	636.57
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	30	629.91	645.67
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	31	643.23	659.32
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	32	656.55	672.97
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	33	664.88	681.51
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	34	673.76	690.61
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	35	678.20	695.16
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	36	682.64	699.71
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	37	687.08	704.26
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	38	691.52	708.81
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	39	700.40	717.91
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	40	709.28	727.02
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	41	722.60	740.67
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	42	735.36	753.75
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	43	753.12	771.96
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	44	775.32	794.71
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	45	801.41	821.45
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	46	832.49	853.31
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	47	867.45	889.14
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	48	907.41	930.10
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	49	946.81	970.49
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	50	991.21	1016.00
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	51	1035.06	1060.94
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	52	1083.34	1110.43
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	53	1132.18	1160.49
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	54	1184.90	1214.54
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	55	1237.63	1268.58
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	56	1294.79	1327.17
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	57	1352.51	1386.34
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	58	1414.11	1449.48
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	59	1444.64	1480.77
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	60	1506.24	1543.91
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	61	1559.52	1598.52
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	62	1594.49	1634.36
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	63	1638.33	1679.30
16322PA0040012	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1664.97	1706.61
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	424.57	424.57
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	15	462.31	462.31
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	16	476.74	476.74
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	17	491.17	491.17
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	18	506.71	519.38
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	19	522.25	535.31
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	20	538.34	551.80
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	21	554.99	568.87
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	22	554.99	568.87
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	23	554.99	568.87
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	24	554.99	568.87
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	25	557.21	571.15
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	26	568.31	582.52
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	27	581.63	596.18
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	28	603.27	618.36
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	29	621.03	636.57
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	30	629.91	645.67
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	31	643.23	659.32
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	32	656.55	672.97
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	33	664.88	681.51
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	34	673.76	690.61
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	35	678.20	695.16
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	36	682.64	699.71
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	37	687.08	704.26
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	38	691.52	708.81
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	39	700.40	717.91
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	40	709.28	727.02
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	41	722.60	740.67
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	42	735.36	753.75
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	43	753.12	771.96
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	44	775.32	794.71
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	45	801.41	821.45
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	46	832.49	853.31
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	47	867.45	889.14
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	48	907.41	930.10
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	49	946.81	970.49

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HIOS Issuer ID*	16322
Federal TIN*	46-2824626
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Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	50	991.21	1016.00
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	51	1035.06	1060.94
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	52	1083.34	1110.43
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	53	1132.18	1160.49
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	54	1184.90	1214.54
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	55	1237.63	1268.58
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	56	1294.79	1327.17
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	57	1352.51	1386.34
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	58	1414.11	1449.48
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	59	1444.64	1480.77
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	60	1506.24	1543.91
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	61	1559.52	1598.52
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	62	1594.49	1634.36
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	63	1638.33	1679.30
16322PA0040012	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1664.97	1706.61
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	424.57	424.57
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	15	462.31	462.31
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	16	476.74	476.74
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	17	491.17	491.17
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	18	506.71	519.38
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	19	522.25	535.31
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	20	538.34	551.80
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	21	554.99	568.87
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	22	554.99	568.87
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	23	554.99	568.87
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	24	554.99	568.87
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	25	557.21	571.15
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	26	568.31	582.52
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	27	581.63	596.18
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	28	603.27	618.36
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	29	621.03	636.57
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	30	629.91	645.67
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	31	643.23	659.32
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	32	656.55	672.97
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	33	664.88	681.51
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	34	673.76	690.61
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	35	678.20	695.16
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	36	682.64	699.71
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	37	687.08	704.26
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	38	691.52	708.81
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	39	700.40	717.91
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	40	709.28	727.02
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	41	722.60	740.67
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	42	735.36	753.75
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	43	753.12	771.96
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	44	775.32	794.71
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	45	801.41	821.45
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	46	832.49	853.31
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	47	867.45	889.14
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	48	907.41	930.10
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	49	946.81	970.49
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	50	991.21	1016.00
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	51	1035.06	1060.94
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	52	1083.34	1110.43
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	53	1132.18	1160.49
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	54	1184.90	1214.54
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	55	1237.63	1268.58
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	56	1294.79	1327.17
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	57	1352.51	1386.34
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	58	1414.11	1449.48
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	59	1444.64	1480.77
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	60	1506.24	1543.91
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	61	1559.52	1598.52
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	62	1594.49	1634.36
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	63	1638.33	1679.30
16322PA0040012	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1664.97	1706.61
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	175.41	175.41
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	15	191.01	191.01
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	16	196.97	196.97
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	17	202.93	202.93
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	18	209.35	214.58
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	19	215.77	221.16
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	20	222.42	227.98
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	21	229.30	235.03
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	22	229.30	235.03
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	23	229.30	235.03
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	24	229.30	235.03
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	25	230.22	235.97
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	26	234.80	240.67
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	27	240.31	246.31
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	28	249.25	255.48
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	29	256.59	263.00
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	30	260.26	266.76
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	31	265.76	272.40
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	32	271.26	278.04
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	33	274.70	281.57
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	34	278.37	285.33
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	35	280.20	287.21
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	36	282.04	289.09
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	37	283.87	290.97
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	38	285.71	292.85
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	39	289.38	296.61
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	40	293.05	300.37

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	41	298.55	306.01
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	42	303.82	311.41
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	43	311.16	318.94
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	44	320.33	328.34
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	45	331.11	339.38
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	46	343.95	352.55
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	47	358.40	367.35
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	48	374.91	384.27
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	49	391.19	400.96
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	50	409.53	419.76
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	51	427.64	438.33
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	52	447.59	458.78
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	53	467.77	479.46
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	54	489.56	501.79
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	55	511.34	524.12
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	56	534.96	548.32
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	57	558.80	572.77
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	58	584.26	598.86
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	59	596.87	611.78
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	60	622.32	637.87
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	61	644.33	660.43
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	62	658.78	675.24
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	63	676.89	693.81
16322PA0040024	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	687.90	705.09
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	175.41	175.41
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	15	191.01	191.01
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	16	196.97	196.97
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	17	202.93	202.93
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	18	209.35	214.58
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	19	215.77	221.16
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	20	222.42	227.98
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	21	229.30	235.03
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	22	229.30	235.03
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	23	229.30	235.03
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	24	229.30	235.03
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	25	230.22	235.97
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	26	234.80	240.67
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	27	240.31	246.31
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	28	249.25	255.48
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	29	256.59	263.00
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	30	260.26	266.76
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	31	265.76	272.40
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	32	271.26	278.04
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	33	274.70	281.57
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	34	278.37	285.33
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	35	280.20	287.21
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	36	282.04	289.09
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	37	283.87	290.97
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	38	285.71	292.85
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	39	289.38	296.61
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	40	293.05	300.37
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	41	298.55	306.01
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	42	303.82	311.41
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	43	311.16	318.94
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	44	320.33	328.34
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	45	331.11	339.38
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	46	343.95	352.55
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	47	358.40	367.35
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	48	374.91	384.27
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	49	391.19	400.96
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	50	409.53	419.76
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	51	427.64	438.33
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	52	447.59	458.78
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	53	467.77	479.46
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	54	489.56	501.79
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	55	511.34	524.12
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	56	534.96	548.32
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	57	558.80	572.77
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	58	584.26	598.86
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	59	596.87	611.78
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	60	622.32	637.87
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	61	644.33	660.43
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	62	658.78	675.24
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	63	676.89	693.81
16322PA0040024	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	687.90	705.09
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	175.41	175.41
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	15	191.01	191.01
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	16	196.97	196.97
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	17	202.93	202.93
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	18	209.35	214.58
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	19	215.77	221.16
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	20	222.42	227.98
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	21	229.30	235.03
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	22	229.30	235.03
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	23	229.30	235.03
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	24	229.30	235.03
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	25	230.22	235.97
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	26	234.80	240.67
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	27	240.31	246.31
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	28	249.25	255.48
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	29	256.59	263.00
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	30	260.26	266.76
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	31	265.76	272.40

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	32	271.26	278.04
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	33	274.70	281.57
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	34	278.37	285.33
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	35	280.20	287.21
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	36	282.04	289.09
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	37	283.87	290.97
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	38	285.71	292.85
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	39	289.38	296.61
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	40	293.05	300.37
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	41	298.55	306.01
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	42	303.82	311.41
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	43	311.16	318.94
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	44	320.33	328.34
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	45	331.11	339.38
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	46	343.95	352.55
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	47	358.40	367.35
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	48	374.91	384.27
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	49	391.19	400.96
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	50	409.53	419.76
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	51	427.64	438.33
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	52	447.59	458.78
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	53	467.77	479.46
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	54	489.56	501.79
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	55	511.34	524.12
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	56	534.96	548.32
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	57	558.80	572.77
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	58	584.26	598.86
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	59	596.87	611.78
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	60	622.32	637.87
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	61	644.33	660.43
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	62	658.78	675.24
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	63	676.89	693.81
16322PA0040024	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	687.90	705.09
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	175.41	175.41
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	15	191.01	191.01
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	16	196.97	196.97
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	17	202.93	202.93
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	18	209.35	214.58
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	19	215.77	221.16
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	20	222.42	227.98
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	21	229.30	235.03
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	22	229.30	235.03
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	23	229.30	235.03
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	24	229.30	235.03
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	25	230.22	235.97
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	26	234.80	240.67
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	27	240.31	246.31
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	28	249.25	255.48
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	29	256.59	263.00
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	30	260.26	266.76
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	31	265.76	272.40
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	32	271.26	278.04
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	33	274.70	281.57
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	34	278.37	285.33
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	35	280.20	287.21
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	36	282.04	289.09
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	37	283.87	290.97
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	38	285.71	292.85
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	39	289.38	296.61
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	40	293.05	300.37
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	41	298.55	306.01
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	42	303.82	311.41
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	43	311.16	318.94
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	44	320.33	328.34
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	45	331.11	339.38
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	46	343.95	352.55
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	47	358.40	367.35
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	48	374.91	384.27
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	49	391.19	400.96
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	50	409.53	419.76
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	51	427.64	438.33
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	52	447.59	458.78
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	53	467.77	479.46
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	54	489.56	501.79
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	55	511.34	524.12
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	56	534.96	548.32
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	57	558.80	572.77
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	58	584.26	598.86
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	59	596.87	611.78
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	60	622.32	637.87
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	61	644.33	660.43
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	62	658.78	675.24
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	63	676.89	693.81
16322PA0040024	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	687.90	705.09
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	175.41	175.41
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	15	191.01	191.01
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	16	196.97	196.97
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	17	202.93	202.93
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	18	209.35	214.58
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	19	215.77	221.16
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	20	222.42	227.98
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	21	229.30	235.03
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	22	229.30	235.03

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	23	229.30	235.03
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	24	229.30	235.03
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	25	230.22	235.97
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	26	234.80	240.67
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	27	240.31	246.31
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	28	249.25	255.48
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	29	256.59	263.00
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	30	260.26	266.76
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	31	265.76	272.40
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	32	271.26	278.04
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	33	274.70	281.57
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	34	278.37	285.33
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	35	280.20	287.21
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	36	282.04	289.09
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	37	283.87	290.97
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	38	285.71	292.85
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	39	289.38	296.61
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	40	293.05	300.37
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	41	298.55	306.01
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	42	303.82	311.41
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	43	311.16	318.94
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	44	320.33	328.34
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	45	331.11	339.38
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	46	343.95	352.55
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	47	358.40	367.35
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	48	374.91	384.27
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	49	391.19	400.96
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	50	409.53	419.76
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	51	427.64	438.33
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	52	447.59	458.78
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	53	467.77	479.46
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	54	489.56	501.79
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	55	511.34	524.12
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	56	534.96	548.32
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	57	558.80	572.77
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	58	584.26	598.86
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	59	596.87	611.78
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	60	622.32	637.87
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	61	644.33	660.43
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	62	658.78	675.24
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	63	676.89	693.81
16322PA0040024	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	687.90	705.09
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	201.65	201.65
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	15	219.58	219.58
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	16	226.43	226.43
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	17	233.29	233.29
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	18	240.67	246.68
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	19	248.05	254.25
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	20	255.69	262.08
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	21	263.60	270.19
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	22	263.60	270.19
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	23	263.60	270.19
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	24	263.60	270.19
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	25	264.65	271.27
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	26	269.93	276.67
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	27	276.25	283.16
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	28	286.53	293.70
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	29	294.97	302.34
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	30	299.19	306.67
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	31	305.51	313.15
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	32	311.84	319.63
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	33	315.79	323.69
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	34	320.01	328.01
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	35	322.12	330.17
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	36	324.23	332.33
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	37	326.34	334.50
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	38	328.45	336.66
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	39	332.66	340.98
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	40	336.88	345.30
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	41	343.21	351.79
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	42	349.27	358.00
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	43	357.71	366.65
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	44	368.25	377.46
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	45	380.64	390.15
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	46	395.40	405.29
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	47	412.01	422.31
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	48	430.99	441.76
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	49	449.70	460.94
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	50	470.79	482.56
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	51	491.61	503.90
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	52	514.55	527.41
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	53	537.74	551.19
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	54	562.79	576.86
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	55	587.83	602.52
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	56	614.98	630.35
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	57	642.39	658.45
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	58	671.65	688.44
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	59	686.15	703.30
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	60	715.41	733.30
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	61	740.72	759.23
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	62	757.32	776.26
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	63	778.15	797.60
16322PA0040025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	790.80	810.57

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	201.65	201.65
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	15	219.58	219.58
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	16	226.43	226.43
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	17	233.29	233.29
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	18	240.67	246.68
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	19	248.05	254.25
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	20	255.69	262.08
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	21	263.60	270.19
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	22	263.60	270.19
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	23	263.60	270.19
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	24	263.60	270.19
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	25	264.65	271.27
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	26	269.93	276.67
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	27	276.25	283.16
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	28	286.53	293.70
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	29	294.97	302.34
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	30	299.19	306.67
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	31	305.51	313.15
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	32	311.84	319.63
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	33	315.79	323.69
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	34	320.01	328.01
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	35	322.12	330.17
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	36	324.23	332.33
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	37	326.34	334.50
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	38	328.45	336.66
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	39	332.66	340.98
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	40	336.88	345.30
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	41	343.21	351.79
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	42	349.27	358.00
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	43	357.71	366.65
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	44	368.25	377.46
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	45	380.64	390.15
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	46	395.40	405.29
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	47	412.01	422.31
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	48	430.99	441.76
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	49	449.70	460.94
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	50	470.79	482.56
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	51	491.61	503.90
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	52	514.55	527.41
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	53	537.74	551.19
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	54	562.79	576.86
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	55	587.83	602.52
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	56	614.98	630.35
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	57	642.39	658.45
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	58	671.65	688.44
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	59	686.15	703.30
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	60	715.41	733.30
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	61	740.72	759.23
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	62	757.32	776.26
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	63	778.15	797.60
16322PA0040025	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	790.80	810.57
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	201.65	201.65
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	15	219.58	219.58
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	16	226.43	226.43
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	17	233.29	233.29
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	18	240.67	246.68
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	19	248.05	254.25
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	20	255.69	262.08
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	21	263.60	270.19
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	22	263.60	270.19
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	23	263.60	270.19
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	24	263.60	270.19
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	25	264.65	271.27
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	26	269.93	276.67
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	27	276.25	283.16
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	28	286.53	293.70
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	29	294.97	302.34
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	30	299.19	306.67
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	31	305.51	313.15
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	32	311.84	319.63
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	33	315.79	323.69
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	34	320.01	328.01
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	35	322.12	330.17
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	36	324.23	332.33
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	37	326.34	334.50
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	38	328.45	336.66
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	39	332.66	340.98
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	40	336.88	345.30
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	41	343.21	351.79
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	42	349.27	358.00
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	43	357.71	366.65
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	44	368.25	377.46
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	45	380.64	390.15
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	46	395.40	405.29
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	47	412.01	422.31
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	48	430.99	441.76
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	49	449.70	460.94
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	50	470.79	482.56
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	51	491.61	503.90
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	52	514.55	527.41
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	53	537.74	551.19
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	54	562.79	576.86
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	55	587.83	602.52

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	56	614.98	630.35
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	57	642.39	658.45
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	58	671.65	688.44
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	59	686.15	703.30
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	60	715.41	733.30
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	61	740.72	759.23
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	62	757.32	776.26
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	63	778.15	797.60
16322PA0040025	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	790.80	810.57
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	201.65	201.65
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	15	219.58	219.58
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	16	226.43	226.43
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	17	233.29	233.29
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	18	240.67	246.68
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	19	248.05	254.25
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	20	255.69	262.08
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	21	263.60	270.19
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	22	263.60	270.19
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	23	263.60	270.19
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	24	263.60	270.19
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	25	264.65	271.27
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	26	269.93	276.67
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	27	276.25	283.16
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	28	286.53	293.70
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	29	294.97	302.34
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	30	299.19	306.67
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	31	305.51	313.15
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	32	311.84	319.63
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	33	315.79	323.69
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	34	320.01	328.01
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	35	322.12	330.17
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	36	324.23	332.33
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	37	326.34	334.50
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	38	328.45	336.66
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	39	332.66	340.98
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	40	336.88	345.30
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	41	343.21	351.79
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	42	349.27	358.00
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	43	357.71	366.65
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	44	368.25	377.46
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	45	380.64	390.15
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	46	395.40	405.29
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	47	412.01	422.31
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	48	430.99	441.76
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	49	449.70	460.94
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	50	470.79	482.56
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	51	491.61	503.90
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	52	514.55	527.41
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	53	537.74	551.19
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	54	562.79	576.86
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	55	587.83	602.52
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	56	614.98	630.35
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	57	642.39	658.45
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	58	671.65	688.44
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	59	686.15	703.30
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	60	715.41	733.30
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	61	740.72	759.23
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	62	757.32	776.26
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	63	778.15	797.60
16322PA0040025	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	790.80	810.57
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	201.65	201.65
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	15	219.58	219.58
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	16	226.43	226.43
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	17	233.29	233.29
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	18	240.67	246.68
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	19	248.05	254.25
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	20	255.69	262.08
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	21	263.60	270.19
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	22	263.60	270.19
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	23	263.60	270.19
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	24	263.60	270.19
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	25	264.65	271.27
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	26	269.93	276.67
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	27	276.25	283.16
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	28	286.53	293.70
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	29	294.97	302.34
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	30	299.19	306.67
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	31	305.51	313.15
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	32	311.84	319.63
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	33	315.79	323.69
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	34	320.01	328.01
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	35	322.12	330.17
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	36	324.23	332.33
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	37	326.34	334.50
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	38	328.45	336.66
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	39	332.66	340.98
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	40	336.88	345.30
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	41	343.21	351.79
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	42	349.27	358.00
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	43	357.71	366.65
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	44	368.25	377.46
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	45	380.64	390.15
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	46	395.40	405.29

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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	47	412.01	422.31
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	48	430.99	441.76
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	49	449.70	460.94
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	50	470.79	482.56
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	51	491.61	503.90
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	52	514.55	527.41
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	53	537.74	551.19
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	54	562.79	576.86
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	55	587.83	602.52
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	56	614.98	630.35
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	57	642.39	658.45
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	58	671.65	688.44
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	59	686.15	703.30
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	60	715.41	733.30
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	61	740.72	759.23
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	62	757.32	776.26
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	63	778.15	797.60
16322PA0040025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	790.80	810.57
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	152.37	152.37
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	15	165.91	165.91
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	16	171.09	171.09
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	17	176.27	176.27
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	18	181.84	186.39
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	19	187.42	192.11
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	20	193.19	198.03
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	21	199.17	204.15
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	22	199.17	204.15
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	23	199.17	204.15
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	24	199.17	204.15
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	25	199.97	204.97
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	26	203.95	209.05
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	27	208.73	213.95
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	28	216.50	221.91
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	29	222.87	228.44
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	30	226.06	231.71
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	31	230.84	236.61
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	32	235.62	241.51
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	33	238.61	244.57
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	34	241.79	247.84
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	35	243.39	249.47
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	36	244.98	251.10
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	37	246.57	252.74
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	38	248.17	254.37
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	39	251.35	257.64
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	40	254.54	260.90
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	41	259.32	265.80
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	42	263.90	270.50
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	43	270.27	277.03
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	44	278.24	285.20
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	45	287.60	294.79
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	46	298.76	306.23
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	47	311.30	319.09
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	48	325.64	333.79
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	49	339.78	348.28
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	50	355.72	364.61
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	51	371.45	380.74
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	52	388.78	398.50
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	53	406.31	416.47
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	54	425.23	435.86
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	55	444.15	455.25
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	56	464.66	476.28
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	57	485.38	497.51
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	58	507.49	520.17
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	59	518.44	531.40
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	60	540.55	554.06
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	61	559.67	573.66
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	62	572.22	586.52
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	63	587.95	602.65
16322PA0040026	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	597.51	612.45
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	152.37	152.37
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	15	165.91	165.91
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	16	171.09	171.09
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	17	176.27	176.27
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	18	181.84	186.39
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	19	187.42	192.11
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	20	193.19	198.03
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	21	199.17	204.15
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	22	199.17	204.15
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	23	199.17	204.15
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	24	199.17	204.15
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	25	199.97	204.97
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	26	203.95	209.05
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	27	208.73	213.95
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	28	216.50	221.91
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	29	222.87	228.44
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	30	226.06	231.71
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	31	230.84	236.61
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	32	235.62	241.51
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	33	238.61	244.57
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	34	241.79	247.84
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	35	243.39	249.47
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	36	244.98	251.10
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	37	246.57	252.74

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Federal TIN*	46-2824626
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Rate Expiration Date*	12/31/2018
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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	38	248.17	254.37
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	39	251.35	257.64
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	40	254.54	260.90
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	41	259.32	265.80
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	42	263.90	270.50
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	43	270.27	277.03
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	44	278.24	285.20
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	45	287.60	294.79
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	46	298.76	306.23
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	47	311.30	319.09
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	48	325.64	333.79
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	49	339.78	348.28
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	50	355.72	364.61
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	51	371.45	380.74
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	52	388.78	398.50
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	53	406.31	416.47
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	54	425.23	435.86
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	55	444.15	455.25
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	56	464.66	476.28
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	57	485.38	497.51
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	58	507.49	520.17
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	59	518.44	531.40
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	60	540.55	554.06
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	61	559.67	573.66
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	62	572.22	586.52
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	63	587.95	602.65
16322PA0040026	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	597.51	612.45
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	152.37	152.37
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	15	165.91	165.91
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	16	171.09	171.09
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	17	176.27	176.27
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	18	181.84	186.39
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	19	187.42	192.11
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	20	193.19	198.03
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	21	199.17	204.15
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	22	199.17	204.15
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	23	199.17	204.15
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	24	199.17	204.15
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	25	199.97	204.97
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	26	203.95	209.05
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	27	208.73	213.95
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	28	216.50	221.91
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	29	222.87	228.44
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	30	226.06	231.71
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	31	230.84	236.61
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	32	235.62	241.51
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	33	238.61	244.57
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	34	241.79	247.84
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	35	243.39	249.47
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	36	244.98	251.10
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	37	246.57	252.74
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	38	248.17	254.37
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	39	251.35	257.64
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	40	254.54	260.90
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	41	259.32	265.80
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	42	263.90	270.50
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	43	270.27	277.03
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	44	278.24	285.20
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	45	287.60	294.79
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	46	298.76	306.23
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	47	311.30	319.09
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	48	325.64	333.79
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	49	339.78	348.28
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	50	355.72	364.61
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	51	371.45	380.74
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	52	388.78	398.50
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	53	406.31	416.47
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	54	425.23	435.86
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	55	444.15	455.25
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	56	464.66	476.28
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	57	485.38	497.51
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	58	507.49	520.17
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	59	518.44	531.40
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	60	540.55	554.06
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	61	559.67	573.66
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	62	572.22	586.52
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	63	587.95	602.65
16322PA0040026	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	597.51	612.45
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	152.37	152.37
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	15	165.91	165.91
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	16	171.09	171.09
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	17	176.27	176.27
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	18	181.84	186.39
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	19	187.42	192.11
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	20	193.19	198.03
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	21	199.17	204.15
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	22	199.17	204.15
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	23	199.17	204.15
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	24	199.17	204.15
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	25	199.97	204.97
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	26	203.95	209.05
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	27	208.73	213.95
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	28	216.50	221.91

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	29	222.87	228.44
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	30	226.06	231.71
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	31	230.84	236.61
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	32	235.62	241.51
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	33	238.61	244.57
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	34	241.79	247.84
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	35	243.39	249.47
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	36	244.98	251.10
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	37	246.57	252.74
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	38	248.17	254.37
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	39	251.35	257.64
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	40	254.54	260.90
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	41	259.32	265.80
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	42	263.90	270.50
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	43	270.27	277.03
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	44	278.24	285.20
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	45	287.60	294.79
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	46	298.76	306.23
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	47	311.30	319.09
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	48	325.64	333.79
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	49	339.78	348.28
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	50	355.72	364.61
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	51	371.45	380.74
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	52	388.78	398.50
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	53	406.31	416.47
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	54	425.23	435.86
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	55	444.15	455.25
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	56	464.66	476.28
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	57	485.38	497.51
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	58	507.49	520.17
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	59	518.44	531.40
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	60	540.55	554.06
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	61	559.67	573.66
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	62	572.22	586.52
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	63	587.95	602.65
16322PA0040026	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	597.51	612.45
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	152.37	152.37
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	15	165.91	165.91
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	16	171.09	171.09
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	17	176.27	176.27
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	18	181.84	186.39
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	19	187.42	192.11
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	20	193.19	198.03
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	21	199.17	204.15
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	22	199.17	204.15
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	23	199.17	204.15
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	24	199.17	204.15
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	25	199.97	204.97
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	26	203.95	209.05
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	27	208.73	213.95
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	28	216.50	221.91
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	29	222.87	228.44
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	30	226.06	231.71
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	31	230.84	236.61
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	32	235.62	241.51
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	33	238.61	244.57
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	34	241.79	247.84
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	35	243.39	249.47
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	36	244.98	251.10
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	37	246.57	252.74
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	38	248.17	254.37
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	39	251.35	257.64
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	40	254.54	260.90
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	41	259.32	265.80
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	42	263.90	270.50
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	43	270.27	277.03
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	44	278.24	285.20
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	45	287.60	294.79
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	46	298.76	306.23
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	47	311.30	319.09
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	48	325.64	333.79
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	49	339.78	348.28
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	50	355.72	364.61
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	51	371.45	380.74
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	52	388.78	398.50
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	53	406.31	416.47
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	54	425.23	435.86
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	55	444.15	455.25
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	56	464.66	476.28
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	57	485.38	497.51
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	58	507.49	520.17
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	59	518.44	531.40
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	60	540.55	554.06
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	61	559.67	573.66
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	62	572.22	586.52
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	63	587.95	602.65
16322PA0040026	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	597.51	612.45
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	191.81	191.81
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	15	208.86	208.86
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	16	215.38	215.38
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	17	221.90	221.90
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	18	228.92	234.64
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	19	235.94	241.84

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	20	243.21	249.29
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	21	250.73	257.00
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	22	250.73	257.00
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	23	250.73	257.00
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	24	250.73	257.00
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	25	251.73	258.03
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	26	256.75	263.17
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	27	262.77	269.34
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	28	272.54	279.36
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	29	280.57	287.58
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	30	284.58	291.70
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	31	290.60	297.86
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	32	296.61	304.03
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	33	300.37	307.89
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	34	304.39	312.00
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	35	306.39	314.05
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	36	308.40	316.11
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	37	310.40	318.17
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	38	312.41	320.22
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	39	316.42	324.33
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	40	320.43	328.45
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	41	326.45	334.61
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	42	332.22	340.53
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	43	340.24	348.75
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	44	350.27	359.03
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	45	362.05	371.11
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	46	376.10	385.50
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	47	391.89	401.69
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	48	409.94	420.20
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	49	427.75	438.44
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	50	447.80	459.00
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	51	467.61	479.31
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	52	489.42	501.66
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	53	511.49	524.28
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	54	535.31	548.70
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	55	559.13	573.11
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	56	584.95	599.58
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	57	611.03	626.31
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	58	638.86	654.84
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	59	652.65	668.97
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	60	680.48	697.50
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	61	704.55	722.17
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	62	720.35	738.36
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	63	740.15	758.66
16322PA0040027	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	752.19	771.00
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	191.81	191.81
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	15	208.86	208.86
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	16	215.38	215.38
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	17	221.90	221.90
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	18	228.92	234.64
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	19	235.94	241.84
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	20	243.21	249.29
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	21	250.73	257.00
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	22	250.73	257.00
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	23	250.73	257.00
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	24	250.73	257.00
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	25	251.73	258.03
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	26	256.75	263.17
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	27	262.77	269.34
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	28	272.54	279.36
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	29	280.57	287.58
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	30	284.58	291.70
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	31	290.60	297.86
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	32	296.61	304.03
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	33	300.37	307.89
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	34	304.39	312.00
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	35	306.39	314.05
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	36	308.40	316.11
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	37	310.40	318.17
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	38	312.41	320.22
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	39	316.42	324.33
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	40	320.43	328.45
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	41	326.45	334.61
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	42	332.22	340.53
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	43	340.24	348.75
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	44	350.27	359.03
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	45	362.05	371.11
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	46	376.10	385.50
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	47	391.89	401.69
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	48	409.94	420.20
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	49	427.75	438.44
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	50	447.80	459.00
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	51	467.61	479.31
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	52	489.42	501.66
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	53	511.49	524.28
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	54	535.31	548.70
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	55	559.13	573.11
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	56	584.95	599.58
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	57	611.03	626.31
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	58	638.86	654.84
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	59	652.65	668.97
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	60	680.48	697.50
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	61	704.55	722.17

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	62	720.35	738.36
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	63	740.15	758.66
16322PA0040027	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	752.19	771.00
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	191.81	191.81
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	15	208.86	208.86
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	16	215.38	215.38
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	17	221.90	221.90
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	18	228.92	234.64
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	19	235.94	241.84
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	20	243.21	249.29
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	21	250.73	257.00
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	22	250.73	257.00
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	23	250.73	257.00
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	24	250.73	257.00
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	25	251.73	258.03
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	26	256.75	263.17
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	27	262.77	269.34
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	28	272.54	279.36
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	29	280.57	287.58
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	30	284.58	291.70
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	31	290.60	297.86
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	32	296.61	304.03
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	33	300.37	307.89
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	34	304.39	312.00
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	35	306.39	314.05
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	36	308.40	316.11
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	37	310.40	318.17
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	38	312.41	320.22
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	39	316.42	324.33
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	40	320.43	328.45
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	41	326.45	334.61
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	42	332.22	340.53
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	43	340.24	348.75
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	44	350.27	359.03
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	45	362.05	371.11
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	46	376.10	385.50
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	47	391.89	401.69
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	48	409.94	420.20
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	49	427.75	438.44
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	50	447.80	459.00
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	51	467.61	479.31
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	52	489.42	501.66
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	53	511.49	524.28
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	54	535.31	548.70
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	55	559.13	573.11
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	56	584.95	599.58
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	57	611.03	626.31
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	58	638.86	654.84
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	59	652.65	668.97
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	60	680.48	697.50
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	61	704.55	722.17
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	62	720.35	738.36
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	63	740.15	758.66
16322PA0040027	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	752.19	771.00
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	191.81	191.81
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	15	208.86	208.86
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	16	215.38	215.38
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	17	221.90	221.90
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	18	228.92	234.64
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	19	235.94	241.84
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	20	243.21	249.29
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	21	250.73	257.00
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	22	250.73	257.00
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	23	250.73	257.00
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	24	250.73	257.00
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	25	251.73	258.03
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	26	256.75	263.17
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	27	262.77	269.34
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	28	272.54	279.36
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	29	280.57	287.58
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	30	284.58	291.70
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	31	290.60	297.86
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	32	296.61	304.03
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	33	300.37	307.89
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	34	304.39	312.00
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	35	306.39	314.05
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	36	308.40	316.11
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	37	310.40	318.17
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	38	312.41	320.22
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	39	316.42	324.33
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	40	320.43	328.45
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	41	326.45	334.61
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	42	332.22	340.53
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	43	340.24	348.75
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	44	350.27	359.03
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	45	362.05	371.11
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	46	376.10	385.50
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	47	391.89	401.69
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	48	409.94	420.20
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	49	427.75	438.44
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	50	447.80	459.00
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	51	467.61	479.31
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	52	489.42	501.66

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	53	511.49	524.28
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	54	535.31	548.70
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	55	559.13	573.11
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	56	584.95	599.58
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	57	611.03	626.31
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	58	638.86	654.84
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	59	652.65	668.97
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	60	680.48	697.50
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	61	704.55	722.17
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	62	720.35	738.36
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	63	740.15	758.66
16322PA0040027	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	752.19	771.00
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	191.81	191.81
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	15	208.86	208.86
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	16	215.38	215.38
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	17	221.90	221.90
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	18	228.92	234.64
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	19	235.94	241.84
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	20	243.21	249.29
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	21	250.73	257.00
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	22	250.73	257.00
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	23	250.73	257.00
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	24	250.73	257.00
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	25	251.73	258.03
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	26	256.75	263.17
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	27	262.77	269.34
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	28	272.54	279.36
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	29	280.57	287.58
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	30	284.58	291.70
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	31	290.60	297.86
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	32	296.61	304.03
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	33	300.37	307.89
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	34	304.39	312.00
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	35	306.39	314.05
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	36	308.40	316.11
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	37	310.40	318.17
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	38	312.41	320.22
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	39	316.42	324.33
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	40	320.43	328.45
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	41	326.45	334.61
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	42	332.22	340.53
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	43	340.24	348.75
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	44	350.27	359.03
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	45	362.05	371.11
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	46	376.10	385.50
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	47	391.89	401.69
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	48	409.94	420.20
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	49	427.75	438.44
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	50	447.80	459.00
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	51	467.61	479.31
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	52	489.42	501.66
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	53	511.49	524.28
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	54	535.31	548.70
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	55	559.13	573.11
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	56	584.95	599.58
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	57	611.03	626.31
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	58	638.86	654.84
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	59	652.65	668.97
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	60	680.48	697.50
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	61	704.55	722.17
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	62	720.35	738.36
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	63	740.15	758.66
16322PA0040027	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	752.19	771.00
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	252.92	252.92
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	15	275.40	275.40
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	16	283.99	283.99
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	17	292.59	292.59
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	18	301.85	309.40
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	19	311.10	318.89
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	20	320.69	328.71
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	21	330.61	338.88
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	22	330.61	338.88
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	23	330.61	338.88
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	24	330.61	338.88
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	25	331.93	340.24
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	26	338.54	347.01
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	27	346.48	355.15
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	28	359.37	368.36
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	29	369.95	379.21
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	30	375.24	384.63
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	31	383.18	392.76
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	32	391.11	400.90
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	33	396.07	405.98
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	34	401.36	411.40
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	35	404.01	414.11
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	36	406.65	416.82
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	37	409.30	419.53
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	38	411.94	422.24
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	39	417.23	427.67
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	40	422.52	433.09
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	41	430.45	441.22
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	42	438.06	449.02
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	43	448.64	459.86

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	44	461.86	473.42
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	45	477.40	489.34
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	46	495.92	508.32
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	47	516.74	529.67
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	48	540.55	554.07
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	49	564.02	578.13
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	50	590.47	605.24
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	51	616.59	632.01
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	52	645.35	661.49
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	53	674.44	691.32
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	54	705.85	723.51
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	55	737.26	755.70
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	56	771.31	790.61
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	57	805.70	825.85
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	58	842.39	863.47
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	59	860.58	882.10
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	60	897.28	919.72
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	61	929.01	952.25
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	62	949.84	973.60
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	63	975.96	1000.37
16322PA0040028	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	991.83	1016.64
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	252.92	252.92
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	15	275.40	275.40
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	16	283.99	283.99
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	17	292.59	292.59
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	18	301.85	309.40
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	19	311.10	318.89
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	20	320.69	328.71
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	21	330.61	338.88
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	22	330.61	338.88
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	23	330.61	338.88
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	24	330.61	338.88
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	25	331.93	340.24
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	26	338.54	347.01
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	27	346.48	355.15
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	28	359.37	368.36
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	29	369.95	379.21
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	30	375.24	384.63
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	31	383.18	392.76
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	32	391.11	400.90
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	33	396.07	405.98
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	34	401.36	411.40
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	35	404.01	414.11
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	36	406.65	416.82
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	37	409.30	419.53
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	38	411.94	422.24
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	39	417.23	427.67
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	40	422.52	433.09
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	41	430.45	441.22
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	42	438.06	449.02
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	43	448.64	459.86
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	44	461.86	473.42
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	45	477.40	489.34
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	46	495.92	508.32
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	47	516.74	529.67
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	48	540.55	554.07
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	49	564.02	578.13
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	50	590.47	605.24
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	51	616.59	632.01
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	52	645.35	661.49
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	53	674.44	691.32
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	54	705.85	723.51
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	55	737.26	755.70
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	56	771.31	790.61
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	57	805.70	825.85
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	58	842.39	863.47
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	59	860.58	882.10
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	60	897.28	919.72
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	61	929.01	952.25
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	62	949.84	973.60
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	63	975.96	1000.37
16322PA0040028	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	991.83	1016.64
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	252.92	252.92
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	15	275.40	275.40
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	16	283.99	283.99
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	17	292.59	292.59
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	18	301.85	309.40
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	19	311.10	318.89
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	20	320.69	328.71
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	21	330.61	338.88
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	22	330.61	338.88
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	23	330.61	338.88
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	24	330.61	338.88
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	25	331.93	340.24
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	26	338.54	347.01
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	27	346.48	355.15
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	28	359.37	368.36
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	29	369.95	379.21
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	30	375.24	384.63
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	31	383.18	392.76
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	32	391.11	400.90
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	33	396.07	405.98
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	34	401.36	411.40

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	35	404.01	414.11
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	36	406.65	416.82
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	37	409.30	419.53
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	38	411.94	422.24
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	39	417.23	427.67
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	40	422.52	433.09
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	41	430.45	441.22
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	42	438.06	449.02
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	43	448.64	459.86
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	44	461.86	473.42
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	45	477.40	489.34
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	46	495.92	508.32
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	47	516.74	529.67
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	48	540.55	554.07
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	49	564.02	578.13
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	50	590.47	605.24
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	51	616.59	632.01
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	52	645.35	661.49
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	53	674.44	691.32
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	54	705.85	723.51
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	55	737.26	755.70
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	56	771.31	790.61
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	57	805.70	825.85
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	58	842.39	863.47
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	59	860.58	882.10
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	60	897.28	919.72
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	61	929.01	952.25
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	62	949.84	973.60
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	63	975.96	1000.37
16322PA0040028	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	991.83	1016.64
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	252.92	252.92
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	15	275.40	275.40
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	16	283.99	283.99
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	17	292.59	292.59
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	18	301.85	309.40
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	19	311.10	318.89
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	20	320.69	328.71
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	21	330.61	338.88
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	22	330.61	338.88
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	23	330.61	338.88
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	24	330.61	338.88
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	25	331.93	340.24
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	26	338.54	347.01
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	27	346.48	355.15
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	28	359.37	368.36
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	29	369.95	379.21
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	30	375.24	384.63
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	31	383.18	392.76
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	32	391.11	400.90
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	33	396.07	405.98
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	34	401.36	411.40
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	35	404.01	414.11
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	36	406.65	416.82
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	37	409.30	419.53
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	38	411.94	422.24
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	39	417.23	427.67
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	40	422.52	433.09
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	41	430.45	441.22
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	42	438.06	449.02
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	43	448.64	459.86
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	44	461.86	473.42
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	45	477.40	489.34
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	46	495.92	508.32
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	47	516.74	529.67
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	48	540.55	554.07
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	49	564.02	578.13
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	50	590.47	605.24
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	51	616.59	632.01
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	52	645.35	661.49
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	53	674.44	691.32
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	54	705.85	723.51
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	55	737.26	755.70
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	56	771.31	790.61
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	57	805.70	825.85
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	58	842.39	863.47
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	59	860.58	882.10
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	60	897.28	919.72
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	61	929.01	952.25
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	62	949.84	973.60
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	63	975.96	1000.37
16322PA0040028	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	991.83	1016.64
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	252.92	252.92
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	15	275.40	275.40
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	16	283.99	283.99
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	17	292.59	292.59
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	18	301.85	309.40
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	19	311.10	318.89
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	20	320.69	328.71
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	21	330.61	338.88
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	22	330.61	338.88
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	23	330.61	338.88
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	24	330.61	338.88
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	25	331.93	340.24

2018 Rates Table Template v7.1

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	26	338.54	347.01
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	27	346.48	355.15
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	28	359.37	368.36
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	29	369.95	379.21
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	30	375.24	384.63
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	31	383.18	392.76
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	32	391.11	400.90
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	33	396.07	405.98
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	34	401.36	411.40
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	35	404.01	414.11
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	36	406.65	416.82
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	37	409.30	419.53
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	38	411.94	422.24
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	39	417.23	427.67
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	40	422.52	433.09
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	41	430.45	441.22
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	42	438.06	449.02
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	43	448.64	459.86
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	44	461.86	473.42
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	45	477.40	489.34
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	46	495.92	508.32
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	47	516.74	529.67
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	48	540.55	554.07
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	49	564.02	578.13
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	50	590.47	605.24
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	51	616.59	632.01
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	52	645.35	661.49
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	53	674.44	691.32
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	54	705.85	723.51
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	55	737.26	755.70
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	56	771.31	790.61
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	57	805.70	825.85
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	58	842.39	863.47
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	59	860.58	882.10
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	60	897.28	919.72
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	61	929.01	952.25
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	62	949.84	973.60
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	63	975.96	1000.37
16322PA0040028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	991.83	1016.64
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	175.01	175.01
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	190.57	190.57
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	196.51	196.51
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	202.46	202.46
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	208.87	214.09
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	215.27	220.66
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	221.91	227.46
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	228.77	234.49
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	228.77	234.49
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	228.77	234.49
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	228.77	234.49
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	229.69	235.43
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	234.26	240.12
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	239.75	245.75
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	248.67	254.89
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	255.99	262.39
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	259.65	266.15
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	265.14	271.77
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	270.63	277.40
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	274.07	280.92
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	277.73	284.67
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	279.56	286.55
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	281.39	288.42
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	283.22	290.30
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	285.05	292.17
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	288.71	295.93
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	292.37	299.68
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	297.86	305.31
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	303.12	310.70
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	310.44	318.20
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	319.59	327.58
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	330.34	338.60
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	343.16	351.74
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	357.57	366.51
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	374.04	383.39
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	390.28	400.04
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	408.58	418.80
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	426.66	437.32
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	446.56	457.72
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	466.69	478.36
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	488.42	500.64
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	510.16	522.91
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	533.72	547.07
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	557.51	571.45
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	582.91	597.48
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	595.49	610.38
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	620.88	636.41
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	642.84	658.92
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	657.26	673.69
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	675.33	692.21
16322PA0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	686.31	703.47
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	187.52	187.52
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	15	204.19	204.19
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	16	210.57	210.57

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	17	216.94	216.94
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	18	223.80	229.39
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	19	230.67	236.43
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	20	237.78	243.71
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	21	245.13	251.25
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	22	245.13	251.25
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	23	245.13	251.25
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	24	245.13	251.25
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	25	246.11	252.26
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	26	251.01	257.28
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	27	256.90	263.31
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	28	266.46	273.11
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	29	274.30	281.15
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	30	278.22	285.17
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	31	284.11	291.20
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	32	289.99	297.23
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	33	293.67	301.00
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	34	297.59	305.02
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	35	299.55	307.03
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	36	301.51	309.04
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	37	303.47	311.05
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	38	305.43	313.06
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	39	309.35	317.08
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	40	313.28	321.10
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	41	319.16	327.13
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	42	324.80	332.91
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	43	332.64	340.95
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	44	342.45	351.00
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	45	353.97	362.81
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	46	367.70	376.88
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	47	383.14	392.70
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	48	400.79	410.79
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	49	418.19	428.63
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	50	437.80	448.73
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	51	457.17	468.58
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	52	478.49	490.44
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	53	500.07	512.55
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	54	523.35	536.42
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	55	546.64	560.29
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	56	571.89	586.17
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	57	597.38	612.30
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	58	624.59	640.19
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	59	638.07	654.00
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	60	665.28	681.89
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	61	688.82	706.01
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	62	704.26	721.84
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	63	723.62	741.69
16322PA0040030	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	735.39	753.75
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	190.05	190.05
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	15	206.94	206.94
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	16	213.40	213.40
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	17	219.86	219.86
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	18	226.82	232.49
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	19	233.77	239.62
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	20	240.98	247.00
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	21	248.43	254.64
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	22	248.43	254.64
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	23	248.43	254.64
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	24	248.43	254.64
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	25	249.42	255.66
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	26	254.39	260.75
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	27	260.35	266.86
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	28	270.04	276.79
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	29	277.99	284.94
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	30	281.97	289.02
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	31	287.93	295.13
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	32	293.89	301.24
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	33	297.62	305.06
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	34	301.59	309.13
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	35	303.58	311.17
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	36	305.57	313.21
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	37	307.56	315.24
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	38	309.54	317.28
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	39	313.52	321.36
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	40	317.49	325.43
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	41	323.46	331.54
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	42	329.17	337.40
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	43	337.12	345.55
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	44	347.06	355.73
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	45	358.73	367.70
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	46	372.65	381.96
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	47	388.30	398.00
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	48	406.18	416.34
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	49	423.82	434.42
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	50	443.70	454.79
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	51	463.32	474.90
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	52	484.94	497.06
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	53	506.80	519.47
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	54	530.40	543.66
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	55	554.00	567.85
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	56	579.59	594.08
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	57	605.42	620.56
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	58	633.00	648.82

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	59	646.66	662.83
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	60	674.24	691.09
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	61	698.09	715.54
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	62	713.74	731.58
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	63	733.37	751.70
16322PA0040031	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	745.29	763.92
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	189.67	189.67
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	15	206.53	206.53
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	16	212.98	212.98
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	17	219.43	219.43
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	18	226.37	232.03
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	19	233.31	239.15
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	20	240.50	246.52
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	21	247.94	254.14
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	22	247.94	254.14
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	23	247.94	254.14
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	24	247.94	254.14
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	25	248.93	255.16
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	26	253.89	260.24
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	27	259.84	266.34
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	28	269.51	276.25
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	29	277.44	284.38
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	30	281.41	288.45
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	31	287.36	294.55
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	32	293.31	300.65
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	33	297.03	304.46
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	34	301.00	308.53
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	35	302.98	310.56
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	36	304.97	312.59
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	37	306.95	314.63
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	38	308.93	316.66
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	39	312.90	320.72
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	40	316.87	324.79
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	41	322.82	330.89
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	42	328.52	336.74
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	43	336.45	344.87
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	44	346.37	355.03
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	45	358.03	366.98
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	46	371.91	381.21
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	47	387.53	397.22
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	48	405.38	415.52
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	49	422.99	433.56
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	50	442.82	453.89
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	51	462.41	473.97
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	52	483.98	496.08
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	53	505.80	518.45
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	54	529.35	542.59
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	55	552.91	566.73
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	56	578.44	592.91
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	57	604.23	619.34
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	58	631.75	647.55
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	59	645.39	661.53
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	60	672.91	689.74
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	61	696.71	714.13
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	62	712.33	730.14
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	63	731.92	750.22
16322PA0040032	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	743.82	762.42
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	190.30	190.30
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	15	207.22	207.22
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	16	213.68	213.68
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	17	220.15	220.15
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	18	227.12	232.80
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	19	234.08	239.94
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	20	241.30	247.33
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	21	248.76	254.98
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	22	248.76	254.98
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	23	248.76	254.98
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	24	248.76	254.98
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	25	249.76	256.00
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	26	254.73	261.10
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	27	260.70	267.22
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	28	270.40	277.16
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	29	278.36	285.32
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	30	282.34	289.40
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	31	288.31	295.52
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	32	294.28	301.64
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	33	298.01	305.47
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	34	301.99	309.55
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	35	303.98	311.59
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	36	305.97	313.63
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	37	307.96	315.67
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	38	309.95	317.71
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	39	313.94	321.78
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	40	317.92	325.86
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	41	323.89	331.98
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	42	329.61	337.85
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	43	337.57	346.01
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	44	347.52	356.21
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	45	359.21	368.19
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	46	373.14	382.47
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	47	388.81	398.53
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	48	406.72	416.89
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	49	424.38	435.00

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	50	444.29	455.39
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	51	463.94	475.54
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	52	485.58	497.72
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	53	507.47	520.16
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	54	531.10	544.38
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	55	554.73	568.61
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	56	580.36	594.87
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	57	606.23	621.39
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	58	633.84	649.69
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	59	647.52	663.71
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	60	675.13	692.02
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	61	699.02	716.49
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	62	714.69	732.56
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	63	734.34	752.70
16322PA0040033	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	746.28	764.94
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	237.64	237.64
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	15	258.76	258.76
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	16	266.84	266.84
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	17	274.92	274.92
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	18	283.61	290.70
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	19	292.31	299.61
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	20	301.32	308.85
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	21	310.64	318.40
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	22	310.64	318.40
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	23	310.64	318.40
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	24	310.64	318.40
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	25	311.88	319.67
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	26	318.10	326.04
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	27	325.55	333.68
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	28	337.67	346.10
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	29	347.61	356.29
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	30	352.58	361.38
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	31	360.03	369.03
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	32	367.49	376.67
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	33	372.15	381.44
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	34	377.12	386.54
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	35	379.60	389.08
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	36	382.09	391.63
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	37	384.57	394.18
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	38	387.06	396.73
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	39	392.03	401.82
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	40	397.00	406.92
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	41	404.45	414.56
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	42	411.60	421.88
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	43	421.54	432.07
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	44	433.96	444.80
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	45	448.56	459.77
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	46	465.96	477.60
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	47	485.53	497.66
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	48	507.90	520.58
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	49	529.95	543.19
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	50	554.80	568.66
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	51	579.34	593.82
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	52	606.37	621.52
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	53	633.71	649.54
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	54	663.22	679.78
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	55	692.73	710.03
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	56	724.72	742.83
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	57	757.03	775.94
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	58	791.51	811.28
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	59	808.60	828.80
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	60	843.08	864.14
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	61	872.90	894.70
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	62	892.47	914.76
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	63	917.01	939.92
16322PA0040034	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	931.92	955.20
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	422.06	422.06
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	15	459.57	459.57
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	16	473.92	473.92
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	17	488.26	488.26
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	18	503.71	516.30
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	19	519.16	532.14
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	20	535.16	548.54
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	21	551.71	565.50
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	22	551.71	565.50
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	23	551.71	565.50
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	24	551.71	565.50
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	25	553.92	567.76
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	26	564.95	579.07
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	27	578.19	592.64
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	28	599.71	614.70
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	29	617.36	632.79
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	30	626.19	641.84
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	31	639.43	655.41
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	32	652.67	668.99
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	33	660.95	677.47
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	34	669.78	686.52
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	35	674.19	691.04
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	36	678.60	695.57
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	37	683.02	700.09
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	38	687.43	704.61
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	39	696.26	713.66
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	40	705.09	722.71

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	41	718.33	736.28
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	42	731.02	749.29
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	43	748.67	767.38
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	44	770.74	790.00
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	45	796.67	816.58
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	46	827.57	848.25
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	47	862.32	883.88
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	48	902.05	924.59
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	49	941.22	964.74
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	50	985.35	1009.98
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	51	1028.94	1054.66
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	52	1076.94	1103.86
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	53	1125.49	1153.62
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	54	1177.90	1207.34
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	55	1230.31	1261.07
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	56	1287.14	1319.31
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	57	1344.52	1378.12
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	58	1405.76	1440.89
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	59	1436.10	1472.00
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	60	1497.34	1534.77
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	61	1550.31	1589.06
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	62	1585.06	1624.68
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	63	1628.65	1669.36
16322PA0040035	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1655.13	1696.50
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	152.37	152.37
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	15	165.91	165.91
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	16	171.09	171.09
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	17	176.27	176.27
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	18	181.84	186.39
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	19	187.42	192.11
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	20	193.19	198.03
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	21	199.17	204.15
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	22	199.17	204.15
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	23	199.17	204.15
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	24	199.17	204.15
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	25	199.97	204.97
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	26	203.95	209.05
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	27	208.73	213.95
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	28	216.50	221.91
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	29	222.87	228.44
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	30	226.06	231.71
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	31	230.84	236.61
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	32	235.62	241.51
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	33	238.61	244.57
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	34	241.79	247.84
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	35	243.39	249.47
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	36	244.98	251.10
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	37	246.57	252.74
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	38	248.17	254.37
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	39	251.35	257.64
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	40	254.54	260.90
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	41	259.32	265.80
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	42	263.90	270.50
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	43	270.27	277.03
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	44	278.24	285.20
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	45	287.60	294.79
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	46	298.76	306.23
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	47	311.30	319.09
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	48	325.64	333.79
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	49	339.78	348.28
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	50	355.72	364.61
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	51	371.45	380.74
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	52	388.78	398.50
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	53	406.31	416.47
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	54	425.23	435.86
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	55	444.15	455.25
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	56	464.66	476.28
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	57	485.38	497.51
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	58	507.49	520.17
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	59	518.44	531.40
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	60	540.55	554.06
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	61	559.67	573.66
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	62	572.22	586.52
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	63	587.95	602.65
16322PA0040036	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	597.51	612.45
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	160.02	160.02
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	15	174.24	174.24
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	16	179.68	179.68
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	17	185.12	185.12
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	18	190.97	195.75
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	19	196.83	201.75
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	20	202.89	207.97
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	21	209.17	214.40
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	22	209.17	214.40
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	23	209.17	214.40
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	24	209.17	214.40
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	25	210.01	215.26
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	26	214.19	219.55
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	27	219.21	224.69
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	28	227.37	233.05
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	29	234.06	239.91
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	30	237.41	243.34
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	31	242.43	248.49

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	32	247.45	253.64
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	33	250.59	256.85
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	34	253.93	260.28
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	35	255.61	262.00
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	36	257.28	263.71
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	37	258.95	265.43
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	38	260.63	267.14
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	39	263.97	270.57
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	40	267.32	274.00
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	41	272.34	279.15
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	42	277.15	284.08
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	43	283.84	290.94
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	44	292.21	299.52
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	45	302.04	309.59
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	46	313.76	321.60
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	47	326.93	335.11
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	48	341.99	350.54
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	49	356.84	365.77
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	50	373.58	382.92
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	51	390.10	399.86
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	52	408.30	418.51
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	53	426.71	437.38
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	54	446.58	457.74
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	55	466.45	478.11
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	56	487.99	500.20
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	57	509.75	522.49
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	58	532.97	546.29
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	59	544.47	558.08
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	60	567.69	581.88
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	61	587.77	602.46
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	62	600.95	615.97
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	63	617.47	632.91
16322PA0050029	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	627.51	643.20
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	153.05	153.05
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	15	166.66	166.66
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	16	171.86	171.86
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	17	177.06	177.06
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	18	182.66	187.23
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	19	188.27	192.97
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	20	194.07	198.92
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	21	200.07	205.07
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	22	200.07	205.07
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	23	200.07	205.07
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	24	200.07	205.07
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	25	200.87	205.89
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	26	204.87	209.99
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	27	209.67	214.91
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	28	217.48	222.91
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	29	223.88	229.47
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	30	227.08	232.75
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	31	231.88	237.68
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	32	236.68	242.60
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	33	239.68	245.67
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	34	242.88	248.95
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	35	244.49	250.60
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	36	246.09	252.24
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	37	247.69	253.88
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	38	249.29	255.52
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	39	252.49	258.80
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	40	255.69	262.08
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	41	260.49	267.00
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	42	265.09	271.72
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	43	271.49	278.28
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	44	279.50	286.48
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	45	288.90	296.12
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	46	300.11	307.61
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	47	312.71	320.52
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	48	327.11	335.29
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	49	341.32	349.85
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	50	357.33	366.26
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	51	373.13	382.46
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	52	390.54	400.30
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	53	408.14	418.34
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	54	427.15	437.82
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	55	446.16	457.31
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	56	466.76	478.43
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	57	487.57	499.76
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	58	509.78	522.52
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	59	520.78	533.80
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	60	542.99	556.56
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	61	562.20	576.25
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	62	574.80	589.17
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	63	590.61	605.37
16322PA0050030	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	600.21	615.21
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	156.55	156.55
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	15	170.47	170.47
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	16	175.79	175.79
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	17	181.11	181.11
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	18	186.84	191.51
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	19	192.57	197.38
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	20	198.50	203.47
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	21	204.64	209.76
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	22	204.64	209.76

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	23	204.64	209.76
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	24	204.64	209.76
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	25	205.46	210.60
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	26	209.55	214.79
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	27	214.46	219.83
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	28	222.44	228.01
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	29	228.99	234.72
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	30	232.27	238.08
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	31	237.18	243.11
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	32	242.09	248.15
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	33	245.16	251.29
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	34	248.43	254.65
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	35	250.07	256.33
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	36	251.71	258.00
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	37	253.34	259.68
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	38	254.98	261.36
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	39	258.26	264.72
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	40	261.53	268.07
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	41	266.44	273.11
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	42	271.15	277.93
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	43	277.70	284.64
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	44	285.88	293.03
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	45	295.50	302.89
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	46	306.96	314.64
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	47	319.85	327.85
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	48	334.59	342.96
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	49	349.12	357.85
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	50	365.49	374.63
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	51	381.65	391.20
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	52	399.46	409.45
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	53	417.47	427.91
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	54	436.91	447.84
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	55	456.35	467.76
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	56	477.43	489.37
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	57	498.71	511.19
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	58	521.42	534.47
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	59	532.68	546.01
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	60	555.39	569.29
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	61	575.04	589.43
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	62	587.93	602.64
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	63	604.10	619.21
16322PA0050031	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	613.92	629.28
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	202.43	202.43
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	15	220.42	220.42
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	16	227.30	227.30
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	17	234.18	234.18
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	18	241.59	247.63
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	19	249.00	255.23
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	20	256.67	263.09
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	21	264.61	271.23
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	22	264.61	271.23
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	23	264.61	271.23
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	24	264.61	271.23
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	25	265.67	272.31
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	26	270.96	277.74
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	27	277.31	284.25
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	28	287.63	294.83
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	29	296.10	303.51
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	30	300.33	307.85
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	31	306.68	314.36
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	32	313.03	320.87
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	33	317.00	324.93
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	34	321.24	329.27
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	35	323.35	331.44
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	36	325.47	333.61
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	37	327.59	335.78
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	38	329.70	337.95
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	39	333.94	342.29
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	40	338.17	346.63
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	41	344.52	353.14
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	42	350.61	359.38
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	43	359.08	368.06
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	44	369.66	378.91
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	45	382.10	391.66
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	46	396.92	406.85
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	47	413.59	423.93
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	48	432.64	443.46
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	49	451.42	462.72
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	50	472.59	484.42
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	51	493.50	505.84
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	52	516.52	529.44
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	53	539.80	553.31
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	54	564.94	579.08
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	55	590.08	604.84
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	56	617.34	632.78
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	57	644.85	660.99
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	58	674.23	691.09
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	59	688.78	706.01
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	60	718.15	736.12
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	61	743.55	762.16
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	62	760.22	779.24
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	63	781.13	800.67
16322PA0050033	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	793.83	813.69

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	353.86	353.86
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	15	385.31	385.31
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	16	397.34	397.34
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	17	409.37	409.37
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	18	422.32	432.87
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	19	435.27	446.15
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	20	448.68	459.90
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	21	462.56	474.12
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	22	462.56	474.12
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	23	462.56	474.12
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	24	462.56	474.12
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	25	464.41	476.02
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	26	473.66	485.50
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	27	484.76	496.88
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	28	502.80	515.37
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	29	517.60	530.54
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	30	525.01	538.13
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	31	536.11	549.51
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	32	547.21	560.88
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	33	554.15	568.00
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	34	561.55	575.58
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	35	565.25	579.37
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	36	568.95	583.17
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	37	572.65	586.96
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	38	576.35	590.75
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	39	583.75	598.34
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	40	591.15	605.93
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	41	602.25	617.30
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	42	612.89	628.21
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	43	627.69	643.38
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	44	646.20	662.35
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	45	667.94	684.63
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	46	693.84	711.18
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	47	722.98	741.05
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	48	756.29	775.19
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	49	789.13	808.85
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	50	826.13	846.78
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	51	862.67	884.23
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	52	902.92	925.48
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	53	943.62	967.20
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	54	987.57	1012.25
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	55	1031.51	1057.29
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	56	1079.15	1106.12
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	57	1127.26	1155.43
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	58	1178.60	1208.06
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	59	1204.04	1234.13
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	60	1255.39	1286.76
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	61	1299.79	1332.28
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	62	1328.93	1362.15
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	63	1365.48	1399.60
16322PA0050035	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1387.68	1422.36
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	138.99	138.99
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	15	151.34	151.34
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	16	156.06	156.06
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	17	160.79	160.79
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	18	165.87	170.02
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	19	170.96	175.23
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	20	176.23	180.63
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	21	181.68	186.22
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	22	181.68	186.22
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	23	181.68	186.22
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	24	181.68	186.22
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	25	182.41	186.96
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	26	186.04	190.69
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	27	190.40	195.16
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	28	197.49	202.42
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	29	203.30	208.38
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	30	206.21	211.36
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	31	210.57	215.83
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	32	214.93	220.30
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	33	217.65	223.09
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	34	220.56	226.07
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	35	222.01	227.56
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	36	223.47	229.05
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	37	224.92	230.54
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	38	226.37	232.03
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	39	229.28	235.01
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	40	232.19	237.99
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	41	236.55	242.46
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	42	240.73	246.74
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	43	246.54	252.70
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	44	253.81	260.15
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	45	262.35	268.90
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	46	272.52	279.33
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	47	283.97	291.06
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	48	297.05	304.47
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	49	309.95	317.69
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	50	324.48	332.59
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	51	338.83	347.30
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	52	354.64	363.50
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	53	370.63	379.89
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	54	387.89	397.58
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	55	405.15	415.27

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	56	423.86	434.45
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	57	442.75	453.82
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	58	462.92	474.49
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	59	472.91	484.73
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	60	493.08	505.40
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	61	510.52	523.28
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	62	521.97	535.01
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	63	536.32	549.72
16322PA0050100	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	545.04	558.66
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	175.58	175.58
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	15	191.19	191.19
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	16	197.16	197.16
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	17	203.13	203.13
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	18	209.55	214.79
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	19	215.98	221.38
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	20	222.63	228.20
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	21	229.52	235.26
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	22	229.52	235.26
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	23	229.52	235.26
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	24	229.52	235.26
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	25	230.44	236.20
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	26	235.03	240.91
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	27	240.54	246.55
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	28	249.49	255.73
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	29	256.83	263.26
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	30	260.51	267.02
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	31	266.01	272.67
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	32	271.52	278.31
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	33	274.96	281.84
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	34	278.64	285.61
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	35	280.47	287.49
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	36	282.31	289.37
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	37	284.15	291.25
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	38	285.98	293.13
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	39	289.65	296.90
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	40	293.33	300.66
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	41	298.84	306.31
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	42	304.11	311.72
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	43	311.46	319.25
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	44	320.64	328.66
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	45	331.43	339.72
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	46	344.28	352.89
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	47	358.74	367.71
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	48	375.27	384.65
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	49	391.56	401.35
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	50	409.92	420.17
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	51	428.05	438.76
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	52	448.02	459.23
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	53	468.22	479.93
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	54	490.03	502.28
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	55	511.83	524.63
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	56	535.47	548.86
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	57	559.34	573.33
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	58	584.82	599.44
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	59	597.44	612.38
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	60	622.92	638.50
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	61	644.95	661.08
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	62	659.41	675.90
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	63	677.54	694.49
16322PA0050100	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	688.56	705.78
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	138.99	138.99
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	15	151.34	151.34
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	16	156.06	156.06
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	17	160.79	160.79
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	18	165.87	170.02
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	19	170.96	175.23
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	20	176.23	180.63
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	21	181.68	186.22
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	22	181.68	186.22
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	23	181.68	186.22
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	24	181.68	186.22
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	25	182.41	186.96
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	26	186.04	190.69
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	27	190.40	195.16
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	28	197.49	202.42
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	29	203.30	208.38
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	30	206.21	211.36
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	31	210.57	215.83
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	32	214.93	220.30
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	33	217.65	223.09
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	34	220.56	226.07
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	35	222.01	227.56
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	36	223.47	229.05
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	37	224.92	230.54
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	38	226.37	232.03
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	39	229.28	235.01
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	40	232.19	237.99
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	41	236.55	242.46
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	42	240.73	246.74
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	43	246.54	252.70
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	44	253.81	260.15
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	45	262.35	268.90
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	46	272.52	279.33

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	47	283.97	291.06
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	48	297.05	304.47
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	49	309.95	317.69
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	50	324.48	332.59
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	51	338.83	347.30
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	52	354.64	363.50
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	53	370.63	379.89
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	54	387.89	397.58
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	55	405.15	415.27
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	56	423.86	434.45
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	57	442.75	453.82
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	58	462.92	474.49
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	59	472.91	484.73
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	60	493.08	505.40
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	61	510.52	523.28
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	62	521.97	535.01
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	63	536.32	549.72
16322PA0050100	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	545.04	558.66
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	138.99	138.99
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	15	151.34	151.34
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	16	156.06	156.06
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	17	160.79	160.79
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	18	165.87	170.02
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	19	170.96	175.23
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	20	176.23	180.63
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	21	181.68	186.22
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	22	181.68	186.22
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	23	181.68	186.22
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	24	181.68	186.22
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	25	182.41	186.96
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	26	186.04	190.69
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	27	190.40	195.16
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	28	197.49	202.42
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	29	203.30	208.38
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	30	206.21	211.36
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	31	210.57	215.83
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	32	214.93	220.30
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	33	217.65	223.09
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	34	220.56	226.07
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	35	222.01	227.56
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	36	223.47	229.05
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	37	224.92	230.54
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	38	226.37	232.03
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	39	229.28	235.01
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	40	232.19	237.99
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	41	236.55	242.46
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	42	240.73	246.74
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	43	246.54	252.70
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	44	253.81	260.15
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	45	262.35	268.90
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	46	272.52	279.33
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	47	283.97	291.06
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	48	297.05	304.47
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	49	309.95	317.69
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	50	324.48	332.59
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	51	338.83	347.30
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	52	354.64	363.50
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	53	370.63	379.89
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	54	387.89	397.58
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	55	405.15	415.27
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	56	423.86	434.45
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	57	442.75	453.82
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	58	462.92	474.49
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	59	472.91	484.73
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	60	493.08	505.40
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	61	510.52	523.28
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	62	521.97	535.01
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	63	536.32	549.72
16322PA0050100	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	545.04	558.66
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	146.20	146.20
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	15	159.19	159.19
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	16	164.16	164.16
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	17	169.13	169.13
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	18	174.48	178.85
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	19	179.83	184.33
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	20	185.38	190.01
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	21	191.11	195.89
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	22	191.11	195.89
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	23	191.11	195.89
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	24	191.11	195.89
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	25	191.87	196.67
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	26	195.70	200.59
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	27	200.28	205.29
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	28	207.74	212.93
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	29	213.85	219.20
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	30	216.91	222.34
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	31	221.50	227.04
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	32	226.08	231.74
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	33	228.95	234.68
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	34	232.01	237.81
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	35	233.54	239.38
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	36	235.07	240.94
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	37	236.59	242.51

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	38	238.12	244.08
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	39	241.18	247.21
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	40	244.24	250.35
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	41	248.83	255.05
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	42	253.22	259.55
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	43	259.34	265.82
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	44	266.98	273.66
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	45	275.96	282.87
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	46	286.67	293.84
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	47	298.70	306.18
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	48	312.46	320.28
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	49	326.03	334.19
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	50	341.32	349.86
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	51	356.42	365.33
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	52	373.05	382.38
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	53	389.86	399.62
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	54	408.02	418.23
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	55	426.18	436.83
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	56	445.86	457.01
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	57	465.74	477.38
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	58	486.95	499.13
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	59	497.46	509.90
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	60	518.67	531.65
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	61	537.02	550.45
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	62	549.06	562.79
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	63	564.16	578.27
16322PA0050101	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	573.33	587.67
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	152.10	152.10
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	15	165.63	165.63
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	16	170.79	170.79
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	17	175.96	175.96
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	18	181.53	186.07
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	19	187.10	191.78
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	20	192.87	197.69
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	21	198.83	203.80
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	22	198.83	203.80
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	23	198.83	203.80
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	24	198.83	203.80
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	25	199.63	204.62
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	26	203.60	208.69
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	27	208.37	213.58
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	28	216.13	221.53
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	29	222.49	228.05
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	30	225.67	231.31
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	31	230.44	236.20
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	32	235.22	241.10
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	33	238.20	244.15
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	34	241.38	247.41
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	35	242.97	249.04
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	36	244.56	250.67
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	37	246.15	252.30
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	38	247.74	253.93
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	39	250.92	257.20
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	40	254.10	260.46
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	41	258.88	265.35
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	42	263.45	270.04
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	43	269.81	276.56
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	44	277.77	284.71
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	45	287.11	294.29
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	46	298.25	305.70
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	47	310.77	318.54
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	48	325.09	333.21
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	49	339.20	347.68
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	50	355.11	363.99
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	51	370.82	380.09
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	52	388.12	397.82
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	53	405.61	415.75
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	54	424.50	435.11
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	55	443.39	454.47
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	56	463.87	475.47
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	57	484.55	496.66
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	58	506.62	519.28
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	59	517.55	530.49
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	60	539.62	553.11
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	61	558.71	572.68
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	62	571.24	585.52
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	63	586.95	601.62
16322PA0050102	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	596.49	611.40
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	192.16	192.16
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	15	209.24	209.24
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	16	215.77	215.77
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	17	222.30	222.30
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	18	229.34	235.07
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	19	236.37	242.28
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	20	243.65	249.75
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	21	251.19	257.47
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	22	251.19	257.47
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	23	251.19	257.47
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	24	251.19	257.47
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	25	252.19	258.50
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	26	257.22	263.65
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	27	263.25	269.83
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	28	273.04	279.87

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	29	281.08	288.11
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	30	285.10	292.23
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	31	291.13	298.41
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	32	297.16	304.59
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	33	300.93	308.45
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	34	304.94	312.57
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	35	306.95	314.63
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	36	308.96	316.69
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	37	310.97	318.75
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	38	312.98	320.81
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	39	317.00	324.93
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	40	321.02	329.05
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	41	327.05	335.23
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	42	332.83	341.15
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	43	340.86	349.39
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	44	350.91	359.69
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	45	362.72	371.79
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	46	376.79	386.21
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	47	392.61	402.43
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	48	410.70	420.96
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	49	428.53	439.24
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	50	448.63	459.84
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	51	468.47	480.18
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	52	490.32	502.58
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	53	512.43	525.24
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	54	536.29	549.70
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	55	560.15	574.16
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	56	586.03	600.68
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	57	612.15	627.45
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	58	640.03	656.03
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	59	653.85	670.19
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	60	681.73	698.77
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	61	705.84	723.49
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	62	721.67	739.71
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	63	741.51	760.05
16322PA0050102	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	753.57	772.41
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	152.10	152.10
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	15	165.63	165.63
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	16	170.79	170.79
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	17	175.96	175.96
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	18	181.53	186.07
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	19	187.10	191.78
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	20	192.87	197.69
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	21	198.83	203.80
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	22	198.83	203.80
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	23	198.83	203.80
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	24	198.83	203.80
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	25	199.63	204.62
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	26	203.60	208.69
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	27	208.37	213.58
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	28	216.13	221.53
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	29	222.49	228.05
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	30	225.67	231.31
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	31	230.44	236.20
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	32	235.22	241.10
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	33	238.20	244.15
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	34	241.38	247.41
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	35	242.97	249.04
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	36	244.56	250.67
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	37	246.15	252.30
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	38	247.74	253.93
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	39	250.92	257.20
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	40	254.10	260.46
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	41	258.88	265.35
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	42	263.45	270.04
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	43	269.81	276.56
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	44	277.77	284.71
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	45	287.11	294.29
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	46	298.25	305.70
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	47	310.77	318.54
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	48	325.09	333.21
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	49	339.20	347.68
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	50	355.11	363.99
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	51	370.82	380.09
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	52	388.12	397.82
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	53	405.61	415.75
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	54	424.50	435.11
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	55	443.39	454.47
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	56	463.87	475.47
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	57	484.55	496.66
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	58	506.62	519.28
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	59	517.55	530.49
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	60	539.62	553.11
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	61	558.71	572.68
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	62	571.24	585.52
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	63	586.95	601.62
16322PA0050102	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	596.49	611.40
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	152.10	152.10
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	15	165.63	165.63
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	16	170.79	170.79
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	17	175.96	175.96
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	18	181.53	186.07
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	19	187.10	191.78

2018 Rates Table Template v7.1

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	20	192.87	197.69
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	21	198.83	203.80
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	22	198.83	203.80
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	23	198.83	203.80
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	24	198.83	203.80
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	25	199.63	204.62
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	26	203.60	208.69
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	27	208.37	213.58
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	28	216.13	221.53
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	29	222.49	228.05
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	30	225.67	231.31
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	31	230.44	236.20
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	32	235.22	241.10
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	33	238.20	244.15
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	34	241.38	247.41
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	35	242.97	249.04
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	36	244.56	250.67
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	37	246.15	252.30
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	38	247.74	253.93
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	39	250.92	257.20
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	40	254.10	260.46
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	41	258.88	265.35
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	42	263.45	270.04
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	43	269.81	276.56
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	44	277.77	284.71
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	45	287.11	294.29
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	46	298.25	305.70
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	47	310.77	318.54
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	48	325.09	333.21
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	49	339.20	347.68
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	50	355.11	363.99
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	51	370.82	380.09
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	52	388.12	397.82
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	53	405.61	415.75
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	54	424.50	435.11
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	55	443.39	454.47
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	56	463.87	475.47
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	57	484.55	496.66
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	58	506.62	519.28
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	59	517.55	530.49
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	60	539.62	553.11
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	61	558.71	572.68
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	62	571.24	585.52
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	63	586.95	601.62
16322PA0050102	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	596.49	611.40
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	145.50	145.50
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	15	158.43	158.43
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	16	163.37	163.37
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	17	168.32	168.32
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	18	173.64	177.98
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	19	178.97	183.44
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	20	184.48	189.09
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	21	190.19	194.94
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	22	190.19	194.94
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	23	190.19	194.94
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	24	190.19	194.94
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	25	190.95	195.72
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	26	194.75	199.62
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	27	199.32	204.30
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	28	206.74	211.90
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	29	212.82	218.14
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	30	215.87	221.26
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	31	220.43	225.94
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	32	224.99	230.61
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	33	227.85	233.54
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	34	230.89	236.66
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	35	232.41	238.22
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	36	233.93	239.78
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	37	235.46	241.34
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	38	236.98	242.90
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	39	240.02	246.01
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	40	243.06	249.13
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	41	247.63	253.81
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	42	252.00	258.30
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	43	258.09	264.53
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	44	265.70	272.33
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	45	274.63	281.49
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	46	285.29	292.41
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	47	297.27	304.69
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	48	310.96	318.73
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	49	324.46	332.57
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	50	339.68	348.16
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	51	354.70	363.56
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	52	371.25	380.52
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	53	387.99	397.68
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	54	406.06	416.20
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	55	424.12	434.72
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	56	443.71	454.80
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	57	463.49	475.07
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	58	484.60	496.71
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	59	495.06	507.43
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	60	516.18	529.07
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	61	534.43	547.78

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	62	546.42	560.06
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	63	561.44	575.46
16322PA0050103	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	570.57	584.82
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	183.81	183.81
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	15	200.14	200.14
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	16	206.39	206.39
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	17	212.64	212.64
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	18	219.37	224.84
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	19	226.09	231.74
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	20	233.06	238.88
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	21	240.27	246.27
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	22	240.27	246.27
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	23	240.27	246.27
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	24	240.27	246.27
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	25	241.23	247.26
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	26	246.04	252.18
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	27	251.80	258.09
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	28	261.17	267.70
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	29	268.86	275.58
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	30	272.71	279.52
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	31	278.47	285.43
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	32	284.24	291.34
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	33	287.84	295.03
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	34	291.69	298.97
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	35	293.61	300.94
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	36	295.53	302.91
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	37	297.45	304.88
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	38	299.38	306.85
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	39	303.22	310.79
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	40	307.07	314.73
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	41	312.83	320.64
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	42	318.36	326.31
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	43	326.05	334.19
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	44	335.66	344.04
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	45	346.95	355.61
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	46	360.41	369.41
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	47	375.54	384.92
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	48	392.84	402.65
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	49	409.90	420.14
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	50	429.12	439.84
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	51	448.10	459.29
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	52	469.01	480.72
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	53	490.15	502.39
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	54	512.98	525.79
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	55	535.80	549.18
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	56	560.55	574.55
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	57	585.54	600.16
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	58	612.21	627.50
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	59	625.42	641.04
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	60	652.09	668.38
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	61	675.16	692.02
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	62	690.30	707.53
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	63	709.28	726.99
16322PA0050103	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	720.81	738.81
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	145.50	145.50
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	15	158.43	158.43
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	16	163.37	163.37
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	17	168.32	168.32
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	18	173.64	177.98
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	19	178.97	183.44
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	20	184.48	189.09
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	21	190.19	194.94
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	22	190.19	194.94
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	23	190.19	194.94
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	24	190.19	194.94
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	25	190.95	195.72
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	26	194.75	199.62
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	27	199.32	204.30
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	28	206.74	211.90
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	29	212.82	218.14
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	30	215.87	221.26
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	31	220.43	225.94
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	32	224.99	230.61
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	33	227.85	233.54
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	34	230.89	236.66
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	35	232.41	238.22
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	36	233.93	239.78
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	37	235.46	241.34
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	38	236.98	242.90
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	39	240.02	246.01
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	40	243.06	249.13
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	41	247.63	253.81
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	42	252.00	258.30
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	43	258.09	264.53
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	44	265.70	272.33
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	45	274.63	281.49
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	46	285.29	292.41
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	47	297.27	304.69
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	48	310.96	318.73
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	49	324.46	332.57
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	50	339.68	348.16
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	51	354.70	363.56
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	52	371.25	380.52

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Rate Expiration Date*	12/31/2018
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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	53	387.99	397.68
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	54	406.06	416.20
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	55	424.12	434.72
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	56	443.71	454.80
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	57	463.49	475.07
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	58	484.60	496.71
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	59	495.06	507.43
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	60	516.18	529.07
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	61	534.43	547.78
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	62	546.42	560.06
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	63	561.44	575.46
16322PA0050103	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	570.57	584.82
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	145.50	145.50
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	15	158.43	158.43
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	16	163.37	163.37
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	17	168.32	168.32
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	18	173.64	177.98
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	19	178.97	183.44
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	20	184.48	189.09
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	21	190.19	194.94
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	22	190.19	194.94
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	23	190.19	194.94
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	24	190.19	194.94
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	25	190.95	195.72
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	26	194.75	199.62
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	27	199.32	204.30
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	28	206.74	211.90
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	29	212.82	218.14
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	30	215.87	221.26
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	31	220.43	225.94
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	32	224.99	230.61
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	33	227.85	233.54
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	34	230.89	236.66
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	35	232.41	238.22
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	36	233.93	239.78
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	37	235.46	241.34
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	38	236.98	242.90
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	39	240.02	246.01
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	40	243.06	249.13
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	41	247.63	253.81
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	42	252.00	258.30
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	43	258.09	264.53
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	44	265.70	272.33
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	45	274.63	281.49
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	46	285.29	292.41
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	47	297.27	304.69
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	48	310.96	318.73
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	49	324.46	332.57
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	50	339.68	348.16
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	51	354.70	363.56
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	52	371.25	380.52
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	53	387.99	397.68
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	54	406.06	416.20
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	55	424.12	434.72
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	56	443.71	454.80
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	57	463.49	475.07
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	58	484.60	496.71
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	59	495.06	507.43
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	60	516.18	529.07
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	61	534.43	547.78
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	62	546.42	560.06
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	63	561.44	575.46
16322PA0050103	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	570.57	584.82
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	148.82	148.82
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	15	162.04	162.04
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	16	167.10	167.10
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	17	172.16	172.16
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	18	177.61	182.05
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	19	183.05	187.64
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	20	188.69	193.42
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	21	194.53	199.40
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	22	194.53	199.40
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	23	194.53	199.40
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	24	194.53	199.40
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	25	195.31	200.20
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	26	199.20	204.19
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	27	203.87	208.97
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	28	211.45	216.75
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	29	217.68	223.13
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	30	220.79	226.32
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	31	225.46	231.10
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	32	230.13	235.89
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	33	233.05	238.88
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	34	236.16	242.07
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	35	237.72	243.67
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	36	239.27	245.26
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	37	240.83	246.86
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	38	242.38	248.45
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	39	245.50	251.64
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	40	248.61	254.83
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	41	253.28	259.62
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	42	257.75	264.21
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	43	263.98	270.59

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	44	271.76	278.56
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	45	280.90	287.93
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	46	291.80	299.10
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	47	304.05	311.66
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	48	318.06	326.02
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	49	331.87	340.18
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	50	347.43	356.13
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	51	362.80	371.88
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	52	379.72	389.23
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	53	396.84	406.78
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	54	415.32	425.72
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	55	433.80	444.66
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	56	453.84	465.20
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	57	474.07	485.94
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	58	495.66	508.07
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	59	506.36	519.04
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	60	527.95	541.17
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	61	546.63	560.31
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	62	558.88	572.88
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	63	574.25	588.63
16322PA0050104	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	583.59	598.20
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	188.01	188.01
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	15	204.72	204.72
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	16	211.11	211.11
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	17	217.50	217.50
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	18	224.38	229.98
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	19	231.26	237.04
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	20	238.39	244.34
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	21	245.76	251.90
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	22	245.76	251.90
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	23	245.76	251.90
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	24	245.76	251.90
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	25	246.74	252.91
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	26	251.66	257.95
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	27	257.56	263.99
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	28	267.14	273.82
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	29	275.01	281.88
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	30	278.94	285.91
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	31	284.84	291.95
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	32	290.73	298.00
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	33	294.42	301.78
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	34	298.35	305.81
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	35	300.32	307.82
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	36	302.28	309.84
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	37	304.25	311.85
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	38	306.22	313.87
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	39	310.15	317.90
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	40	314.08	321.93
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	41	319.98	327.97
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	42	325.63	333.77
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	43	333.50	341.83
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	44	343.33	351.90
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	45	354.88	363.74
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	46	368.64	377.85
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	47	384.12	393.72
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	48	401.82	411.86
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	49	419.27	429.74
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	50	438.93	449.89
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	51	458.34	469.79
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	52	479.72	491.71
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	53	501.35	513.88
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	54	524.70	537.81
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	55	548.04	561.74
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	56	573.36	587.68
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	57	598.92	613.88
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	58	626.20	641.84
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	59	639.71	655.70
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	60	666.99	683.66
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	61	690.59	707.84
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	62	706.07	723.71
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	63	725.48	743.61
16322PA0050104	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	737.28	755.70
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	148.82	148.82
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	15	162.04	162.04
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	16	167.10	167.10
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	17	172.16	172.16
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	18	177.61	182.05
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	19	183.05	187.64
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	20	188.69	193.42
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	21	194.53	199.40
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	22	194.53	199.40
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	23	194.53	199.40
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	24	194.53	199.40
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	25	195.31	200.20
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	26	199.20	204.19
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	27	203.87	208.97
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	28	211.45	216.75
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	29	217.68	223.13
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	30	220.79	226.32
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	31	225.46	231.10
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	32	230.13	235.89
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	33	233.05	238.88
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	34	236.16	242.07

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	35	237.72	243.67
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	36	239.27	245.26
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	37	240.83	246.86
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	38	242.38	248.45
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	39	245.50	251.64
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	40	248.61	254.83
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	41	253.28	259.62
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	42	257.75	264.21
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	43	263.98	270.59
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	44	271.76	278.56
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	45	280.90	287.93
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	46	291.80	299.10
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	47	304.05	311.66
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	48	318.06	326.02
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	49	331.87	340.18
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	50	347.43	356.13
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	51	362.80	371.88
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	52	379.72	389.23
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	53	396.84	406.78
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	54	415.32	425.72
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	55	433.80	444.66
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	56	453.84	465.20
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	57	474.07	485.94
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	58	495.66	508.07
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	59	506.36	519.04
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	60	527.95	541.17
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	61	546.63	560.31
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	62	558.88	572.88
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	63	574.25	588.63
16322PA0050104	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	583.59	598.20
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	148.82	148.82
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	15	162.04	162.04
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	16	167.10	167.10
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	17	172.16	172.16
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	18	177.61	182.05
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	19	183.05	187.64
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	20	188.69	193.42
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	21	194.53	199.40
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	22	194.53	199.40
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	23	194.53	199.40
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	24	194.53	199.40
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	25	195.31	200.20
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	26	199.20	204.19
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	27	203.87	208.97
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	28	211.45	216.75
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	29	217.68	223.13
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	30	220.79	226.32
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	31	225.46	231.10
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	32	230.13	235.89
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	33	233.05	238.88
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	34	236.16	242.07
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	35	237.72	243.67
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	36	239.27	245.26
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	37	240.83	246.86
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	38	242.38	248.45
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	39	245.50	251.64
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	40	248.61	254.83
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	41	253.28	259.62
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	42	257.75	264.21
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	43	263.98	270.59
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	44	271.76	278.56
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	45	280.90	287.93
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	46	291.80	299.10
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	47	304.05	311.66
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	48	318.06	326.02
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	49	331.87	340.18
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	50	347.43	356.13
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	51	362.80	371.88
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	52	379.72	389.23
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	53	396.84	406.78
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	54	415.32	425.72
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	55	433.80	444.66
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	56	453.84	465.20
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	57	474.07	485.94
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	58	495.66	508.07
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	59	506.36	519.04
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	60	527.95	541.17
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	61	546.63	560.31
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	62	558.88	572.88
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	63	574.25	588.63
16322PA0050104	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	583.59	598.20
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	159.77	159.77
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	15	173.97	173.97
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	16	179.40	179.40
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	17	184.83	184.83
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	18	190.68	195.45
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	19	196.53	201.44
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	20	202.58	207.65
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	21	208.85	214.07
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	22	208.85	214.07
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	23	208.85	214.07
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	24	208.85	214.07
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	25	209.69	214.93

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	26	213.86	219.21
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	27	218.87	224.35
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	28	227.02	232.69
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	29	233.70	239.54
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	30	237.04	242.97
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	31	242.06	248.11
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	32	247.07	253.24
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	33	250.20	256.46
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	34	253.54	259.88
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	35	255.21	261.59
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	36	256.89	263.31
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	37	258.56	265.02
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	38	260.23	266.73
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	39	263.57	270.16
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	40	266.91	273.58
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	41	271.92	278.72
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	42	276.73	283.64
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	43	283.41	290.49
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	44	291.76	299.06
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	45	301.58	309.12
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	46	313.28	321.11
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	47	326.43	334.59
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	48	341.47	350.00
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	49	356.30	365.20
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	50	373.01	382.33
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	51	389.51	399.24
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	52	407.68	417.86
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	53	426.05	436.70
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	54	445.89	457.04
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	55	465.74	477.38
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	56	487.25	499.43
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	57	508.97	521.69
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	58	532.15	545.45
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	59	543.64	557.22
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	60	566.82	580.99
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	61	586.87	601.54
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	62	600.03	615.02
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	63	616.53	631.93
16322PA0050105	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	626.55	642.21
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	201.84	201.84
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	15	219.78	219.78
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	16	226.64	226.64
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	17	233.50	233.50
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	18	240.89	246.91
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	19	248.27	254.48
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	20	255.92	262.33
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	21	263.84	270.44
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	22	263.84	270.44
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	23	263.84	270.44
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	24	263.84	270.44
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	25	264.90	271.52
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	26	270.17	276.93
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	27	276.50	283.42
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	28	286.79	293.97
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	29	295.24	302.62
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	30	299.46	306.95
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	31	305.79	313.44
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	32	312.12	319.93
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	33	316.08	323.99
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	34	320.30	328.31
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	35	322.41	330.48
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	36	324.52	332.64
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	37	326.63	334.80
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	38	328.74	336.97
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	39	332.97	341.30
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	40	337.19	345.62
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	41	343.52	352.11
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	42	349.59	358.33
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	43	358.03	366.99
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	44	368.58	377.80
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	45	380.98	390.52
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	46	395.76	405.66
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	47	412.38	422.70
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	48	431.38	442.17
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	49	450.11	461.37
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	50	471.22	483.01
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	51	492.06	504.37
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	52	515.02	527.90
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	53	538.23	551.70
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	54	563.30	577.39
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	55	588.36	603.08
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	56	615.54	630.94
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	57	642.98	659.06
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	58	672.26	689.08
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	59	686.78	703.96
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	60	716.06	733.97
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	61	741.39	759.94
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	62	758.01	776.97
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	63	778.86	798.34
16322PA0050105	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	791.52	811.32
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	159.77	159.77
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	15	173.97	173.97
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	16	179.40	179.40

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	17	184.83	184.83
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	18	190.68	195.45
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	19	196.53	201.44
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	20	202.58	207.65
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	21	208.85	214.07
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	22	208.85	214.07
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	23	208.85	214.07
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	24	208.85	214.07
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	25	209.69	214.93
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	26	213.86	219.21
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	27	218.87	224.35
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	28	227.02	232.69
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	29	233.70	239.54
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	30	237.04	242.97
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	31	242.06	248.11
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	32	247.07	253.24
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	33	250.20	256.46
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	34	253.54	259.88
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	35	255.21	261.59
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	36	256.89	263.31
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	37	258.56	265.02
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	38	260.23	266.73
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	39	263.57	270.16
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	40	266.91	273.58
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	41	271.92	278.72
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	42	276.73	283.64
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	43	283.41	290.49
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	44	291.76	299.06
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	45	301.58	309.12
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	46	313.28	321.11
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	47	326.43	334.59
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	48	341.47	350.00
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	49	356.30	365.20
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	50	373.01	382.33
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	51	389.51	399.24
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	52	407.68	417.86
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	53	426.05	436.70
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	54	445.89	457.04
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	55	465.74	477.38
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	56	487.25	499.43
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	57	508.97	521.69
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	58	532.15	545.45
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	59	543.64	557.22
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	60	566.82	580.99
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	61	586.87	601.54
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	62	600.03	615.02
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	63	616.53	631.93
16322PA0050105	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	626.55	642.21
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	159.77	159.77
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	15	173.97	173.97
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	16	179.40	179.40
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	17	184.83	184.83
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	18	190.68	195.45
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	19	196.53	201.44
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	20	202.58	207.65
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	21	208.85	214.07
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	22	208.85	214.07
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	23	208.85	214.07
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	24	208.85	214.07
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	25	209.69	214.93
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	26	213.86	219.21
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	27	218.87	224.35
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	28	227.02	232.69
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	29	233.70	239.54
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	30	237.04	242.97
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	31	242.06	248.11
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	32	247.07	253.24
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	33	250.20	256.46
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	34	253.54	259.88
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	35	255.21	261.59
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	36	256.89	263.31
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	37	258.56	265.02
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	38	260.23	266.73
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	39	263.57	270.16
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	40	266.91	273.58
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	41	271.92	278.72
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	42	276.73	283.64
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	43	283.41	290.49
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	44	291.76	299.06
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	45	301.58	309.12
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	46	313.28	321.11
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	47	326.43	334.59
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	48	341.47	350.00
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	49	356.30	365.20
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	50	373.01	382.33
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	51	389.51	399.24
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	52	407.68	417.86
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	53	426.05	436.70
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	54	445.89	457.04
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	55	465.74	477.38
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	56	487.25	499.43
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	57	508.97	521.69
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	58	532.15	545.45

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	59	543.64	557.22
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	60	566.82	580.99
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	61	586.87	601.54
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	62	600.03	615.02
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	63	616.53	631.93
16322PA0050105	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	626.55	642.21
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	192.44	192.44
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	15	209.54	209.54
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	16	216.08	216.08
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	17	222.62	222.62
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	18	229.67	235.41
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	19	236.71	242.63
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	20	244.00	250.10
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	21	251.55	257.84
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	22	251.55	257.84
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	23	251.55	257.84
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	24	251.55	257.84
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	25	252.56	258.87
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	26	257.59	264.03
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	27	263.62	270.22
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	28	273.43	280.27
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	29	281.48	288.52
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	30	285.51	292.65
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	31	291.55	298.84
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	32	297.58	305.02
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	33	301.36	308.89
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	34	305.38	313.02
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	35	307.39	315.08
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	36	309.41	317.14
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	37	311.42	319.21
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	38	313.43	321.27
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	39	317.46	325.39
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	40	321.48	329.52
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	41	327.52	335.71
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	42	333.30	341.64
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	43	341.35	349.89
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	44	351.42	360.20
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	45	363.24	372.32
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	46	377.33	386.76
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	47	393.17	403.00
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	48	411.28	421.57
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	49	429.14	439.88
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	50	449.27	460.50
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	51	469.14	480.87
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	52	491.03	503.30
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	53	513.16	525.99
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	54	537.06	550.49
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	55	560.96	574.98
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	56	586.87	601.54
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	57	613.03	628.36
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	58	640.95	656.98
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	59	654.78	671.16
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	60	682.71	699.78
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	61	706.86	724.53
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	62	722.70	740.77
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	63	742.58	761.14
16322PA0050106	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	754.65	773.52
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	243.11	243.11
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	15	264.72	264.72
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	16	272.98	272.98
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	17	281.24	281.24
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	18	290.14	297.40
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	19	299.04	306.52
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	20	308.26	315.97
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	21	317.79	325.74
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	22	317.79	325.74
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	23	317.79	325.74
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	24	317.79	325.74
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	25	319.06	327.04
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	26	325.42	333.56
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	27	333.04	341.38
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	28	345.44	354.08
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	29	355.61	364.50
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	30	360.69	369.71
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	31	368.32	377.53
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	32	375.95	385.35
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	33	380.71	390.24
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	34	385.80	395.45
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	35	388.34	398.05
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	36	390.88	400.66
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	37	393.42	403.27
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	38	395.97	405.87
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	39	401.05	411.08
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	40	406.14	416.30
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	41	413.76	424.11
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	42	421.07	431.61
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	43	431.24	442.03
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	44	443.95	455.06
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	45	458.89	470.37
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	46	476.69	488.61
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	47	496.71	509.13
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	48	519.59	532.58
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	49	542.15	555.71

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	50	567.57	581.77
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	51	592.68	607.51
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	52	620.33	635.84
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	53	648.29	664.51
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	54	678.48	695.45
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	55	708.67	726.40
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	56	741.40	759.95
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	57	774.45	793.83
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	58	809.73	829.99
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	59	827.21	847.90
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	60	862.48	884.06
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	61	892.99	915.33
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	62	913.01	935.85
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	63	938.12	961.58
16322PA0050106	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	953.37	977.22
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	192.44	192.44
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	15	209.54	209.54
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	16	216.08	216.08
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	17	222.62	222.62
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	18	229.67	235.41
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	19	236.71	242.63
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	20	244.00	250.10
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	21	251.55	257.84
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	22	251.55	257.84
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	23	251.55	257.84
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	24	251.55	257.84
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	25	252.56	258.87
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	26	257.59	264.03
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	27	263.62	270.22
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	28	273.43	280.27
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	29	281.48	288.52
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	30	285.51	292.65
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	31	291.55	298.84
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	32	297.58	305.02
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	33	301.36	308.89
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	34	305.38	313.02
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	35	307.39	315.08
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	36	309.41	317.14
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	37	311.42	319.21
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	38	313.43	321.27
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	39	317.46	325.39
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	40	321.48	329.52
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	41	327.52	335.71
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	42	333.30	341.64
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	43	341.35	349.89
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	44	351.42	360.20
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	45	363.24	372.32
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	46	377.33	386.76
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	47	393.17	403.00
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	48	411.28	421.57
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	49	429.14	439.88
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	50	449.27	460.50
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	51	469.14	480.87
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	52	491.03	503.30
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	53	513.16	525.99
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	54	537.06	550.49
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	55	560.96	574.98
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	56	586.87	601.54
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	57	613.03	628.36
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	58	640.95	656.98
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	59	654.78	671.16
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	60	682.71	699.78
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	61	706.86	724.53
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	62	722.70	740.77
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	63	742.58	761.14
16322PA0050106	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	754.65	773.52
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	192.44	192.44
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	15	209.54	209.54
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	16	216.08	216.08
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16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	20	244.00	250.10
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	21	251.55	257.84
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	22	251.55	257.84
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	23	251.55	257.84
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	24	251.55	257.84
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	25	252.56	258.87
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	26	257.59	264.03
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	27	263.62	270.22
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	28	273.43	280.27
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	29	281.48	288.52
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	30	285.51	292.65
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	31	291.55	298.84
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	32	297.58	305.02
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	33	301.36	308.89
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	34	305.38	313.02
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	35	307.39	315.08
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	36	309.41	317.14
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	37	311.42	319.21
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	38	313.43	321.27
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	39	317.46	325.39
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	40	321.48	329.52

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Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	41	327.52	335.71
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	42	333.30	341.64
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	43	341.35	349.89
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	44	351.42	360.20
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	45	363.24	372.32
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	46	377.33	386.76
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	47	393.17	403.00
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	48	411.28	421.57
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	49	429.14	439.88
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	50	449.27	460.50
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	51	469.14	480.87
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	52	491.03	503.30
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	53	513.16	525.99
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	54	537.06	550.49
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	55	560.96	574.98
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	56	586.87	601.54
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	57	613.03	628.36
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	58	640.95	656.98
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	59	654.78	671.16
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	60	682.71	699.78
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	61	706.86	724.53
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	62	722.70	740.77
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	63	742.58	761.14
16322PA0050106	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	754.65	773.52
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	336.39	336.39
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	15	366.29	366.29
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	16	377.72	377.72
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	17	389.15	389.15
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	18	401.46	411.50
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	19	413.78	424.12
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	20	426.53	437.19
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	21	439.72	450.71
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	22	439.72	450.71
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	23	439.72	450.71
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	24	439.72	450.71
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	25	441.48	452.51
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	26	450.27	461.53
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	27	460.83	472.34
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	28	477.98	489.92
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	29	492.05	504.34
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	30	499.08	511.56
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	31	509.64	522.37
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	32	520.19	533.19
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	33	526.78	539.95
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	34	533.82	547.16
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	35	537.34	550.77
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	36	540.86	554.37
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	37	544.37	557.98
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	38	547.89	561.58
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	39	554.93	568.80
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	40	561.96	576.01
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	41	572.52	586.82
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	42	582.63	597.19
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	43	596.70	611.61
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	44	614.29	629.64
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	45	634.96	650.83
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	46	659.58	676.07
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	47	687.28	704.46
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	48	718.94	736.91
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	49	750.16	768.91
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	50	785.34	804.97
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	51	820.08	840.57
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	52	858.33	879.79
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	53	897.03	919.45
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	54	938.80	962.27
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	55	980.58	1005.08
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	56	1025.87	1051.51
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	57	1071.60	1098.38
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	58	1120.41	1148.41
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	59	1144.59	1173.20
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	60	1193.40	1223.23
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	61	1235.61	1266.50
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	62	1263.32	1294.89
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	63	1298.05	1330.50
16322PA0050107	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1319.16	1352.13
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	424.97	424.97
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	15	462.74	462.74
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	16	477.18	477.18
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	17	491.63	491.63
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	18	507.18	519.86
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	19	522.73	535.81
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	20	538.84	552.32
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	21	555.51	569.40
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	22	555.51	569.40
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	23	555.51	569.40
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	24	555.51	569.40
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	25	557.73	571.68
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	26	568.84	583.07
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	27	582.17	596.73
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	28	603.84	618.94
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	29	621.62	637.16
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	30	630.50	646.27
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	31	643.84	659.93

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	32	657.17	673.60
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	33	665.50	682.14
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	34	674.39	691.25
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	35	678.83	695.81
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	36	683.28	700.36
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	37	687.72	704.92
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	38	692.17	709.47
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	39	701.05	718.58
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	40	709.94	727.69
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	41	723.27	741.36
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	42	736.05	754.46
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	43	753.83	772.68
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	44	776.05	795.45
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	45	802.16	822.21
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	46	833.27	854.10
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	47	868.26	889.97
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	48	908.26	930.97
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	49	947.70	971.40
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	50	992.14	1016.95
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	51	1036.03	1061.93
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	52	1084.36	1111.47
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	53	1133.24	1161.58
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	54	1186.01	1215.67
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	55	1238.79	1269.76
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	56	1296.00	1328.41
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	57	1353.78	1387.63
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	58	1415.44	1450.83
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	59	1445.99	1482.15
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	60	1507.65	1545.35
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	61	1560.98	1600.01
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	62	1595.98	1635.89
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	63	1639.87	1680.87
16322PA0050107	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1666.53	1708.20
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	336.39	336.39
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	15	366.29	366.29
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	16	377.72	377.72
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	17	389.15	389.15
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	18	401.46	411.50
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	19	413.78	424.12
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	20	426.53	437.19
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	21	439.72	450.71
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	22	439.72	450.71
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	23	439.72	450.71
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	24	439.72	450.71
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	25	441.48	452.51
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	26	450.27	461.53
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	27	460.83	472.34
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	28	477.98	489.92
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	29	492.05	504.34
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	30	499.08	511.56
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	31	509.64	522.37
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	32	520.19	533.19
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	33	526.78	539.95
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	34	533.82	547.16
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	35	537.34	550.77
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	36	540.86	554.37
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	37	544.37	557.98
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	38	547.89	561.58
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	39	554.93	568.80
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	40	561.96	576.01
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	41	572.52	586.82
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	42	582.63	597.19
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	43	596.70	611.61
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	44	614.29	629.64
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	45	634.96	650.83
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	46	659.58	676.07
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	47	687.28	704.46
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	48	718.94	736.91
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	49	750.16	768.91
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	50	785.34	804.97
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	51	820.08	840.57
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	52	858.33	879.79
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	53	897.03	919.45
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	54	938.80	962.27
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	55	980.58	1005.08
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	56	1025.87	1051.51
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	57	1071.60	1098.38
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	58	1120.41	1148.41
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	59	1144.59	1173.20
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	60	1193.40	1223.23
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	61	1235.61	1266.50
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	62	1263.32	1294.89
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	63	1298.05	1330.50
16322PA0050107	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1319.16	1352.13
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	336.39	336.39
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	15	366.29	366.29
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	16	377.72	377.72
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	17	389.15	389.15
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	18	401.46	411.50
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	19	413.78	424.12
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	20	426.53	437.19
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	21	439.72	450.71
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	22	439.72	450.71

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HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	23	439.72	450.71
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	24	439.72	450.71
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	25	441.48	452.51
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	26	450.27	461.53
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	27	460.83	472.34
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	28	477.98	489.92
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	29	492.05	504.34
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	30	499.08	511.56
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	31	509.64	522.37
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	32	520.19	533.19
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	33	526.78	539.95
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	34	533.82	547.16
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	35	537.34	550.77
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	36	540.86	554.37
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	37	544.37	557.98
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	38	547.89	561.58
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	39	554.93	568.80
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	40	561.96	576.01
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	41	572.52	586.82
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	42	582.63	597.19
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	43	596.70	611.61
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	44	614.29	629.64
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	45	634.96	650.83
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	46	659.58	676.07
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	47	687.28	704.46
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	48	718.94	736.91
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	49	750.16	768.91
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	50	785.34	804.97
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	51	820.08	840.57
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	52	858.33	879.79
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	53	897.03	919.45
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	54	938.80	962.27
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	55	980.58	1005.08
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	56	1025.87	1051.51
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	57	1071.60	1098.38
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	58	1120.41	1148.41
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	59	1144.59	1173.20
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	60	1193.40	1223.23
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	61	1235.61	1266.50
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	62	1263.32	1294.89
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	63	1298.05	1330.50
16322PA0050107	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1319.16	1352.13
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	168.06	168.06
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	15	183.00	183.00
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	16	188.71	188.71
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	17	194.43	194.43
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	18	200.58	205.60
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	19	206.73	211.90
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	20	213.10	218.43
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	21	219.69	225.19
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	22	219.69	225.19
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	23	219.69	225.19
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	24	219.69	225.19
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	25	220.57	226.09
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	26	224.96	230.59
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	27	230.24	236.00
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	28	238.80	244.78
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	29	245.83	251.99
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	30	249.35	255.59
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	31	254.62	261.00
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	32	259.89	266.40
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	33	263.19	269.78
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	34	266.70	273.38
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	35	268.46	275.18
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	36	270.22	276.98
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	37	271.98	278.79
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	38	273.73	280.59
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	39	277.25	284.19
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	40	280.76	287.79
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	41	286.04	293.20
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	42	291.09	298.38
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	43	298.12	305.58
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	44	306.91	314.59
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	45	317.23	325.17
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	46	329.54	337.79
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	47	343.38	351.97
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	48	359.19	368.19
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	49	374.79	384.17
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	50	392.37	402.19
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	51	409.72	419.98
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	52	428.83	439.57
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	53	448.17	459.39
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	54	469.04	480.78
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	55	489.91	502.17
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	56	512.54	525.37
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	57	535.38	548.79
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	58	559.77	573.78
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	59	571.85	586.17
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	60	596.24	611.17
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	61	617.33	632.78
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	62	631.17	646.97
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	63	648.52	664.76
16322PA0050108	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	659.07	675.57

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	120.72	120.72
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	15	131.45	131.45
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	16	135.55	135.55
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	17	139.65	139.65
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	18	144.07	147.68
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	19	148.49	152.21
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	20	153.07	156.90
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	21	157.80	161.75
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	22	157.80	161.75
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	23	157.80	161.75
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	24	157.80	161.75
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	25	158.43	162.40
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	26	161.59	165.63
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	27	165.37	169.51
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	28	171.53	175.82
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	29	176.58	181.00
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	30	179.10	183.59
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	31	182.89	187.47
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	32	186.68	191.35
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	33	189.04	193.78
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	34	191.57	196.36
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	35	192.83	197.66
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	36	194.09	198.95
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	37	195.36	200.25
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	38	196.62	201.54
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	39	199.14	204.13
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	40	201.67	206.72
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	41	205.46	210.60
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	42	209.09	214.32
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	43	214.13	219.49
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	44	220.45	225.96
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	45	227.86	233.57
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	46	236.70	242.63
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	47	246.64	252.82
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	48	258.00	264.46
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	49	269.21	275.95
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	50	281.83	288.89
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	51	294.30	301.66
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	52	308.03	315.74
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	53	321.91	329.97
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	54	336.90	345.34
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	55	351.89	360.70
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	56	368.15	377.36
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	57	384.56	394.18
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	58	402.07	412.14
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	59	410.75	421.04
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	60	428.27	438.99
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	61	443.42	454.52
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	62	453.36	464.71
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	63	465.83	477.49
16322PA0050111	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	473.40	485.25
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	152.51	152.51
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	15	166.07	166.07
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	16	171.25	171.25
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	17	176.43	176.43
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	18	182.02	186.56
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	19	187.60	192.28
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	20	193.38	198.21
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	21	199.36	204.34
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	22	199.36	204.34
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	23	199.36	204.34
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	24	199.36	204.34
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	25	200.16	205.16
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	26	204.14	209.24
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	27	208.93	214.15
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	28	216.70	222.12
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	29	223.08	228.66
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	30	226.27	231.93
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	31	231.06	236.83
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	32	235.84	241.73
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	33	238.83	244.80
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	34	242.02	248.07
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	35	243.62	249.70
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	36	245.21	251.34
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	37	246.81	252.97
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	38	248.40	254.61
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	39	251.59	257.88
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	40	254.78	261.15
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	41	259.57	266.05
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	42	264.15	270.75
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	43	270.53	277.29
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	44	278.51	285.46
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	45	287.88	295.07
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	46	299.04	306.51
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	47	311.60	319.38
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	48	325.95	334.10
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	49	340.11	348.60
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	50	356.06	364.95
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	51	371.81	381.09
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	52	389.15	398.87
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	53	406.69	416.85
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	54	425.63	436.27
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	55	444.57	455.68

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	56	465.11	476.73
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	57	485.84	497.98
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	58	507.97	520.66
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	59	518.93	531.90
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	60	541.06	554.58
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	61	560.20	574.20
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	62	572.76	587.07
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	63	588.51	603.21
16322PA0050111	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	598.08	613.02
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	120.72	120.72
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	15	131.45	131.45
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	16	135.55	135.55
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	17	139.65	139.65
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	18	144.07	147.68
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	19	148.49	152.21
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	20	153.07	156.90
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	21	157.80	161.75
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	22	157.80	161.75
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	23	157.80	161.75
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	24	157.80	161.75
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	25	158.43	162.40
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	26	161.59	165.63
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	27	165.37	169.51
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	28	171.53	175.82
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	29	176.58	181.00
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	30	179.10	183.59
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	31	182.89	187.47
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	32	186.68	191.35
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	33	189.04	193.78
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	34	191.57	196.36
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	35	192.83	197.66
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	36	194.09	198.95
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	37	195.36	200.25
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	38	196.62	201.54
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	39	199.14	204.13
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	40	201.67	206.72
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	41	205.46	210.60
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	42	209.09	214.32
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	43	214.13	219.49
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	44	220.45	225.96
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	45	227.86	233.57
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	46	236.70	242.63
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	47	246.64	252.82
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	48	258.00	264.46
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	49	269.21	275.95
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	50	281.83	288.89
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	51	294.30	301.66
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	52	308.03	315.74
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	53	321.91	329.97
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	54	336.90	345.34
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	55	351.89	360.70
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	56	368.15	377.36
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	57	384.56	394.18
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	58	402.07	412.14
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	59	410.75	421.04
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	60	428.27	438.99
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	61	443.42	454.52
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	62	453.36	464.71
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	63	465.83	477.49
16322PA0050111	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	473.40	485.25
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	120.72	120.72
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	15	131.45	131.45
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	16	135.55	135.55
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	17	139.65	139.65
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	18	144.07	147.68
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	19	148.49	152.21
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	20	153.07	156.90
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	21	157.80	161.75
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	22	157.80	161.75
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	23	157.80	161.75
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	24	157.80	161.75
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	25	158.43	162.40
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	26	161.59	165.63
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	27	165.37	169.51
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	28	171.53	175.82
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	29	176.58	181.00
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	30	179.10	183.59
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	31	182.89	187.47
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	32	186.68	191.35
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	33	189.04	193.78
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	34	191.57	196.36
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	35	192.83	197.66
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	36	194.09	198.95
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	37	195.36	200.25
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	38	196.62	201.54
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	39	199.14	204.13
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	40	201.67	206.72
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	41	205.46	210.60
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	42	209.09	214.32
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	43	214.13	219.49
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	44	220.45	225.96
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	45	227.86	233.57
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	46	236.70	242.63

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	47	246.64	252.82
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	48	258.00	264.46
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	49	269.21	275.95
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	50	281.83	288.89
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	51	294.30	301.66
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	52	308.03	315.74
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	53	321.91	329.97
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	54	336.90	345.34
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	55	351.89	360.70
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	56	368.15	377.36
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	57	384.56	394.18
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	58	402.07	412.14
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	59	410.75	421.04
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	60	428.27	438.99
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	61	443.42	454.52
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	62	453.36	464.71
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	63	465.83	477.49
16322PA0050111	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	473.40	485.25
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	126.99	126.99
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	15	138.28	138.28
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	16	142.59	142.59
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	17	146.91	146.91
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	18	151.56	155.35
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	19	156.21	160.11
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	20	161.02	165.05
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	21	166.00	170.15
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	22	166.00	170.15
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	23	166.00	170.15
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	24	166.00	170.15
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	25	166.66	170.83
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	26	169.98	174.23
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	27	173.97	178.32
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	28	180.44	184.95
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	29	185.75	190.40
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	30	188.41	193.12
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	31	192.39	197.20
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	32	196.38	201.29
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	33	198.87	203.84
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	34	201.52	206.56
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	35	202.85	207.92
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	36	204.18	209.28
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	37	205.51	210.65
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	38	206.84	212.01
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	39	209.49	214.73
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	40	212.15	217.45
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	41	216.13	221.54
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	42	219.95	225.45
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	43	225.26	230.89
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	44	231.90	237.70
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	45	239.70	245.70
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	46	249.00	255.23
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	47	259.46	265.94
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	48	271.41	278.20
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	49	283.20	290.28
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	50	296.48	303.89
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	51	309.59	317.33
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	52	324.03	332.13
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	53	338.64	347.11
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	54	354.41	363.27
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	55	370.18	379.43
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	56	387.28	396.96
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	57	404.54	414.66
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	58	422.97	433.54
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	59	432.10	442.90
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	60	450.52	461.79
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	61	466.46	478.12
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	62	476.92	488.84
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	63	490.03	502.28
16322PA0050112	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	498.00	510.45
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	159.86	159.86
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	15	174.07	174.07
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	16	179.51	179.51
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	17	184.94	184.94
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	18	190.79	195.56
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	19	196.64	201.56
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	20	202.70	207.77
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	21	208.97	214.20
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	22	208.97	214.20
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	23	208.97	214.20
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	24	208.97	214.20
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	25	209.81	215.06
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	26	213.99	219.34
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	27	219.00	224.48
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	28	227.15	232.84
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	29	233.84	239.69
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	30	237.18	243.12
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	31	242.20	248.26
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	32	247.21	253.40
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	33	250.35	256.61
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	34	253.69	260.04
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	35	255.36	261.75
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	36	257.03	263.47
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	37	258.70	265.18

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	38	260.38	266.89
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	39	263.72	270.32
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	40	267.06	273.75
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	41	272.08	278.89
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	42	276.89	283.82
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	43	283.57	290.67
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	44	291.93	299.24
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	45	301.75	309.30
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	46	313.46	321.30
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	47	326.62	334.79
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	48	341.67	350.22
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	49	356.50	365.43
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	50	373.22	382.56
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	51	389.73	399.48
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	52	407.91	418.12
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	53	426.30	436.97
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	54	446.15	457.32
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	55	466.00	477.67
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	56	487.53	499.73
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	57	509.26	522.01
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	58	532.46	545.78
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	59	543.95	557.56
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	60	567.14	581.34
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	61	587.21	601.90
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	62	600.37	615.40
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	63	616.88	632.32
16322PA0050113	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	626.91	642.60
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	159.86	159.86
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	15	174.07	174.07
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	16	179.51	179.51
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	17	184.94	184.94
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	18	190.79	195.56
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	19	196.64	201.56
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	20	202.70	207.77
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	21	208.97	214.20
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	22	208.97	214.20
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	23	208.97	214.20
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	24	208.97	214.20
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	25	209.81	215.06
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	26	213.99	219.34
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	27	219.00	224.48
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	28	227.15	232.84
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	29	233.84	239.69
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	30	237.18	243.12
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	31	242.20	248.26
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	32	247.21	253.40
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	33	250.35	256.61
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	34	253.69	260.04
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	35	255.36	261.75
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	36	257.03	263.47
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	37	258.70	265.18
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	38	260.38	266.89
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	39	263.72	270.32
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	40	267.06	273.75
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	41	272.08	278.89
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	42	276.89	283.82
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	43	283.57	290.67
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	44	291.93	299.24
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	45	301.75	309.30
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	46	313.46	321.30
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	47	326.62	334.79
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	48	341.67	350.22
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	49	356.50	365.43
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	50	373.22	382.56
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	51	389.73	399.48
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	52	407.91	418.12
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	53	426.30	436.97
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	54	446.15	457.32
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	55	466.00	477.67
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	56	487.53	499.73
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	57	509.26	522.01
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	58	532.46	545.78
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	59	543.95	557.56
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	60	567.14	581.34
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	61	587.21	601.90
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	62	600.37	615.40
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	63	616.88	632.32
16322PA0050114	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	626.91	642.60
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	201.96	201.96
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	15	219.91	219.91
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	16	226.78	226.78
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	17	233.64	233.64
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	18	241.03	247.06
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	19	248.42	254.63
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	20	256.08	262.48
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	21	264.00	270.60
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	22	264.00	270.60
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	23	264.00	270.60
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	24	264.00	270.60
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	25	265.06	271.68
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	26	270.34	277.09
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	27	276.67	283.59
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	28	286.97	294.14

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	29	295.42	302.80
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	30	299.64	307.13
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	31	305.98	313.63
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	32	312.31	320.12
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	33	316.27	324.18
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	34	320.50	328.51
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	35	322.61	330.67
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	36	324.72	332.84
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	37	326.83	335.00
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	38	328.94	337.17
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	39	333.17	341.50
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	40	337.39	345.83
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	41	343.73	352.32
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	42	349.80	358.55
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	43	358.25	367.20
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	44	368.81	378.03
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	45	381.22	390.75
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	46	396.00	405.90
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	47	412.63	422.95
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	48	431.64	442.43
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	49	450.38	461.64
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	50	471.50	483.29
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	51	492.36	504.67
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	52	515.33	528.21
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	53	538.56	552.02
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	54	563.64	577.73
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	55	588.72	603.44
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	56	615.91	631.31
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	57	643.37	659.45
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	58	672.67	689.49
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	59	687.19	704.37
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	60	716.50	734.41
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	61	741.84	760.39
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	62	758.47	777.43
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	63	779.33	798.81
16322PA0050114	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	792.00	811.80
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	159.86	159.86
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	15	174.07	174.07
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	16	179.51	179.51
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	17	184.94	184.94
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	18	190.79	195.56
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	19	196.64	201.56
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	20	202.70	207.77
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	21	208.97	214.20
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	22	208.97	214.20
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	23	208.97	214.20
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	24	208.97	214.20
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	25	209.81	215.06
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	26	213.99	219.34
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	27	219.00	224.48
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	28	227.15	232.84
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	29	233.84	239.69
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	30	237.18	243.12
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	31	242.20	248.26
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	32	247.21	253.40
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	33	250.35	256.61
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	34	253.69	260.04
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	35	255.36	261.75
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	36	257.03	263.47
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	37	258.70	265.18
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	38	260.38	266.89
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	39	263.72	270.32
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	40	267.06	273.75
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	41	272.08	278.89
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	42	276.89	283.82
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	43	283.57	290.67
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	44	291.93	299.24
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	45	301.75	309.30
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	46	313.46	321.30
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	47	326.62	334.79
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	48	341.67	350.22
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	49	356.50	365.43
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	50	373.22	382.56
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	51	389.73	399.48
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	52	407.91	418.12
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	53	426.30	436.97
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	54	446.15	457.32
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	55	466.00	477.67
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	56	487.53	499.73
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	57	509.26	522.01
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	58	532.46	545.78
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	59	543.95	557.56
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	60	567.14	581.34
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	61	587.21	601.90
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	62	600.37	615.40
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	63	616.88	632.32
16322PA0050114	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	626.91	642.60
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	159.86	159.86
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	15	174.07	174.07
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	16	179.51	179.51
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	17	184.94	184.94
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	18	190.79	195.56
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	19	196.64	201.56

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	20	202.70	207.77
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	21	208.97	214.20
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	22	208.97	214.20
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	23	208.97	214.20
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	24	208.97	214.20
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	25	209.81	215.06
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	26	213.99	219.34
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	27	219.00	224.48
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	28	227.15	232.84
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	29	233.84	239.69
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	30	237.18	243.12
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	31	242.20	248.26
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	32	247.21	253.40
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	33	250.35	256.61
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	34	253.69	260.04
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	35	255.36	261.75
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	36	257.03	263.47
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	37	258.70	265.18
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	38	260.38	266.89
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	39	263.72	270.32
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	40	267.06	273.75
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	41	272.08	278.89
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	42	276.89	283.82
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	43	283.57	290.67
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	44	291.93	299.24
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	45	301.75	309.30
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	46	313.46	321.30
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	47	326.62	334.79
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	48	341.67	350.22
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	49	356.50	365.43
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	50	373.22	382.56
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	51	389.73	399.48
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	52	407.91	418.12
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	53	426.30	436.97
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	54	446.15	457.32
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	55	466.00	477.67
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	56	487.53	499.73
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	57	509.26	522.01
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	58	532.46	545.78
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	59	543.95	557.56
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	60	567.14	581.34
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	61	587.21	601.90
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	62	600.37	615.40
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	63	616.88	632.32
16322PA0050114	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	626.91	642.60
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	210.79	210.79
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	15	229.52	229.52
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	16	236.69	236.69
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	17	243.85	243.85
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	18	251.57	257.86
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	19	259.28	265.77
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	20	267.27	273.96
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	21	275.54	282.43
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	22	275.54	282.43
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	23	275.54	282.43
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	24	275.54	282.43
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	25	276.64	283.56
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	26	282.15	289.21
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	27	288.77	295.99
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	28	299.51	307.00
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	29	308.33	316.04
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	30	312.74	320.56
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	31	319.35	327.34
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	32	325.96	334.11
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	33	330.10	338.35
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	34	334.51	342.87
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	35	336.71	345.13
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	36	338.91	347.39
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	37	341.12	349.65
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	38	343.32	351.91
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	39	347.73	356.43
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	40	352.14	360.95
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	41	358.75	367.72
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	42	365.09	374.22
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	43	373.91	383.26
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	44	384.93	394.55
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	45	397.88	407.83
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	46	413.31	423.65
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	47	430.67	441.44
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	48	450.51	461.77
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	49	470.07	481.83
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	50	492.11	504.42
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	51	513.88	526.73
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	52	537.85	551.30
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	53	562.10	576.16
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	54	588.28	602.99
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	55	614.45	629.82
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	56	642.83	658.91
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	57	671.49	688.28
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	58	702.08	719.63
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	59	717.23	735.17
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	60	747.82	766.52
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	61	774.27	793.63

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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	62	791.63	811.42
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	63	813.39	833.73
16322PA0050115	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	826.62	847.29
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	200.38	200.38
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	15	218.20	218.20
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	16	225.01	225.01
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	17	231.82	231.82
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	18	239.15	245.13
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	19	246.49	252.65
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	20	254.08	260.44
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	21	261.94	268.49
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	22	261.94	268.49
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	23	261.94	268.49
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	24	261.94	268.49
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	25	262.99	269.56
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	26	268.23	274.93
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	27	274.51	281.38
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	28	284.73	291.85
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	29	293.11	300.44
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	30	297.30	304.74
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	31	303.59	311.18
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	32	309.88	317.62
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	33	313.80	321.65
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	34	318.00	325.95
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	35	320.09	328.09
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	36	322.19	330.24
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	37	324.28	332.39
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	38	326.38	334.54
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	39	330.57	338.83
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	40	334.76	343.13
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	41	341.05	349.57
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	42	347.07	355.75
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	43	355.45	364.34
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	44	365.93	375.08
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	45	378.24	387.70
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	46	392.91	402.74
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	47	409.41	419.65
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	48	428.27	438.98
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	49	446.87	458.04
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	50	467.82	479.52
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	51	488.52	500.73
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	52	511.31	524.09
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	53	534.36	547.72
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	54	559.24	573.23
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	55	584.13	598.73
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	56	611.11	626.39
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	57	638.35	654.31
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	58	667.42	684.11
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	59	681.83	698.88
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	60	710.91	728.68
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	61	736.05	754.46
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	62	752.55	771.37
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	63	773.25	792.58
16322PA0050116	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	785.82	805.47
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	253.15	253.15
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	15	275.65	275.65
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	16	284.25	284.25
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	17	292.86	292.86
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	18	302.12	309.67
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	19	311.39	319.17
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	20	320.98	329.00
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	21	330.91	339.18
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	22	330.91	339.18
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	23	330.91	339.18
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	24	330.91	339.18
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	25	332.23	340.54
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	26	338.85	347.32
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	27	346.79	355.46
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	28	359.70	368.69
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	29	370.29	379.54
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	30	375.58	384.97
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	31	383.52	393.11
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	32	391.47	401.25
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	33	396.43	406.34
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	34	401.72	411.76
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	35	404.37	414.48
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	36	407.02	417.19
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	37	409.67	419.90
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	38	412.31	422.62
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	39	417.61	428.05
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	40	422.90	433.47
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	41	430.84	441.61
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	42	438.46	449.41
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	43	449.04	460.27
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	44	462.28	473.83
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	45	477.83	489.78
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	46	496.37	508.77
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	47	517.21	530.14
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	48	541.04	554.56
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	49	564.53	578.64
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	50	591.01	605.78
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	51	617.15	632.57
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	52	645.94	662.08

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

HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	53	675.06	691.93
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	54	706.49	724.15
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	55	737.93	756.37
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	56	772.01	791.31
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	57	806.43	826.58
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	58	843.16	864.23
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	59	861.36	882.89
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	60	898.09	920.53
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	61	929.86	953.10
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	62	950.70	974.46
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	63	976.85	1001.26
16322PA0050116	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	992.73	1017.54
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	200.38	200.38
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	15	218.20	218.20
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	16	225.01	225.01
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	17	231.82	231.82
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	18	239.15	245.13
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	19	246.49	252.65
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	20	254.08	260.44
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	21	261.94	268.49
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	22	261.94	268.49
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	23	261.94	268.49
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	24	261.94	268.49
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	25	262.99	269.56
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	26	268.23	274.93
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	27	274.51	281.38
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	28	284.73	291.85
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	29	293.11	300.44
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	30	297.30	304.74
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	31	303.59	311.18
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	32	309.88	317.62
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	33	313.80	321.65
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	34	318.00	325.95
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	35	320.09	328.09
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	36	322.19	330.24
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	37	324.28	332.39
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	38	326.38	334.54
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	39	330.57	338.83
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	40	334.76	343.13
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	41	341.05	349.57
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	42	347.07	355.75
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	43	355.45	364.34
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	44	365.93	375.08
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	45	378.24	387.70
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	46	392.91	402.74
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	47	409.41	419.65
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	48	428.27	438.98
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	49	446.87	458.04
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	50	467.82	479.52
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	51	488.52	500.73
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	52	511.31	524.09
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	53	534.36	547.72
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	54	559.24	573.23
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	55	584.13	598.73
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	56	611.11	626.39
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	57	638.35	654.31
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	58	667.42	684.11
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	59	681.83	698.88
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	60	710.91	728.68
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	61	736.05	754.46
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	62	752.55	771.37
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	63	773.25	792.58
16322PA0050116	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	785.82	805.47
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	200.38	200.38
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	15	218.20	218.20
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	16	225.01	225.01
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	17	231.82	231.82
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	18	239.15	245.13
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	19	246.49	252.65
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	20	254.08	260.44
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	21	261.94	268.49
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	22	261.94	268.49
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	23	261.94	268.49
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	24	261.94	268.49
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	25	262.99	269.56
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	26	268.23	274.93
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	27	274.51	281.38
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	28	284.73	291.85
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	29	293.11	300.44
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	30	297.30	304.74
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	31	303.59	311.18
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	32	309.88	317.62
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	33	313.80	321.65
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	34	318.00	325.95
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	35	320.09	328.09
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	36	322.19	330.24
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	37	324.28	332.39
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	38	326.38	334.54
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	39	330.57	338.83
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	40	334.76	343.13
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	41	341.05	349.57
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	42	347.07	355.75
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	43	355.45	364.34

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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*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	44	365.93	375.08
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	45	378.24	387.70
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	46	392.91	402.74
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	47	409.41	419.65
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	48	428.27	438.98
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	49	446.87	458.04
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	50	467.82	479.52
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	51	488.52	500.73
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	52	511.31	524.09
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	53	534.36	547.72
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	54	559.24	573.23
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	55	584.13	598.73
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	56	611.11	626.39
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	57	638.35	654.31
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	58	667.42	684.11
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	59	681.83	698.88
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	60	710.91	728.68
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	61	736.05	754.46
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	62	752.55	771.37
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	63	773.25	792.58
16322PA0050116	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	785.82	805.47
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	256.56	256.56
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	15	279.36	279.36
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	16	288.08	288.08
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	17	296.80	296.80
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	18	306.19	313.85
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	19	315.58	323.48
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	20	325.31	333.45
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	21	335.37	343.76
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	22	335.37	343.76
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	23	335.37	343.76
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	24	335.37	343.76
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	25	336.71	345.14
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	26	343.42	352.01
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	27	351.47	360.26
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	28	364.55	373.67
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	29	375.28	384.67
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	30	380.64	390.17
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	31	388.69	398.42
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	32	396.74	406.67
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	33	401.77	411.82
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	34	407.14	417.32
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	35	409.82	420.07
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	36	412.51	422.82
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	37	415.19	425.57
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	38	417.87	428.32
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	39	423.24	433.83
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	40	428.60	439.33
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	41	436.65	447.58
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	42	444.37	455.48
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	43	455.10	466.48
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	44	468.51	480.23
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	45	484.27	496.39
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	46	503.06	515.64
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	47	524.18	537.30
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	48	548.33	562.05
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	49	572.14	586.45
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	50	598.97	613.96
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	51	625.47	641.11
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	52	654.64	671.02
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	53	684.15	701.27
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	54	716.01	733.93
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	55	747.88	766.58
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	56	782.42	801.99
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	57	817.30	837.74
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	58	854.52	875.90
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	59	872.97	894.81
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	60	910.19	932.96
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	61	942.39	965.97
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	62	963.52	987.62
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	63	990.01	1014.78
16322PA0050117	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1006.11	1031.28
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	331.75	331.75
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	15	361.24	361.24
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	16	372.51	372.51
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	17	383.79	383.79
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	18	395.93	405.83
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	19	408.07	418.27
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	20	420.65	431.17
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	21	433.66	444.50
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	22	433.66	444.50
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	23	433.66	444.50
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	24	433.66	444.50
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	25	435.39	446.28
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	26	444.07	455.17
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	27	454.48	465.84
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	28	471.39	483.17
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	29	485.27	497.40
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	30	492.20	504.51
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	31	502.61	515.18
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	32	513.02	525.84
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	33	519.52	532.51
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	34	526.46	539.62

2018 Rates Table Template v7.1

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

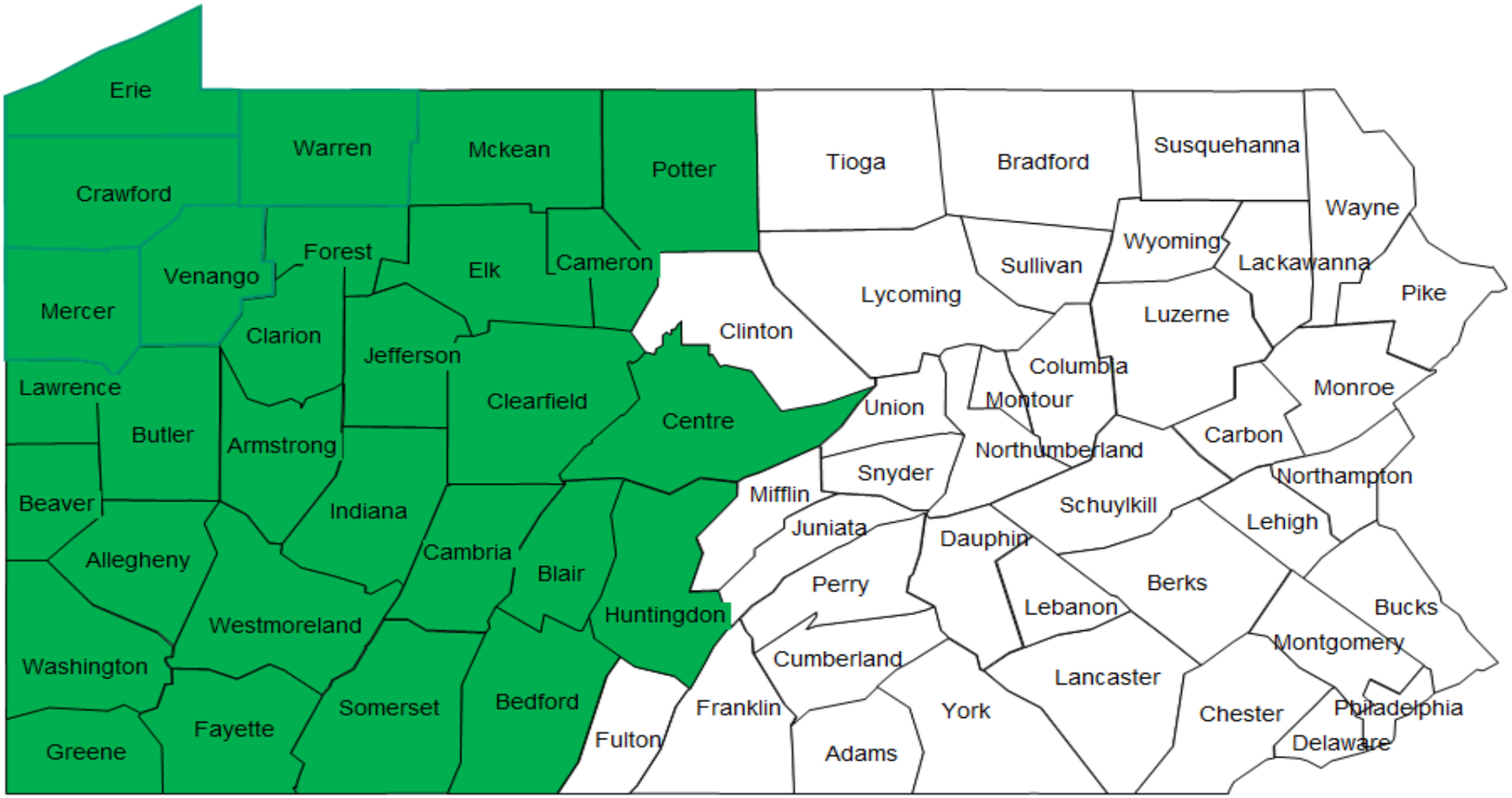
HIOS Issuer ID*	16322
Federal TIN*	46-2824626
Rate Effective Date*	1/1/2018
Rate Expiration Date*	12/31/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	35	529.93	543.18
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	36	533.40	546.74
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	37	536.87	550.29
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	38	540.34	553.85
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	39	547.28	560.96
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	40	554.22	568.07
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	41	564.63	578.74
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	42	574.60	588.96
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	43	588.48	603.19
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	44	605.82	620.97
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	45	626.21	641.86
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	46	650.49	666.75
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	47	677.81	694.75
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	48	709.03	726.76
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	49	739.82	758.32
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	50	774.52	793.88
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	51	808.78	828.99
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	52	846.50	867.66
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	53	884.67	906.78
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	54	925.86	949.01
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	55	967.06	991.24
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	56	1011.73	1037.02
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	57	1056.83	1083.25
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	58	1104.97	1132.59
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	59	1128.82	1157.03
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	60	1176.95	1206.37
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	61	1218.58	1249.05
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	62	1245.91	1277.05
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	63	1280.16	1312.16
16322PA0050118	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1300.98	1333.50
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	239.59	239.59
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	15	260.89	260.89
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	16	269.03	269.03
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	17	277.17	277.17
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	18	285.94	293.09
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	19	294.71	302.08
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	20	303.79	311.39
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	21	313.19	321.02
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	22	313.19	321.02
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	23	313.19	321.02
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	24	313.19	321.02
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	25	314.44	322.30
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	26	320.71	328.72
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	27	328.22	336.43
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	28	340.44	348.95
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	29	350.46	359.22
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	30	355.47	364.36
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	31	362.99	372.06
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	32	370.50	379.77
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	33	375.20	384.58
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	34	380.21	389.72
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	35	382.72	392.29
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	36	385.22	394.85
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	37	387.73	397.42
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	38	390.23	399.99
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	39	395.25	405.13
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	40	400.26	410.26
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	41	407.77	417.97
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	42	414.98	425.35
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	43	425.00	435.62
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	44	437.53	448.46
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	45	452.25	463.55
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	46	469.79	481.53
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	47	489.52	501.75
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	48	512.07	524.87
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	49	534.30	547.66
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	50	559.36	573.34
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	51	584.10	598.70
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	52	611.35	626.63
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	53	638.91	654.88
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	54	668.66	685.38
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	55	698.41	715.87
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	56	730.67	748.94
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	57	763.24	782.33
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	58	798.01	817.96
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	59	815.23	835.62
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	60	850.00	871.25
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	61	880.06	902.07
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	62	899.79	922.29
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	63	924.54	947.65
16322PA0050119	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	939.57	963.06

2017 Service Area

Issuer: UPMC Health Options

Market: Individual



Key *(modify as needed)*

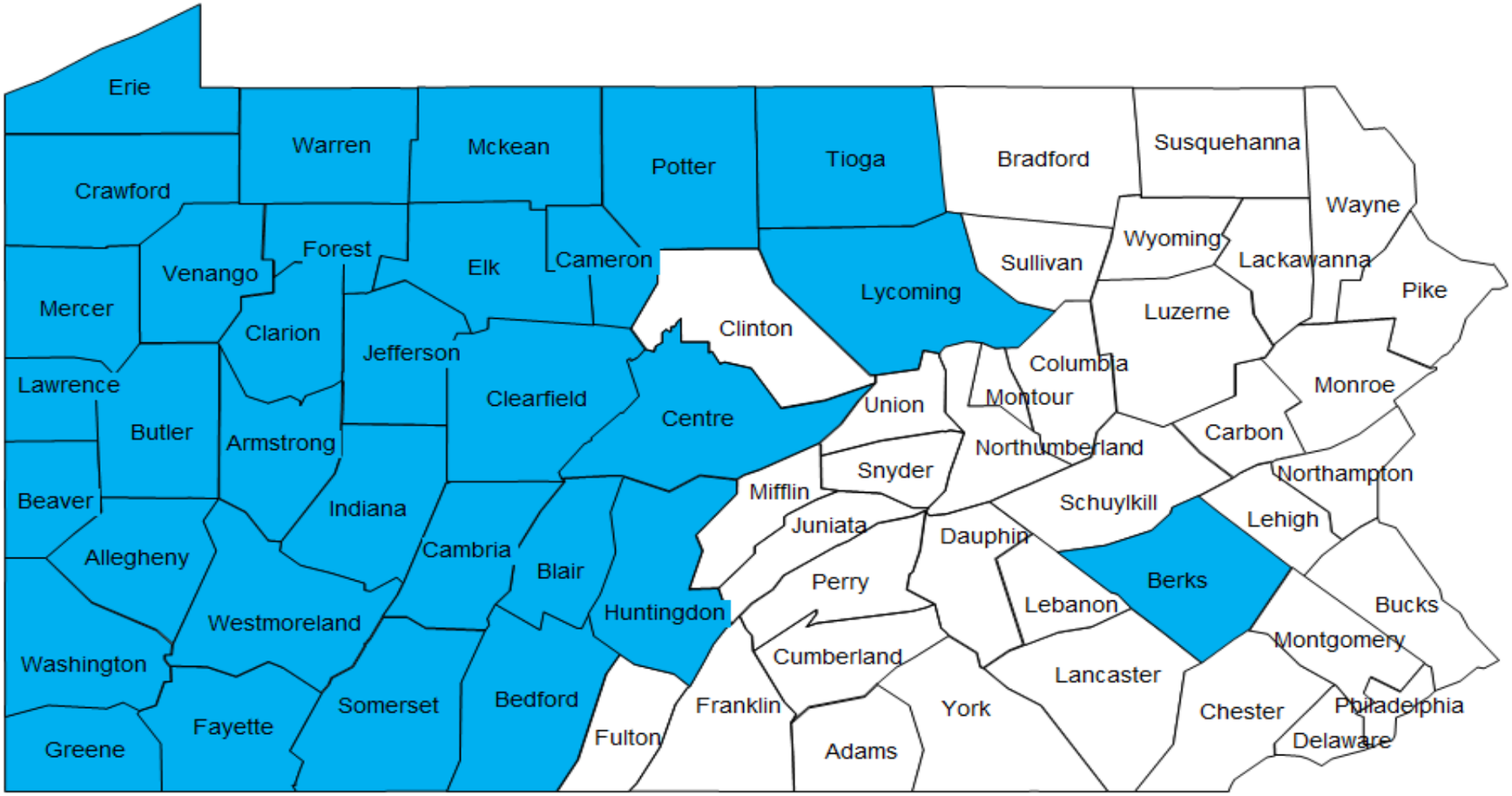
: 2017 on-exchange service area

: 2017 off-exchange only service area

2018 Service Area

Issuer: UPMC Health Options

Market: Individual



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 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.
2	Please explain the discrepancy noted in the following: a) Ultimate Incurred Claims shown in Table 2 ($451,226,697) versus Table 4 ($452,299,637 – adding the 2016 ultimate incurred claims) b) Estimated Cost Sharing shown in Table 2 ($127,047,195) versus Table 4 ($125,615,924)	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.
3	You have stated in the Actuarial Memorandum that the Ultimate Incurred Claims in Table 2 do not match Section 1 of the URRT since URRT includes the prescription drug rebates. The calculated amount after including the prescription drug rebates in the Table 2 is $432,463,164 whereas the ultimate Incurred Claims in URRT is $402,450,219. Please explain.	This disparity arises from the fact that HHS cost sharing is accounted for in the incurred claims field listed in the URRT per federal instructions.
4	Please provide a worksheet with supporting data and calculations of the Paid to Allowed Ratio of 0.724.	This value has been changed to match the weighted-average of the plan actuarial values calculated in Table 10.
5	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.
6	In Wksh 2 of the URRT, the AV Pricing Values should be equal to the total adjustment from the Market Adjusted Index Rate (MAIR) to the Plan Adjusted Index Rate (PAIR) for each plan (e.g. MAIR x AV Pricing Value = PAIR). However, this does not appear to be the case. Please explain why this is not the case or correct the issue to follow the Part III URRT Instructions Section 4.7.2.	The AV Pricing Values listed in the URRT are equal to the total adjustment used to generate the PAIR from the MAIR for each plan. The identical proportions between the AV Pricing Values and the PAIRs are demonstrated in exhibit 8 of the Supporting Exhibits.
7	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 "HO IND Work for Responses to Objection Letter 06-23-17" for the requested data.
8	Please provide the numerical development of the Exchange User Fee of $9.32 PMPM as entered in Table 5. Be sure to show how this connects to the 2.2% member weighted average user fee as stated in the Actuarial Memorandum.	Please see "HO IND Work for Responses to Objection Letter 06-23-17" for the calculation of the member-weighted average of the Exchange User Fee.
9	Please provide the numerical development of the projected 2018 MLR that shows compliance with the 80% minimum MLR.	Please see "HO IND Work for Responses to Objection Letter 06-23-17" for the calculation of the projected MLR using the prescribed methodology in PPACA.
10	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.
11	The following questions are related to the demographic adjustment equal to 1.000 and age calibration factor equal to 1.771: a) Per the Actuarial Memorandum, it appears that the age calibration factor equal to 1.771 is based on 2017 experience so far, which reflects a slightly higher average age than in the manual rate base experience, where the average premium factor was 1.73. Please confirm that this is correct. b) 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 to reflect a demographic mix similar to that of the 2017 membership even though the age calibration factor appears to have been updated to reflect the age mix of that membership.	a. We can confirm that this is correct. b. 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 explain the methodology used and show numerical support for the network factors assumed in Exhibit 4.	As mentioned in the "Network Factors" section of the PA Actuarial Memorandum, network factors were selected to maintain the same spreads between networks as those implemented in 2017 while also ensuring normalization of the weighted average using projected enrollment.

13	Please explain the methodology used and show numerical support for the area factors assumed in Exhibit 6.	Please see "HO IND Work for Responses to Objection Letter 06-23-17" for the development of each geographical factor.
14	Please provide the numerical development of the tobacco surcharge adjustment of 0.998 shown in column P of Table 10.	Please see "HO IND Work for Responses to Objection Letter 06-23-17" for the calculation of the tobacco surcharge adjustment.
15	We have the following questions regarding the risk adjustment PMPM value: 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 $3.57 PMPM.	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.
16	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.
17	The average age in Table 1 should be the true age based on single year bands distribution. If not, please revise Table 1.	The average ages have been revised in Table 1 and the memoranda.
18	Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.	This has been confirmed.
19	The cover letter shows an NAIC # of 22312. The NAIC # for the captioned company is 15345. Please revise.	This has been revised in the cover letter, bulletin information, and memoranda.
20	Confirm HIOS submission and provide tracking number.	The submission has been confirmed. The tracking number is 16322-963015710651495426.
21	Table 6 cell C63 indicates the Single Risk Pool pmpm is $423.97, while the Single risk pool in the URRT in cell V43 indicates $424.13. 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.
22	Worksheet II cells G29 and Y29 projected product increases indicate rate increases of 10.14% and 10.24%, respectively, while Department exhibits Tables 10 and Table 11 show 7.9%. 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 instruction. 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.
23	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%.
24	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.
25	Does UPMC HO have individual transitional business? If so, provide the experience period claims, premium and number of member months.	UPMC Health Options does not offer transitional products in the Individual market, as is mentioned in the "Experience Period Claims and Premium" section of the PA Actuarial Memorandum.

Question 7

ACA_INDIVIDUAL **Completion Factor for Jan-May 2017:** 0.796106138

MED TREND

2017 year-to-date through May 31

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$4,842,298	19,519	44,105	$109.79	5,310.7
2015	$39,254,469	161,969	630,009	$62.31	3,085.1
2016	$85,309,913	334,884	1,322,405	$64.51	3,038.9
2017	$48,250,275	148,051	709,148	$68.04	2,505.3

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$4,378,934	41,076	44,105	$99.28	11,175.9
2015	$43,250,914	454,283	630,009	$68.65	8,652.9
2016	$92,952,937	1,003,278	1,322,405	$70.29	9,104.1
2017	$54,859,556	482,743	709,148	$77.36	8,168.8

Inpatient Hospital

YEAR	ALLOWED AMT	ADMIT CNT	ENROLLMENT	PMPM	UTILIZATION ADMIT PTPM
2014	$12,341,827	477	44,105	$279.83	129.8
2015	$55,277,196	3,345	630,009	$87.74	63.7
2016	$105,282,742	6,784	1,322,405	$79.61	61.6
2017	$55,335,390	2,877	709,148	$78.03	48.7

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$10,103,799		44,105	$229.09	
2015	$67,320,027		630,009	$106.86	
2016	$156,853,151		1,322,405	$118.61	
2017	$89,591,800		709,148	$126.34	

RX TREND

2017 year-to-date through June 15

Generic

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$1,940,686	52,546	44,105	$44.00	14,296.6
2015	$14,453,324	517,218	630,009	$22.94	9,851.6
2016	$32,022,638	1,175,935	1,322,405	$24.22	10,670.9
2017	$16,627,567	694,955	850,738	$19.54	9,802.6

Brand

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$2,665,984	8,264	44,105	$60.45	2,248.5
2015	$19,525,613	65,889	630,009	$30.99	1,255.0
2016	$50,460,959	147,252	1,322,405	$38.16	1,336.2
2017	$ 32,046,843.32	86,363	850,738	$37.67	1,218.2

Specialty

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$2,821,081	726	44,105	$63.96	197.5
2015	$19,807,692	4,243	630,009	$31.44	80.8
2016	$49,274,653	9,875	1,322,405	$37.26	89.6
2017	$32,635,504	6,308	850,738	$38.36	89.0

Total

YEAR	ALLOWED AMT	CLAIM CNT	ENROLLMENT	PMPM	UTILIZATION PTPM
2014	$7,427,752	61536	44,105	$168.41	16,742.6
2015	$53,786,629	587350	630,009	$85.37	11,187.5
2016	$131,758,249	1333062	1,322,405	$99.64	12,096.7
2017	$81,309,914	787626	850,738	$95.58	11,109.8

Trend Output to go into PID tables/URRT

Service Category	2016 Allowed Amt	Weight	Cost	Utilization	Overall	Adj Cost	Adj Util	Overall
Inpatient Hospital	$105,282,742	18.4%	-9.26%	-3.38%	-2.27%	-7.85%	-2.87%	-1.92%
Outpatient Hospital	$85,309,913	14.9%	3.54%	-1.50%	0.30%	3.00%	-1.27%	0.25%
Professional	$92,952,937	16.2%	2.39%	5.21%	1.26%	2.03%	4.42%	1.06%
Other Medical	$156,853,151	27.4%	11.00%	0.00%	3.02%	9.33%	0.00%	2.56%
Prescription Drugs	$131,758,249	23.0%	16.70%	8.13%	6.03%	14.16%	6.89%	5.11%

OVERALL TREND 8.33% OVERALL TREND 7.06%

FACTOR USED TO ADJUST COST/UTIL TRENDS 0.8480

Question 8

Exchange Status	Feb 2017 Portion of Enrollment	Exchange User Fee	Diluted Exch User Fee
Off Exchange	36.6%	0.0%	**2.2%**
On Exchange	63.4%	3.5%	

Question 9

Projected Paid Claims	Projected Net Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
$ 543,435,112.78	$ (5,424,000.12)	$ 2,553,552.88	$ 21,889,515.29	$ 642,509,345.05	**88.8%**

Question 13

Rating Area 3

The contracted rate in the Rating Area 3 is	67.2%	higher than the rating areas 1,2,4,5,6 for the	Inpatient	services which make up	23.8%	of the total claims
The contracted rate in the Rating Area 3 is	67.0%	higher than the rating areas 1,2,4,5,6 for the	Outpatient	services which make up	14.8%	of the total claims
The contracted rate in the Rating Area 3 is	3.0%	higher than the rating areas 1,2,4,5,6 for the	Physician	services which make up	14.7%	of the total claims

Rating Area 3 Factor:	**1.263**

Rating Area 7

The contracted rate in the Rating Area 3 is	89.2%	higher than the rating areas 1,2,4,5,6 for the	Inpatient	services which make up	23.8%	of the total claims
The contracted rate in the Rating Area 3 is	99.0%	higher than the rating areas 1,2,4,5,6 for the	Outpatient	services which make up	14.8%	of the total claims
The contracted rate in the Rating Area 3 is	5.0%	higher than the rating areas 1,2,4,5,6 for the	Physician	services which make up	14.7%	of the total claims

Rating Area 7 Factor:	**1.366**

Question 14

Tobacco Status	April 2017 Enrollment	Portion of Enrollment	Tobacco Load	Tobacco Surcharge Adjustment
Non-User	145,010	91.3%	1.000	**0.998**
User	13,899	8.7%	1.025	

Questions and Responses submitted 7/5/17

Question	Comment/Request	Response
1	You have stated in the Actuarial Memorandum that the Ultimate Incurred Claims in Table 2 do not match Section 1 of the URRT since URRT includes the prescription drug rebates. The calculated amount after including the prescription drug rebates in the Table 2 is $432,463,164 whereas the ultimate Incurred Claims in URRT is $402,450,219. Please explain.	We were double counting the CSR amounts in our previous version. This has now been fixed and the ultimated incurred claims match the $432,463,164 amount including the rx rebates.
2	Please explain the discrepancy noted in the following: a) Ultimate Incurred Claims shown in Table 2 ($451,226,697) versus Table 4 ($452,299,637 – adding the 2016 ultimate incurred claims) b) Estimated Cost Sharing shown in Table 2 ($127,047,195) versus Table 4 ($125,615,924)	a) As mentioned before, 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. b) The estimated cost sharing in table 4 has been updated to match the amount in table 2.
3	Please show the development of the broker comission fee	The projected broker fee is $3.63 pmpm.

Questions and Responses submitted 7/14/17

Question	Comment/Request	Response
1	The following questions are related to your response to Question 11: a) Please confirm whether the average premium factor equal to 1.73 based on the 2016 manual rate experience was developed using the 2018 federal age factors or the 2017 federal age factors.; 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. 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 1.73 (due to using the manual experience as a basis with no demographic adjustment), but the Plan Adjusted Index Rates are divided by an age calibration factor equal to 1.77 (based on the 2017 membership) the resulting rates will be approximately 2.3% too low (i.e. 1.73/1.77 – 1), all else equal.	a. The 1.73 age factor was developed using the 2017 federal age factors. i. When using 2018 federal age factors, this factor is 1.75. ii. The 1.77 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.
2	The following questions are related to your response to Question 15 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 $3.57 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.	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 risk adjustment tranfer amount is -$3.94 pmpm.
3	Per your response to Question 24, 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.
4	The Actuarial Memorandum indicates that average commission is $15.01. Please provide the numerical development of the Agent/Broker Fees and Commission of 0.87% shown in Table 6 of the AM exhibits.	$15.01 is the average commission for off-exchange members only. The broker fee that was actually used in pricing is $3.63 pmpm which is 0.86% of the projected required revenue pmpm of $422.71. The value is slightly different from 0.87% due to a rounding error.
5	Regarding your response to Question 25 on Health Insurance Industry Fee of 3.38%. Please provide the numerical calculation. As per my calculation the fee is 3.31% (=0.017*1.265/0.65).	The 0.017 was the rounded actual of our insurer's tax for 2016. The unrounded value is 0.01738, and 0.01738*1.265/0.65 is 3.38%
6	In response to question 17, 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.
7	If you wish to make adjustments to the projected RA amount included in this rate filing and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so in this submission. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.	No revision will be made since the estimate used for projected 2016 risk adjustment was nearly identical to the actual value.
8	Please note that all revisions must be reflected in this resubmission. The Department shall not allow any changes to the rates after this submission.	All revisions are reflected in this submission.

9	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.