



August 2, 2018

Ms. Jessica Altman Insurance Commissioner Bureau of Life, Accident & Health Insurance 1326 Strawberry Square Harrisburg, PA 17120

Re: Aetna Health Assurance of PA

NAIC #: 18527

Market: Small Group
Exchange: Off-Exchange
Effective Date: 01/01/2019

Avg rate change requested: 8.5%

Range of rate change requested: 8.5% - 8.5%

Products: EPO

Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded

Metal Levels: Silver
Current # covered lives: 2,145
Current # policyholders: 1,174

Number of plans offered vs 2018: 1 in 2018; 1 in 2019

HIOS Issuer ID / Binder #: 18939 / AETN-PA19-125079237

Rate Filing Tracking Number: AETN-131455851

Policy Form(s): AHASPA SG HCOC-2019-EPO 03

AHASPA SG-SOB-EPO-14042070 03

Form Filing Tracking Number: AETN-131459548

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2019 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2019.

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





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

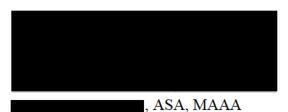
- Utilization factors have been updated on Worksheet 1 and Exhibit 8 in the PA_SG__18939_Off_1Q2019_Exhibit file in response to objection #10 dated June 15, 2018.
- Table 5A of the PA Actuarial Memorandum Exhibits has been updated to reflect renewal month membership.
- Projected risk adjustment has been updated in response to objection #7 dated July 6, 2018.
- The Rx Other Trend factor has been updated to adequately account for the pharmacy network in this offering.
- Tables 3 and 3A of the PA Actuarial Memorandum Exhibits have been updated in response to objection #3 dated July 17, 2018.
- The Change in Other factor on table 5 of the PA Actuarial Memorandum Exhibits has been revised to account for the changes made in Tables 3 and 3A.
- The Change in Demographics factor on Table 5 of the PA Actuarial Memorandum Exhibits has been revised to reflect the projection factors.
- The annual trend on Table 5A of the PA Actuarial Memorandum Exhibits has been revised to reflect the weights of the cost categories, consistent with tables 3 and 3A.
- The Profit/Contingency (after tax) on Table 6 of the PA Actuarial Memorandum Exhibits has been revised to reflect 2.0%, a decrease from the initial 4.74%, at the request of the DOI.

The initial requested rate change was 6.8% and the revised requested rate change is 8.5%.

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

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

Sincerely,



Aetna

2019 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name: Aetna Health Assurance of PA

NAIC #: 18527

Market: Small Group Off-Exchange

Effective Date: 01/01/2019

Avg rate change requested: 8.5%

Range of rate change requested: 8.5% - 8.5%

Products: EPO

Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded

Metal Levels: Silver
Current # covered lives: 2,145
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Number of plans offered: 1
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B. Rate History and Proposed Variations in Rate Changes

- April 1, 2016
 - o Introduction of legal entity
 - o AETN-130242360
- October 1, 2016
 - o Increased previously filed 4Q16 rates by 7.4%
 - o AETN-130565231
- January 1, 2017
 - o Filed a 27.3% rate increase
 - o AETN-130533528
- January 1, 2018
 - o Filed a 1.7% rate decrease
 - o AETN-131033573

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 8.5%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 7.9%.

D. Membership Count

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

E. Benefit Changes

We are continuing to offer one silver plan but the deductible has increased from \$5,000 to 6,000. The HIOS IDs are as follows:

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name	
18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75	

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018, for AHASPA.

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

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

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 96.2%.

G. Credibility of Data

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

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February, 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

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

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	0.7%
Facility Outpatient	4.5%	4.6%
Physician	1.9%	4.1%
Capitation	0.0%	-1.8%
Medical	4.2%	3.5%
Pharmacy	10.3%	0.8%
Total (Med + Rx)	6.1%	2.7%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor	HIF Factor	Med Trend + HIF	
1Q 2019	1.000	1.000	1.000	
2Q 2019	1.030	1.007	1.037	
3Q 2019	1.061	1.013	1.075	
4Q 2019	1.093	1.020	1.114	
Total	1.047	1.010	1.058	

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

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

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

I. Historical Experience

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

2. Rate Development & Change

Please refer to the file titled *PA_SG_18939_Off_1Q2019_Exhibits_v5.pdf* for any exhibits referenced in the sections below.

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims
The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

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

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019. The annual trend for this filing, applied quarterly, is 12.55%. In addition to the trend factor, a factor is applied to the premium in each quarter to account for the expectation that the Health Insurer Fee will resume in 2020, and will apply to policies sold in 2019 for which the policy year carries into 2020. The application of these two factors is shown in Table 5A.

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

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2017 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019. The factor used is 1.101, which represents two years of morbidity change, from the 2017 experience period to the 2019 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.067. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of , net of the 2019 user fee of \$0.15 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2019.

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

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

B. Retention Items

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

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

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 8.5%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.8%
- The change in allowable plan adjusted level components is worth -18.5%
- The change in retention components is worth -3.6%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

3. Plan Rate Development

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

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

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

Provider Network:

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

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

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

Admin Costs / Taxes & Fees / Profit or Contingency:

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

An AV Certification is included in this filing, titled 2019Aetna AVCCert Template_18939.pdf.

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

The Calibrated Plan Adjusted Index Rates for 2018 and 2019 are shown in Columns Z and AA. The 2019 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2019 rates while the rates in Column AA are average 2019 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

• Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2019 CPAIR is 1.464. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

• Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2019 CPAIR is 1.006. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

The proposed geographic factors are different than the current approved factors. We compared the relative unit costs by rating area in order to develop the proposed geographic factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2018 rate filing.

E. Composite Rating

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

6. Actuarial Certifications

Reliance

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

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

Certification

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

I, _____, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

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

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
- b. Developed in compliance with the applicable Actuarial Standards of Practice,
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
- d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery (which include unit
 costs and provider practice pattern differences) and do not include differences for population
 morbidity by geographic area.
- 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

	August 2, 2018
ASA, MAAA	Date
Aetna	

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Aetna HealthAssu ance Pennsylvan a, Inc.		
Product(s):	PPO		
Market Segment:	Sma I G oup		
Rate Effective Date:	01/01/2019	0	
Base Period Start Date	01/01/2017	0	
Date of Most Recent Membership	02/01/2018		

12 31/2019 12 31/2017

Table 1. Number of Members

	Member-months	Members	Member-months
	Exper ence Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	45.0	44.0	45.0
Total	84,696	2,145	25 734
18	16.467	429	4 791
18-24	7,952	210	2 306
25-29	7,428	173	2 330
30-34	7,265	185	2 365
35-39	7.115	187	2 256
40-44	6,833	196	2 039
45-49	7,909	228	2 413
50-54	8 351	208	2 578
55-59	8.030	186	2 506
60-63	6,042	124	1 502
64	1.305	18	647

64 1,305 18

*Tables 1, 2 and 4 must include data for a linon-grandfathe ed business (ACA complant and Transitional)

Table 2. Experience Period Claims and Premiums

Earned Prem um	Paid Cla ms	Ultimate Incurred Cla ms	Member Months	Est mated Cost Shar ng (Member & HHS)	Allowed Cla ms (Non-Capitated)	Non-EHB portion of A lowed Claims	Total Prescr ption Drug Rebates*	Total EHB Cap tation	Total Non-EHB Capitat on	Est mated Risk Adjustment
\$ 42,265 498.64	\$ 41,532,564.69	\$ 44 114,780 89	84 696	\$ 4,952 602.92	\$ 50,321,024.58	s -	\$ (1,260,728.52)	\$ 7,401 93	s -	\$ 2,311,667.00
Experience Period Total Allowed EH	B Claims EHB Capitat on PMPM (n	et of prescription drug rebates)								\$ 579.34
Lorr Pat o										96 15%

*Exp ess P esc pt on D ug Rebates as a negat ve numbe

Table 3. Trend Components

Serv ce Category	Cost*	Util zation*	Induced Demand*	Compos te URRT Trend **	We ght*
Inpat ent Hosp tal	6.08%	2.52%	-1.78%	6 81%	18.28%
Output ent Hosp tal	4.50%	6.52%	-1.78%	9 33%	16.07%
P ofess onal	1.92%	6.02%	-1.78%	6 13%	17.02%
Othe Medical	4.50%	6.52%	-1.78%	9 33%	19.26%
Cap tat on				0 00%	0.36%
P esc pt on D ugs	10.25%	2.63%	-1.78%	11.13%	29.01%
Total Annual T end				8 83%	100.00%
Months of T end				24	
Total Appl ed T end P oject on Facto				1.184	

*Exp ess Cost Ut I zat on Induced Ut I zat on and We ght as pe centages

**Should = URRTT end

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	U timate Incurred Claims	Members	Ult mate Incurred PMPM	Est mated Annual Cost Sharing (Member HHS)	Prescription Drug Rebates**	A lowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan 14				#DIV/0!		#DIV/01				#DIV/0!
Feb 14				#DIV/0!		#DIV/01				#DIV/0!
Ma 14				#DIV/0!		#DIV/01				#DIV/0!
Ap 14				#DIV/01		#DIV/01				#DIV/0!
May 14				#DIV/01		#DIV/01				#DIV/0!
Jun 14				#DIV/01		#DIV/01				#DIV/01
Jul 14				#DIV/0!		#DIV/01				#DIV/01
Aug 14				#DIV/01		#DIV/01				#DIV/01
5 1				#DIV 0!		#DIV 0!				#DIV 0!
Oct 14				#DIV/0!		#DIV/01				#DIV/01
Nov 14				#DIV/0!		#DIV/01				#DIV/01
Dec 14				#DIV/0!		#DIV/01				#DIV/0!
Jan 15				#DIV/0!		#DIV/01				#DIV/01
Feb 15				#DIV/0!		#DIV/01				#DIV/01
Ma 15				#DIV/01		#DIV/01				#DIV/01
15				#DIV 0!		#DIV 01				#DIV 0!
May 15				#DIV/0!		#DIV/01				#DIV/0!
Jun 15				#DIV/0!		#DIV/01				#DIV/0!
Jul 15				#DIV/01		#DIV/01				#DIV/0!
Aug 15				#DIV/01		#DIV/01				#DIV/0!
Sep 15				#DIV/0!		#DIV/01				#DIV/0!
0 t 15				#DIV 0!		#DIV 01				#DIV 0!
Nov 15				#DIV/01		#DIV/01				#DIV/0!
Dec 15				#DIV/0!		#DIV/01				#DIV/01
Jan 16		\$ -	0.00%	#DIV/0!		#DIV/01		s -	s .	#DIV/01
Feb 16		\$ -	0.00%	#DIV/01		#DIV/01		\$ -	s .	#DIV/01
Ma 16		\$ -	0.00%	#DIV/0!	-	#DIV/01		\$ -	ş .	#DIV/0!
Ap 16		\$ 310,126,08	99.95%	\$ 310 294.42	1,402	\$ 221.32		\$ 4,620 59	S 443,500 68	\$ 31
M 16		\$ 681 8 2 72	99 93%	\$ 682 353 77	2 318	\$ 29 37		\$ 16 520 86	\$ 906 295 75	\$ 39
Jun 16		\$ 888,131.80	99.91%	\$ 888 937.68	3,132	\$ 283.82		\$ 44,086.85		\$ 370
Jul 16		\$ 1 621,793.64	99.94%	\$ 1,622 777.36	4,425	\$ 366.73		\$ 44,672.83		\$ 439
Aug 16		\$ 1.865,207,98	99.93%	\$ 1.866 433.66	5.051	\$ 369.52		\$ 86,346.99		S 44-
Sep 16		\$ 2 590.476.78	99.92%	\$ 2.592 648.99	6.204	\$ 417.90		\$ 56.784.86	\$ 3.070.223.47	\$ 49
Oct 16		\$ 2 652,973.57	99.87%	\$ 2,656 509.51		\$ 392.97		\$ 117 885.78	\$ 3,159,546.73	\$ 46
N 16		\$ 2813718 7	99 85%	\$ 281798 92	7 001	\$ 02 51		\$ 679 700		\$ 71
Dec 16	S 20 898.652 18	\$ 3376.826.28	99.77%	\$ 3.384 607.91		\$ 376.99	\$ 3,462,409,50	\$ 105 443.20		\$ 44
Jan 17		\$ 4 926,131.99	95.16%	\$ 5,176 679.02	10,013	\$ 517.00		\$ (149,204.79)		\$ 58
Feb 17		\$ 3 987,520.11	95.16%	\$ 4,190 355.77	10,143	\$ 413.13		\$ (139,298.78)		\$ 47
Ma 17		\$ 4 653,865,59	95.12%	\$ 4,892 504.06	10.441	\$ 468.59		S (104.331.90)		\$ 53
Ap 17		\$ 3 674.998.11	95.16%	\$ 3.861 818.45	9.150	\$ 422.06		S (145.429.05)	\$ 4.390.238.16	\$ 47
May 17		\$ 4 194,704.62	94.19%	\$ 4,453 524.60		\$ 536.70		\$ (152,626.02)		\$ 59
J 17		\$ 3 67 951 98	95 17%	\$ 3861 7587	7 622	\$ 506 62		\$ (127 763 3)		\$ 56
Jul 17		\$ 3 247,712,91	94.99%	\$ 3,419 133,33	6,401	\$ 534.16		\$ (99.931.85)		\$ 59
Aug 17		\$ 3 208.447.82	94.93%	\$ 3.379 675.84		\$ 577.03		\$ (107.071.45)		\$ 64
Sep 17		\$ 2 638,609.52	93.05%	\$ 2,835 595.65	4,903	\$ 578.34		\$ (30,314.11)		\$ 60
Oct 17		\$ 2.866,433.46	89.60%	\$ 3,199 220.89	4,521	\$ 707.64		\$ (67,533.04)		\$ 77
Nov 17		\$ 2 588,414,82	92 38%	\$ 2,801,879,56	4,370	\$ 641.16		\$ (66,461.19)		\$ 6
Dec 17	\$ 42,265,498,64	\$ 1,870,773,76	91 57%	\$ 2.042 917.84	2.977	\$ 686.23	\$ 4,952,602,92	\$ (70,763,00)	\$ 2,191,063,23	s -

Dec 17 S

*Exp ess Complet on Facto as a pe centage

**Exp ess P esc pt on D ug Rebates as a negat ve numbe

Carrier Name: Aetna HealthAssurance Pennsylvan a, Inc Product(s): PPO Market Segment: Small Group Rate Effective Da e: 01 01/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned Prem um	Paid Cla ms	Ultimate Incurred Claims	Member Months	Est mated Cost Shar ng (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Cla ms	Total Prescr ption Drug Rebates*	Total EHB Capitation	Total Non-EHB Cap tation	Estimated Risk Adjustment
\$ 63,695 792.80	\$ 53,797 409.91	\$ 61,424,730 10	128,078	\$ 9,707 463.57	\$ 70,895 377.15	\$ -	\$ (1,940 465.51)	\$ 236 816.52	\$ -	\$ 1 049,523.00
Exper ence Period Total Allowed EH	B Claims EHB Cap tation PMPM (no	et of prescript on drug rebates)								\$ 540.23
Loss Ratio										92.24%

*Exp ess P esc pt on D ug Rebates as a negat ve numbe

Table 3b. Manual Trend Components

Serv ce Category	Cost*	Util zation* Induced Utilization*		Composite URRT Trend**	Weight*
Inpat ent Hosp tal	6.08%	2.52%	-2 01%	6.57%	18.28%
Outpat ent Hosp tal	4.50%	6.52%	-2 01%	9.08%	16.07%
P ofess onal	1.92%	6.02%	-2 01%	5.88%	17.02%
Othe Medical	4.50%	6.52%	-2 01%	9.08%	19.26%
Cap tat on					0.36%
P esc pt on D ugs	10 25%	2 63%	-2 01%	10 88%	29 01%
Total Annual T end				8.58%	100.00%
Months of T end				24	
Total Appl ed T end P piect on Facto				1 179	

*Exp ess Cost Ut I zot on Induced Ut I zot on and We allt as an centar

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	U t mate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member HHS)	Prescript on Drug Rebates**	A lowed Cla ms (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ 4 553,586 99	99.86%	\$ 4,560 140.05	13.975			\$ (69,476,91)		
Feb-14		S 4 123.916 09	99.79%	\$ 4.132 662.45	15.109	\$ 273.52		\$ (62.369.30)	\$ 5.259 017.51	\$ 348.07
Ma -14		\$ 4 904,104 72	99.49%	\$ 4,929 267.66	16,130	\$ 305.60		\$ (55,600.59)		\$ 387.23
-1		\$ 6 078 59 5	99 69%	\$ 6 097 563 53	18 131	\$ 336 30		\$ (775020)	\$ 7 68 582 90	\$ 11 92
May-14		S 6 037,490 10	99.61%	\$ 6,060 957,40	20.001	\$ 303.03		\$ (45.191.85)		S 376.31
Jun-14		\$ 7 297.280 33	98.65%	\$ 7.397 141.41	21.891	\$ 337.90		\$ (79.588.65)	\$ 8.913 029.83	\$ 407.15
Jul-14		\$ 7 818,044 84	97.84%	\$ 7,990 979.43	24,160	\$ 330.75		\$ (60,414.83)	\$ 9,876 207.97	\$ 408.78
Aug-14		\$ 8 462,287 31	97.85%	\$ 8,647 926.58	25,313	\$ 341.64		\$ (55,598.49)	\$ 10,389 324.36	\$ 410.43
Sep-14		S 8 735,259 68	98.68%	\$ 8.851.879.09	26,507	\$ 333.94		\$ (57,375,97)	\$ 10,883,062,56	S 410.57
0 t-1		\$ 956 79596	95 52%	\$ 10013 0 68	27 83	\$ 359 75		\$ (63,963,09)	\$ 12 152 212 12	\$ 36 59
Nov-14		\$ 7 987,553 93	96.43%	\$ 8,283 126.76	28,753	\$ 288.08		\$ (62,109.45)		\$ 349.70
Dec-14	\$ 115,666,123 20	\$ 12,982,177.45	94.24%	\$ 13,775,500.08	39,250	\$ 350.97	\$ 20,280,140.09	\$ (51,640.53)		
Jan-15		\$ 16.468.928 76	99.49%	\$ 16.553.784.87	51.549			\$ (357.168.81)		
Feb-15		\$ 16,395,108 82	99.76%	\$ 16,434,018.29	51,727	\$ 317.71		\$ (415,832 62)	\$ 20,391 620.89	\$ 394.22
Ma -15		\$ 18,934,467.05	99.74%	\$ 18,983,177.15	51,762	\$ 366.74		\$ (533,894.70)		
Ap -15		\$ 19.010.679.81	99.71%	\$ 19.066.843.24	51.547	\$ 369.89		\$ (428,050 55)		
M -15		\$ 17 055 763 0	99 61%	\$ 17 121 733 08	51 123	\$ 33 92		\$ (66 678 10)	\$ 20 837 898 60	
Jun-15		\$ 17,536,008 76	99.60%	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713 37)	\$ 21,278 623.33	\$ 418.57
Jul-15		\$ 18,819,998 44	99.39%	\$ 18,934,914.06	50,595	\$ 374.24		\$ (501,640.75)	\$ 22,689 304.87	\$ 448.45
Aug-15		\$ 18,086,295 60	99.18%	\$ 18,235,516.76	50,329	\$ 362.33		\$ (531,266 58)		\$ 432.07
Sep-15		S 16.933.522 85	97.03%	\$ 17.451.329.15	50.327	\$ 346.76		\$ (390.354.27)	\$ 20.995 854.55	S 417.19
Oct-15		\$ 17,931,619 00	96.33%	\$ 18,614,751.63	49,850	\$ 373.42		\$ (429,784 79)		
N -15		\$ 16.82 788.92	93 79%	\$ 17 938 551 15	93 9			\$ (2 959 10)		
Dec-15	S 251,775,467.96	S 14,769,039 51	88,94%	\$ 16,605,957.20	46.814	\$ 354.72	\$ 45,630,534,42	\$ (434,421 03)	\$ 20,686 294,62	S 441.88
Jan-16		\$ 5 761,998 89	102.87%	\$ 5,601 409.46	15,991	\$ 350.29		\$ (175,110 14)		\$ 443.03
Feb-16		\$ 5 183,951 66	102.41%	\$ 5,061 995.22	15,630	\$ 323.86		\$ (201,840 61)	\$ 6,513 538.39	\$ 416.73
Ma -16		S 5 846,691 15	93.88%	\$ 6227 613.47	15,598	\$ 399.26		\$ (216,478.24)		\$ 501.56
Ap -16		S 5 001.054 95	95.27%	\$ 5.249 273.85	16.638	\$ 315.50		\$ (185.857.94)		S 401.46
May-16		\$ 5 983,616 46	98.98%	\$ 6,045 511.94	16,772	\$ 360.45		\$ (241,987 94)		\$ 450.53
J -16		\$ 5 2 6 655 0	95 38%	\$ 5501 063 21	17 358	\$ 316 92		\$ (298 378 27)		\$ 10.71
Jul-16		S 6 064,969 81	93.46%	\$ 6.489 706.59	18,192	\$ 356.73		\$ (254,655.07)		S 443.27
Auz-16		S 6 386.965 48	94.64%	\$ 6.748 699.89	18.277	\$ 369.25		\$ (270.683.87)	\$ 8.316 365.05	\$ 455.02
Sep-16		\$ 6 017,314 65	89.37%	\$ 6,733 104.38	18,501	\$ 363.93		\$ (201,216.73)		
Oct-16		\$ 5 684,575 82	87.96%	\$ 6,462 501.47	18,356	\$ 352.06		\$ (294,000 29)	\$ 8,049 415.15	\$ 438.52
Nov-16		\$ 6 199,953 18	88.60%	\$ 6,997 675.61	17,981	\$ 389.17		\$ (237,079 65)	\$ 8,579 699.97	\$ 477.15
Dec-16	\$ 89,624,888 33	S 5 833,341 61	90.52%	\$ 6.444 031.91	16.610	\$ 387.96	\$ 15.657.382.79	\$ (200,903.87)	\$ 7.863 892.47	
J -17		\$ 6857799	91 30%	\$ 751100510	16 678	\$ 50 35		\$ (232 911 50)		\$ 5 7 95
Feb-17		S 5 907.027 91	91.02%	S 6.489 926.44	16.034	\$ 404.76		\$ (220,187.05)		\$ 494.35
Ma -17		S 6 109.889 74	93.22%	\$ 6.553 918.71	15.180	\$ 431.75		\$ (178.645.43)		\$ 525.33
Ap -17		\$ 4 516,604 52	90.98%	\$ 4,964 564.99	13,261	\$ 374.37		\$ (204,069 58)		\$ 462.24
May-17		\$ 4 898,024 86	89.01%	\$ 5,503 083.47	12,084	\$ 455.40		\$ (202,097 68)	\$ 6,653 999.65	\$ 550.65
Jun-17		\$ 4 690,870 15	89.98%	\$ 5,212 992.98	11,006	\$ 473.65		\$ (184,003 56)		
Jul-17		S 4 138.192 57	91.74%	\$ 4.510 897.45	9.549	\$ 472.39		S (137.454 41)	\$ 5.362 514.48	\$ 561.58
Aug-17		S 4 288.071 31	87.55%	\$ 4.897 761.08	8.849	\$ 553.48		\$ (166.207.52)		
Sep-17		\$ 3 466,960 93	89.55%	\$ 3,871 663.95	7,449	\$ 519.76		\$ (94,834.79)	\$ 4,334 361.80	\$ 581.87
Oct-17		\$ 3 401,826 53	88.40%	\$ 3,848 301.09	6,821	\$ 564.18		\$ (102,195 91)	\$ 4,493 987.23	\$ 658.85
Nov-17		S 3 303,990 17	89.24%	\$ 3,702,353,21	6.499	\$ 569.68		\$ (131,682,67)	\$ 4.319 477.64	S 664.64
Dec-17	\$ 63,695,792 80	\$ 2 218,201 73	91.74%	\$ 2,417 796.12	4,668	\$ 517.95	\$ 9,707,463.57	\$ (86,175.41)	\$ 2,842 913.21	\$ 609.02

*Exp ess Complet on Factor as a per centage **Exp ess P esc pt on D ug Rebates as a negative numbe

PA Rate Template Part II
Rate Development and Change
Care or Name:
Product(s):
Market Segment:
Ra e Effective Date:

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

Development of he Projected Index Rate	Act	ual Exper ence Data	Manual Data	
Total Allowed EHB Clams EHB Capitation PMPM (net of piesciption diugliebates) PMPM	\$	579.34	\$ 540.23	- Actual Expe ence PMPM should be consistent with the Index 8
Two year tiend projection Factor		1.184	1.179	
Unad usted P ciected Allowed EHB Clams PMPM	s	686.19	\$ 636.94	
Single Risk Pool Ad ustment Facto s				
Change in Mo bid tv		1.186	1.101	- See LIRRT Inst uct ons
Change in Othe		1.046	1.086	
Change in Demographics		1.040	1.067	- See LIRRT Inst uct ons
Change n Netwo k		1.009	1.021	- See URRT Inst uct ons
Change in Benefits		1.000	1.000	- See LIRRT Inst uct ons
Change n Othe		0.997	0.997	- See URRT Inst uct ons
Total Ad usted P ojected Allowed EHB Cla ms PMPM	s	851.19	\$ 761.41	
C ed b d I tv Facto s		0%	100%	- See Inst uct ons
Blended P o ected EHB Clams PMPM			\$ 76141	- Pro ected Index Rate
Development of he Market-Adjusted Index Rate and Total A lowed Cla ms				
Adjusted P o ected A lowed EHB Cla ms PMPM	s	761 41	- Index Rate fo P o ect o	in Perodion URRT - Individual or First Qualter Small Group
Adjusted P o ected A lowed EHB Cla ms PMPM (will only populate fo small gloup fings)	s	805 61		
P o ected Pa d to Allowed Rat o		0.729	- Pa d to A lowed Ave ag	e Facto in Pio ection Period on URRT
P ojected Pa d EHB Clarms PMPM	\$	586 89		
Ma ket-w de Adiustments P o ected R sk Adiustment PMPM		\$6.81		
P o ected Pa d Exchange Use Fees PMPM		50 00		
Ma ket-Adjusted P o ected Pa d EHB Claims PMPM	S	580 08		
Ma ket-Adjusted P o ected A lowed EHB Cla ms PMPM	s	796 26	- Ma ket-Adjusted Index	Rate
P oiected Allowed Non-EHB Clams PMPM				
Ma ket-Adjusted P o ected Pa d Total Cla ms PMPM	s	580 08		
Ma ket-Adjusted P o ected A lowed Total Clams PMPM	s	796 26		

Table 6. Retention

Retent on Items - Exp ess n pe centages	Percentages	PMPM Amounts
Adm n st at we Expenses	9 44%	\$62.8
Gene al and Cla ms	6 37%	\$42.3
Agent/B oke Fees and Comm ss ons	2 27%	\$15.1
Quality imp overment in t at ves	0 80%	\$5.3
Faxes and Fees	1 33%	\$8.8
PCORI Fees	0.000%	\$0.0
PA P em um Tax (f appl cable)	0 80%	\$5.3
Fede al Income Tax	0.53%	\$3.5
Health Insu ance P ov de s Fee (P o ated fo Small G oups only)		\$0.0
of t/Cont meency (afte tax)	2 00%	\$13.3
Total Retent on	12 78%	\$84.9
P ojected Regul ed Revenue PMPM	\$ 665.04	

Table 8. Components of Rate Change

416 00 \$426 60 (102 77) 323 82 25 68 32 50 (9 80) 27 04 399 24	\$ \$ \$ \$ \$ \$	451 51 540 23 (173 46) 366 77 65 66 43 67 40 84 (6 34) 510 59	\$ 39 98 \$ 11 17 \$ 50 64 \$ (33 39) \$. \$ 111 35	-8.09 0.09 26.89
323 82 25 68 32 50 (9 80) 27 04 399 24	\$ \$ \$ \$ \$ \$ \$	366 77 65 66 43 67 40 84 (6 34)	\$ 42.95 \$ 39.98 \$ 11.17 \$ 50.64 \$ (33.39) \$ 111.35	-17.09 10.39 9.69 2.79 12.29 -8.09 0.09 26.89
323 82 25 68 32 50 (9 80) 27 04 399 24	\$ \$ \$ \$ \$	366 77 65 66 43 67 40 84 (6 34)	\$ 42 95 \$ 39 98 \$ 11 17 \$ 50 64 \$ (33 39) \$ - \$ 111 35	10.39 9.69 2.79 12.29 -8.09 0.09 26.89
25 68 32 50 (9 80) 27 04 - 399 24	\$ \$ \$ \$	65 66 43 67 40 84 (6 34)	\$ 39 98 \$ 11 17 \$ 50 64 \$ (33 39) \$. \$ 111 35	9,61 2,71 12,21 -8,01 0,01 26,81
25 68 32 50 (9 80) 27 04 - 399 24	\$ \$ \$ \$	65 66 43 67 40 84 (6 34)	\$ 39 98 \$ 11 17 \$ 50 64 \$ (33 39) \$. \$ 111 35	9,61 2,71 12,21 -8,01 0,01 26,81
32 50 (9 80) 27 04 - 399 24	\$ \$ \$ \$	43 67 40 84 (6 34)	\$ 11 17 \$ 50 64 \$ (33 39) \$. \$ 111 35	2.79 12.29 -8.09 0.09 26.89
(9 80) 27 04 399 24	\$ \$ \$ \$	40 84 (6 34)	\$ 50 64 \$ (33 39) \$. \$ 111 35	12.29 -8.09 0.09 26.89
27 04 - 399 24	\$ \$ \$	(6 34)	\$ (33 39) \$ - \$ 111 35	-8.09 0.09 26.89
399 24	\$		S - S 11135	0.09 26.89
399 24	ş	510 59	\$ 111 35	26.89
		510 59		
	5			
	5			
			S -	0.09
(61 74)	\$	(138 62)	\$ (76.88)	-18.59
	\$		S -	0.09
	s		S -	0.09
(61 74)	\$	(138 62)	\$ (76.88)	-18.59
43 83	S	42 64	S (1 19)	-0.39
20 30	s	6 0 1	S (14 29)	-3.49
8 3 2	s	9.03	5 0.71	0.29
				-3.69
			s -	0.09
409 95	\$	429 65	\$ 1970	4.79
	43 83 20 30 8 32 72 45	- 5 (61 74) \$ 43 83 \$ 20 30 \$ 8 32 \$ 72 45 \$	(61 74) \$ (138 62) 43 83 \$ 42 64 20 30 \$ 601 8 32 \$ 903 72 45 \$ 57 68	(61 74) \$ (138 62) \$ (76 88) 43 83 \$ 42 64 \$ (119) 20 30 \$ 601 \$ (14 29) 8 32 \$ 903 \$ 071 72 45 \$ 5768 \$ (14 77)

r Informational	Purposes only -	No input reau red.

Blended Base Pe od Unadiusted Cla ms befo e No mal zat on	s	540.23	- Index Rate of Experience Per od on URR
Blended Ea ned P em um	\$	63,695,792.80	
BI L R t		92 24%	

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

Effect ve Date		01/01/2019	04/01/2019	07/01/2019	10/01/2019	Total Single Risk Pool
# of Membe Months Renewing in Qualite		799	855	797	908	3 359
Ad usted P oiected Allowed EHB Cla ms PMPM Q1	s	761.41	\$ 761.41	S 761.41	S 761.41	\$ 761.41
Months of T end			3	6	9	
Annual T end		12.55%	15.52%	15.53%	15.54%	
Single Risk Pool Piolected Allowed Claims	s	761.41	\$ 789.38	S 818.41	\$ 848.54	\$ 805.61
Qualite Iv T end Facto		100.0%			111.4%	
2019 T end Facto s by Qua te		0.9451	0.9799	1.0159	1.0533	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

No mal zat on Facto s		2018	2019
Ave age Age Facto		1.430	1.0
Ave age Geog agh c Facto		0.921	1.0
Ave age Tobacco Facto		1.000	1.0
Ave age Benef t R chness (induced demand)		1.000	1.0
Ave are Netwo k Facto		1.000	1.0
Ma ket-Ad usted P ojected Allowed Total Clams PMPM	S	547.96	\$ 796
No mai zed Ma ket-Ad usted P ojected Allowed Total Clams PMPM	s	415.95	S 540.
,			

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

	201	8	2019
Pa d-to-Allowed		0.845	0 729
JRRT T end (Total Appl ed T end Facto)		1.079	1 179
JRRT Mo b d ty		1.093	1 101
JRRT Othe		0.974	1 086
sk Ad ustment		\$30.12 \$	(6.81)
xchange Use Fee		\$0.00 S	
Cap tat on	S	4.55 S	2.23
letwo k		1.000	1 000
c ng AV		0.845	0 729
eneft R chness		1.000	1 000
Catast oph c Eligib I ty		1.000	1 000
dm n st at ve Expenses		10.54%	9.44%
axes and Fees		4.88%	1.33%
oft and/o Contingency		2.00%	2.00%

PA Rate Template Part III Table 10. Plan Rates

Total Cove ed lives @ 02-01-2018 2 145

Totals							0 702			0 729	1 000	1 000	1 000	1 000	1 000	\$ 580.08	9 4%	13%	2 0%	
ansi ional lans	TRANS TIONA	N A	TRANS T ONA	DNM	TRANSIT ONA	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	N A	Ιſ
																	5	20	%	1 [
lan b	18919PA0010025	PPO	Aetna Si ye PPO 5000 80 50	DM	18939PA0040001	Sive	0 7016	App pach 2	0	0.729	1 000	1 000	1 000	1 000	1 000	\$580.08	9.4%	138	2.0%	
lan 2																\$0.00				1 1
lan 3																50 00				. [
							•						•						•	

						_			02-	01-2018 No	imbe o Co	we ed ves	by Rating A	A ea			
n 019 0-	To al Policyholde s #9 02-01-2018	Index Rate PMPM	Ca ib ated Plan Adjusted Index Rate PMPM	P oposed Rate Change Compa ed to P to 12 months	No Total Cove ed yes			2	,	4			7		9	Total	2019 Continued/ D scont ned Plans ndicato
	1 174	\$ 416.00	\$ 451.51	8 5%			3		79	11	49	73	557	982	383	2 145	
İ		N A	N A	N A	N A					-							0
				8 5%	0												
134	1 168	\$416.00	5 451.51	8.5%	100 0%		3	8	79		49	73	557	982	383	2 134	1
İ			\$ -	0.0%	0.0%												0
Ĺ			s .	0.0%	0.0%												0

PA Rate Template Part IV B - Small Group Annual

J in Notice Oracles (N No. Joseph P etc.) Joseph I of P P etc. (1 etc.)

St. and cond St.	3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	ment bust	100 100
201 Nambus intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and in the last intermediate and			

PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

^{*}PA follows the federal default age curve.

Carrier Name: Aetna HealthAssurance Pennsylvania, Inc.

Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Forest, Mckean, Venango, Warren	0.785	0.779
Rating Area 2	Cameron, Elk, Potter	0.792	0.819
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	0.998	1.020
Rating Area 4		0.810	0.855
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.780	0.837
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	0.983	1.030
Rating Area 7	Adams, Berks, Lancaster, York	0.984	1.080
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.933	0.939

Table 14. Network Factors

	Projecion Period Network Factors			
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date

Company Name: Aetna Health Assurance of Pennsylvania
Market: Small Group
Product: OAEPO

Effective Date of Rates: January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange) >	400000		400000		4000004		4000004		400000		400000		400000		400000	
HIOS Plan ID (Off Exchange) >	18939PA Aetna Silver OA			A0040001 AEPO 6000 80%	18939PA0 Aetna Silver OA		18939PA Aetna Silver OA		18939PA Aetna Silver OA		18939PA Aetna Silver OA		18939PA Aetna Silver OA		18939PA Aetna Silver OA	0040001
Plan Marketing Name >	\$30/75			AEPO 6000 80% AHASPA	\$30/75 A		\$30/75 Aetha Silver OA		\$30/75		\$30/75		\$30/75		\$30/75	
Form # >	700,101		700,10		700,1011		700,000		,,		,,,,,,		700,100		700,10	
Rating Area >	Rating	Area 1	Rating	Area 2	Rating A	Area 3	Rating	Area 5	Rating	Area 6	Rating	Area 7	Rating	Area 8	Rating	Area 9
Network >	PAS	6002	PAS	5002	PASO	002	PAS		PAS	002	PAS	002	PAS	002	PAS	002
Metal >	Silv	ver	Sil	ver	Silv	er	Silv	ver	Silv	ver	Silv	ver .	Sil	ver	Sil	ver
Deductible >	\$6,000/	\$12,000	\$6,000	\$12,000	\$6,000/\$	12,000	\$6,000/	\$12,000	\$6,000/	\$12,000	\$6,000/	\$12,000	\$6,000/	\$12,000	\$6,000/	\$12,000
Coinsurance >		0%		1.2	0.:		0.		0.		0			.2		.2
Copays >	\$30,			/\$75	\$30/		\$30,		\$30,		\$30,		\$30			/\$75
OOP Maximum > Pediatric Dental (Yes/No) >		\$15,800		\$15,800	\$7,900/\$		\$7,900/		\$7,900/		\$7,900/		\$7,900/			\$15,800
Age Band	Non-Tobacco	es Tobacco	Non-Tobacco	es Tobacco	Ye Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	es Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	es Tobacco
0 - 14	\$254.22	\$254.22	\$267.42	\$267.42	\$332.98	\$332.98	\$273.23	\$273.23	\$336.25	\$336.25	\$352.57	\$352.57	\$326.45	\$326.45	\$306.64	\$306.64
15	\$276.82	\$276.82	\$291.19	\$291.19	\$362.58	\$362.58	\$297.52	\$297.52	\$366.14	\$366.14	\$383.91	\$383.91	\$355.47	\$355.47	\$333.90	\$333.90
16	\$285.46	\$285.46	\$300.28	\$300.28	\$373.90	\$373.90	\$306.80	\$306.80	\$377.57	\$377.57	\$395.89	\$395.89	\$366.57	\$366.57	\$344.32	\$344.32
17	\$294.10	\$294.10	\$309.37	\$309.37	\$385.22	\$385.22	\$316.09	\$316.09	\$388.99	\$388.99	\$407.88	\$407.88	\$377.66	\$377.66	\$354.75	\$354.75
18	\$303.40	\$303.40	\$319.16	\$319.16	\$397.40	\$397.40	\$326.09	\$326.09	\$401.30	\$401.30	\$420.78	\$420.78	\$389.61	\$389.61	\$365.97	\$365.97
19	\$312.71	\$312.71	\$328.94	\$328.94	\$409.59	\$409.59	\$336.09	\$336.09	\$413.61	\$413.61	\$433.69	\$433.69	\$401.56	\$401.56	\$377.19	\$377.19
20	\$322.34	\$322.34	\$339.08	\$339.08	\$422.21	\$422.21	\$346.45	\$346.45	\$426.35	\$426.35	\$447.05	\$447.05	\$413.94	\$413.94	\$388.82	\$388.82
21	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
22	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
23	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
24	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
25 26	\$333.64 \$340.29	\$333.64 \$340.29	\$350.97 \$357.96	\$350.97 \$357.96	\$437.01 \$445.72	\$437.01 \$445.72	\$358.59 \$365.73	\$358.59 \$365.73	\$441.30 \$450.09	\$441.30 \$450.09	\$462.72 \$471.94	\$462.72 \$471.94	\$428.45 \$436.98	\$428.45 \$436.98	\$402.45 \$410.46	\$402.45 \$410.46
27	\$340.29	\$348.26	\$366.35	\$366.35	\$456.17	\$456.17	\$374.31	\$305.73	\$460.64	\$460.64	\$483.00	\$471.94	\$436.98	\$436.98	\$410.46	\$410.46
28	\$361.22	\$361.22	\$379.98	\$379.98	\$473.14	\$473.14	\$388.23	\$388.23	\$477.78	\$477.78	\$500.97	\$500.97	\$463.86	\$463.86	\$435.72	\$435.72
29	\$371.86	\$371.86	\$391.17	\$391.17	\$487.07	\$487.07	\$399.66	\$399.66	\$491.85	\$491.85	\$515.72	\$515.72	\$477.52	\$477.52	\$448.54	\$448.54
30	\$377.17	\$377.17	\$396.76	\$396.76	\$494.03	\$494.03	\$405.38	\$405.38	\$498.88	\$498.88	\$523.10	\$523.10	\$484.35	\$484.35	\$454.96	\$454.96
31	\$385.15	\$385.15	\$405.15	\$405.15	\$504.48	\$504.48	\$413.95	\$413.95	\$509.43	\$509.43	\$534.16	\$534.16	\$494.59	\$494.59	\$464.58	\$464.58
32	\$393.13	\$393.13	\$413.54	\$413.54	\$514.93	\$514.93	\$422.52	\$422.52	\$519.98	\$519.98	\$545.22	\$545.22	\$504.83	\$504.83	\$474.20	\$474.20
33	\$398.11	\$398.11	\$418.78	\$418.78	\$521.46	\$521.46	\$427.88	\$427.88	\$526.57	\$526.57	\$552.13	\$552.13	\$511.23	\$511.23	\$480.21	\$480.21
34	\$403.43	\$403.43	\$424.38	\$424.38	\$528.42	\$528.42	\$433.59	\$433.59	\$533.60	\$533.60	\$559.50	\$559.50	\$518.06	\$518.06	\$486.62	\$486.62
35	\$406.09	\$406.09	\$427.17	\$427.17	\$531.90	\$531.90	\$436.45	\$436.45	\$537.12	\$537.12	\$563.19	\$563.19	\$521.47	\$521.47	\$489.83	\$489.83
36	\$408.74	\$408.74	\$429.97	\$429.97	\$535.39	\$535.39	\$439.31	\$439.31	\$540.63	\$540.63	\$566.88	\$566.88	\$524.89	\$524.89	\$493.04	\$493.04
37 38	\$411.40	\$411.40	\$432.77	\$432.77	\$538.87	\$538.87	\$442.17	\$442.17	\$544.15	\$544.15	\$570.57	\$570.57	\$528.30	\$528.30	\$496.24	\$496.24
38 39	\$414.06 \$419.38	\$414.06 \$419.38	\$435.56 \$441.16	\$435.56 \$441.16	\$542.35 \$549.31	\$542.35 \$549.31	\$445.02 \$450.74	\$445.02 \$450.74	\$547.67 \$554.70	\$547.67 \$554.70	\$574.25 \$581.63	\$574.25 \$581.63	\$531.72 \$538.54	\$531.72 \$538.54	\$499.45 \$505.86	\$499.45 \$505.86
40	\$424.69	\$424.69	\$446.75	\$446.75	\$556.28	\$556.28	\$456.45	\$456.45	\$561.73	\$561.73	\$589.00	\$589.00	\$545.37	\$545.37	\$512.28	\$512.28
41	\$432.67	\$432.67	\$455.14	\$455.14	\$566.73	\$566.73	\$465.02	\$465.02	\$572.28	\$572.28	\$600.06	\$600.06	\$555.61	\$555.61	\$521.90	\$521.90
42	\$440.31	\$440.31	\$463.18	\$463.18	\$576.74	\$576.74	\$473.24	\$473.24	\$582.39	\$582.39	\$610.66	\$610.66	\$565.43	\$565.43	\$531.12	\$531.12
43	\$450.95	\$450.95	\$474.37	\$474.37	\$590.67	\$590.67	\$484.67	\$484.67	\$596.46	\$596.46	\$625.41	\$625.41	\$579.08	\$579.08	\$543.94	\$543.94
44	\$464.24	\$464.24	\$488.35	\$488.35	\$608.08	\$608.08	\$498.95	\$498.95	\$614.04	\$614.04	\$643.85	\$643.85	\$596.15	\$596.15	\$559.98	\$559.98
45	\$479.86	\$479.86	\$504.78	\$504.78	\$628.53	\$628.53	\$515.74	\$515.74	\$634.70	\$634.70	\$665.51	\$665.51	\$616.21	\$616.21	\$578.82	\$578.82
46	\$498.47	\$498.47	\$524.35	\$524.35	\$652.91	\$652.91	\$535.74	\$535.74	\$659.31	\$659.31	\$691.32	\$691.32	\$640.11	\$640.11	\$601.26	\$601.26
47	\$519.40	\$519.40	\$546.38	\$546.38	\$680.33	\$680.33	\$558.24	\$558.24	\$687.00	\$687.00	\$720.35	\$720.35	\$666.99	\$666.99	\$626.52	\$626.52
48	\$543.33	\$543.33	\$571.55	\$571.55	\$711.67	\$711.67	\$583.96	\$583.96	\$718.65	\$718.65	\$753.53	\$753.53	\$697.72	\$697.72	\$655.38	\$655.38
49	\$566.92	\$566.92	\$596.36	\$596.36	\$742.58	\$742.58	\$609.32	\$609.32	\$749.86	\$749.86	\$786.26	\$786.26	\$728.02	\$728.02	\$683.84	\$683.84
50 51	\$593.51 \$619.76	\$593.51 \$619.76	\$624.33 \$651.95	\$624.33 \$651.95	\$777.40 \$811.78	\$777.40 \$811.78	\$637.89 \$666.11	\$637.89 \$666.11	\$785.02 \$819.74	\$785.02 \$819.74	\$823.13 \$859.54	\$823.13 \$859.54	\$762.15 \$795.87	\$762.15 \$795.87	\$715.91 \$747.57	\$715.91 \$747.57
51 52	\$619.76	\$619.76	\$682.36	\$682.36	\$811.78 \$849.65	\$811.78	\$697.18	\$697.18	\$819.74 \$857.98	\$819.74 \$857.98	\$859.54	\$859.54	\$832.99	\$832.99	\$747.57 \$782.45	\$747.57 \$782.45
52	\$677.92	\$648.67	\$682.36 \$713.12	\$682.36 \$713.12	\$849.65	\$849.65	\$697.18 \$728.61	\$697.18 \$728.61	\$857.98 \$896.66	\$857.98 \$896.66	\$899.63	\$899.63	\$832.99	\$832.99 \$870.55	\$782.45 \$817.72	\$782.45 \$817.72
54	\$709.49	\$709.49	\$746.33	\$746.33	\$929.31	\$929.31	\$762.54	\$762.54	\$938.42	\$938.42	\$983.97	\$983.97	\$911.09	\$911.09	\$855.80	\$855.80
55	\$741.06	\$741.06	\$779.54	\$779.54	\$970.66	\$970.66	\$796.47	\$796.47	\$980.17	\$980.17	\$1,027.76	\$1,027.76	\$951.63	\$951.63	\$893.88	\$893.88
56	\$775.28	\$775.28	\$815.54	\$815.54	\$1,015.49	\$1,015.49	\$833.26	\$833.26	\$1,025.45	\$1,025.45	\$1,075.23	\$1,075.23	\$995.58	\$995.58	\$935.17	\$935.17
57	\$809.84	\$809.84	\$851.90	\$851.90	\$1,060.76	\$1,060.76	\$870.40	\$870.40	\$1,071.16	\$1,071.16	\$1,123.16	\$1,123.16	\$1,039.96	\$1,039.96	\$976.85	\$976.85
58	\$846.73	\$846.73	\$890.70	\$890.70	\$1,109.08	\$1,109.08	\$910.05	\$910.05	\$1,119.95	\$1,119.95	\$1,174.32	\$1,174.32	\$1,087.33	\$1,087.33	\$1,021.35	\$1,021.35
59	\$865.01	\$865.01	\$909.93	\$909.93	\$1,133.02	\$1,133.02	\$929.69	\$929.69	\$1,144.12	\$1,144.12	\$1,199.66	\$1,199.66	\$1,110.80	\$1,110.80	\$1,043.39	\$1,043.39
60	\$901.89	\$901.89	\$948.73	\$948.73	\$1,181.33	\$1,181.33	\$969.34	\$969.34	\$1,192.91	\$1,192.91	\$1,250.82	\$1,250.82	\$1,158.17	\$1,158.17	\$1,087.89	\$1,087.89
61	\$933.80	\$933.80	\$982.29	\$982.29	\$1,223.12	\$1,223.12	\$1,003.62	\$1,003.62	\$1,235.11	\$1,235.11	\$1,295.06	\$1,295.06	\$1,199.13	\$1,199.13	\$1,126.37	\$1,126.37
62	\$954.73	\$954.73	\$1,004.31	\$1,004.31	\$1,250.54	\$1,250.54	\$1,026.12	\$1,026.12	\$1,262.80	\$1,262.80	\$1,324.10	\$1,324.10	\$1,226.02	\$1,226.02	\$1,151.62	\$1,151.62
63 64+	\$980.99 \$996.60	\$980.99 \$996.60	\$1,031.93 \$1,048.36	\$1,031.93	\$1,284.93 \$1,305.38	\$1,284.93 \$1,305.38	\$1,054.34	\$1,054.34	\$1,297.52	\$1,297.52 \$1.318.18	\$1,360.51 \$1.382.17	\$1,360.51 \$1.382.17	\$1,259.73	\$1,259.73	\$1,183.29 \$1,202.13	\$1,183.29
04+	\$996.60	\$996.60	\$1,048.36	\$1,048.36	\$1,305.38	\$1,305.38	\$1,071.13	\$1,071.13	\$1,318.18	\$1,318.18	\$1,382.17	\$1,382.17	\$1,279.79	\$1,279.79	\$1,202.13	\$1,202.13

Aetna Health Assurance of Pennsylvania Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	PA01, PA02,	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna,
	\$30/75 AHASPA					PA03, PA05,	Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago,
						PA06, PA07,	Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne,
						PA08, PA09	Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh,
							Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester,
							Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata,
							Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

0	3	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
			10100				

8	0	0
Elk	Cameron	Potter
\$3/19.57	\$3/19.57	\$3/19 57

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$439.54

\$439.54 \$439.54 \$439.54

24 14 0 27 0 0 0 8 0 0 Columbia Lehigh Mifflin Schuylkill Snyder Centre Montour Northampton Northumberland Union

\$439.54

\$439.54

\$439.54 \$439.54 \$439.54

\$439.54

31	136	328	63
Adams	Berks	Lancaster	York
\$460.88	\$460.88	\$460.88	\$460.88

Bucks Chester Delaware Montgomery Philadelphia \$426.74 \$426.74 \$426.74 \$426.74 \$426.74

145	5	77	49	9	16	76	11
Cumbe	rland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
Ś	400.84	\$400.84	\$400.84	\$400.84	\$400.84	\$400.84	\$400.84

Company Name: Aetna Health Assurance of Pennsylvania
Market: Small Group
Product: OAEPO
Effective Date of Rates: April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange) >																
HIOS Plan ID (Off Exchange) >	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939P	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001
Plan Marketing Name >	Aetna Silver OA	EPO 6000 80%	Aetna Silver O	AEPO 6000 80%	Aetna Silver OA	EPO 6000 80%	Aetna Silver OA	AEPO 6000 80%	Aetna Silver OA	AEPO 6000 80%						
	\$30/75 A	AHASPA	\$30/75	HASPA	\$30/75	AHASPA	\$30/75	AHASPA								
Form # >																
Rating Area >	Rating	Area 1	Rating	Area 2	Rating	Area 3	Rating	Area 5	Rating	Area 6	Rating	Area 7	Rating	Area 8	Rating	Area 9
Network >	PASI	002	PAS	002	PAS	002	PAS	002	PAS	5002	PAS	002	PAS	002	PAS	002
Metal >	Silv	/er	Silv	ver .	Silv	ver .	Silv	/er	Sil	ver	Silv	rer	Sil	ver	Silv	ver
Deductible >	\$6,000/\$	\$12,000	\$6,000/	\$12,000	\$6,000/	\$12,000	\$6,000/	\$12,000	\$6,000/	\$12,000	\$6,000/\$	12,000	\$6,000/	\$12,000	\$6,000/	\$12,000
Coinsurance >	20	%	0.	2	0.	2	0.	2	0	.2	0.	2	0.	.2	0.	.2
Copays >	\$30/	\$75	\$30/	\$75	\$30/	/\$75	\$30/	\$75	\$30	/\$75	\$30/	\$75	\$30,	/\$75	\$30,	/ \$75
OOP Maximum >	\$7,900/\$	\$15,800	\$7,900/	\$15,800	\$7,900/	\$15,800	\$7,900/	\$15,800	\$7,900/	\$15,800	\$7,900/\$	15,800	\$7,900/	\$15,800	\$7,900/	\$15,800
Pediatric Dental (Yes/No) >	Ye		Ye		Ye		Ye			es	Ye		Y		Ye	
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$263.56	\$263.56	\$277.24	\$277.24	\$345.21	\$345.21	\$283.26	\$283.26	\$348.60	\$348.60	\$365.52	\$365.52	\$338.45	\$338.45	\$317.91	\$317.91
15	\$286.98	\$286.98	\$301.89	\$301.89	\$375.90	\$375.90	\$308.44	\$308.44	\$379.58	\$379.58	\$398.01	\$398.01	\$368.53	\$368.53	\$346.17	\$346.17
16	\$295.94	\$295.94	\$311.31	\$311.31	\$387.63	\$387.63	\$318.07	\$318.07	\$391.43	\$391.43	\$410.43	\$410.43	\$380.03	\$380.03	\$356.97	\$356.97
17	\$304.90	\$304.90	\$320.73	\$320.73	\$399.37	\$399.37	\$327.70	\$327.70	\$403.28	\$403.28	\$422.86	\$422.86	\$391.53	\$391.53	\$367.78	\$367.78
18	\$314.54	\$314.54	\$330.88	\$330.88	\$412.00	\$412.00	\$338.07	\$338.07	\$416.04	\$416.04	\$436.24	\$436.24	\$403.92	\$403.92	\$379.41	\$379.41
19	\$324.19	\$324.19	\$341.03	\$341.03	\$424.64	\$424.64	\$348.43	\$348.43	\$428.80	\$428.80	\$449.61	\$449.61	\$416.31	\$416.31	\$391.05	\$391.05
20	\$334.18	\$334.18	\$351.54	\$351.54	\$437.72	\$437.72	\$359.17	\$359.17	\$442.01	\$442.01	\$463.47	\$463.47	\$429.14	\$429.14	\$403.10	\$403.10
21	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28	\$455.68	\$455.68	\$477.80	\$477.80	\$442.41	\$442.41	\$415.57	\$415.5
22	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28	\$455.68	\$455.68	\$477.80	\$477.80	\$442.41	\$442.41	\$415.57	\$415.5
23	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28	\$455.68	\$455.68	\$477.80	\$477.80	\$442.41	\$442.41	\$415.57	\$415.57
24	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28	\$455.68	\$455.68	\$477.80	\$477.80	\$442.41	\$442.41	\$415.57	\$415.57
25	\$345.90	\$345.90	\$363.86	\$363.86	\$453.07	\$453.07	\$371.76	\$371.76	\$457.51	\$457.51	\$479.72	\$479.72	\$444.18	\$444.18	\$417.23	\$417.23
26	\$352.79	\$352.79	\$371.11	\$371.11	\$462.09	\$462.09	\$379.17	\$379.17	\$466.62	\$466.62	\$489.27	\$489.27	\$453.03	\$453.03	\$425.54	\$425.54
27	\$361.05	\$361.05	\$379.80	\$379.80	\$472.92	\$472.92	\$388.05	\$388.05	\$477.56	\$477.56	\$500.74	\$500.74	\$463.65	\$463.65	\$435.51	\$435.51
28	\$374.49	\$374.49	\$393.94	\$393.94	\$490.52	\$490.52	\$402.49	\$402.49	\$495.33	\$495.33	\$519.37	\$519.37	\$480.90	\$480.90	\$451.72	\$451.72
29	\$385.52	\$385.52	\$405.53	\$405.53	\$504.96	\$504.96	\$414.34	\$414.34	\$509.91	\$509.91	\$534.66	\$534.66	\$495.06	\$495.06	\$465.02	\$465.02
30	\$391.03	\$391.03	\$411.33	\$411.33	\$512.18	\$512.18	\$420.27	\$420.27	\$517.20	\$517.20	\$542.31	\$542.31	\$502.14	\$502.14	\$471.67	\$471.67
31	\$399.30	\$399.30	\$420.03	\$420.03	\$523.01	\$523.01	\$429.15	\$429.15	\$528.14	\$528.14	\$553.78	\$553.78	\$512.76	\$512.76	\$481.64	\$481.64
32	\$407.56	\$407.56	\$428.73	\$428.73	\$533.84	\$533.84	\$438.04	\$438.04	\$539.07	\$539.07	\$565.24	\$565.24	\$523.37	\$523.37	\$491.61	\$491.61
33	\$412.73	\$412.73	\$434.17	\$434.17	\$540.61	\$540.61	\$443.60	\$443.60	\$545.91	\$545.91	\$572.41	\$572.41	\$530.01	\$530.01	\$497.85	\$497.85
34	\$418.24	\$418.24	\$439.96	\$439.96	\$547.83	\$547.83	\$449.52	\$449.52	\$553.20	\$553.20	\$580.05	\$580.05	\$537.09	\$537.09	\$504.50	\$504.50
35	\$421.00	\$421.00	\$442.86	\$442.86	\$551.44	\$551.44	\$452.48	\$452.48	\$556.85	\$556.85	\$583.88	\$583.88	\$540.63	\$540.63	\$507.82	\$507.82
36 37	\$423.76	\$423.76	\$445.76 \$448.66	\$445.76 \$448.66	\$555.05 \$558.66	\$555.05 \$558.66	\$455.44	\$455.44 \$458.41	\$560.49 \$564.14	\$560.49	\$587.70	\$587.70	\$544.17 \$547.71	\$544.17	\$511.15	\$511.15
	\$426.51	\$426.51		,	,		\$458.41			\$564.14	\$591.52	\$591.52		\$547.71	\$514.47	\$514.47
38 39	\$429.27 \$434.78	\$429.27 \$434.78	\$451.56 \$457.36	\$451.56 \$457.36	\$562.27 \$569.49	\$562.27 \$569.49	\$461.37 \$467.29	\$461.37 \$467.29	\$567.78 \$575.07	\$567.78 \$575.07	\$595.34 \$602.99	\$595.34 \$602.99	\$551.25 \$558.32	\$551.25 \$558.32	\$517.79 \$524.44	\$517.79 \$524.44
40	\$440.29	\$440.29	\$463.16	\$463.16	\$576.71	\$576.71	\$473.22	\$473.22	\$582.36	\$582.36	\$610.63	\$610.63	\$565.40	\$565.40	\$531.09	\$531.09
40	\$440.29	\$448.56	\$471.86	\$471.86	\$587.54	\$587.54	\$482.10	\$482.10	\$593.30	\$593.30	\$622.10	\$622.10	\$576.02	\$576.02	\$541.07	\$531.09
42	\$456.49	\$456.49	\$480.19	\$471.86	\$597.92	\$597.92	\$490.62	\$490.62	\$603.78	\$603.78	\$633.09	\$633.09	\$586.20	\$586.20	\$550.62	\$550.62
43	\$467.51	\$467.51	\$491.79	\$491.79	\$612.36	\$612.36	\$502.47	\$502.47	\$618.36	\$618.36	\$648.38	\$648.38	\$600.35	\$600.35	\$563.92	\$563.92
44	\$481.29	\$481.29	\$506.28	\$506.28	\$630.41	\$630.41	\$517.28	\$517.28	\$636.59	\$636.59	\$667.49	\$667.49	\$618.05	\$618.05	\$580.54	\$580.54
45	\$497.48	\$497.48	\$523.32	\$523.32	\$651.62	\$651.62	\$534.68	\$534.68	\$658.01	\$658.01	\$689.95	\$689.95	\$638.84	\$638.84	\$600.08	\$600.08
46	\$516.78	\$516.78	\$543.61	\$543.61	\$676.89	\$676.89	\$555.42	\$555.42	\$683.53	\$683.53	\$716.71	\$716.71	\$663.62	\$663.62	\$623.35	\$623.35
47	\$538.48	\$538.48	\$566.44	\$566.44	\$705.32	\$705.32	\$578.75	\$578.75	\$712.23	\$712.23	\$746.81	\$746.81	\$691.49	\$691.49	\$649.53	\$649.53
48	\$563.29	\$563.29	\$592.54	\$592.54	\$737.81	\$737.81	\$605.41	\$605.41	\$745.04	\$745.04	\$781.21	\$781.21	\$723.34	\$723.34	\$679.45	\$679.4
49	\$587.75	\$587.75	\$618.27	\$618.27	\$769.85	\$769.85	\$631.70	\$631.70	\$777.40	\$777.40	\$815.13	\$815.13	\$754.75	\$754.75	\$708.95	\$708.9
50	\$615.31	\$615.31	\$647.26	\$647.26	\$805.95	\$805.95	\$661.32	\$661.32	\$813.85	\$813.85	\$853.36	\$853.36	\$790.15	\$790.15	\$742.20	\$742.2
51	\$642.53	\$642.53	\$675.89	\$675.89	\$841.60	\$841.60	\$690.57	\$690.57	\$849.85	\$849.85	\$891.11	\$891.11	\$825.10	\$825.10	\$775.03	\$775.0
52	\$672.50	\$672.50	\$707.42	\$707.42	\$880.86	\$880.86	\$722.79	\$722.79	\$889.50	\$889.50	\$932.67	\$932.67	\$863.59	\$863.59	\$811.18	\$811.1
53	\$702.82	\$702.82	\$739.31	\$739.31	\$920.57	\$920.57	\$755.37	\$755.37	\$929.60	\$929.60	\$974.72	\$974.72	\$902.52	\$902.52	\$847.75	\$847.7
54	\$735.55	\$735.55	\$773.74	\$773.74	\$963.44	\$963.44	\$790.55	\$790.55	\$972.89	\$972.89	\$1,020.11	\$1,020.11	\$944.55	\$944.55	\$887.23	\$887.2
55	\$768.27	\$768.27	\$808.17	\$808.17	\$1,006.31	\$1,006.31	\$825.72	\$825.72	\$1,016.18	\$1,016.18	\$1,065.50	\$1,065.50	\$986.58	\$986.58	\$926.71	\$926.7
56	\$803.76	\$803.76	\$845.50	\$845.50	\$1,052.79	\$1,052.79	\$863.86	\$863.86	\$1,063.11	\$1,063.11	\$1,114.72	\$1,114.72	\$1,032.15	\$1,032.15	\$969.51	\$969.5
57	\$839.59	\$839.59	\$883.19	\$883.19	\$1,099.72	\$1,099.72	\$902.37	\$902.37	\$1,110.50	\$1,110.50	\$1,164.41	\$1,164.41	\$1,078.16	\$1,078.16	\$1,012.73	\$1,012.7
58	\$877.83	\$877.83	\$923.42	\$923.42	\$1,149.81	\$1,149.81	\$943.47	\$943.47	\$1,161.08	\$1,161.08	\$1,217.45	\$1,217.45	\$1,127.27	\$1,127.27	\$1,058.86	\$1,058.8
59	\$896.78	\$896.78	\$943.35	\$943.35	\$1,174.63	\$1,174.63	\$963.84	\$963.84	\$1,186.15	\$1,186.15	\$1,243.73	\$1,243.73	\$1,151.60	\$1,151.60	\$1,081.72	\$1,081.
60	\$935.02	\$935.02	\$983.58	\$983.58	\$1,224.72	\$1,224.72	\$1,004.94	\$1,004.94	\$1,236.73	\$1,236.73	\$1,296.76	\$1,296.76	\$1,200.71	\$1,200.71	\$1,127.84	\$1,127.8
61	\$968.09	\$968.09	\$1,018.37	\$1,018.37	\$1,268.04	\$1,268.04	\$1,040.49	\$1,040.49	\$1,280.47	\$1,280.47	\$1,342.63	\$1,342.63	\$1,243.18	\$1,243.18	\$1,167.74	\$1,167.
62	\$989.80	\$989.80	\$1,041.20	\$1,041.20	\$1,296.47	\$1,296.47	\$1,063.81	\$1,063.81	\$1,309.18	\$1,309.18	\$1,372.73	\$1,372.73	\$1,271.05	\$1,271.05	\$1,193.92	\$1,193.9
63	\$1,017.02	\$1,017.02	\$1,069.83	\$1,069.83	\$1,332.12	\$1,332.12	\$1,093.07	\$1,093.07	\$1,345.18	\$1,345.18	\$1,410.48	\$1,410.48	\$1,306.00	\$1,306.00	\$1,226.75	\$1,226.7
64+	\$1,033,21	\$1,033.21	\$1,086.86	\$1,086.86	\$1,353.33	\$1,353.33	\$1,110.47	\$1,110.47	\$1,366.60	\$1,366.60	\$1,432.94	\$1,432.94	\$1,326.79	\$1,326.79	\$1,246.28	\$1,246.2

Aetna Health Assurance of Pennsylvania Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02,	McKean, Potter, Tioga, Bradford,
						PA03, PA05,	Susquehanna, Wayne, Lackawanna,
						PA06, PA07,	Wyoming, Sullivan, Lycoming, Clinton,
						PA08, PA09	Cameron, Elk, Forest, Venago, Clarion,
							Jefferson, Clearfield, Centre, Union,
							Montour, Snyder, Luzerne, Monroe, Carbon,
							Columbia, Schuylkill, Dauphin,
							Northampton, Lehigh, Berks, Lebanon,
							Bucks, Montgomery, Philadelphia,
							Delaware, Chester, Lancaster, York, Adams,
							Franklin, Cumberland, Fulton, Perry, Juniata,
							Mifflin, Huntingdon, Blair, Cambria, Pike,
							Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

0	3	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
Ciawioia	Clarion	LITE	Torest	IVICKEAII	WICICEI	venango	waiten

8	0	0		
Elk	Cameron	Potter		
\$362.41	\$362.41	\$362.41		

	10 (11110) (1(2)												
	3	1	2	1	33	14	19	3	0	0	0	3	0
	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
۰	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68

31	136	328	63		
Adams	Berks	Lancaster	York		
Audilis	Deiks	Lancaster	IOIK		

164 176 223 174 247 Bucks Chester Delaware Montgomery Philadelphia \$442.41 \$442.41 \$442.41 \$442.41

145	77	77 49		9 16		11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$415.57	\$415.57	\$415.57	\$415.57	\$415.57	\$415.57	\$415.57

Company Name: Aetna Health Assurance of Pennsylvania
Market: Small Group
Product: OAEPO

Effective Date of Rates: July 1, 2019

Ending date of Rates:

September 30, 2019

Effective Date of Rates:	July 1	, 2019	J		Ending date of	nates:	Зертепіве	r 30, 2019								
HIOS Plan ID (On Exchange) >																
HIOS Plan ID (Off Exchange) >	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001
			Aetna Silver OA								Aetna Silver OA				Aetna Silver OA	
Plan Marketing Name >	\$30/75		\$30/75		\$30/75		\$30/75		\$30/75		\$30/75		\$30/75		\$30/75 A	
Form # >	430/13		, , , , , , , , , , , , , , , , , , , 		430/131		, , , , , , , , , , , , , , , , , , , 		430/737		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,		430/137	
Rating Area >	Rating	Area 1	Rating	Area 2	Rating	Area 3	Rating	Area 5	Rating	Area 6	Rating	Area 7	Rating	Area 8	Rating	Area 9
Network >	PAS		PAS		PAS		PAS		PAS		PAS		PAS		PASO	
Metal >	Silv		Silv		Silv		Silv		Silv		Silv		Silv		Silv	
Deductible >	\$6,000/		\$6,000/		\$6,000/		\$6,000/		\$6,000/		\$6,000/		\$6,000/		\$6,000/\$	
Coinsurance >	20		0.		0.		0.		0.		0.		0.		0.	
Copays >	\$30,	/\$75	\$30,	/\$75	\$30/	′\$75	\$30/	Ś75	\$30/	/\$75	\$30/	Ś75	\$30/	Ś75	\$30/	\$75
OOP Maximum >	\$7,900/		\$7,900/		\$7,900/		\$7,900/		\$7,900/		\$7,900/		\$7,900/		\$7,900/\$	
Pediatric Dental (Yes/No) >	Ye	es	Ye	es	Ye	es	Ye	es .	Ye	es	Ye	es .	Ye	es	Ye	s
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
0 - 14	\$273.25	\$273.25	\$287.44	\$287.44	\$357.91	\$357.91	\$293.68	\$293.68	\$361.42	\$361.42	\$378.96	\$378.96	\$350.89	\$350.89	\$329.60	\$329.60
15	\$297.54	\$297.54	\$312.99	\$312.99	\$389.72	\$389.72	\$319.79	\$319.79	\$393.54	\$393.54	\$412.65	\$412.65	\$382.08	\$382.08	\$358.90	\$358.90
16	\$306.82	\$306.82	\$322.76	\$322.76	\$401.89	\$401.89	\$329.77	\$329.77	\$405.83	\$405.83	\$425.53	\$425.53	\$394.01	\$394.01	\$370.10	\$370.10
17	\$316.11	\$316.11	\$332.53	\$332.53	\$414.05	\$414.05	\$339.75	\$339.75	\$418.11	\$418.11	\$438.41	\$438.41	\$405.93	\$405.93	\$381.30	\$381.30
18	\$326.11	\$326.11	\$343.05	\$343.05	\$427.15	\$427.15	\$350.50	\$350.50	\$431.34	\$431.34	\$452.28	\$452.28	\$418.78	\$418.78	\$393.36	\$393.36
19	\$336.11	\$336.11	\$353.57	\$353.57	\$440.25	\$440.25	\$361.25	\$361.25	\$444.57	\$444.57	\$466.15	\$466.15	\$431.62	\$431.62	\$405.43	\$405.43
20	\$346.47	\$346.47	\$364.46	\$364.46	\$453.82	\$453.82	\$372.38	\$372.38	\$458.27	\$458.27	\$480.51	\$480.51	\$444.92	\$444.92	\$417.92	\$417.92
21	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
22	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
23	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
24	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
25	\$358.62	\$358.62	\$377.24	\$377.24	\$469.73	\$469.73	\$385.43	\$385.43	\$474.33	\$474.33	\$497.36	\$497.36	\$460.52	\$460.52	\$432.57	\$432.57
26	\$365.76	\$365.76	\$384.75	\$384.75	\$479.08	\$479.08	\$393.11	\$393.11	\$483.78	\$483.78	\$507.26	\$507.26	\$469.69	\$469.69	\$441.19	\$441.19
27	\$374.33	\$374.33	\$393.77	\$393.77	\$490.31	\$490.31	\$402.32	\$402.32	\$495.12	\$495.12	\$519.15	\$519.15	\$480.70	\$480.70	\$451.53	\$451.53
28	\$388.26	\$388.26	\$408.42	\$408.42	\$508.56	\$508.56	\$417.29	\$417.29	\$513.54	\$513.54	\$538.47	\$538.47	\$498.59	\$498.59	\$468.33	\$468.33
29	\$399.69	\$399.69	\$420.45	\$420.45	\$523.53	\$523.53	\$429.58	\$429.58	\$528.66	\$528.66	\$554.32	\$554.32	\$513.26	\$513.26	\$482.12	\$482.12
30	\$405.41	\$405.41	\$426.46	\$426.46	\$531.01	\$531.01	\$435.72	\$435.72	\$536.22	\$536.22	\$562.25	\$562.25	\$520.60	\$520.60	\$489.01	\$489.01
31	\$413.98	\$413.98	\$435.48	\$435.48	\$542.24	\$542.24	\$444.94	\$444.94	\$547.56	\$547.56	\$574.14	\$574.14	\$531.61	\$531.61	\$499.35	\$499.35
32	\$422.55	\$422.55	\$444.49	\$444.49	\$553.47	\$553.47	\$454.15	\$454.15	\$558.90	\$558.90	\$586.03	\$586.03	\$542.62	\$542.62	\$509.69	\$509.69
33 34	\$427.91 \$433.62	\$427.91 \$433.62	\$450.13 \$456.14	\$450.13 \$456.14	\$560.49	\$560.49 \$567.97	\$459.91 \$466.05	\$459.91 \$466.05	\$565.98 \$573.54	\$565.98 \$573.54	\$593.46 \$601.38	\$593.46	\$549.50	\$549.50 \$556.84	\$516.15 \$523.05	\$516.15 \$523.05
34 35	\$433.62	\$435.62	\$456.14	\$456.14	\$567.97 \$571.72	\$567.97	\$469.12	\$469.12	\$573.54 \$577.32	\$573.54	\$605.35	\$601.38 \$605.35	\$556.84 \$560.51	\$550.84	\$523.05	\$523.05
35	\$436.48	\$436.48	\$459.15	\$459.15	\$571.72	\$571.72 \$575.46	\$469.12	\$469.12	\$577.32	\$577.32	\$609.31	\$609.31	\$564.18	\$564.18	\$526.49	\$526.49
37	\$442.20	\$442.20	\$465.16	\$465.16	\$579.20	\$579.20	\$475.26	\$475.26	\$584.88	\$584.88	\$613.27	\$613.27	\$567.85	\$567.85	\$533.39	\$533.39
38	\$445.05	\$445.05	\$468.17	\$468.17	\$582.95	\$582.95	\$478.33	\$478.33	\$588.66	\$588.66	\$617.24	\$617.24	\$571.52	\$571.52	\$536.83	\$536.83
39	\$450.77	\$450.77	\$474.18	\$474.18	\$590.43	\$590.43	\$484.48	\$484.48	\$596.22	\$596.22	\$625.16	\$625.16	\$578.85	\$578.85	\$543.73	\$543.73
40	\$456.48	\$456.48	\$480.19	\$480.19	\$597.92	\$597.92	\$490.62	\$490.62	\$603.78	\$603.78	\$633.09	\$633.09	\$586.19	\$586.19	\$550.62	\$550.62
41	\$465.06	\$465.06	\$489.21	\$489.21	\$609.15	\$609.15	\$499.83	\$499.83	\$615.12	\$615.12	\$644.98	\$644.98	\$597.20	\$597.20	\$560.96	\$560.96
42	\$473.27	\$473.27	\$497.85	\$497.85	\$619.91	\$619.91	\$508.66	\$508.66	\$625.98	\$625.98	\$656.37	\$656.37	\$607.75	\$607.75	\$570.87	\$570.87
43	\$484.70	\$484.70	\$509.87	\$509.87	\$634.88	\$634.88	\$520.95	\$520.95	\$641.10	\$641.10	\$672.22	\$672.22	\$622.43	\$622.43	\$584.66	\$584.66
44	\$498.99	\$498.99	\$524.90	\$524.90	\$653.59	\$653.59	\$536.30	\$536.30	\$660.00	\$660.00	\$692.04	\$692.04	\$640.78	\$640.78	\$601.89	\$601.89
45	\$515.78	\$515.78	\$542.56	\$542.56	\$675.58	\$675.58	\$554.35	\$554.35	\$682.20	\$682.20	\$715.32	\$715.32	\$662.33	\$662.33	\$622.14	\$622.14
46	\$535.78	\$535.78	\$563.60	\$563.60	\$701.78	\$701.78	\$575.84	\$575.84	\$708.66	\$708.66	\$743.06	\$743.06	\$688.02	\$688.02	\$646.27	\$646.27
47	\$558.28	\$558.28	\$587.27	\$587.27	\$731.26	\$731.26	\$600.03	\$600.03	\$738.42	\$738.42	\$774.27	\$774.27	\$716.92	\$716.92	\$673.41	\$673.41
48	\$584.00	\$584.00	\$614.33	\$614.33	\$764.94	\$764.94	\$627.67	\$627.67	\$772.44	\$772.44	\$809.94	\$809.94	\$749.94	\$749.94	\$704.43	\$704.43
49	\$609.36	\$609.36	\$641.00	\$641.00	\$798.16	\$798.16	\$654.93	\$654.93	\$805.98	\$805.98	\$845.11	\$845.11	\$782.51	\$782.51	\$735.02	\$735.02
50	\$637.93	\$637.93	\$671.06	\$671.06	\$835.59	\$835.59	\$685.64	\$685.64	\$843.78	\$843.78	\$884.74	\$884.74	\$819.20	\$819.20	\$769.49	\$769.49
51	\$666.15	\$666.15	\$700.75	\$700.75	\$872.55	\$872.55	\$715.97	\$715.97	\$881.10	\$881.10	\$923.87	\$923.87	\$855.44	\$855.44	\$803.53	\$803.53
52	\$697.23	\$697.23	\$733.43	\$733.43	\$913.25	\$913.25	\$749.36	\$749.36	\$922.20	\$922.20	\$966.97	\$966.97	\$895.34	\$895.34	\$841.01	\$841.01
53	\$728.66	\$728.66	\$766.50	\$766.50	\$954.42	\$954.42	\$783.15	\$783.15	\$963.78	\$963.78	\$1,010.56	\$1,010.56	\$935.71	\$935.71	\$878.93	\$878.93
54	\$762.59	\$762.59	\$802.19	\$802.19	\$998.87	\$998.87	\$819.62	\$819.62	\$1,008.66	\$1,008.66	\$1,057.63	\$1,057.63	\$979.28	\$979.28	\$919.86	\$919.86
55	\$796.53	\$796.53	\$837.89	\$837.89	\$1,043.31	\$1,043.31	\$856.09	\$856.09	\$1,053.54	\$1,053.54	\$1,104.69	\$1,104.69	\$1,022.86	\$1,022.86	\$960.79	\$960.79
56	\$833.32	\$833.32	\$876.59	\$876.59	\$1,091.50	\$1,091.50	\$895.63	\$895.63	\$1,102.20	\$1,102.20	\$1,155.71	\$1,155.71	\$1,070.10	\$1,070.10	\$1,005.17	\$1,005.17
57	\$870.46	\$870.46	\$915.67	\$915.67	\$1,140.16	\$1,140.16	\$935.55	\$935.55	\$1,151.34	\$1,151.34	\$1,207.23	\$1,207.23	\$1,117.80	\$1,117.80	\$1,049.97	\$1,049.97
58	\$910.11	\$910.11	\$957.37	\$957.37	\$1,192.09	\$1,192.09	\$978.17	\$978.17	\$1,203.78	\$1,203.78	\$1,262.21	\$1,262.21	\$1,168.72	\$1,168.72	\$1,097.80	\$1,097.80
59	\$929.76	\$929.76	\$978.04	\$978.04	\$1,217.82	\$1,217.82	\$999.28	\$999.28	\$1,229.76	\$1,229.76	\$1,289.46	\$1,289.46	\$1,193.94	\$1,193.94	\$1,121.49	\$1,121.49
60	\$969.40	\$969.40	\$1,019.74	\$1,019.74	\$1,269.76	\$1,269.76	\$1,041.89	\$1,041.89	\$1,282.20	\$1,282.20	\$1,344.45	\$1,344.45	\$1,244.86	\$1,244.86	\$1,169.32	\$1,169.32
61 62	\$1,003.69	\$1,003.69	\$1,055.82	\$1,055.82	\$1,314.67	\$1,314.67	\$1,078.75	\$1,078.75	\$1,327.56	\$1,327.56	\$1,392.00	\$1,392.00	\$1,288.89	\$1,288.89	\$1,210.68	\$1,210.68
62 63	\$1,026.20 \$1,054.41	\$1,026.20 \$1,054.41	\$1,079.49 \$1,109.17	\$1,079.49 \$1,109.17	\$1,344.14 \$1,381.10	\$1,344.14 \$1,381.10	\$1,102.93 \$1,133.26	\$1,102.93 \$1,133.26	\$1,357.32 \$1,394.65	\$1,357.32 \$1,394.65	\$1,423.21 \$1,462.35	\$1,423.21 \$1,462.35	\$1,317.79 \$1,354.02	\$1,317.79 \$1,354.02	\$1,237.82 \$1,271.86	\$1,237.82 \$1,271.86
64+	\$1,034.41	\$1,034.41	\$1,109.17	\$1,109.17	\$1,403.09	\$1,403.09	\$1,153.26	\$1,153.26	\$1,394.65	\$1,394.65	\$1,485.63	\$1,485.63	\$1,334.02	\$1,334.02	\$1,271.86	\$1,271.86
UHT	1,071.20	1,071.20	Ş1,12U.03	¥1,120.03	\$1, 4 03.09	£0.co+,1¢	31,151,10	05.1ر1,1د	\$1,41U.00	\$1, 4 10.65	,±,±0J.03	÷1,400.05	05.د / دربد	05،د / دربد	J1,272.11	11،272،11

Aetna Health Assurance of Pennsylvania Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	PA01, PA02,	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna,
	\$30/75 AHASPA					PA03, PA05,	Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago,
						PA06, PA07,	Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne,
						PA08, PA09	Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh,
							Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester,
							Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata,
							Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	08-01-2018 Number of Covered Lives by Rating County										
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange							
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off							

0	3	0	0	0	0	0	0	
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	
	\$357.19		\$357.19	\$357.19		\$357.19		

\$467.85 \$467.85 \$467.85

RATING ARFA 2

RATING AREA 3

NATING ANLA 2								
0	0							
Cameron	Potter							
	0							

\$375.73 \$375.73 \$375.73

-	NATING AREA 3												
	3	1	2	1	33	14	19	3	0	0	0	3	0
	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

	0	8	19	4	19	0	0
Ве	edford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
		\$383 90	\$383.90	\$383.90	\$383.90	\$383.90	

RATI	NG ARE	A 6									RATING AR	EA 7		
1	14	0	27	0	0	24	0	8	0	0	31	136	328	63
Cei	ntre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
¢1	72 11	\$472.44	\$172.11	\$472.44	\$172.11	\$472.44	\$172.11	\$472.44	\$172.11	\$472.44	\$405.27	\$405.27	\$405.27	\$495.37

\$458.68 \$458.68

164 176 223 174 247 Bucks Chester Delaware Montgomery Philadelphia

\$458.68

\$458.68

\$458 68

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$430.85 \$430.85 \$430.85 \$430.85 \$430.85

Company Name: Aetna Health Assurance of Pennsylvania
Market: Small Group
Product: OAEPO

Effective Date of Rates: October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange) >									1				ı			
HIOS Plan ID (Off Exchange) >	18939PA	0040001	18939PA	0040001	18939PA	0040001	18939PA	0040001	1893904	0040001	18939PA	0040001	1893924	0040001	18939PA	0040001
THOS FIGHT ID (OT Exchange)	Aetna Silver OA		Aetna Silver OA		Aetna Silver OA		Aetna Silver OA		Aetna Silver O							
Plan Marketing Name >	\$30/75 A		\$30/75		\$30/75		\$30/75		\$30/75		\$30/75		\$30/75		\$30/75	
Rating Area >	Rating	Area 1	Rating	Area 2	Rating	Area 3	Rating	Area 5	Pating	Area 6	Rating	Area 7	Pating	Area 8	Pating	Area 9
Network >	PAS		PAS		PAS		PAS			5002	PAS			5002		0002
Metal >	Silv		Silv		Silv		Silv			ver	Sil			ver	Sil	
Deductible >	\$6,000/\$		\$6,000/		\$6,000/		\$6,000/			/\$12,000	\$6,000/			\$12,000		\$12,000
Coinsurance >	20		0.		0.		0.			.2		.2		.2		.2
Copays >	\$30/		\$30/		\$30/		\$30/			/\$75	\$30,			/\$75		/\$75
OOP Maximum >	\$7,900/\$		\$7,900/		\$7,900/		\$7,900/			/\$15,800	\$7,900/		\$7,900/		\$7,900/	
Pediatric Dental (Yes/No) >	Ye	is .	Ye	es .	Ye	es .	Ye	es	Y	es	Y	es	Y	es	Y	es
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
0 - 14	\$283.31	\$283.31	\$298.02	\$298.02	\$371.09	\$371.09	\$304.49	\$304.49	\$374.72	\$374.72	\$392.91	\$392.91	\$363.81	\$363.81	\$341.73	\$341.73
15	\$308.49	\$308.49	\$324.51	\$324.51	\$404.07	\$404.07	\$331.56	\$331.56	\$408.03	\$408.03	\$427.84	\$427.84	\$396.15	\$396.15	\$372.11	\$372.11
16	\$318.12	\$318.12	\$334.64	\$334.64	\$416.68	\$416.68	\$341.91	\$341.91	\$420.77	\$420.77	\$441.19	\$441.19	\$408.51	\$408.51	\$383.72	\$383.72
17	\$327.75	\$327.75	\$344.77	\$344.77	\$429.30	\$429.30	\$352.26	\$352.26	\$433.50	\$433.50	\$454.55	\$454.55	\$420.88	\$420.88	\$395.34	\$395.34
18	\$338.12	\$338.12	\$355.68	\$355.68	\$442.88	\$442.88	\$363.40	\$363.40	\$447.22	\$447.22	\$468.93	\$468.93	\$434.19	\$434.19	\$407.85	\$407.85
19	\$348.49	\$348.49	\$366.58	\$366.58	\$456.46	\$456.46	\$374.55	\$374.55	\$460.93	\$460.93	\$483.31	\$483.31	\$447.51	\$447.51	\$420.35	\$420.35
20	\$359.23	\$359.23	\$377.88	\$377.88	\$470.53	\$470.53	\$386.09	\$386.09	\$475.14	\$475.14	\$498.21	\$498.21	\$461.30	\$461.30	\$433.31	\$433.31
21	\$370.34	\$370.34	\$389.57	\$389.57	\$485.08	\$485.08	\$398.03	\$398.03	\$489.84	\$489.84	\$513.61	\$513.61	\$475.57	\$475.57	\$446.71	\$446.71
22	\$370.34	\$370.34	\$389.57	\$389.57	\$485.08	\$485.08	\$398.03	\$398.03	\$489.84	\$489.84	\$513.61	\$513.61	\$475.57	\$475.57	\$446.71	\$446.71
23 24	\$370.34	\$370.34 \$370.34	\$389.57 \$389.57	\$389.57 \$389.57	\$485.08 \$485.08	\$485.08 \$485.08	\$398.03 \$398.03	\$398.03 \$398.03	\$489.84 \$489.84	\$489.84 \$489.84	\$513.61	\$513.61	\$475.57 \$475.57	\$475.57 \$475.57	\$446.71 \$446.71	\$446.71 \$446.71
24 25	\$370.34 \$371.82	\$370.34	\$389.57	\$391.13	\$487.02	\$487.02	\$398.03	\$399.62	\$491.79	\$491.79	\$513.61 \$515.67	\$513.61 \$515.67	\$475.57	\$475.57 \$477.47	\$448.50	\$448.50
25 26	\$379.23	\$379.23	\$398.92	\$398.92	\$496.72	\$496.72	\$407.58	\$407.58	\$501.59	\$501.59	\$525.94	\$525.94	\$486.98	\$477.47	\$457.43	\$457.43
27	\$388.11	\$388.11	\$408.27	\$408.27	\$508.36	\$508.36	\$417.14	\$417.14	\$513.35	\$513.35	\$538.27	\$538.27	\$498.40	\$498.40	\$468.15	\$468.15
28	\$402.56	\$402.56	\$423.46	\$423.46	\$527.28	\$527.28	\$432.66	\$432.66	\$532.45	\$532.45	\$558.30	\$558.30	\$516.94	\$516.94	\$485.57	\$485.57
29	\$414.41	\$414.41	\$435.93	\$435.93	\$542.80	\$542.80	\$445.40	\$445.40	\$548.13	\$548.13	\$574.73	\$574.73	\$532.16	\$532.16	\$499.87	\$499.87
30	\$420.33	\$420.33	\$442.16	\$442.16	\$550.57	\$550.57	\$451.76	\$451.76	\$555.96	\$555.96	\$582.95	\$582.95	\$539.77	\$539.77	\$507.02	\$507.02
31	\$429.22	\$429.22	\$451.51	\$451.51	\$562.21	\$562.21	\$461.32	\$461.32	\$567.72	\$567.72	\$595.28	\$595.28	\$551.18	\$551.18	\$517.74	\$517.74
32	\$438.11	\$438.11	\$460.86	\$460.86	\$573.85	\$573.85	\$470.87	\$470.87	\$579.47	\$579.47	\$607.60	\$607.60	\$562.60	\$562.60	\$528.46	\$528.46
33	\$443.66	\$443.66	\$466.70	\$466.70	\$581.13	\$581.13	\$476.84	\$476.84	\$586.82	\$586.82	\$615.31	\$615.31	\$569.73	\$569.73	\$535.16	\$535.16
34	\$449.59	\$449.59	\$472.94	\$472.94	\$588.89	\$588.89	\$483.21	\$483.21	\$594.66	\$594.66	\$623.53	\$623.53	\$577.34	\$577.34	\$542.31	\$542.31
35	\$452.55	\$452.55	\$476.05	\$476.05	\$592.77	\$592.77	\$486.39	\$486.39	\$598.58	\$598.58	\$627.64	\$627.64	\$581.14	\$581.14	\$545.88	\$545.88
36	\$455.51	\$455.51	\$479.17	\$479.17	\$596.65	\$596.65	\$489.58	\$489.58	\$602.50	\$602.50	\$631.74	\$631.74	\$584.95	\$584.95	\$549.45	\$549.45
37	\$458.48	\$458.48	\$482.29	\$482.29	\$600.53	\$600.53	\$492.76	\$492.76	\$606.42	\$606.42	\$635.85	\$635.85	\$588.75	\$588.75	\$553.03	\$553.03
38	\$461.44	\$461.44	\$485.40	\$485.40	\$604.41	\$604.41	\$495.95	\$495.95	\$610.33	\$610.33	\$639.96	\$639.96	\$592.56	\$592.56	\$556.60	\$556.60
39	\$467.37	\$467.37	\$491.64	\$491.64	\$612.17	\$612.17	\$502.31	\$502.31	\$618.17	\$618.17	\$648.18	\$648.18	\$600.17	\$600.17	\$563.75	\$563.75
40	\$473.29	\$473.29	\$497.87	\$497.87	\$619.93	\$619.93	\$508.68	\$508.68	\$626.01	\$626.01	\$656.40	\$656.40	\$607.78	\$607.78	\$570.89	\$570.89
41 42	\$482.18 \$490.70	\$482.18 \$490.70	\$507.22 \$516.18	\$507.22 \$516.18	\$631.57 \$642.73	\$631.57 \$642.73	\$518.24 \$527.39	\$518.24 \$527.39	\$637.77 \$649.03	\$637.77 \$649.03	\$668.72 \$680.54	\$668.72 \$680.54	\$619.19 \$630.13	\$619.19 \$630.13	\$581.62 \$591.89	\$581.62 \$591.89
42	\$490.70 \$502.55	\$490.70	\$516.18 \$528.64	\$516.18	\$658.25	\$658.25	\$527.39 \$540.13	\$527.39 \$540.13	\$664.71	\$664.71	\$696.97	\$696.97	\$645.35	\$645.35	\$606.18	\$606.18
43	\$517.36	\$517.36	\$544.23	\$544.23	\$677.66	\$677.66	\$556.05	\$556.05	\$684.30	\$684.30	\$717.52	\$717.52	\$664.37	\$664.37	\$624.05	\$624.05
45	\$534.77	\$534.77	\$562.54	\$562.54	\$700.45	\$700.45	\$574.76	\$574.76	\$707.32	\$707.32	\$741.66	\$741.66	\$686.72	\$686.72	\$645.05	\$645.05
46	\$555.51	\$555.51	\$584.35	\$584.35	\$727.62	\$727.62	\$597.05	\$597.05	\$734.75	\$734.75	\$770.42	\$770.42	\$713.35	\$713.35	\$670.06	\$670.06
47	\$578.84	\$578.84	\$608.90	\$608.90	\$758.18	\$758.18	\$622.12	\$622.12	\$765.61	\$765.61	\$802.78	\$802.78	\$743.31	\$743.31	\$698.21	\$698.21
48	\$605.50	\$605.50	\$636.94	\$636.94	\$793.10	\$793.10	\$650.78	\$650.78	\$800.88	\$800.88	\$839.76	\$839.76	\$777.55	\$777.55	\$730.37	\$730.37
49	\$631.80	\$631.80	\$664.60	\$664.60	\$827.55	\$827.55	\$679.04	\$679.04	\$835.66	\$835.66	\$876.22	\$876.22	\$811.32	\$811.32	\$762.09	\$762.09
50	\$661.42	\$661.42	\$695.77	\$695.77	\$866.35	\$866.35	\$710.88	\$710.88	\$874.85	\$874.85	\$917.31	\$917.31	\$849.36	\$849.36	\$797.82	\$797.82
51	\$690.68	\$690.68	\$726.55	\$726.55	\$904.67	\$904.67	\$742.33	\$742.33	\$913.54	\$913.54	\$957.89	\$957.89	\$886.93	\$886.93	\$833.11	\$833.11
52	\$722.90	\$722.90	\$760.44	\$760.44	\$946.88	\$946.88	\$776.95	\$776.95	\$956.16	\$956.16	\$1,002.57	\$1,002.57	\$928.31	\$928.31	\$871.98	\$871.98
53	\$755.49	\$755.49	\$794.72	\$794.72	\$989.56	\$989.56	\$811.98	\$811.98	\$999.26	\$999.26	\$1,047.77	\$1,047.77	\$970.16	\$970.16	\$911.29	\$911.29
54	\$790.67	\$790.67	\$831.73	\$831.73	\$1,035.64	\$1,035.64	\$849.79	\$849.79	\$1,045.80	\$1,045.80	\$1,096.56	\$1,096.56	\$1,015.34	\$1,015.34	\$953.73	\$953.73
55	\$825.85	\$825.85	\$868.74	\$868.74	\$1,081.73	\$1,081.73	\$887.61	\$887.61	\$1,092.33	\$1,092.33	\$1,145.36	\$1,145.36	\$1,060.52	\$1,060.52	\$996.16	\$996.16
56	\$864.00	\$864.00	\$908.86	\$908.86	\$1,131.69	\$1,131.69	\$928.60	\$928.60	\$1,142.79	\$1,142.79	\$1,198.26	\$1,198.26	\$1,109.50	\$1,109.50	\$1,042.17	\$1,042.17
57	\$902.51	\$902.51	\$949.38	\$949.38	\$1,182.14	\$1,182.14	\$970.00	\$970.00	\$1,193.73	\$1,193.73	\$1,251.68	\$1,251.68	\$1,158.96	\$1,158.96	\$1,088.63	\$1,088.63
58 59	\$943.62	\$943.62	\$992.62	\$992.62	\$1,235.98	\$1,235.98	\$1,014.18	\$1,014.18	\$1,248.10	\$1,248.10	\$1,308.69	\$1,308.69	\$1,211.75	\$1,211.75	\$1,138.22	\$1,138.22
60	\$963.99 \$1,005.10	\$963.99 \$1,005.10	\$1,014.05 \$1,057.29	\$1,014.05 \$1,057.29	\$1,262.66 \$1,316.51	\$1,262.66 \$1,316.51	\$1,036.07 \$1,080.25	\$1,036.07 \$1,080.25	\$1,275.04 \$1,329.41	\$1,275.04 \$1,329.41	\$1,336.94 \$1,393.95	\$1,336.94 \$1,393.95	\$1,237.90 \$1,290.69	\$1,237.90 \$1,290.69	\$1,162.79 \$1,212.37	\$1,162.79 \$1,212.37
60	\$1,005.10	\$1,005.10	\$1,057.29	\$1,057.29	\$1,316.51	\$1,316.51	\$1,080.25	\$1,080.25	\$1,329.41	\$1,329.41	\$1,393.95	\$1,393.95 \$1,443.25	\$1,290.69	\$1,290.69	\$1,212.37	\$1,212.37
62	\$1,040.65	\$1,040.65	\$1,094.69	\$1,094.69	\$1,363.07	\$1,363.07	\$1,118.46	\$1,118.46	\$1,376.44	\$1,376.44	\$1,443.25 \$1,475.61	\$1,443.25	\$1,336.35	\$1,336.35	\$1,255.25	\$1,255.25 \$1,283.40
63	\$1,093.24	\$1,093.24	\$1,150.01	\$1,150.01	\$1,431.95	\$1,431.95	\$1,174.98	\$1,174.98	\$1,445.99	\$1,445.99	\$1,516.19	\$1,516.19	\$1,403.88	\$1,403.88	\$1,318.69	\$1,318.69
64+	\$1,110.64	\$1,110.64	\$1,168.32	\$1,168.32	\$1,454.75	\$1,454.75	\$1,193.69	\$1,193.69	\$1,469.02	\$1,469.02	\$1,540.33	\$1,540.33	\$1,426.23	\$1,426.23	\$1,339.68	\$1,339.68
041	71,110.04	ŷ1,11U.U4	71,100.32	71,100.32	71,434.73	71,737.73	¥1,133.03	71,173.05	\$1, 4 03.02	Ç1,40J.0Z	71,540.33	ŶŦ,J4U.33	¥1,420.23	71,420.23	71,333.00	71,333.00

Aetna Health Assurance of Pennsylvania Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	PA01, PA02,	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan,
	\$30/75 AHASPA					PA03, PA05,	Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre,
						PA06, PA07,	Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin,
						PA08, PA09	Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware,
							Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin,
							Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID Plan Marketing Name Product Metal Silver OAEPO 6000 80% \$30/75 AHASPA EPO Silver Off

0	3	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$370.34		\$370.34	\$370.34		\$370.34	

8	0	0
Flk		
EIK	Cameron	Potter

3	1	2	1	33	14	19	3	0	0	0	3	0
2 16 1												
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

10111110711	12710								
14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$489.84	Ć400 04	ć 400 0 4	\$489.84	\$489.84	\$489.84	\$489.84	\$489.84	\$489.84	\$489 84

NATING AN	LA /		
31	136	328	63
Adams	Berks	Lancaster	York
\$513.61	\$513.61	\$513 61	\$513.61

Bucks Chester Delaware Montgomery Philadelphia \$475.57 \$475.57 \$475.57 \$475.57

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$446.71	\$446.71	\$446.71	\$446.71	\$446.71	\$446.71	\$446.71

Α	B C D	E	F	G	Н	I J	K	L	М	N O	Р	Q	R	S	T U	V	X	
ι	Jnified Rate Review v4.3																4	1
_	Company Legal Name:	Aotna Lifo Inci	urance Company	4 Stato:	PA													
	HIOS Issuer ID:	33906	urance company		Small Group													
	Effective Date of Rate Change(s)			Widi Ket.	Sinuii Group													
Ī		,,																
N	Market Level Calculations (Same for all	Plans)																
	ection I: Experience period data																	
	xperience Period:	01/01/2017	to	12/31/2017														
			Experience Period															
	remiums (net of MLR Rebate) in Experi	ance Deviced.	Aggregate Amount \$9,120,777	<u>PMPM</u> \$485.30	% of Prem 100.00%													
	ncurred Claims in Experience Period	ence renou.	\$8,104,297	431.22	88.86%													
Α	Allowed Claims:		\$9,660,253	514.01	105.91%													
	ndex Rate of Experience Period Experience Period Member Months		18,794	\$514.01														
-	xperience Period Member Months		10,794															
<u>S</u>	ection II: Allowed Claims, PMPM basis								_									
			Experience	e Period		Proje Adj't. from I		01/01/201 Annualiz		12/31/2019	N	lid-point to Mi	d-point, Experie	nce to Projection	24 m	onths	-	
			on Actual Experi	ience Allowed			n Period	Fac		Projections, I	before credibility	Adjustment		Credibility Manual				
		Utilization	Utilization per	Average		Pop'l risk				Utilization per	Average		Utilization	Average				
	Benefit Category Inpatient Hospital	Description Days	1,000 300.99	Cost/Service \$3,555.94	PMPM \$89.19	Morbidity 1.186	Other 1.037	Cost 1.061	Util 1.019	1,000 370.40	Cost/Service \$4,149.00	PMPM \$128.07	per 1,000 351.65	Cost/Service \$4,581.19	PMPM \$134.25			
	Outpatient Hospital	Visits	662.74	1,462.14	80.75	1.186	1.037	1.045	1.019	880.45	1,655.61	121.47	850.50	1,745.12	123.69			
	Professional	Visits	6,626.02	164.62	90.90	1.186	1.037	1.019	1.054	8,720.24	177.30	128.84	7829.35	189.13	123.40			
	Other Medical Capitation	Visits Benefit Period	3,630.86 10.869.36	309.77 0.09	93.73 0.08	1.186 1.186	1.037 1.037	1.045 1.000	1.059 0.994	4,823.60 12,726.36	350.76 0.09	140.99 0.10	4613.72 12690.26	385.44 2.11	148.19 2.23			
	Prescription Drug	Prescriptions	10,519.63	181.78	159.35	1.186	1.037	1.103	1.020	12,972.49	228.40	246.91	14004.85	196.99	2.23			
	Total				\$514.01			-				\$766.38			\$761.65			
																After Credibility		
<u>S</u>	ection III: Projected Experience:				Projected Allowed	Claims PMPM (v Paid to Allow						0.00%			100.00%	\$761.65 0.729		2,550,019
						Projected Inc		,		li't. PMPM						\$554.87		1,857,711
						Projected Ris				, ,						6.43		21,540
										overies, net of rein p	rem, PMPM					\$548.44		1,836,170
					Projected Incurred	Projected AC	A reinsurance	recoveries,	net of rein pre	ет, РМРМ						<u>0.00</u> \$548.44		<u>0</u> 1,836,170
															9.44%		\$1	198,731
					Administrative Exp Profit & Risk Load	ense Load									2.00%	59.36 12.57		42,101
					Taxes & Fees										1.33%	8.37		28,032
					Single Risk Pool G	,	g. Rate, PMPI	M								\$628.74		2,105,033
					Index Rate for Pro	jection Period % increase or	er Exnerienc	e Period								\$797.55 29.56%		
						% Increase, a		c . criou								13.82%		
					Projected Membe	r Months												3,348
	Information Not Releasable to the	Public Unless Author	rized by Law: This in	formation has no	ot been publically	disclosed and ma	y be privilege	d and confid	ential. It is fo	r internal governmen	nt use only and mu	st not be						
	disseminate	d, distributed, or copi	ied to persons not aut	thorized to recei	ve the information	. Unauthorized	disclosure ma	y result in pr	osecution to t	he full extent of the	law.							

Product-Plan Data Collection

Company Legal Name: Aetna Life Insurance Company
HIOS Issuer ID: 33906 Market: PA
Effective Date of Rate Change(s): 01/01/2019

State: PA
Market: Small Group

Product/Plan Level Calculations																						
ection I General Product and Plan Information																						
oduct																						
oduct ID																						
fetal		Not Appl cable	B onze	B onze	Gold		S Ive	Sive	S Ive	B onze	S Ive	Gold	Gold	Gold	Plat num	Gold		Gold	Gold	Gold	Gold	
V Metal Value		0.000	0.595	0.582	0.790	0.796	0.718	0.686	0.686	0.617	0 714	0.793	0.791	0 813	0.886	0.819	0 891	0.800	0.804	0 812	0.797	0.696
VP cng Value		0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0 010	0.010	0.010	0 010	0.010	0.010	0 010	0.010	0.010	0 010	0.010	0.010
lan Catego y		Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nati
lan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
																		Aetna Gold PPO				
Plan Name				Aetna B onze PPO						Aetna B onze PPO			Aetna Gold PPO	Aetna Gold PPO	Aetna Plat num	Aetna Gold PPO		1000 100/50			Aetna Gold PPO	
				6450 100/50 HSA					2600 80/50 HSA		3000 80/50	2000 80/50	1000 80/50		PPO 100/50 200D	100/50 500D	PPO 500 100/50	250A	1000 100/50 25	1500 100/50	2000 100/50	5000 100/
Plan ID (Standa d Component ID)		33906PA0090000	33906PA0090082	33906PA0090083	33906PA0090084	33906PA0090085	33906PA0090086	33906PA0090088	33906PA0090089	33906PA0090090	33906PA0090091	33906PA0090092	33906PA0090093	33906PA0090094	33906PA0090095	33906PA0090096	33906PA0090097	33906PA0090098	33906PA0090099	33906PA0090100	3906PA0090101	33906PA009
exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
H sto cal Rate Inc ease - Calenda Yea - 2																						
H sto cal Rate Inc ease - Calenda Yea - 1																						
H sto cal Rate Inc ease - Calenda Yea 0																						
ffect ve Date of P oposed Rates		01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/201
Rate Change % (ove p o flng)		0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.
Cum't ve Rate Change % (ove 12 mos p o)		0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.
P oj'd Pe Rate Change % (ove Expe . Pe od)		#DIV/0!	-100.00%	-100.00%	-100.00%	100 00%	-100.00%	-100.00%	-100 00%	-100.00%	-100.00%	-100 00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100
P oduct Rate Inc ease %																						
Section Components of Premium Increase (PMP)	A Dollar Amount a	oove Current Average	Rate PMPM)																			
Plan ID (Standa d Component ID)	Total									33906PA0090090												
npat ent	\$0.00	\$0.00	\$0.00					\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$
Outpat ent	\$0.00	\$0.00	\$0.00			\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	S
P ofess onal	\$0.00	\$0.00	\$0.00					\$0.00	\$0.00		\$0.00	\$0.00		\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	S
Pesc pton Dug	\$0.00	\$0.00	\$0.00					\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$
	\$0.00		\$0.00						\$0.00		\$0.00	\$0.00				\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$
	\$0.00	\$0.00	\$0.00					\$0.00	\$0.00		\$0.00	\$0.00		\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	S
Othe Cap tat on			\$0.00					\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	5
Cap tat on Adm n st at on	\$0.00	\$0.00		\$0.00	\$0.00						\$0.00	\$0.00		\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	5
Cap tat on Adm n st at on Caxes & Fees	\$0.00	\$0.00	\$0.00					\$0.00	\$0.00		\$0.00	\$0.00		\$0.00		\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$
Capitation Administration Caxes & Fees Risk & Piofit Chaige	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			S
Cap tat on (dm n st at on (axes & Fees (sts & P of t Cha ge (otal Rate Inc ease	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00								\$0.00	\$0.00	
Cap tation ddministration (axes & Fees tisk & Plofit Chalige	\$0.00	\$0.00 \$0.00 \$0.00	\$0.00	\$0.00 \$0.00	\$0.00		\$0.00		\$0.00 \$0.00		\$0.00 \$0.00	\$0.00	\$0.00			\$0.00		\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	
ap tat on dm n st at on axes & Fees sk & P oft Cha ge total Rate Inc. ease lembe Cost Sha e inc. ease	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
ap tat on dm n st at on axes & Fees sk & P of t Cha ge otal Rate inc ease	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00	\$0.00 \$0.00 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00							\$0.00	\$0.00	\$0.00					s

Section III Experience Period Information

Wa n ng Ale t	Wsht 1 Total	Plan ID (Standa d Component ID)	Total	33906PA0090000	33906PA0090082 3	3906PA0090083	33906PA0090084	33906PA0090085	33906PA0090086	33906PA0090088	33906PA0090089	33906PA0090090	33906PA0090091	33906PA0090092	33906PA0090093	33906PA0090094	3906PA0090095	33906PA0090096	33906PA0090097	33906PA0090098	33906PA0090099	33906PA0090100	33906PA0090101 339	906PA0090104
		e Plan Adjusted Index Rate	\$231.84	\$0.00	\$459.89	\$459.89	\$660.19	\$660.19	\$543.95	\$543.95	\$543.95	\$459 89	\$526.04	\$605.29	\$593 88	\$593.88	\$734.43	\$644 60	\$734.43	\$675.43	\$675.43	\$634.39	\$634.39	\$533.03
OK	18.794	Membe Months	18.796	11.794	1	62	70	28	118	232	32	24	161	6	45	8	343	209	13	2	107	23	99	65
OK	\$9,120,777	E Total P em um (TP)	\$9,120,777	\$5,447,535	\$306	\$16,553	\$38,382	\$11,455	\$46,940	\$84,056	\$9,642	\$8,532	\$63 215	\$3,328	\$17,373	\$4 168	\$167,667	\$102,268	\$7,732	\$892	\$54,269	\$11,143	\$62,186	\$23,548
		ogu																						
		EHB Pe cent of TP, [see nst uct ons]	100.00%	100.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		state mandated benef ts po t on of TP that a e othe																					/	/
		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%
		Othe benefts po t on of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	\$9,660,253	Total Allowed Cla ms (TAC)	\$9,660,253	\$5,758,230	\$0	\$6,297	\$33,656	\$19,764	\$72,748	\$139,963	\$5,014	\$1,303	\$53 295	\$5,199	\$5,124	\$1 301	\$124,856	\$75,605	\$1,578	\$382	\$14,396	\$5,081	\$23,036	\$26,070
																							/	/
		EHB Pe cent of TAC, [see nst uct ons]	100.00%	100.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		state mandated benef ts po t on of TAC that a e																					/	/
		othe 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%
		Othe benef ts po t on of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Allowed Cla ms which a e not the ssue 's obligation	\$1.555.956	\$1.102.362	40	\$1 977	42.040	\$2,406	-62 602	\$18.755	\$2.222	6120	\$15 542		52.284	\$612	\$16.403	\$17.356	\$269	\$261	\$4.756	\$276	\$7.814	\$1.193
		Po t on of above payable by HHS's funds	\$1,555,956	\$1,102,362	\$0	\$1,977	\$2,010	\$2,406	-\$3,602	\$18,755	\$3,332	\$130	\$15 542	\$0	52,284	\$613	\$16,403	\$17,356	\$268	\$261	\$4,756	\$276	57,814	\$1,193
		on behalf of insuled pelson, in do lais	\$0																				/	
		Po t on of above payable by HHS on	- 50																					
		behalf of nsu ed pe son, as %	0.00%																				/	
OK	\$8,104,297	Total Incu ed cla ms, payable w th ssue funds	\$8,104,297	\$4,655,869	\$0	\$4,320	\$31,645	\$17,358	\$76,351	\$121,208	\$1,682	\$1,173	\$37 753	\$5,199	\$2,840	\$688	\$108,453	\$58,249	\$1,310	\$122	\$9,640	\$4,805	\$15,222	\$24,877
		Net Amt of Re n	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00
		R sk Adjustment T ansfe Amount	-\$690,057.02	-\$88,450.51	-\$160.55	\$10 758.57	-\$10,106.99	\$814.75	-\$5 720.09	-\$18,995.26	-\$5,383.65	-\$6,233 78	-\$36,902.87	-\$195.98	-\$7,266 95	-\$1,192.72	\$7,332.02	\$5,428 81	-\$3,264.78	-\$493.53	-\$24,611.08	-\$5,568.88	-\$14,332.51	-\$1,051.42
OK	\$ 431.22	Incu ed Cla ms PMPM	\$431.17	\$394.77	\$0.00	\$69.67	\$452.07	\$619.93	\$647.04		\$52.57	\$48 87	\$234.49	\$866.43			\$316.19	\$278 70	\$100.77	\$60.79	\$90.09		\$153.76	\$382.73
OK	\$ 514.01	A lowed Cla ms PMPM	\$513.95	\$488.23	\$0.00	\$101.57	\$480.79	\$705.87	\$616.51	\$603.29	\$156.70	\$54 29	\$331.03	\$866.43			\$364.01	\$361 75	\$121.35	\$191.06	\$134.54		\$232.68	\$401.08
		EHB po t on of A lowed Cla ms, PMPM	\$513.95	\$488.23	\$0.00	\$101.57	\$480.79	\$705.87	\$616.51	\$603.29	\$156.70	\$54 29	\$331.03	\$866.43	\$113 86	\$162.68	\$364.01	\$361 75	\$121.35	\$191.06	\$134.54	\$220.92	\$232.68	\$401.08
O.	J 314.01	EHB po t on of A lowed Cla ms, PMPM	\$513.95	\$488.23	\$0.00	\$101.57	\$480.79	\$705.87	\$616.51	\$603.29	\$156.70	\$54 29	\$331.03	\$866.43			\$364.01	\$361 75	\$121.35	\$191.06	\$134.54		\$232.68	

		Section IV Projected (12 months following effective dat																						
Wanng Ale t	Wsht 1 Total	Plan ID (Standa d Component ID)		33906PA0090000 3	3906PA0090082 3	3906PA0090083	33906PA0090084	33906PA0090085	33906PA0090086	33906PA0090088 3	3906PA0090089 3	3906PA0090090	33906PA0090091	33906PA0090092	33906PA0090093	33906PA0090094 3	8906PA0090095	33906PA0090096	33906PA0090097	3906PA0090098	33906PA0090099	33906PA0090100	3906PA0090101 33	3906PA0090104
		Plan Adjusted Index Rate	\$665.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	3,348	Membe Months	3,348	-													-							
OK	\$2,105,033	Total P em um (TP)	\$2,105,031	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		EHB Pe cent of TP, [see nst uct ons] state mandated benef ts po t on of TP that a e other	100.00%	0.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		E than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Othe benef ts po t on of TP	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	2.550.019	Total Allowed Cla ms (TAC)	\$2,550,017	\$0	\$0	\$0	\$0	SO.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		EHB Pe cent of TAC, [see nst uct ons]	100.00%	0.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		state mandated benefits polition of TAC that ale other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Cthe benef ts po t on of TAC	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Allowed Cla ms which are not the saue 's obligation Portion of above payable by HHS's funds	\$692,308	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		on behalf of insuled pelson. In do lais	\$0																					
		Po t on of above payable by HHS on behalf of nsu ed pe son, as %	0.00%																					
		Total Incu ed clams, payable with issue funds	\$1,857,709	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Net Amt of Re n																						
#DIV/0!			\$22.037	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	50	\$0	\$0	\$0	\$0	\$0	50	\$0	\$0
		R sk Adjustment T ansfe Amount		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Incu ed Cla ms PMPM	\$554.87	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
OK	\$ 761.65	A lowed Cla ms PMPM	\$761.65	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		EHB po t on of A lowed Clams, PMPM	\$761.65	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		EHB DO COITOLA IOWEU CIA IIIS, PIMPM	3/01.03	#019/0:	wDIV/U:	#DIV/0:	wolv/o:	#019/0:	#DIV/U:	#010/0:	#DIV/0:	#010/0:	#DIV/U:	#010/0:	#DIV/U:	#010/0:	#DIV/U:	#DIV/U:	#DIV/U:	#DIV/U:	#DIV/U:	#DIV/U:	#DIV/U:	#610/0

							1	e m nated P oducts																	
0.704 0.010	S lve 0.708 0.010	Gold 0.805 0.010	Gold 0.792 0.010	0.708 0.010	0.713 0.010	S lve 0.685 0.010	S lve 0.681 0.010	0.702 0.010	S lve 0.685 0.010	S Ive 0 712 0 010	S lve 0.708 0.010	S lve 0.719 0.010	S lve 0 686 0 010	S Ive 0.704 0.010	S lve 0.686 0.010	S lve 0 718 0 010	S lve 0.713 0.010	S lve 0.708 0.010	Plat num 0.891 0.010	Plat num 0.894 0.010	Gold 0.789 0.010	0.812 0.010	Gold 0.789 0.010	Gold 0.805 0.010	Gold 0.804 0.010
PPO Aetna Sive PPO 3000 100/50	Te m nated PPO	Te m nated PPO	Te m nated PPO		Te m nated PPO Aetna S Ive PPO 2500 100/50	Te m nated PPO Aetna S Ive PPO	Te m nated PPO Aetna S Ive PPO 5000 100/50 RX	Te m nated PPO Aetna Sive PPO	Te m nated PPO	Te m nated PPO	Te m nated PPO	Te m nated PPO	Te m nated PPO Aetna Sive PPO 3000 100/50	Te m nated PPO Aetna S Ive PPO 3000 100/50 A	Te m nated PPO	Te m nated PPO	Te m nated PPO Aetna S Ive PPO 2500 100/50	Te m nated PPO Aetna S Ive PPO 2000 100/50		Te m nated PPO Aetna Plat num PPO 100/50 200D	Te m nated PPO	Te m nated PPO	Te m nated PPO	Te m nated PPO	Te m nated PPO
250A	Aetna S Ive PPO 3500 100/50 33906PA0090106 No	Aetna Gold PPO 1000 100/50 30 33906PA0090107 No	Aetna Gold PPO 1500 100/50 30 33906PA0090108 No	300A	300A	4500 100/50 30	10/50/100	5000 80/50 OOS 33906PA0090128 No	Aetna S Ive PPO	Aetna S Ive PPO 000 100/50 00S 13906PA0090130 3 No	Aetna S Ive PPO 3500 100/50 33906PA0090133 No	Aetna S Ive PPO 3000 80/50 OOS 33906PA0090134 No	3000 100/50 300A HSA 33906PA0090135	250A 26	etna S Ive PPO 500 100/50 HSA 3906PA0090138 No	Aetna S Ive PPO 2500 100/50 HSA 33906PA0090139 No	300A	300A 33906PA0090141 : No	PPO 500 100/50	00S	Aetna Gold PPO 2000 100/50 OOS 33906PA0090147 No	Aetna Gold PPO 1500 100/50 33906PA0090150 No	1000 80/50 OOS 1	1000 100/50 30 10	Aetna Gold PPO 1000 100/50 25 13906PA0090155 No
								1.57% 17.55% -6.88%																	
01/01/2019 0.00% 0.00% -100.00%	0.00%	0.00%	0.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0 00% 0 00% 100 00%	01/01/2019 0.00% 0.00% -100.00%	0.00%	01/01/2019 0 00% 0 00% #DIV/0!	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% #DIV/0!	01/01/2019 0 00% 0 00% -100 00%	0.00%	01/01/2019 0.00% 0.00% #DIV/01	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% #DIV/01	01/01/2019 0.00% 0.00% #DIV/0!	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% #DIV/01	01/01/2019 0 00% 0 00% 100 00%	01/01/2019 0.00% 0.00% #DIV/01
-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	100 00%	-100.00%	-100.00%	0.00%	-100.00%	#DIV/OI	-100 00%	#DIV/OI	#DIV/UI	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	#UIV/UI	#DIV/U!	-100.00%	#DIV/U!	100 00%	#UIV/UI
33906PA0090105 \$0.00				33906PA0090109 3 \$0.00	3906PA0090110 \$0.00			33906PA0090128 \$0.00	\$0.00	\$0.00	\$0.00			3906PA0090136 33 \$0.00	906PA0090138 \$0.00		33906PA0090140 \$0.00	\$0.00	3906PA0090142 3: \$0.00	\$0.00	33906PA0090147 \$0.00	33906PA0090150 3 \$0.00	3906PA0090152 33 \$0.00	8906PA0090153 33 \$0.00	3906PA0090155 \$0 00
\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0 00 \$0 00 \$0 00 \$0 00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0 00 \$0 00 \$0 00 \$0 00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0 00 \$0 00 \$0 00 \$0 00
\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0 00 \$0 00 \$0 00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00			\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0 00 \$0 00 \$0 00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0 00 \$0 00 \$0 00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 0	\$0.00	\$0.00	\$0 00 0	\$0.00	\$0.00	\$0.00	\$0.00 0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 0	\$0.00	\$0.00 0	\$0.00	\$0 00 0
33906PA0090105 \$572.88	33906PA0090106 \$572.88	33906PA0090107 \$675.43	33906PA0090108 \$675.43	33906PA0090109 3 \$572.88	33906PA0090110 \$572.88	33906PA0090112 \$544.66	33906PA0090127 \$533.04	33906PA0090128 \$0.00	33906PA0090129 3 \$544 99	3906PA0090130 3 \$0.00	13906PA0090133 \$572.89	33906PA0090134 \$0 00	33906PA0090135 3 \$0.00	3906PA0090136 33 \$572.89	906PA0090138 \$543 96	33906PA0090139 \$543.96	33906PA0090140 \$572.89	33906PA0090141 3 \$572.80	3906PA0090142 3: \$734.45	3906PA0090143 3 \$0.00	33906PA0090147 \$0.00	33906PA0090150 3 \$634.41	3906PA0090152 33 \$0.00	8906PA0090153 33 \$675.45	3906PA0090155 \$0 00
26 \$11,158	65 \$29,821	72 \$32,556	10 \$4,180	110 \$51,044	\$6,027	\$19,730	\$6,300	0 \$0	97 \$40,662	0 \$0	\$10,923	0 \$0	0 \$0	\$39,615	102 \$44,479	164 \$69,339	\$2,452	362 \$179,790	\$260,721	0 \$0	0 \$0	\$29,044	0 \$0	\$26,332	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%	100 00% 0 00% 0 00%	0.00% 0.00%	0.00% 0.00%	0 00% 0 00%	0.00% 0.00%	0.00% 0.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0 00% 0 00%	0.00% 0.00%
\$1,923		\$57,606		\$73,363	\$1,412		\$895	100 00%	\$9,578 100.00%	50 100.00%	\$23,423 100 00%	100.00%	\$0	\$29,525	\$94,546	\$87,973	\$405	\$137,960	\$153,566	\$0 100.00%	\$0 100.00%	\$2,929	\$0 100.00%	\$13,692	\$0.00%
0.00%	0.00%	0.00%		0.00%	0 00%		0.00% 0.00%	0 00% 0 00%	0.00%	0.00% 0.00%	0 00%	0.00%		0.00%	0.00%	0.00%	0.00% 0.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%	0.00%	0 00% 0 00%	0.00%
\$362	\$2,587	\$7,160	\$325	\$9,814	\$640	\$1,368	\$218	\$0	\$3,457	\$0	\$8,648	\$0	\$0	\$10,003	\$5,990	\$14,563	\$134	\$41,168	\$13,844	\$0	\$0	\$542	\$0	\$4,307	\$0
\$1,561	\$7,236	\$50,446	\$1,216	\$63,548	\$772	\$1,327	\$677	\$0	\$6,121	\$0	\$14,775	\$0	\$0	\$19,522	\$88,556	\$73,411	\$271	\$96,792	\$139,722	\$0	\$0	\$2,387	\$0	\$9,385	\$0
\$0.00 -\$5 796.62	723,000	\$0.00 -\$3,221.44		\$0.00 -\$19,320.78	\$0.00 -\$2,302.22		\$0.00 -\$1,725.54	\$0.00 \$0.00	\$0 00 -\$18,650 00	\$0.00 \$0.00	\$0.00 -\$4,739.13	\$0 00 \$0 00	\$0.00 \$0.00	\$0.00 -\$18,160.28	\$0.00 \$14,616.86	\$0.00 \$11,270.15	\$0.00 -\$772.98	\$0.00 -\$17,586.46	\$0.00 \$47 931.57	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 -\$12 507.77	\$0.00 \$0.00	\$0.00 -\$4,846.58	\$0.00 \$0.00
\$60.03 \$73.96 \$73.96	\$151.12	\$700.63 \$800.08 \$800.08	\$154.03	\$577.71 \$666.94 \$666.94	\$64.32 \$117.63 \$117.63	\$55.00	\$84.68 \$111.87 \$111.87	#DIV/0!	\$63 10 \$98 74 \$98 74	#DIV/0! #DIV/0! #DIV/0!	\$671.61 \$1,064.68 \$1,064.68	#DIV/0!	#DIV/0! #DIV/0!	\$154.93 \$234.33 \$234.33	\$868 19 \$926 92 \$926 92	\$447.63 \$536.42 \$536.42	\$67.79 \$101.18 \$101.18	\$267.38 \$381.11 \$381.11	\$283.41 \$311.49 \$311.49	#DIV/0! #DIV/0! #DIV/0!	#DIV/0! #DIV/0!	\$29.11 \$35.72 \$35.72	#DIV/0! #DIV/0!	\$173.79 \$253.56 \$253.56	#DIV/0! #DIV/0!
33906PA0090105 \$0.00	\$0.00 \$0.00	33906PA0090107 \$0.00	\$0.00	33906PA0090109 3 \$0.00	\$0.00	\$3906PA0090112 \$0.00	33906PA0090127 \$0.00	33906PA0090128 \$0.00	\$0.00 \$0.00	3906PA0090130 3 \$0.00	\$0.00 \$0.00	33906PA0090134 \$0.00	33906PA0090135 3 \$0.00	\$0.00 \$0.00	906PA0090138 \$0.00	\$33906PA0090139 \$0.00	33906PA0090140 \$0.00	\$0.00	3906PA0090142 3: \$0.00	\$0.00	\$3906PA0090147 \$0.00	33906PA0090150 3 \$0.00	\$0.00 \$0.00	8906PA0090153 33 \$0.00	3906PA0090155 \$0 00
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												PPO
												33906PA016
Gold	B onze	B onze	Gold	Gold	B onze	S Ive	S Ive	B onze	B onze	Gold	S Ive	S Ive
0.819	0.595	0.617	0.799	0.814	0.612	0.713	0.717	0.582	0.617	0 804	0.708	0.701
0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0 010	0.010	0.844
Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Renew ng
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO
					Aetna B onze PPO	Aetna S Ive PPO			AWH WellSpan	Aetna Gold AWH	Aetna S Ive AWH	Aetna S Ive
Aetna Gold PPO	Aetna B onze PPO	Aetna B onze PPO	Aetna Gold PPO	Aetna Gold PPO	6550 100/50 HSA	3000 100/50 HSA	Aetna S Ive PPO	Aetna B onze PPO	PPO 5000 80/50	VP PPO 1000	VP PPO 2000	OAEPO 6000 80%
100/50 500D	6000 100/50 HSA	5000 80/50 HSA	100/50 600D OOS	1000 100/50 OOS	E OOS	E OOS	3000 100/50 OOS	6450 100/50 HSA	HSA	100/50 25	100/50 300A	\$30/75
33906PA0090156	33906PA0090158	33906PA0090159	33906PA0090161	33906PA0090162	33906PA0090164	33906PA0090165	33906PA0090166	33906PA0090157	33906PA0090115	33906PA0090123	33906PA0090126	33906PA0160001
No	No	No	No	No	No	No	No	No	No	No	No	No
												29.58%
01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019
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0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	6.39%
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												6.39%

33906PA0090156	33906PA0090158	33906PA0090159	33906PA0090161	33906PA0090162	33906PA0090164	33906PA0090165	33906PA0090166	33906PA0090157	33906PA0090115	33906PA0090123	33906PA0090126	33906PA0160001
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	SO 00
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33906PA0090156	33906PA0090158	33906PA0090159	33906PA0090161	33906PA0090162	33906PA0090164	33906PA0090165	33906PA0090166	33906PA0090157	33906PA0090115		33906PA0090126	
\$0.00	\$459.91	\$459.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$459.91	\$459 89	\$675.43	\$634.39	\$634 26
0	47	62	0	0	0	0	0	30	5	9	21	3,322
\$0	\$11,896	\$29,729	\$0	\$0	\$0	\$0	\$0	\$9,589	\$1,725	\$3 692	\$11,883	\$2,006,900
100.00%	100.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%
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\$0	\$6,025	\$8,490	\$0	\$0	\$0	\$0	\$0	\$1,640	\$1,411	\$4 112	\$4,375	\$2,558,447
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0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%
\$0	\$4,613	\$4,309	\$0	\$0	\$0	\$0	\$0	\$1,610	\$1,379	\$2 062	\$1,845	\$220,873
\$0	\$1,413	\$4,181	\$0	\$0	\$0	\$0	\$0	\$30	\$32	\$2 049	\$2,531	\$2,337,575
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	-\$7,348.22	-\$19,640.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,734.15	-\$1,570 80	\$1,156.91	\$11,135.99	-\$283,925 01
100.0101	\$30.06	\$67.43		10 m 1 fo 1				\$1.00	\$6.35	\$227.69	\$120.51	\$703 66
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#DIV/01	\$128.20	\$136.93	#DIV/01	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	\$54.67	\$282.25	\$456.85	\$208.36 \$208.36	\$770 15 \$770 15
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	33906PA0090158	33906PA0090159		33906PA0090162		33906PA0090165	33906PA0090166				33906PA0090126	33906PA0160001
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$665 24
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\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,105,031
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\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,550,017
100.00%	100.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%
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\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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019 Rates Table Template v8.1		red. To validate press Validate button or		e button or Ctrl + Shift + F.	
·		select Family-Tier Rates under Rating M			
		ate, select Age-Based Rates under Ratir acco User, you must give a rate for Toba		te for every age band.	
		heet button, or Ctrl + Shift + H. All plans i			
HIOS Issuer ID*	33906	,			
Federal TIN*	06-6033492				
Rate Effective Date*	01/01/2019				
Rate Expiration Date* Rating Method*	03/31/2019 Age-Based Rates				
Ruting metriou	Age-based Nates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required:	Required:	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	determine f a person is e igible for a rate from a	Select the age of a subscriber eligible for the rate	Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Enter the rate of an Individual tobacco enrolled on a plan
		plan	· · · · · · · · · · · · · · · · · · ·		
33906PA0160001		Tobacco User/Non-Tobacco User	0-14	254.29	254.29
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User		276.90 285.54	276.90 285.54
33906PA0160001		Tobacco User/Non-Tobacco User	17	294.18	294.18
33906PA0160001		Tobacco User/Non-Tobacco User	18	303.49	303.49
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19	312.80 322.44	312.80 322.44
33906PA0160001		Tobacco User/Non-Tobacco User	20	332.41	332.4
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	332.41	332.4
33906PA0160001		Tobacco User/Non-Tobacco User	23	332.41	332.4
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24	332.41 333.74	332.4° 333.74
33906PA0160001		Tobacco User/Non-Tobacco User	26	340.39	340.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	348.36	348.36
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	361.33 371.96	361.33 371.96
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	29 30	377.28	377.28
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	385.26	385.26
33906PA0160001		Tobacco User/Non-Tobacco User	32	393.24	393.24
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	398.22 403.54	398.22 403.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	406.20	406.20
33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36	408.86	408.86
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	37	411.52 414.18	411.52 414.18
33906PA0160001		Tobacco User/Non-Tobacco User	39	419.50	419.50
33906PA0160001		Tobacco User/Non-Tobacco User	40	424.82	424.82
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41	432.80 440.44	432.80 440.44
33906PA0160001		Tobacco User/Non-Tobacco User	43	451.08	451.08
33906PA0160001		Tobacco User/Non-Tobacco User	44	464.37	464.37
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45	480.00 498.61	480.00 498.6
33906PA0160001		Tobacco User/Non-Tobacco User	46 47	519.55	519.5
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	543.49	543.49
33906PA0160001		Tobacco User/Non-Tobacco User	49	567.09	567.09
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	593.68 619.94	593.68 619.94
33906PA0160001		Tobacco User/Non-Tobacco User	52	648.86	648.86
33906PA0160001		Tobacco User/Non-Tobacco User	53	678.11	678.1
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	709.69 741.27	709.69 741.27
33906PA0160001		Tobacco User/Non-Tobacco User	56	775.51	775.5
33906PA0160001		Tobacco User/Non-Tobacco User	57	810.08	810.08
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	846.98 865.26	846.98 865.26
33906PA0160001		Tobacco User/Non-Tobacco User	60	902.16	902.16
33906PA0160001		Tobacco User/Non-Tobacco User	61	934.07	934.07
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	955.01 981.27	955.0° 981.27
33906PA0160001		Tobacco User/Non-Tobacco User	64 and over	996.89	996.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	267.50	267.50
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	291.28 300.37	291.28 300.37
33906PA0160001		Tobacco User/Non-Tobacco User	17	309.46	309.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	319.25	319.25
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19	329.04 339.18	329.0 ⁴ 339.18
33906PA0160001		Tobacco User/Non-Tobacco User	21	349.67	349.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	349.67	349.67
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	349.67 349.67	349.67 349.67
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	25	351.07	349.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	358.06	358.06
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	366.45 380.09	366.45 380.09
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	28 29	391.28	391.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	396.88	396.8
33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	405.27	405.2
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	32	413.66 418.90	413.66 418.90
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	424.50	424.50
33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	427.30 430.09	427.30
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	36	430.09	430.09 432.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	435.69	435.69
33906PA0160001		Tobacco User/Non-Tobacco User	39	441.28	441.20
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	446.88 455.27	446.8 455.2
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	41	455.27 463.31	455.2 463.3
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	474.50	474.5
33906PA0160001		Tobacco User/Non-Tobacco User	44	488.49	488.4
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	504.92 524.50	504.9 524.5
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	46	524.50	546.5
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	571.71	571.7
33906PA0160001		Tobacco User/Non-Tobacco User	49	596.54 624.51	596.5- 624.5-
	DOMESTIC AND A STREET AND A STR	Tobacco User/Non-Tobacco User	50	624.51	024.5

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Septimid Record Property Pr			Tobacco User/Non-Tobacco		52	682.56	682.56
Section Company Comp							
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Section Sect							890.96
SECURITY Company Com	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco	Jser	59	910.19	910.19
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STREET S							982.57
SIGNEDA MORPH Program							
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Stopping (1900) Transport (1901) Transport (1							385.33
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco	Jser	18	397.52	397.52
STATE Company Compan							409.71
SOMEPHISTON Flaming with a Service of Serv							422.34
SIGNEPHYCHOCOL Fathing years Telesco District							
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SIGNIP AND PROVIDED Retiry Ame 3 Totals to Delawfor Tables to User 29 47,326 47,3							445.85
3388PA/10000 Reno / Person Person			Tobacco User/Non-Tobacco	Jser	27	456.30	456.30
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STOREPARTICION Reside place 3 Totacco User 20 20 20 20 20 20 20 2							535.54
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3000PR/310000 Resign Ave 3 Touscou benefine "Touscou benefine" 14 566,50 565							542.51
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33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 31 414.07 414.0 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 32 422.64 422.6 422.6 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 33 428.00 428.0 428.0 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 34 433.72 433.7	33906PA0160001	Hoting Aron E			28	388.35	
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 32 422.64 422.65			Tobacco User/Non-Tobacco	Jser	28 29	399.78	399.78
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 34 433.72 433.73 433.73 433.74 433.72 433.73 433.73 433.74 433.72 433.73 433.74 433.72 433.73 433.74 433.74 433.74 433.75 433.7	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco Jser Jser	28 29 30	399.78 405.50	405.50	
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 34 433.72 433.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 36 439.44 439.4 439.4 439.4 439.4 439.4 439.4 439.6 43906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 37 442.29 442.2	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser	28 29 30 31	399.78 405.50 414.07	405.50 414.07
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 36 439.44 439.4 439.4 439.6 3906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 37 442.29 442.2 442.2 3906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 38 445.15 445.15 3906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 38 445.15 445.15 445.1 5 4	33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/Non	Jser Jser Jser Jser	28 29 30 31 32	399.78 405.50 414.07 422.64	405.50 414.07 422.64
3906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 37 442.29 442.2 445.15 3906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 38 445.15 445.15 3906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 39 450.87 45	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser	28 29 30 31 32 32	399.78 405.50 414.07 422.64 428.00	405.50 414.07
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 38 445.15 445.15 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 39 450.87	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34	399.78 405.50 414.07 422.64 428.00 433.72	405.50 414.07 422.64 428.00
3906PA0160001 Rating Area 5 39	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35	399.78 405.50 414.07 422.64 428.00 433.72 436.58	405.50 414.07 422.64 428.00 433.72 436.58 439.44
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 40 456.58 456.5 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 41 465.16 465.16 465.16 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 42 473.38 473.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 43 484.81 484.8 484.8 499.10 499.10 499.10 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 499.10 499.10 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 515.89 515.8 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 533.90 533.90 533.9 53	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 36	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 41 465.16 465.1 473.38 473.38 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 42 473.38	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 42 473.38 473.38 473.38 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 43 484.81 484.	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco I To	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 43 484.81 484.81 484.81 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 499.10 499.10 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 515.89 515.89 515.89 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 535.90	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39	399.78 405.50 414.07 422.64 428.04 433.72 436.58 439.44 442.29 445.15 450.87	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 499.10 499.1 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 515.89 515.89 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 535.90 535.9 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 558.40 558.4 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 48 584.13 584.1 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 49 609.49 609.49 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 50 638.07 638.0 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 666.30 666.30 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 697.38 697.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 728.82 728.8 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA016	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco User/Non-Toba	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.88	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 515.89 515.89 515.89 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 535.90	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco I To	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 535.90 535.9 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 558.40 558.4 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 48 584.13 584.1 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 49 609.49 609.4 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 50 638.07 638.0 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 666.30 666.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 697.38 697.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Indoacco Indoac	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 558.40 558.41	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco User/Non-Toba	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 49 609.49 609.49 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 50 638.07 638.0 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 666.30 666.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 697.38 697.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 728.82 728.8 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.5 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco User/Non-Toba	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 40 41 42 43 44 45	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 466.516 473.38 484.81 499.10 515.89 535.90	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 50 638.07 638.0 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 666.30 666.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 697.38 697.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 728.82 728.82 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.50 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco I Tob	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 45	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 466.16 473.38 484.81 499.10 515.89 535.90 556.40	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.16 450.87 456.58 466.16 473.38 484.81 499.10 515.89 536.90 558.40
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 666.30 666.30 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 697.38 697.38 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 728.82 728.82 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.76 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.5 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco I Tobac	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 558.40	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.61 499.10 515.89 535.90 558.40 584.13
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 697.38 697.38 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 728.82 728.82 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.5 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 40 41 42 43 44 45 46 47 48	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 466.16 473.38 484.81 499.10 515.89 536.90 558.40 564.13 609.49	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 558.40
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 728.82 728.82 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.70 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.50 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco I Tobacco I	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 43 44 45 46 47 48	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 588.40 584.13 609.49	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 558.40 569.49 669.49
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 762.76 762.76 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.5 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 584.13 609.49 638.07 666.30	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 558.40 584.13 609.49 638.07 666.30
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 796.70 796.7 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.5 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 466.16 473.38 484.81 499.10 515.89 536.00 556.40 584.13 609.49 638.07 666.30 697.38	405.50 414.07 422.64 428.00 433.72 436.85 439.44 442.29 445.15 450.87 456.86 473.38 484.81 499.10 515.89 535.90 558.40 584.13 609.49 638.07 666.30 697.38
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 833.50 833.50 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 558.40 693.38 693.88 697.38	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 558.40 584.13 609.49 638.07 666.30 697.38
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 870.65 870.65	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 466.16 473.38 484.81 499.10 515.89 536.90 584.13 609.49 638.07 666.30 697.38 728.82 762.76	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 558.40 584.13 609.49 638.07 666.30 697.38
	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 466.16 473.38 484.81 499.10 515.89 535.90 558.40 584.13 609.49 663.30 697.38 728.82 762.76 796.70	405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 465.16 473.38 484.81 499.10 515.89 535.90 666.30 697.38 728.62 762.76
510.01	33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	Jser Jser Jser Jser Jser Jser Jser Jser	28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 45 46 47 48 49 50 51 52 53 54 55 56	399.78 405.50 414.07 422.64 428.00 433.72 436.58 439.44 442.29 445.15 450.87 456.58 466.16 473.38 484.81 499.10 515.89 535.90 558.40 669.38 679.38 728.82 762.76 796.70 833.50	405.50 414.07 422.64 428.00 433.72 436.85 439.44 442.29 445.16 450.87 456.86 465.16 473.38 484.81 499.10 515.89 536.80 696.30 697.38 728.82 762.76 796.70 833.50 870.66

33906PA0160001 Rating Area	a 5 Tobacco User/Non-Tobacco User	59	929.96	929.96
33906PA0160001 Rating Area 33906PA0160001 Rating Area		60	969.62 1003.91	969.62 1003.91
33906PA0160001 Rating Area	a 5 Tobacco User/Non-Tobacco User	62	1026.42	1026.42
33906PA0160001 Rating Area 33906PA0160001 Rating Area		63 64 and over	1054.65 1071.44	1054.65 1071.44
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	0-14	336.35	336.35
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	15	366.24	366.24
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	16	377.67	377.67
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	17	389.11	389.11
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	18	401.42	401.42
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	19	413.73	413.73
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	20	426.48	426.48
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	21	439.67	439.67
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	22	439.67	439.67
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	23	439.67	439.67
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	24	439.67	439.67
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	25	441.43	441.43
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	26	450.22	450.22
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	27	460.77	460.77
33906PA0160001 Rating Area		28	477.92	477.92
33906PA0160001 Rating Area		29	491.99	491.99
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	30	499.02	499.02
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	31	509.57	509.57
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	32	520.13	520.13
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	33	526.72	526.72
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	34	533.76	533.76
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	35	537.27	537.27
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	36	540.79	540.79
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	37	544.31	544.31
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	38	547.83	547.83
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	39	554.86	554.86
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	40	561.89	561.89
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	41	572.45	572.45
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	42	582.56	582.56
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	43	596.63	596.63
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	44	614.22	614.22
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	45	634.88	634.88
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	46	659.50	659.50
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	47	687.20	687.20
33906PA0160001 Rating Area		48	718.86	718.86
33906PA0160001 Rating Area		49	750.07	750.07
33906PA0160001 Rating Area		50	785.25	785.25
33906PA0160001 Rating Area		51	819.98	819.98
33906PA0160001 Rating Area		52	858.23	858.23
33906PA0160001 Rating Area		53	896.92	896.92
33906PA0160001 Rating Area		54	938.69	938.69
33906PA0160001 Rating Area		55	980.46	980.46
33906PA0160001 Rating Area		56	1025.74	1025.74
33906PA0160001 Rating Area		57	1071.47	1071.47
33906PA0160001 Rating Area		58	1120.27	1120.27
33906PA0160001 Rating Area		59	1144.45	1144.45
33906PA0160001 Rating Area		60	1193.26	1193.26
33906PA0160001 Rating Area		61	1235.46	1235.46
33906PA0160001 Rating Area		62	1263.16	1263.16
33906PA0160001 Rating Area		63	1297.90	1297.90
33906PA0160001 Rating Area	a 6 Tobacco User/Non-Tobacco User	64 and over	1318.56	1318.56

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	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	352.67	352.67
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	15	384.02	384.02
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	16	396.01	396.01
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	17	407.99	407.99
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	18	420.90	420.90
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	19	433.81	433.81
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	20	447.18	447.18
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	21	461.01	461.01
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	22	461.01	461.01
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	23	461.01	461.01
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	24	461.01	461.01
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	25	462.85	462.85
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	26	472.07	472.07
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	27	483.14	483.14
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	28	501.12	501.12
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	29	515.87	515.87
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	30	523.25	523.25
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	31	534.31	534.31
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	32	545.38	545.38
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	33	552.29	552.29
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	34	559.67	559.67
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	35	563.35	563.35
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	567.04	567.04
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	570.73	570.73
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	574.42	574.42
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	581.80	581.80
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	589.17	589.17
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	600.24	600.24
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	610.84	610.84
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	625.59	625.59
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	644.03	644.03
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	665.70	665.70
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	46	691.52	691.52
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	47	720.56	720.56
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	48	753.75	753.75
3	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User		786.48	786.48
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	49	823.36	823.36
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	50	859.78	859.78
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	51	899.89	899.89
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	52	940.46	940.46
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	53	984.26	984.26
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1028.05	1028.05
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1075.54	1075.54
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1123.48	1123.48
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1174.65	1174.65
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1200.01	1200.01
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1251.18	1251.18
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1295.44	1295.44
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1324.48	1324.48
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1360.90	1360.90
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1380.90	1380.90
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	326.55	326.55
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	355.58	355.58
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	15	355.58	366.67
	Nating Area 0	TODACCO OSCITIVOIT TODACCO USET	16	300.67	300.07

33906PA0160001	-	Tobacco User/Non-Tobacco User	17	377.77	377.77
33906PA0160001		Tobacco User/Non-Tobacco User	18	389.72	389.72
33906PA0160001		Tobacco User/Non-Tobacco User	19	401.68	401.68
33906PA0160001	, and the second second second second second second second second second second second second second second se	Tobacco User/Non-Tobacco User	20	414.06	414.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	428.57	428.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	437.11	437.11
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	447.35	447.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	464.00	464.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	477.66	477.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	484.49	484.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	494.73	494.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	504.98	504.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	511.38	511.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	518.21	518.21
33906PA0160001		Tobacco User/Non-Tobacco User		521.62	521.62
33906PA0160001	-	Tobacco User/Non-Tobacco User	35	525.04	525.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	528.45	528.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	531.87	531.87
33906PA0160001	-	Tobacco User/Non-Tobacco User	38	538.70	538.70
33906PA0160001	-	Tobacco User/Non-Tobacco User	39	545.53	545.53
33906PA0160001		Tobacco User/Non-Tobacco User	40	555.77	555.77
33906PA0160001	-	Tobacco User/Non-Tobacco User	41	565.59	565.59
33906PA0160001	-	Tobacco User/Non-Tobacco User	42	579.25	579.25
33906PA0160001		Tobacco User/Non-Tobacco User	43	596.33	596.33
33906PA0160001		Tobacco User/Non-Tobacco User	44	616.39	616.39
33906PA0160001	_	Tobacco User/Non-Tobacco User	45	640.29	640.29
33906PA0160001		Tobacco User/Non-Tobacco User	46	667.18	667.18
33906PA0160001		Tobacco User/Non-Tobacco User	47	697.92	697.92
33906PA0160001	, and the second	Tobacco User/Non-Tobacco User	48	728.23	728.23
33906PA0160001		Tobacco User/Non-Tobacco User	49	762.37	762.37
	•	Tobacco User/Non-Tobacco User	50		
33906PA0160001	_		51	796.10	796.10
33906PA0160001		Tobacco User/Non-Tobacco User	52	833.23	833.23
33906PA0160001		Tobacco User/Non-Tobacco User	53	870.80	870.80
33906PA0160001	_	Tobacco User/Non-Tobacco User	54	911.35	911.35
33906PA0160001		Tobacco User/Non-Tobacco User	55	951.90	951.90
33906PA0160001		Tobacco User/Non-Tobacco User	56	995.87	995.87
33906PA0160001	-	Tobacco User/Non-Tobacco User	57	1040.26	1040.26
33906PA0160001	-	Tobacco User/Non-Tobacco User	58	1087.64	1087.64
33906PA0160001		Tobacco User/Non-Tobacco User	59	1111.12	1111.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1158.50	1158.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1199.48	1199.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1226.37	1226.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1260.09	1260.09
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1280.16	1280.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	306.73	306.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	334.00	334.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	344.42	344.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	354.85	354.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	366.08	366.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	377.30	377.30

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	388.93	388.93
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	400.96	400.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	400.96	400.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	400.96	400.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	400.96	400.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	402.56	402.56
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	410.58	410.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	420.20	420.20
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	435.84	435.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	448.67	448.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	455.09	455.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	464.71	464.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	474.33	474.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	480.35	480.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	486.76	486.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	489.97	489.97
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	493.18	493.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	496.39	496.39
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	499.59	499.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	506.01	506.01
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	512.43	512.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	522.05	522.05
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	531.27	531.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	544.10	544.10
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	560.14	560.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	578.98	578.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	601.44	601.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	626.70	626.70
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	655.57	655.57
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	684.04	684.04
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	716.11	716.11
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	747.79	747.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	782.67	782.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	817.96	817.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	856.05	856.05
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	894.14	894.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	935.44	935.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	977.14	977.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1021.64	1021.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1043.70	1043.70
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1088.20	1088.20
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1126.69	1126.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1151.95	1151.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1183.63	1183.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1202.47	1202.47
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2019 Rates Table Template v8.1		red. To validate press Validate button or select Family-Tier Rates under Rating M		re button or Ctrl + Shift + F.	
		ate, select Age-Based Rates under Ratin		te for every age band.	
		cco User, you must give a rate for Tobac			
		heet button, or Ctrl + Shift + H. All plans n	nust have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN*	33906 06-6033492				
Rate Effective Date*	04/01/2019				
Rate Expiration Date*	06/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Dating Area IDS	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Fiail ID	Rating Area ID*	Tobacco	Age	iliulvidual Kate	mulviduai Tobacco Rate
		Required:			
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine f a person is e igible for a rate from a		Required: Enter the rate of an Individual Non-Tobacco or	
Enter the 14-character Flam to	Gelect tile Indulig Area ID	plan	rate	No Preference enrollee on a plan	on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	263.63	263.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	287.07	287.07
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	296.03 304.99	296.03 304.99
33906PA0160001		Tobacco User/Non-Tobacco User	18	314.64	314.64
33906PA0160001		Tobacco User/Non-Tobacco User	19	324.28	324.28
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	334.28 344.62	334.28 344.62
33906PA0160001		Tobacco User/Non-Tobacco User	22	344.62	344.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	344.62	344.62
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	344.62 346.00	344.62 346.00
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	25	352.89	346.00
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	361.16	361.16
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	374.60 385.63	374.60 385.63
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	30	391.14	391.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	399.41	399.41
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	407.68 412.85	407.68 412.85
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	33	412.85	412.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	421.12	421.12
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	423.88 426.64	423.88 426.64
33906PA0160001		Tobacco User/Non-Tobacco User	38	429.39	429.39
33906PA0160001		Tobacco User/Non-Tobacco User	39	434.91	434.91
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	440.42 448.69	440.42 448.69
33906PA0160001		Tobacco User/Non-Tobacco User	42	456.62	456.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	467.65	467.65
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	481.43 497.63	481.43 497.63
33906PA0160001		Tobacco User/Non-Tobacco User	46	516.93	516.93
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	538.64	538.64
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49	563.45 587.92	563.45 587.92
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	50	615.49	615.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	642.71	642.71
33906PA0160001		Tobacco User/Non-Tobacco User	52	672.69	672.69
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	703.02 735.76	703.02 735.76
33906PA0160001		Tobacco User/Non-Tobacco User	55	768.50	768.50
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56	803.99 839.83	803.99 839.83
33906PA0160001		Tobacco User/Non-Tobacco User	57 58	878.08	878.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	897.04	897.04
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	935.29	935.29 968.37
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	62	968.37 990.08	990.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1017.31	1017.31
33906PA0160001		Tobacco User/Non-Tobacco User	64 and over	1033.51	1033.51
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	277.32 301.97	277.32 301.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	311.40	311.40
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	17	320.82 330.97	320.82
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	330.97 341.12	330.97 341.12
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	351.64	351.64
33906PA0160001		Tobacco User/Non-Tobacco User	21	362.51 362.51	362.51 362.51
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	362.51 362.51	362.51 362.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	362.51	362.51
33906PA0160001		Tobacco User/Non-Tobacco User	25	363.96	363.96
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	371.21 379.91	371.21 379.91
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	394.05	394.05
33906PA0160001		Tobacco User/Non-Tobacco User	29	405.65	405.65
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	411.45 420.15	411.45 420.15
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	428.85	428.85
33906PA0160001		Tobacco User/Non-Tobacco User	33	434.29	434.29
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	440.09 442.99	440.09 442.99
33906PA0160001		Tobacco User/Non-Tobacco User	36	445.89	445.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	448.79	448.79
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	451.69 457.49	451.69 457.49
33906PA0160001		Tobacco User/Non-Tobacco User	40	463.29	463.29
33906PA0160001		Tobacco User/Non-Tobacco User	41	471.99	471.9
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	480.33 491.93	480.33 491.93
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	43	506.43	506.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	523.47	523.47
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47	543.77 566.61	543.77 566.61
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	48	592.71	592.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	618.45	618.45
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	647.45 676.09	647.45 676.09
33900FA0160001	Namy Alea 2	TODACCO OSEI/NOIFTODACCO OSEI	51	676.09	676.09

The content of the	22006DA0460004	Pating Area 2	Tobacco User/Non-Tobacco U	lloor 50	707.63	707.6
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State Company State St						845.7
Section Process Proc	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco U	User 57	883.44	883.4
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	33906PA0160001	Rating Area 3		User 19	424.76	424.7
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3388PA-010000 Ramp (Ama 3						
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3388PA16000 Entry Area 3						490.6
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33896PA/9100001 Rainy Aves 3 Tolosco University Color 19.5						587.7
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3300PA160001 Rating Area 3 Tobacco UserNon-Tobacco User						651.8
3308PA160001 Rating Area 3 Tobasco User/Mon-Tobasco User 49 77.00 77	33906PA0160001	Rating Area 3		User 46	677.09	677.0
3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 50 3308PA15001 Rating Area 3 Tobacco User/Non-Tobacco User 57 1100.04 1100.04 1100.04 1300.07 1100.04 1300.07 1100.07 1100.04 1300.07 1100.04 1300.07 1100.04 1300.07 1100.04 1300.07 1100.04 1300.07 1300.07 1100.04 1300.07 1300.						705.5
3308PAH16001 Rating Anna 3 Tobasco User/Non-Tobasco User 5.1 5.4 1.4 5.1						
3399PA0160007 Rating Area 3 Tobacco UserNon-Tobacco User 52 58.0.44 820.04						806.1
3396PA0160007 Raing Awa 3 Tolacco UserNan-Tolacco User 53 90.04 920 3396PA0160007 Raing Awa 3 Tolacco UserNan-Tolacco User 56 100.07 963 100.05						841.8
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33906PA0160001 Rating Area 5	33906PA0160001	Rating Area 5		User 22	2 370.39	370.3
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33906PA160001 Rating Area 5 Tobacco User/Non-Tobacco User 29 411.46 411. 33906PA160001 Rating Area 5 Tobacco User/Non-Tobacco User 30 420.39 4						379.2
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33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 34 449.65 449. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 34 449.65 449. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 35 452.61 45						429.
33906PA0160001 Rating Area 5 33906PA0160001 R						438.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 36 455.58 455. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 37 458.54 458. 458. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 38 461.50 461. 458. 467.43 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 39 467.43 467.	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco U	User 34	449.65	449.6
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 37 458.54 458.						452.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 38 461.50 461 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 39 467.43 467.43 467.43 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 40 473.35 473.45 475.45						458. 458.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 39 467.43 467.	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco U	User 38	461.50	461.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 41 482.24 492.65 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 42 490.76 490.76 490.76 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 43 502.61 502.61 502.61 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 517.43 517.78 517.78 517.78 517.79 534.84 534.79						467.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 42 490.76 490.						4/3. 482.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 43 502.61 502.61 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 517.43 517.43 517.43 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 534.84 534.84 534.84 534.85 53906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 555.58 555.85						490.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 534.84 534 534 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 555.58 555. 555. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 578.91 578. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 48 605.58 605. 60	33906PA0160001	Rating Area 5				502.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 555.58 555.						
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 578.91 578.91 578.91 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 48 605.58						534. 555.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 49 631.88 631.	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco U	User 47	578.91	578.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 50 661.51 661						605.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 690.77 690.						
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 722.99 722.						690.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 790.78 790. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 825.96 825. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 864.11 864. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 902.63 902.	33906PA0160001	Rating Area 5		User 52	722.99	722.
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 825.96 825.96 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 864.11 864. 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 902.63 902.						755. 790
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 864.11 864 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 902.63 902.						825.9
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco U	User 56	864.11	864.
						902. 943.

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	964.12	964.12
33906PA0160001 33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	1005.23 1040.79	1005.23 1040.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1064.12	1064.12
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1093.38 1110.79	1093.38 1110.79
33906PA0160001		Tobacco User/Non-Tobacco User	0-14	348.70	348.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	379.69	379.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	391.55	391.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	403.40	403.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	416.16	416.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	428.92	428.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	442.14	442.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	457.64	457.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	466.76	466.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	477.69	477.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	495.47	495.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	510.06	510.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	517.35	517.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	528.29	528.29
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	539.23	539.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	546.07	546.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	553.36	553.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	557.01	557.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	560.65	560.65
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	564.30	564.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	567.95	567.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	575.24	575.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	582.53	582.53
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	593.47	593.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	603.96	603.96
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	618.54	618.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	636.77	636.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	658.20	658.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	683.72	683.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	712.44	712.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	745.26	745.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	777.62	777.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	814.09	814.09
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	850.10	850.10
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	889.75	889.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	929.86	929.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	973.17	973.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1016.47	1016.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1063.42	1063.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1110.82	1110.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1161.42	1161.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1186.49	1186.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1237.08	1237.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1280.84	1280.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1309.56	1309.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1345.57	1345.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1366.99	1366.99

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33906PA0160001	_	Tobacco User/Non-Tobacco User	0-14	365.63	365.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	398.13	398.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	410.55	410.55
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	422.98	422.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	436.36	436.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	449.74	449.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	463.60	463.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	479.85	479.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	489.41	489.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	500.88	500.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	519.52	519.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	534.82	534.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	542.47	542.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	553.94	553.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	565.41	565.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	572.58	572.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	580.22	580.22
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	584.05	584.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	587.87	587.87
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	591.69	591.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	595.52	595.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	603.16	603.16
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User		610.81	610.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	622.28	622.28
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User		633.27	633.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	648.57	648.57
33906PA0160001		Tobacco User/Non-Tobacco User	43	667.69	667.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	690.15	690.15
33906PA0160001		Tobacco User/Non-Tobacco User	45	716.91	716.91
33906PA0160001		Tobacco User/Non-Tobacco User	46	747.02	747.02
33906PA0160001		Tobacco User/Non-Tobacco User	47	781 44	781.44
33906PA0160001	_	Tobacco User/Non-Tobacco User	48	815.37	815.37
33906PA0160001		Tobacco User/Non-Tobacco User	49	853 61	853.61
33906PA0160001		Tobacco User/Non-Tobacco User	50	891.36	891.36
33906PA0160001		Tobacco User/Non-Tobacco User	51	932.94	932.94
33906PA0160001		Tobacco User/Non-Tobacco User	52	975.00	975.00
33906PA0160001		Tobacco User/Non-Tobacco User	53	1020.41	1020.41
33906PA0160001		Tobacco User/Non-Tobacco User	54	1065.81	1065.81
33906PA0160001	_	Tobacco User/Non-Tobacco User	55	1115.04	1115.04
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	56	1115.04	1164.75
33906PA0160001 33906PA0160001			57		1217.80
	_	Tobacco User/Non-Tobacco User	58	1217.80	
33906PA0160001		Tobacco User/Non-Tobacco User	59	1244.08	1244.08
33906PA0160001		Tobacco User/Non-Tobacco User	60	1297.14	1297.14
33906PA0160001		Tobacco User/Non-Tobacco User	61	1343.02	1343.02
33906PA0160001		Tobacco User/Non-Tobacco User	62		1373.13
33906PA0160001	-	Tobacco User/Non-Tobacco User	63	1410.89	1410.89
33906PA0160001	ı	Tobacco User/Non-Tobacco User	64 and over	1433.35	1433.35
33906PA0160001		Tobacco User/Non-Tobacco User	0-14	338.54	338.54
33906PA0160001		Tobacco User/Non-Tobacco User	15	368.64	368.64
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	380.14	380.14

33906PA0160001		Tobacco User/Non-Tobacco User	17	391.65	391.65
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	404.04	404.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	416.43	416.43
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	429.26	429.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	444.31	444.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	453.16	453.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		463.78	463.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	481.04	481.04
33906PA0160001		Tobacco User/Non-Tobacco User	28	495.20	495.20
33906PA0160001		Tobacco User/Non-Tobacco User	29	502.28	502.28
33906PA0160001	-	Tobacco User/Non-Tobacco User	30	512.90	512.90
		Tobacco User/Non-Tobacco User	31	523.52	523.52
33906PA0160001			32		
33906PA0160001		Tobacco User/Non-Tobacco User	33	530.16	530.16
33906PA0160001		Tobacco User/Non-Tobacco User	34	537.24	537.24
33906PA0160001		Tobacco User/Non-Tobacco User	35	540.78	540.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	544.32	544.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	547.86	547.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	551.40	551.40
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	558.48	558.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	565.57	565.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	576.19	576.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	586.36	586.36
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	600.53	600.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	618.23	618.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	639.03	639.03
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		663.81	663.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	691.69	691.69
33906PA0160001		Tobacco User/Non-Tobacco User	47	723.55	723.55
33906PA0160001		Tobacco User/Non-Tobacco User	48	754.97	754.97
33906PA0160001		Tobacco User/Non-Tobacco User	49	790.38	790.38
33906PA0160001		Tobacco User/Non-Tobacco User	50	825.34	825.34
			51		
33906PA0160001		Tobacco User/Non-Tobacco User	52	863.84	863.84
33906PA0160001		Tobacco User/Non-Tobacco User	53	902.78	902.78
33906PA0160001		Tobacco User/Non-Tobacco User	54	944.82	944.82
33906PA0160001		Tobacco User/Non-Tobacco User	55	986.86	986.86
33906PA0160001		Tobacco User/Non-Tobacco User	56	1032.44	1032.44
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1078.47	1078.47
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1127.59	1127.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1151.93	1151.93
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1201.05	1201.05
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1243.54	1243.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1271.42	1271.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1306.38	1306.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1327.18	1327.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	318.00	318.00
33906PA0160001		Tobacco User/Non-Tobacco User		346.27	346.27
33906PA0160001		Tobacco User/Non-Tobacco User	15	357.07	357.07
33906PA0160001		Tobacco User/Non-Tobacco User	16	367.88	367.88
33906PA0160001		Tobacco User/Non-Tobacco User	17	379.52	379.52
			18		
33906PA0160001	Ivaling Area 9	Tobacco User/Non-Tobacco User	19	391.16	391.16

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33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	403.21	403.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	415.69	415.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	415.69	415.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	415.69	415.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	415.69	415.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	417.35	417.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	425.66	425.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	435.64	435.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	451.85	451.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	465.15	465.15
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	471.80	471.80
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	481.78	481.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	491.76	491.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	497.99	497.99
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	504.64	504.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	507.97	507.97
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	511.29	511.29
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	514.62	514.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	517.94	517.94
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	524.59	524.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	531.25	531.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	541.22	541.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	550.78	550.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	564.09	564.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	580.71	580.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	600.25	600.25
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	623.53	623.53
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	649.72	649.72
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	679.65	679.65
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	709.16	709.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	742.41	742.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	775.25	775.25
33906PA0160001		Tobacco User/Non-Tobacco User	52	811.42	811.42
33906PA0160001	-	Tobacco User/Non-Tobacco User	53	848.00	848.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	887.49	887.49
33906PA0160001		Tobacco User/Non-Tobacco User	55	926.98	926.98
33906PA0160001	-	Tobacco User/Non-Tobacco User	56	969.79	969.79
33906PA0160001	-	Tobacco User/Non-Tobacco User	57	1013.03	1013.03
33906PA0160001		Tobacco User/Non-Tobacco User	58	1059.17	1059.17
33906PA0160001	-	Tobacco User/Non-Tobacco User	59	1082.03	1082.03
33906PA0160001	-	Tobacco User/Non-Tobacco User	60	1128.17	1128.17
33906PA0160001		Tobacco User/Non-Tobacco User	61	1168.08	1168.08
33906PA0160001	-	Tobacco User/Non-Tobacco User	62	1194.26	1194.26
33906PA0160001	-	Tobacco User/Non-Tobacco User	63	1227.10	1227.10
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1246.64	1246.64

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2019 Rates Table Template v8.1		red. To validate press Validate button or select Family-Tier Rates under Rating M		re button or Ctrl + Shift + F.	
		ate, select Age-Based Rates under Rating with		te for every age band.	
		acco User, you must give a rate for Tobac			
HIOS Issuer ID*		heet button, or Ctrl + Shift + H. All plans n	nust have the same dates on a sheet.		
Federal TIN*	33906 06-6033492				
Rate Effective Date*	07/01/2019				
Rate Expiration Date*	09/30/2019 Age-Based Rates				
rating motion	Age Dased Nates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
		Required:	Required:	Required:	Required:
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine f a person is e igible for a rate from a		Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	
		plan			
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	273.33 297.62	273.33 297.62
33906PA0160001		Tobacco User/Non-Tobacco User	16	306.91	306.91
33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	316.20	316.20
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	18 19	326.21 336.21	326.21 336.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	346.57	346.57
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	357.29 357.29	357.29 357.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	357.29	357.29
33906PA0160001		Tobacco User/Non-Tobacco User	24	357.29	
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	358.72 365.86	358.72 365.86
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	374.44	374.44
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	388.37 399.81	388.37 399.81
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	405.52	405.52
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	414.10 422.67	414.10 422.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	428.03	428.03
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34	433.75 436.61	433.75 436.61
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	35 36	439.47	439.47
33906PA0160001		Tobacco User/Non-Tobacco User	37	442.32	442.32
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	445.18 450.90	445.18 450.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	456.62	456.62
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	465.19 473.41	465.19 473.41
33906PA0160001		Tobacco User/Non-Tobacco User	43	484.84	484.84
33906PA0160001		Tobacco User/Non-Tobacco User	44	499.13	499.13
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	515.93 535.93	515.93 535.93
33906PA0160001		Tobacco User/Non-Tobacco User	47	558.44	558.44
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49	584.17 609.54	584.17 609.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	638.12	638.12
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	666.34 697.43	666.34 697.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	728.87	728.87
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	762.81 796.76	762.81 796.76
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	833.56	833.56
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	870.71 910.37	870.71 910.37
33906PA0160001		Tobacco User/Non-Tobacco User	59	930.02	930.02
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	969.68 1003.98	969.68 1003.98
33906PA0160001		Tobacco User/Non-Tobacco User	62	1026.49	
33906PA0160001		Tobacco User/Non-Tobacco User	63	1054.72	
33906PA0160001 33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1071.51 287.52	1071.51 287.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	313.08	313.08
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	322.85 332.62	322.85 332.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	343.15	343.15
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	353.67 364.57	353.67 364.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	375.84	375.84
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	375.84 375.84	375.84 375.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	375.84	375.84
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	377.35 384.86	377.35 384.86
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	393.88	393.88
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	408.54 420.57	408.54 420.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29 30	426.58	420.57 426.58
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	435.60	435.60
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	444.62 450.26	444.62 450.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	456.27	456.27
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	459.28 462.29	459.28 462.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	465.29	465.29
33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	468.30 474.31	468.30 474.31
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User	39 40	474.31 480.33	474.31 480.33
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	489.35	489.35
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	497.99 510.02	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	525.05	525.08
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	542.72 563.77	542.72 563.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	587.44	587.44
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49	614.50 641.19	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	671.26	671.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	700.95	700.95

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3308PA/190001 Rating Ame 3	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco	User 41	609.32	609.32
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33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 43 521.10 521.1 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 536.46 536.46 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 554.51 554.51 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 576.01 576.01 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 600.20 600.2 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 48 627.85 627.85 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 49 655.12 655.12 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 49 655.12 655.12 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 50 685.84 685.8 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 51 716.17 716.17 718.1 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 52 749.58 749.58 749.58 749.58 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 819.55 819.58 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 819.55 819.58 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 819.55 819.58 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 819.55 856.33 856.33 8306PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 856.33 856.33 8306PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 895.99 895.52 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 935.52 935.52						508.81
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 44 536.46 536.45 536.45 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 45 554.51 554.55 554.51 5554	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco	User 43	521.10	521.10
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 46 576.01 576.0						536.46
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 47 600.20 600.2						554.51
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 48 627.85 627.85						576.01
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33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 53 783.37 783.37 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 819.85 819.85 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 856.33 856.33 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 895.89 895.89 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 935.82 935.82	33906PA0160001					749.58
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 54 819.85 819.85 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 856.33 856.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 895.89 895.8 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 935.82 935.82						783.37
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 55 856.33 856.3 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 895.89 895.8 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 935.82 935.8	33906PA0160001	Rating Area 5				
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 56 895.89 895.89 33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 935.82 935.82	33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco	User 541	819.85	819.85
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 57 935.82 935.82	33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5				819.85
33906PA0160001 Rating Area 5 Tobacco User/Non-Tobacco User 58 978.45 978.45	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User 55 User 56	856.33 895.89	856.33 895.89	
	33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA01600001 33906PA01600001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 55 User 56 User 57	856.33 895.89 935.82	856.33 895.89 935.82

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33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59	999.57 1042.19	999.57 1042.19
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1079.06	1079.06
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	1103.25 1133.59	1103.25 1133.59
33906PA0160001		Tobacco User/Non-Tobacco User	64 and over	1151.64	1151.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	361.52	361.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	393.66	393.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.94	405.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	418.23	418.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	431.46	431.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	444.70	444.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	458.40	458.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	474.47	474.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	483.92	483.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	495.26	495.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	513.69	513.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	528.81	528.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	536.38	536.38
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	547.72	547.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	559.06	559.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	566.15	566.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	573.71	573.71
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	577.49	577.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	581.27	581.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	585.05	585.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	588.83	588.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	596.39	596.39
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	603.95	603.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	615.30	615.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	626.16	626.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	641.29	641.29
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	660.19	660.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	682.40	682.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	708.87	708.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	738.64	738.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	772.66	772.66
33906PA0160001		Tobacco User/Non-Tobacco User	49	806.22	806.22
33906PA0160001		Tobacco User/Non-Tobacco User	50	844.02	844.02
33906PA0160001		Tobacco User/Non-Tobacco User	51	881.36	881.36
33906PA0160001		Tobacco User/Non-Tobacco User	52	922.47	922.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	964.06	964.06
33906PA0160001		Tobacco User/Non-Tobacco User	54	1008.95	1008.95
33906PA0160001		Tobacco User/Non-Tobacco User	55	1053.85	1053.85
33906PA0160001		Tobacco User/Non-Tobacco User	56	1102.52	1102.52
33906PA0160001		Tobacco User/Non-Tobacco User	57	1151.67	1151.67
33906PA0160001		Tobacco User/Non-Tobacco User	58	1204.13	1204.13
33906PA0160001	_	Tobacco User/Non-Tobacco User	59	1230.12	1230.12
33906PA0160001		Tobacco User/Non-Tobacco User	60	1282.57	1282.57
33906PA0160001		Tobacco User/Non-Tobacco User	61	1327.94	1327.94
33906PA0160001		Tobacco User/Non-Tobacco User	62	1357.71	1357.71
33906PA0160001		Tobacco User/Non-Tobacco User	63	1395.05	1395.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1417.26	1417.26

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33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	379.07	379.07
33906PA0160001 Rating Area 7		15	412.77	412.77
33906PA0160001 Rating Area 7 33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16	425.65	425.65
33906PA0160001 Rating Area 7		17	438.53	438.53
, and the second	Tobacco User/Non-Tobacco User	18	452.41	452.41
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	19	466.28	466.28
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	20	480.65	480.65
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	21	495.52	495.52
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	22	495.52	495.52
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	23	495.52	495.52
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	24	495.52	495.52
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	25	497.50	497.50
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	26	507.41	507.41
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	27	519.30	519.30
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	28	538.63	538.63
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	29	554.48	554.48
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	30	562.41	562.41
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	31	574.31	574.31
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	32	586.20	586.20
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	33	593.63	593.63
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	34	601.56	601.56
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	35	605.52	605.52
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	609.49	609.49
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	613.45	613.45
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	617.42	617.42
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	625.34	625.34
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	633.27	633.27
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	645.16	645.16
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	656.56	656.56
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	672.42	672.42
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	692.24	692.24
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	715.53	715.53
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	46	743.28	743.28
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	47	774.49	774.49
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	48	810.17	810.17
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	49	845.35	845.35
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User		884.99	884.99
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	50	924.14	924.14
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	51	967.25	967.25
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	52	1010.86	1010.86
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	53	1057.93	1057.93
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1105.00	1105.00
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1156.04	1156.04
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1207.58	1207.58
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1262.58	1262.58
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1289.83	1289.83
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1344.84	1344.84
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1392.41	1392.41
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1423.62	1423.62
33906PA0160001 Rating Area 7		62		
•	Tobacco User/Non-Tobacco User	63	1462.77	1462.77
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1486.06	1486.06
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	350.99	350.99
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	15	382.19	382.19
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	16	394.12	394.12

2006/07/00007 Relig Acts Telesco (See						
2009P0160001 Range less Tribuna Unahlan Tr			Tobacco User/Non-Tobacco User	17	406.05	406.05
2009/95/10001 Ruley Ave B			Tobacco User/Non-Tobacco User	18		
				19	431.74	431.74
		, and the second second second second second second second second second second second second second second se		20		
20000FANTEDER Romp Amen B Taleaco Usan/man Taleaco	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	458.81	458.81
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	458.81	458.81
SIGNEPARTERIST Fideling Area III	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	458.81	458.81
State Philipson Revery Aven B Telesco Userhein Telesco User 27 440.04 489.04 48	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	458.81	458.81
Statistical Content of the Content	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	460.65	460.65
SUBSPRIVATIONS Fating Area 8 Tobasco UserNon Tobasco User 20 498.77 698.77	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	469.82	469.82
Comment Comm	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	480.84	480.84
1000000000000000000000000000000000000	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	498.73	498.73
3398PAP(0000) Raing Area 8 Tolesco UserNor-Tolesco User 32 55.776 5	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	513.41	513.41
3000PA/19000T Rating Area B	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	520.75	520.75
2008/PA/150001 Ramp Area B Tobecoo UserNan-Tobecoo User 3a 501.00 505.00	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	531.76	531.76
3006PA/190001 Rating Area B Telescoo User/Non Telescoo User 30 5000	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	542.78	542.78
30008PA160001 Rating Area B Tabacco UserNami-Tabacco User 35 600.07 500.07	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		549.66	549.66
3000PAP160001 Raing Ass 8 Tokaco Usen/hor Totacco User 36 664.34 684.34	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		557.00	557.00
3000PAPIGEODI Raing Area 8 Tolacco User/bon-Tolacco User	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		560.67	560.67
3306PA/160001 Rating Area 8 Tolesco User/Non-Tolesco User 30 577.46 571.00 570.00	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		564.34	564.34
39068PA0160001 Rating Area B Totalecco User/Num-Totalecco User 38 571.86 571.62 575.02 5	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		568.01	568.01
33006PA160001 Rating Area 8 Totacco User/Non-Totacco User 39 579.00	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		571.68	571.68
33806PA016001 Rating Area 8 Totacco UsenNon-Totacco User 40 598.36 598.36 398.68 33806PA0160001 Rating Area 8 Totacco UsenNon-Totacco User 42 607.38 697.37 33806PA0160001 Rating Area 8 Totacco UsenNon-Totacco User 42 607.38 622.51 622.51 622.51 622.51 638.52	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		579.02	579.02
33806PA0160001 Raing Area 8 Tobacco User/Non-Tobacco User 42 60/193 50/737 59/737 33006PA0160001 Raing Area 8 Tobacco User/Non-Tobacco User 42 60/193 60/738 33006PA0160001 Raing Area 8 Tobacco User/Non-Tobacco User 44 64 64.06 64.06 64.09 64.09 633006PA0160001 Raing Area 8 Tobacco User/Non-Tobacco User 45 662.55 662.53 662.53 33006PA0160001 Raing Area 8 Tobacco User/Non-Tobacco User 46 668.22 688.22 33006PA0160001 Raing Area 8 Tobacco User/Non-Tobacco User 47 7 717.12 777.12 777.12 33006PA0160001 Raing Area 8 Tobacco User/Non-Tobacco User 48 67 70.16 777.10 777.12 777.1	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		586.36	586.36
33806PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 42 607.93 607.93 607.93 33006PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 43 602.261 43 44 640.98 640.98 640.98 640.98 33006PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 45 660.2	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		597.37	597.37
3300RA0180001 Rating Area 8 Tobacco UserNon-Tobacco User 40 40 400.06 40	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		607.93	607.93
33006PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 46 660.253	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		622.61	622.61
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 45 662.53 662.53 682.53 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 46 688.22 688.22 688.22 688.22 33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 47 771.12 771.12 771.12 771.12 771.12 772.13 778.16 7750.16 77	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		640.96	640.96
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 46 688.22 688	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		662.53	662.53
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 47 717.12 710.16 710	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		688.22	688.22
33906PA0160001 Rating Area 8 Tobacco User/Non-Tobacco User 49 762.73 762			Tobacco User/Non-Tobacco User		717.12	717.12
33906PA0160001 Rating Area 8	33906PA0160001	Rating Area 8			750.16	750.16
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33906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 55 826.09 826.00 826.00 83906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 57 902.77						755.71 790.90
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33906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 59 964.27 9.66 33906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 59 964.27 9.66 33906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 61 1005.39 100 33906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 61 1040.95 1044 33906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 62 1064.29 1066 33906PA0160001 Rating Area 1 Tobacco User/Non-Tobacco User 63 1095.55 1098 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 64 31 1095.55 1098 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 64 31 1095.51						864.25 902.77
33996PA0160001 Rating Area 1						943.89
33996PA0160001 Raing Area 1						964.27
33906PA0160001 Rating Area 1 33906PA0160001 Rating Area 1 33906PA0160001 Rating Area 1 33906PA0160001 Rating Area 2 33906PA01600001 Rating Area 2 33906PA0160001 Rating Area 2 33906PA0160001 Rating Area 2 33906PA0160000						1040.95
3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 0-14 (298.11) 29. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 15 324.60 32. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 15 324.60 32. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 17 344.87 33. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 17 344.87 34. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 19 346.67 34. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 19 366.69 36. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 20 377.99 37. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 20 377.99 37. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 21 386.66 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 22 386.60 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 22 386.60 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 22 386.60 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 24 386.60 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 24 386.60 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 25 399.01 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 25 399.01 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 26 399.01 38. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 26 399.01 39. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 26 399.01 39. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 29 44.03.99 44. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 29 44.03.99 44. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 30 44.2.99 44. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 30 44.2.99 44. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 30 44.2.99 44. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 34 40.99 46. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 34 40.99 44. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 34 40.99 44. 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacc	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User			1064.29
3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.5 324.60 32 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.5 324.60 32 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.6 334.74 33 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.7 344.87 334.87 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.8 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.8 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.9 3306PA0160001 Rating Area 2 Tobacco UserNon-Tobacco User 5.0 3406PA0160001 Rating Area 2 Tobacco UserNon-Tobacc						1093.55 1110.96
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 17 334.87 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 17 334.87 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 19 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 19 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 20 33799PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 21 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 22 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 23 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 23 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 24 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 25 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 26 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 28 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 28 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33906PA0160001 Rating	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.11	298.11
3996PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 18 355.78 55 53 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 19 366.69 39 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 20 377.99 37 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 20 377.99 37 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 21 389.66 338 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 22 389.66 338 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 22 389.66 338 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 23 389.66 338 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 24 389.66 338 33906PA160001 Rating Area 2 Tobacco User(Non-Tobacco User 25 389.24 39 39 39 39 39 39 39 39 39 39 39 39 39						324.60 334.74
33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 20 377.99 37 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 21 389.66 38 389.68 339 3906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 22 389.68 38 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 22 389.68 38 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 22 389.68 38 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 24 389.68 38 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 25 391.24 39 3906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 26 399.03 39 3906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 408.39 40 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 408.39 40 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 408.39 40 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 55 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 461.64 45 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 32 460.99 460 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 32 460.99 460 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 473 473 482.43 484 486 33906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 473 474 473.3906PA160001 Rating Area 2 Tobacco User/Non-Tobacco User 35 476.19 473 474 474.07 474 474 474.07 474 474 474 474 474 474 474 474 474 4	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	344.87	344.87
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 20 377.99 37 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 21 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 22 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 23 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 24 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 25 391.24 39 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 26 399.03 399 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 409.39 40 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 409.39 40 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 28 435.05 42 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 451.64 45 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 451.64 45 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 32 466.99 466 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 466.99 466 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 47 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 47 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 476.19 476.19 476 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 476.19 476.19 476 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 37 482.43 488 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 486.54 488 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 486.55 488 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 516.33 515 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 516.33 515 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 516.30 56 33906						355.78 366.69
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 23 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 24 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 24 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 25 399.03 399.03 399 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 408.39 40 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 408.39 40 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 28 423.55 422 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 444.29 444 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 451.64 45 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 465.64 45 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 32 460.99 466 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33 466.84 467 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 477.91 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 477.91 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 477.91 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 477.91 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 477.91 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 37 482.43 488 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 498.01 498 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 41 500.00 498.01 498 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 598.00 52 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 41 500.00 498.01 499 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 598.0	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	377.99	377.99
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 23 339.68 339 340 339 340 339 340 339 340 339 340 339 340 339 340 338 348 338 348						389.68 389.68
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 25 3912.4 389.68 38 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 25 3912.4 39 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 26 399.03 39 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 406.39 40 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 28 423.58 42 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 29 436.05 43 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 460.99 460 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 32 460.99 460 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33 460.99 460 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33 460.99 460 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 35 476.19 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 35 476.19 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 4773.11 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 4773.11 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 482.43 488 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 498.01 498.0	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23		389.68
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 408.39 39.03 39.03 39.03 39.06 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 27 408.39 40.05 40				24		389.68
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 28 423.58 422 58 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 28 436.05 433 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 451.64 455 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 32 460.99 466 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33 466.84 466.84 466 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33 466.84 473.07 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 35 476.19 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 479.31 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 37 482.43 484 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 37 482.43 484 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 485.54 488 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 498.01 4						391.24 399.03
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 454 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 30 442.29 444 454 454 455 456 456 456 456 456 456	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	408.39	408.39
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 31 442.29 444 454.48 454.38 544 456.27 586.20 586.29 586.20 58						423.58 436.05
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 32 460.99 466 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 33 466.84 466 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 477.07 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 35 476.19 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 479.31 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 37 482.43 48. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 485.54 48. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 485.54 48. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 498.01 498.0	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	442.29	442.29
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 477. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 34 473.07 477. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 35 476.19 477. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 479.31 477.						451.64 460.99
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 35 476.19 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 479.31 477 478 479	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	466.84	466.84
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 36 479.31 477 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 37 482.43 48. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 485.54 48. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 498.01 49. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 41 507.36 507.36 50. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 42 516.33 551 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 42 516.33 551 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 43 528.80 52. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 44 54.38 528.80 52. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 44 54.38 54.39 54. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 46 562.70 56. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 46 584.52 58. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 46 584.52 58. 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 47 609.07 600 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 664.80 637.13 63 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 664.80 665.97 69						473.07 476.19
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 38 495.54 48 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 498.01 49 49 49 49 49 49 49 4	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	479.31	479.31
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 39 491.78 49 498.01						482.43
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 40 498.01 498.01 498.01 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 41 507.36 50 50 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 42 516.33 511 516.33 511 516.33 512 516.33 514 528.00 522 516.33 514 528.00 522 516.33 528.00 522						485.54 491.78
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 42 516.33 511	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	498.01	498.0
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 43 528.80 52						507.36 516.33
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 45 562.70 56 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 46 584.52 58 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 47 609.07 60 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 48 637.13 63 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 664.80 66 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 50 695.97 69	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	528.80	528.80
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 46 584.52 58 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 47 609.07 60 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 48 637.13 63 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 664.80 66 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 50 695.97 69						544.38 562.70
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 48 637.13 63 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 664.80 66 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 50 695.97 69	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	584.52	584.52
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 49 664.80 66 33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 50 695.97 69						609.07 637.13
33906PA0160001 Rating Area 2 Tobacco User/Non-Tobacco User 50 695.97 69	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	664.80	664.80
						695.97 726.76

33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		52	760.66	760.66
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco		53 54	794.95 831.97	794.95 831.97
33906PA0160001		Tobacco User/Non-Tobacco		55	868.99	868.99
33906PA0160001		Tobacco User/Non-Tobacco		56	909.13	909.13
33906PA0160001		Tobacco User/Non-Tobacco		57	949.65	949.65
33906PA0160001		Tobacco User/Non-Tobacco		58	992.91	992.91
33906PA0160001		Tobacco User/Non-Tobacco		59	1014.34	1014.34
33906PA0160001		Tobacco User/Non-Tobacco		60	1057.59	1057.59
33906PA0160001		Tobacco User/Non-Tobacco		61	1095.00	1095.00
33906PA0160001		Tobacco User/Non-Tobacco		62	1119.55	1119.55
33906PA0160001		Tobacco User/Non-Tobacco		63	1150.34	1150.34
33906PA0160001		Tobacco User/Non-Tobacco		64 and over	1168.65	1168.65
33906PA0160001		Tobacco User/Non-Tobacco		0-14	371.19	371.19
33906PA0160001		Tobacco User/Non-Tobacco		15	404.19	404.19
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		16 17	416.80 429.42	416.80 429.42
33906PA0160001		Tobacco User/Non-Tobacco		18	443.01	443.01
33906PA0160001		Tobacco User/Non-Tobacco		19	456.59	456.59
33906PA0160001		Tobacco User/Non-Tobacco		20	470.66	470.66
33906PA0160001		Tobacco User/Non-Tobacco		21	485.22	485.22
33906PA0160001		Tobacco User/Non-Tobacco		22	485.22	485.22
33906PA0160001		Tobacco User/Non-Tobacco	User	23	485.22	485.22
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco	User	24	485.22	485.22
33906PA0160001		Tobacco User/Non-Tobacco		25	487.16	487.16
33906PA0160001		Tobacco User/Non-Tobacco		26	496.86	496.86
33906PA0160001		Tobacco User/Non-Tobacco		27	508.51	508.51
33906PA0160001		Tobacco User/Non-Tobacco		28	527.43	527.43
33906PA0160001		Tobacco User/Non-Tobacco		29	542.96	542.96
33906PA0160001		Tobacco User/Non-Tobacco		30	550.72	550.72
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		31	562.37 574.01	562.37 574.01
33906PA0160001		Tobacco User/Non-Tobacco		32	581.29	581.29
33906PA0160001		Tobacco User/Non-Tobacco		33	581.29	589.06
33906PA0160001		Tobacco User/Non-Tobacco		35	592.94	592.94
33906PA0160001		Tobacco User/Non-Tobacco		36	596.82	596.82
33906PA0160001		Tobacco User/Non-Tobacco		37	600.70	600.70
33906PA0160001		Tobacco User/Non-Tobacco		38	604.58	604.58
33906PA0160001		Tobacco User/Non-Tobacco		39	612.35	
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco	User	40	620.11	620.11
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco	User	41	631.76	631.76
33906PA0160001		Tobacco User/Non-Tobacco		42	642.92	642.92
33906PA0160001		Tobacco User/Non-Tobacco		43	658.44	658.44
33906PA0160001		Tobacco User/Non-Tobacco		44	677.85	677.85
33906PA0160001		Tobacco User/Non-Tobacco		45	700.66	700.66
33906PA0160001		Tobacco User/Non-Tobacco		46	727.83	727.83
33906PA0160001		Tobacco User/Non-Tobacco		47	758.40	758.40
33906PA0160001		Tobacco User/Non-Tobacco		48	793.33	793.33
33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		49	827.78	827.78
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco		50 51	866.60 904.93	866.60 904.93
33906PA0160001		Tobacco User/Non-Tobacco		52	947.15	947.15
33906PA0160001		Tobacco User/Non-Tobacco		53	989.85	989.85
33906PA0160001		Tobacco User/Non-Tobacco		54	1035.94	1035.94
33906PA0160001		Tobacco User/Non-Tobacco		55	1082.04	1082.04
33906PA0160001		Tobacco User/Non-Tobacco		56	1132.02	1132.02
33906PA0160001		Tobacco User/Non-Tobacco		57	1182.48	1182.48
33906PA0160001		Tobacco User/Non-Tobacco	User	58	1236.34	1236.34
33906PA0160001		Tobacco User/Non-Tobacco		59	1263.03	1263.03
33906PA0160001		Tobacco User/Non-Tobacco		60	1316.89	1316.89
33906PA0160001		Tobacco User/Non-Tobacco		61	1363.47	1363.47
33906PA0160001		Tobacco User/Non-Tobacco		62	1394.04	1394.04
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		63	1432.37 1455.17	1432.37 1455.17
33906PA0160001		Tobacco User/Non-Tobacco		64 and over 0-14	304.58	304.58
33906PA0160001		Tobacco User/Non-Tobacco		15	331.65	331.65
33906PA0160001		Tobacco User/Non-Tobacco			342.01	342.01
33906PA0160001		Tobacco User/Non-Tobacco				
33906PA0160001				16	352.36	352,36
		Tobacco User/Non-Tobacco		16 17 18	352.36 363.51	352.36 363.51
	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User	17		363.51 374.65
33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User	17 18 19 20	363.51 374.65 386.20	363.51 374.65 386.20
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User	17 18 19 20 21	363.51 374.65 386.20 398.14	363.51 374.65 386.20 398.14
33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User	17 18 19 20 21 22	363.51 374.65 386.20 398.14 398.14	363.51 374.65 386.20 398.14 398.14
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User	17 18 19 20 21 22 23	363.51 374.65 386.20 398.14 398.14	363.51 374.65 386.20 398.14 398.14
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User	17 18 19 20 21 22 23 23	363.51 374.65 386.20 398.14 398.14 398.14 398.14	363.51 374.65 386.20 398.14 398.14 398.14 398.14
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25	363.51 374.65 386.20 398.14 398.14 398.14 399.74	363.51 374.65 386.20 398.14 398.14 398.14 399.74
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 24 25 26	363.51 374.65 386.20 398.14 398.14 398.14 399.14 399.74	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26 26 27	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26 27 28	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26 26 27	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 18 19 20 21 22 22 23 24 25 26 26 27 28 29 29	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 23 24 25 26 27 28 29 30 31	363.51 374.65 386.20 398.14 398.14 398.14 399.14 399.77 407.70 417.26 432.78 445.52 451.89 461.45	363.51 374.65 386.20 398.14 398.14 398.14 399.14 399.74 407.70 417.26 432.78 445.52 451.88 461.45 471.01
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 24 25 26 27 28 30 31 31 32	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 24 25 26 27 28 30 31 32 33	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.88 461.45 471.01 476.89
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.89 461.45 471.01 476.98 486.53	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 232 24 25 26 27 28 29 30 31 32 33 34 35	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 470.98 483.35 486.33 489.72	363.51 374.65 386.20 398.14 398.14 398.14 398.14 398.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 477.69 483.35 486.53
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25 26 27 28 30 31 31 32 33 34 35 36	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 486.35 486.93 489.72	363.51 374.655 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 451.89 461.45 471.01 476.99 483.35 486.53 486.53 489.72
33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 24 25 26 27 28 30 31 31 34 35 36 37	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.75 486.53 489.72 492.90	363.51 374.65 386.20 398.14 398.14 398.14 398.14 398.17 398.77 407.77 417.26 432.78 445.52 451.89 461.45 471.01 476.99 483.35 489.72 492.90 496.09
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 20 20 21 22 23 24 25 26 27 28 30 31 31 32 33 34 35 36 37 38	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.35 486.53 489.72 492.90 496.09 502.46	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.25 451.89 461.45 471.01 476.98 483.35 486.53 489.72 492.90
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 31 34 35 36 37 38 39	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.75 486.53 489.72 492.90 496.09 502.46 508.83	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.88 461.45 471.01 476.98 483.35 489.72 492.90 496.09 502.46
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 288 299 300 311 322 333 344 355 366 377 388 399 400	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.35 486.53 489.72 492.90 496.09 502.46 508.83 518.38	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.99 483.35 486.53 489.72 492.90 496.09 502.46 508.83 518.38
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 31 34 35 36 37 38 39	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.75 486.53 489.72 492.90 496.09 502.46 508.83	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.88 461.45 471.01 476.98 483.35 489.72 492.90 496.09 502.46
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25 26 27 28 30 31 31 32 33 34 35 36 37 38 39 40 41	363.51 374.65 386.20 398.14 398.14 398.14 398.14 398.14 398.14 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 489.72 492.90 496.09 502.46 508.83 518.38	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.35 486.53 489.72 492.90 496.09 502.46 508.83 518.38 527.64 540.28
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 411 42	363.51 374.65 386.20 398.14 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.75 486.53 489.72 492.90 496.09 502.46 508.83 518.38 527.54	963.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.77 417.26 432.76 445.52 451.88 461.46 471.01 476.99 492.97 49
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 28 300 311 322 33 34 355 366 377 38 399 40 411 422 43	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.35 486.53 489.72 492.90 496.09 502.46 508.83 518.38 527.54	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.77 417.26 445.52 451.86 461.46 471.01 476.98 483.35 486.55 489.72 492.99 496.06 502.44 508.83 518.38 527.54 540.28
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 28 300 311 322 333 44 355 366 377 38 399 400 411 421 433 444 455	363.51 374.65 386.20 398.14 398.14 398.14 398.14 398.14 398.14 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 488.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 597.22 622.30	363.57 374.66 386.20 398.14 398.14 398.14 399.74 407.77 417.26 432.77 445.55 451.86 461.44 471.01 476.99 483.33 486.55 489.77 492.99 496.00 502.46 508.85 518.36 518.36 552.55 540.26 556.21 574.95 597.22
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 31 34 34 35 36 37 38 39 40 411 42 43 44 47 47	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.35 489.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 597.22 622.30 665.03	363.57 374.66 386.20 398.14 398.14 398.14 399.74 407.77 417.22 432.78 445.55 445.88 461.84 471.01 476.96 483.33 486.55 489.72 492.96 502.48 508.88 518.38 527.54 540.25 556.21 576.22 576.22 562.23
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 28 300 311 322 333 344 355 366 377 38 399 400 411 412 42 43 444 455 466 477 48	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.35 486.53 489.72 492.90 496.09 502.46 506.83 518.38 527.54 540.28 556.21 574.92 597.22	363.57 374.66 386.27 398.14 398.14 398.14 398.14 399.74 407.77 417.26 432.77 445.53 451.81 461.45 471.01 476.91 483.37 482.97 49
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25 26 27 28 30 31 31 33 33 44 45 46 47 48 48 49	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 455.89 461.45 471.01 476.98 483.25 489.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 622.30 650.97 679.24 711.09	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.77 417.26 445.52 445.52 445.18 461.44 471.01 476.92 489.72 492.99 496.05 502.44 508.83 518.38 527.54 540.28 556.21 574.92 622.30 650.97 679.24 771.06
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 288 289 300 311 322 333 344 355 366 377 388 399 400 411 422 434 445 446 477 488 489 500	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 489.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 597.22 622.30 650.97 679.24 711.09	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.77 417.26 432.76 445.52 451.86 461.46 471.01 476.96 489.72 492.96 502.46 508.48 518.36 527.54 540.26 556.21 574.22 622.33 650.97 679.24 711.08
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 28 300 311 322 333 44 355 366 377 38 399 400 411 421 433 444 455 466 477 488 499 500	363.51 374.65 386.20 388.14 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 488.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 652.30 650.97 679.24 711.09 742.54	363.51 374.65 386.20 398.14 398.14 398.14 399.74 407.77 417.26 432.76 445.52 451.85 461.44 471.01 476.99 483.33 486.53 489.72 492.90 502.44 508.83 518.36 518.36 527.54 540.26 556.21 574.92 597.22 622.30 650.97 679.24 771.06 774.25
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 31 31 33 33 33 44 35 36 37 38 39 40 411 42 42 43 44 44 45 46 47 48 49 50 51	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.35 489.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 679.24 671.99 742.54 771.18	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.77 417.26 432.78 445.52 445.52 445.52 45.52 461.84 461.44 471.01 476.96 483.33 489.72 492.90 496.05 502.44 508.83 527.54 540.26 556.21 577.12 577.26 777.12 777.12
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 28 300 311 32 33 34 355 366 377 38 39 40 411 42 43 444 45 466 477 48 48 49 50 51 52 53	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.72 492.90 502.46 508.83 518.38 527.54 540.28 556.21 574.92 622.30 650.37 679.24 771.10 679.24 677.71	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.77 417.26 432.78 445.52 451.88 461.48 471.01 476.99 496.95 502.46 508.83 518.36 527.55 540.26 556.21 574.92 622.33 650.97 679.24 771.16 812.22 850.04
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25 26 27 28 30 30 31 31 32 33 34 40 41 42 43 444 45 45 46 47 48 48 49 50 51 52 52 53 53	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.55 486.53 489.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 622.30 650.97 679.24 771.19 742.54 777.18	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.77 417.26 445.52 451.86 461.46 471.01 476.99 483.96 489.72 492.90 496.00 502.46 508.83 518.38 527.54 540.22 622.30 650.97 679.24 771.10 774.25 777.18 812.22 850.04
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	177 188 199 200 211 222 233 244 255 266 277 288 299 300 311 322 333 344 355 366 377 388 399 400 411 422 434 445 446 477 488 499 500 51 522 533 544 555	363.51 374.65 386.20 398.14 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 489.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 622.30 650.97 679.24 777.18 812.22 850.04	963.51 374.65 386.20 398.14 398.14 398.14 398.14 398.14 399.74 407.77 417.22 432.78 445.52 451.88 461.48 477.101 476.98 483.33 486.52 492.90 496.00 502.44 508.48 518.38 518.38 527.54 540.22 574.92 597.22 622.33 650.97 679.22 771.06 774.25 777.16 812.22 850.04 887.88
33906PA0160001 33906PA0160001	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User User User	17 18 19 20 21 22 23 23 24 25 26 27 28 30 30 31 31 32 33 34 40 41 42 43 444 45 45 46 47 48 48 49 50 51 52 52 53 53	363.51 374.65 386.20 398.14 398.14 398.14 398.14 399.74 407.70 417.26 432.78 445.52 451.89 461.45 471.01 476.98 483.55 486.53 489.72 492.90 496.09 502.46 508.83 518.38 527.54 540.28 556.21 574.92 622.30 650.97 679.24 771.19 742.54 777.18	363.57 374.66 386.20 398.14 398.14 398.14 399.74 407.77 417.26 432.77 445.55 451.86 461.44 471.01 476.99 483.33 486.55 489.77 492.99 496.00 502.46 508.85 518.36 518.36 52.57 540.22 556.21 574.92 597.22 622.30 650.97 679.22 711.06 742.55 777.71 812.22 850.00 887.86 988.86

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33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59	1036.37 1080.57	1036.37 1080.57
33906PA0160001		Tobacco User/Non-Tobacco User	61	1118.79	1118.79
33906PA0160001		Tobacco User/Non-Tobacco User	62	1143.87 1175.32	1143.87 1175.32
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1175.32	1175.32
	Rating Area 6	Tobacco User/Non-Tobacco User		374.83	374.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	408.15	408.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.89	420.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.63	433.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.35	447.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	461.07	461.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	475.28	475.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	491.94	491.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.74	501.74
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.50	513.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.60	532.60
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	548.28	548.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	556.12	556.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	567.88	567.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.64	579.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	586.99	586.99
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.83	594.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.75	598.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.67	602.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.59	606.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.51	610.51
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	618.35	618.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	626.19	626.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	637.95	637.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	649.22	649.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	664.90	664.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.50	684.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.53	707.53
33906PA0160001		Tobacco User/Non-Tobacco User	46	734.96	734.96
33906PA0160001		Tobacco User/Non-Tobacco User	47	765.83	765.83
33906PA0160001	_	Tobacco User/Non-Tobacco User	48	801.11	801.11
33906PA0160001		Tobacco User/Non-Tobacco User	49	835.90	835.90
33906PA0160001		Tobacco User/Non-Tobacco User	50	875.10	875.10
33906PA0160001		Tobacco User/Non-Tobacco User	51	913.81	913.81
33906PA0160001		Tobacco User/Non-Tobacco User	52	956.43	956.43
33906PA0160001		Tobacco User/Non-Tobacco User	53	999.55	999.55
33906PA0160001 33906PA0160001	_	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54	1046.10 1092.65	1046.10
	_	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	1092.65	1092.65
33906PA0160001 33906PA0160001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56	1143.12	1143.12
33906PA0160001	_	Tobacco User/Non-Tobacco User	57	1248.46	1248.46
33906PA0160001	_	Tobacco User/Non-Tobacco User	58	1275.41	1275.41
33906PA0160001		Tobacco User/Non-Tobacco User	59	1329.80	1329.80
33906PA0160001	_	Tobacco User/Non-Tobacco User	60	1376.83	1376.83
33906PA0160001	_	Tobacco User/Non-Tobacco User	61	1407.70	1407.70
33906PA0160001		Tobacco User/Non-Tobacco User	62	1446.41	1446.41
33906PA0160001		Tobacco User/Non-Tobacco User	63	1469.44	1469.44
5555577.575001	•		64 and over	. 100.44	. 100.44

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	16PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	393.03	393.03
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	15	427.96	427.96
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	16	441.32	441.32
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	17	454.68	454.68
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	18	469.06	469.06
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	19	483.45	483.45
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	20	498.35	498.35
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	21	513.76	513.76
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	22	513.76	513.76
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	23	513.76	513.76
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	24	513.76	513.76
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	25	515.82	515.82
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	26	526.09	526.09
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	27	538.42	538.42
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	28	558.46	558.46
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	29	574.90	574.90
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	30	583.12	583.12
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	31	595.45	595.45
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	32	607.78	607.78
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	33	615.49	615.49
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	34	623.71	623.71
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	35	627.82	627.82
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	631.93	631.93
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	636.04	636.04
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	640.15	640.15
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	648.37	648.37
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	656.59	656.59
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	668.92	668.92
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	680.73	680.73
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	697.17	697.17
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	717.73	717.73
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	741.87	741.87
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	46	770.64	770.64
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	47	803.01	803.01
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	48	840.00	840.00
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	49	876.48	876.48
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	50	917.58	917.58
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	51	958.17	958.17
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User		1002.86	1002.86
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	52	1048.07	1048.07
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	53	1096.88	1096.88
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1145.69	1145.69
3390	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1198.61	1198.61
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1252.04	1252.04
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1309.07	1309.07
	6PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1337.32	1337.32
	16PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1394.35	1394.35
	16PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1443.67	1443.67
	16PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1476.04	1476.04
	16PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1516.63	1516.63
	16PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1540.77	1540.77
	16PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	363.91	363.91
	16PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	396.26	396.26
	16PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	15	408.63	408.63
3390	22.10000 . rading / ilou 0	. 13addo Cosimion Tobacco Osei	16	1 400.03	400.03

33906PA0160001		Tobacco User/Non-Tobacco User	17	421.00	421.00
33906PA0160001		Tobacco User/Non-Tobacco User	18	434.32	434.32
33906PA0160001		Tobacco User/Non-Tobacco User	19	447.64	447.64
33906PA0160001		Tobacco User/Non-Tobacco User	20	461.43	461.43
33906PA0160001		Tobacco User/Non-Tobacco User	21	475.71	475.71
33906PA0160001		Tobacco User/Non-Tobacco User	22	475.71	475.71
33906PA0160001	-	Tobacco User/Non-Tobacco User	23	475.71	475.71
33906PA0160001		Tobacco User/Non-Tobacco User	24	475.71	475.71
33906PA0160001		Tobacco User/Non-Tobacco User	25	477.61	477.61
33906PA0160001		Tobacco User/Non-Tobacco User	26	487.12	487.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	498.54	498.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	517.09	517.09
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	532.31	532.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	539.93	539.93
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	551.34	551.34
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	562.76	562.76
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	569.90	569.90
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	577.51	577.51
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	581.31	581.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	585.12	585.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	588.92	588.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	592.73	592.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	600.34	600.34
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	607.95	607.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	619.37	619.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	630.31	630.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	645.53	645.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	664.56	664.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	686.92	686.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	713.56	713.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	743.53	743.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	777.78	777.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	811.55	811.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	849.61	849.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	887.19	887.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	928.58	928.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	970.44	970.44
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1015.63	1015.63
33906PA0160001		Tobacco User/Non-Tobacco User		1060.82	1060.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1109.82	1109.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1159.29	1159.29
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User		1212.10	1212.10
33906PA0160001		Tobacco User/Non-Tobacco User	58	1238.26	1238.26
33906PA0160001		Tobacco User/Non-Tobacco User	59	1291.06	1291.06
33906PA0160001		Tobacco User/Non-Tobacco User	60	1336.73	1336.73
33906PA0160001	_	Tobacco User/Non-Tobacco User	61	1366.70	1366.70
33906PA0160001		Tobacco User/Non-Tobacco User	62	1404.28	1404.28
33906PA0160001	-	Tobacco User/Non-Tobacco User	63	1426.64	1426.64
33906PA0160001	I	Tobacco User/Non-Tobacco User	64 and over	341.83	341.83
33906PA0160001		Tobacco User/Non-Tobacco User	0-14	372.22	372.22
33906PA0160001		Tobacco User/Non-Tobacco User	15	383.83	383.83
33906PA0160001			16	383.83	383.83
		Tobacco User/Non-Tobacco User	17		
33906PA0160001		Tobacco User/Non-Tobacco User	18	407.96	407.96
33906PA0160001	realing Alea 9	Tobacco User/Non-Tobacco User	19	420.48	420.48

33906PA0160001	_	Tobacco User/Non-Tobacco User	20	433.43	433.43
33906PA0160001		Tobacco User/Non-Tobacco User	21	446.84	446.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	446.84	446.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	446.84	446.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	446.84	446.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	448.63	448.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	457.56	457.56
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	468.29	468.29
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	485.71	485.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	500.01	500.01
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	507.16	507.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	517.89	517.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	528.61	528.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	535.31	535.31
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	542.46	542.46
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	546.04	546.04
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	549.61	549.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	553.19	553.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	556.76	556.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	563.91	563.91
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	571.06	571.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	581.78	581.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	592.06	592.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	606.36	606.36
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	624.23	624.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	645.24	645.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	670.26	670.26
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	698.41	698.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	730.58	730.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	762.31	762.31
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	798.05	798.05
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	833.35	833.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	872.23	872.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	911.55	911.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	954.00	954.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	996.45	996.45
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1042.47	1042.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1088.95	1088.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1138.54	1138.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1163.12	1163.12
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1212.72	1212.72
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1255.62	1255.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1283.77	1283.77
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1319.07	1319.07
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1340.07	1340.07
			OF and over		

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Health Assurance of PA

State: Pennsylvania

HIOS Issuer ID: 18939

Market: Small Group Effective Date: 01/01/2019

Rate Filing Tracking Number: AETN-131455851

Policy Form(s): AHASPA SG HCOC-2019-EPO 03

Form Filing Tracking Number: AETN-131459548

Company Contact Information:

Name:

Telephone Number: Email Address:

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2019. The rates comply with all rating guidelines under federal and state regulations. This memorandum covers plans that will be available on and off the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2019 through December 31, 2019.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- A 1-year hiatus of the Health Insurers Fee in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;

- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018.

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

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered small group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

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

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

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

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2017
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2018 State Benchmark EHBs, and newly mandated benefits.

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

C. Changes in Demographics:

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

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

E. Trend Factors (Cost/Utilization):

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

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

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

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 3-8.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

7. Credibility of Experience

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

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.13 PMPM in Worksheet 2.

B. Risk Adjustment - Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk

Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of page 4, net of the 2019 user fee of \$0.15 PMPM.

10. Non-Benefit Expenses and Profit & Risk

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business.

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

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019 as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

11. Projected Loss Ratio

The expected 2019 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

12. Single Risk Pool

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

13. Index Rate

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

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

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the adjustment for changes in the Health Insurer Fee, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, leveraging, and also account for changes in the Health Insurers Fee. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

14. Market-Adjusted Index Rate

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

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2019 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

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

- 1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
- 2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2019 membership.

B. Distribution and Administrative Costs:

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

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

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

D. Benefits in addition to EHBs:

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

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

16. Calibration

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

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

C. Small Group Premium Rates:

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

17. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:

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

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

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

18. Composite Premiums

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

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2019 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification

discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

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

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2018, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2017 to 2019. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2018 and 2019.

22. Plan Type

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

23. Warning Alerts

There are no warning alerts on Worksheet 2 of the URRT.

24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. Marketing and distribution approaches may change from time to time at management's discretion.

26. <u>Underwriting</u>

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

27. Renewability

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

28. Company Financial Condition

As of December 31, 2017, the capital and surplus held by Aetna Health Assurance of PA was approximately \$50 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2017. The Company issues commercial and Medicare Advantage

coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

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

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data Small Group

Certification

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

I, _____, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

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

- 2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

	August 2, 2018
, ASA, MAAA	Date

Rate Change Summary

Aetna Health Assurance of Pennsylvania – Small Group Plans

Rate request filing ID # AETN-131455851 - 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: $8.5\%^1$ Revised requested average rate change: N/A^1 Range of requested rate change: 8.5%-8.5%Effective date: January 1, 2019

People impacted: 2,134

Available in: Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2017-Dec. 2017 financial experience

Company made (after taxes)	\$0.5M
Taxes & fees	-\$2.5M
Administrative expenses	\$3.8M
Claims	\$42.9M
Premiums	\$44.6M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2019:

Claims: 87.0%
Administrative: 9.4%
Taxes & fees: 1.6%
Profit: 2.0%

The company expects its annual medical costs to increase **13%**.

Explanation of requested rate change

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

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

Exhibit C-1 Calibrated Plan Adjusted Index Rates

		(A) Member Months	(B) Pre-Calibrated Plan Adjusted Index Rate	(C) Plan-Level Average Age Factor	(D) Age- Calibrated Plan Adjusted Index Rate	(E) Average Rating Area Factor	(F) Age&Geog.Calib Plan Adjusted Index Rate	(G) Average Tobacco Factor	(H) Consumer Adjusted Index Rates	(I) Calibrated Plan Adjusted Index Rates
Silver Plan	33906PA0160001	3,348	<u>\$665 24</u>	1 464	<u>\$665 24</u>	1 006	<u>\$665 24</u>	1 000	\$665 24	<u>\$451 64</u>
	Total Premium Total Premium Check	3,348	\$2,105,031 33		\$2,105,031 33 (B) = (D) : TRUE		\$2,105,031 33 (B) = (F): TRUE		\$2,105,031 33 (B) = (H) : TRUE	\$2,105,031 33 (B) = (I) : TRUE
All Plans Aggregate	Calibration Factors:			Age 1 464 = $\Sigma((A)x(B)x(C))/\Sigma((A)x$	(B))	Geographic $1\ 006$ = $\Sigma((D)x(E)x(A))$	$\Sigma((D)(A))$	Tobacco $1\ 000$ = $\Sigma((F)x(G)x(A)$))/Σ((F)x(A))	

Notes:

- (A) Development of Pre-Calibrated Plan Adjusted Index Rates is shown in Exhibit E-2
- (B) Plan Level Average Age Factor, See Exhibit C-2 for Example
- (C) Premium Paying Members, See Exhibit C-2 for Example
- (D) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) / Age Calibration Factor Total Premium = Σ (D) x (C)
- (E) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
- (F) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor Total Premium = Σ (F) x (C)
- (G) Average Tobacco Factor, See Exhibit C-2 for Example
- (H) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Faction
- (I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)

 Total Premium = Σ (I) x (C) x (B) x (E) x (G)

Exhibit C-2 Development of Plan Level Average Factors Age Rating, Tobacco Rating, and Geographic Rating

Example: Silver Plan 33906PA0160001

	Average Age Factor -				Average Tobacco User Factor -					
	Silver Plan 33906PA0160001				Silver Plan 33906PA016000					
	3370	% by	Age		Tobacco	Tobacco	Avg	Rate		
	Age	Age	Factor		No	Yes	Rate	Factor		
-	0-20	1 0%	-		0.9%	0.1%	1 000	1 000		
	1-14	14 3%	0 765		12 9%	1 5%	1 000	1 000		
	15	1 2%	0 833		1 0%	0 1%	1 000	1 000		
	16	1 1%	0 859		1 0%	0 1%	1 000	1 000		
	17	1 1%	0 885		1 0%	0 1%	1 000	1 000		
	18	1 0%	0 913		0.9%	0.1%	1 000	1 000		
	19	1 3%	0 941		1 2%	0 1%	1 000	1 000		
	20	1 2%	0 970		1 1%	0.1%	1 000	1 000		
	21	1 4%	1 000		1 2%	0 1%	1 000	1 000		
	22	1 2%	1 000		1 1%	0.1%	1 000	1 000		
	23	1 2%	1 000		1 1%	0 1%	1 000	1 000		
	24	1 4%	1 000		1 2%	0 1%	1 000	1 000		
	25	1 5%	1 004		1 4%	0 2%	1 000	1 000		
	26	1 9%	1 004		1 7%	0 2%	1 000	1 000		
	27	1 9%	1 024		1 7%	0 2%	1 000	1 000		
	28	2 0%	1 048		1 7%	0 2%	1 000	1 000		
	29						1 000			
	30	1 8% 1 7%	1 119 1 135		1 6% 1 5%	0 2% 0 2%	1 000	1 000 1 000		
	31	1 7%	1 159		1 7%		1 000	1 000		
	32	1 7%	1 139		1 5%	0 2% 0 2%	1 000	1 000		
	33	1 7%	1 198		1 7%	0 2%	1 000	1 000		
	34	1 9%	1 214		1 7%	0 2%	1 000	1 000		
	35	2 0%	1 214		1 8%	0 2%	1 000	1 000		
	36	1 7%	1 222		1 5%	0 2%	1 000	1 000		
	37	1 8%	1 238		1 6%	0 2%	1 000	1 000		
	38	1 7%	1 236		1 5%	0 2%	1 000	1 000		
	39	1 6%	1 240		1 5%	0 2%	1 000	1 000		
	40	1 6%	1 278		1 4%	0 2%	1 000	1 000		
	41	1 5%	1 302		1 4%	0 2%	1 000	1 000		
	42	1 5%	1 325		1 4%	0 2%	1 000	1 000		
	43	1 6%	1 357		1 4%	0 2%	1 000	1 000		
	44	1 7%	1 397		1 5%	0 2%	1 000	1 000		
	45	1 7%	1 444		1 6%	0 2%	1 000	1 000		
	46	2 0%	1 500		1 8%	0 2%	1 000	1 000		
	47	1 8%	1 563		1 7%	0 2%	1 000	1 000		
	48	1 8%	1 635		1 7%	0 2%	1 000	1 000		
	49	2 0%	1 706		1 8%	0 2%	1 000	1 000		
	50	2 0%	1 786		1 8%	0 2%	1 000	1 000		
	51	1 9%	1 865		1 7%	0 2%	1 000	1 000		
	52	2 0%	1 952		1 8%	0.2%	1 000	1 000		
	53	2 1%	2 040		1 8%	0 2%	1 000	1 000		
	54	2 0%	2 135		1 8%	0 2%	1 000	1 000		
	55	2 1%	2 230		1 8%	0 2%	1 000	1 000		
	56	2 0%	2 333		1 8%	0 2%	1 000	1 000		
	57	1 9%	2 437		1 7%	0 2%	1 000	1 000		
	58	2 0%	2 548		1 8%	0 2%	1 000	1 000		
	59	1 8%	2 603		1 6%	0 2%	1 000	1 000		
	60	1 6%	2 714		1 5%	0 2%	1 000	1 000		
	61	1 6%	2 810		1 4%	0 2%	1 000	1 000		
	62	1 3%	2 873		1 2%	0 1%	1 000	1 000		
	63	1 3%	2 952		1 2%	0 1%	1 000	1 000		
	64	1 2%	3 000		1 0%	0 1%	1 000	1 000		
	65+	1 4%	3 000		1 2%	0 1%	1 000	1 000		
7	Γotal	100 0%	1 464		89 8%	10 2%	1 000			
						,0				

	Average Rating Area Factor -									
	Silver Plan 3390	6PA0160	001							
Rating	Rating Area	Rating	Rating Area							
Area	Names	Area	Factors							
1	Erie	0 1%	0 779							
2	Elk/Cameron/Pot	0 3%	0 819							
3	NEPA	3 3%	1 020							
4	Pittsburgh	0 0%	0 855							
5	Altoona	2 2%	0 837							
6	Mid Central plus	3 0%	1 030							
7	York/Lancaster	23 9%	1 080							
8	Greater Philadelp	51 0%	1 000							
9	Harrisburg	16 2%	0 939							
Total	-	100 0%	1 006							

Exhibit E-1 Calculation of Market Adjusted Index Rate

Projected Index Rate:	\$797.55
Net Risk Adjustment:	0.988
Exchange User Fees:	1.000
Total Impact:	-0.012
Market Adjusted Index Rate:	\$788.31

Exhibit E-2

Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Ind	ex Rates
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				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
										= Product					= Product		
										(Columns 1-6)					(Columns 8-11)	$= (7) \times (12)$	=(7)/(1)
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	Cost	& Admin	Network & UM	Benefits in addition to EHBs	Eligibility		Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor	Trend Factor	Calibration	Calibrated Plan Adjusted Index Rate	
33906PA0160001	PA Silver OAEPO 6000 80% \$30/75	Silver	100 00%	\$788 31	0 729	1 158	1 000	1 000	1 000	665 24	1 000	0 683	0 994	0 945	0 642	426 86	0 844

Exhibit 5
Claim Impact due to Demographic Changes

	Experienc Distrib			Demographic ctor	· ·	ted Period ribution	Projection Demographic Factor		
Age	Male	Female	Male	Female	Male	Female	Male	Female	
0	0.45%	0.49%	1.117	1.114	0.43%	0.51%	1.117	1.114	
1	0.40%	0.49%	1.117	1.114	0.42%	0.50%	1.117	1.114	
2	0.33%	0.47%	0.511	0.511	0.36%	0.46%	0.511	0.511	
3	0.54%	0.48%	0.511	0.511	0.56%	0.42%	0.511	0.511	
4	0.51%	0.49%	0.511	0.511	0.50%	0.48%	0.511	0.511	
5	0.38%	0.51%	0.379	0.379	0.36%	0.46%	0.379	0.379	
6	0.46%	0.54%	0.379	0.379	0.45%	0.50%	0.379	0.379	
7	0.52%	0.56%	0.379	0.379	0.48%	0.44%	0.379	0.379	
8	0.53%	0.55%	0.379	0.379	0.54%	0.50%	0.379	0.379	
9	0.51%	0.62%	0.379	0.379	0.50%	0.57%	0.379	0.379	
10	0.50%	0.60%	0.412	0.380	0.51%	0.53%	0.412	0.380	
11	0.56%	0.56%	0.412	0.380	0.55%	0.57%	0.412	0.380	
12	0.55%	0.49%	0.412	0.380	0.54%	0.52%	0.412	0.380	
13	0.60%	0.53%	0.412	0.380	0.61%	0.52%	0.412	0.380	
14	0.67%	0.58%	0.412	0.380	0.59%	0.63%	0.412	0.380	
1	0.69%	0.62%	0.532	0.591	0.62%	0.60%	0.532	0.591	
16	0.71%	0.61%	0.532	0.591	0.63%	0.57%	0.532	0.591	
17	0.65%	0.58%	0.532	0.591	0.61%	0.59%	0.532	0.591	
18	0.61%	0.61%	0.532	0.591	0.59%	0.50%	0.532	0.591	
19	0.73%	0.67%	0.532	0.591	0.74%	0.66%	0.532	0.591	
20	0.67%	0.67%	0.479	0.787	0.69%	0.56%	0.479	0.787	
21	0.69%	0.70%	0.479	0.787	0.74%	0.61%	0.479	0.787	
22	0.68%	0.62%	0.479	0.787	0.63%	0.62%	0.479	0.787	
23	0.82%	0.54%	0.479	0.787	0.73%	0.51%	0.479	0.787	
24	0.71%	0.68%	0.479	0.787	0.71%	0.67%	0.479	0.787	
25	0.79%	0.80%	0.489	1.176	0.78%	0.76%	0.489	1.176	
26	0.94%	0.74%	0.489	1.176	1.00%	0.87%	0.489	1.176	
27	0.98%	0.82%	0.489	1.176	0.96%	0.92%	0.489	1.176	
28	1.04%	0.87%	0.489	1.176	1.05%	0.92%	0.489	1.176	
29	1.00%	0.81%	0.489	1.176	0.97%	0.83%	0.489	1.176	
30	0.89%	0.70%	0.552	1.393	0.99%	0.72%	0.552	1.393	
31	0.94%	0.80%	0.552	1.393	1.04%	0.89%	0.552	1.393	
32	0.77%	0.74%	0.552	1.393	0.90%	0.82%	0.552	1.393	
33	1.04%	0.83%	0.552	1.393	1.01%	0.91%	0.552	1.393	

Experience Period Demographic	1.1038
Factor	1.1036

Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.1079
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Note:

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0037
Demographic Change	1.0037

Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

34	0.97%	0.91%	0.552	1.393	0.98%	0.92%	0.552	1.393
35	0.93%	0.91%	0.670	1.303	0.96%	0.99%	0.670	1.303
36	0.97%	0.61%	0.670	1.303	0.97%	0.69%	0.670	1.303
37	0.99%	0.82%	0.670	1.303	1.04%	0.78%	0.670	1.303
38	0.82%	0.78%	0.670	1.303	0.88%	0.80%	0.670	1.303
39	0.85%	0.73%	0.670	1.303	0.87%	0.77%	0.670	1.303
40	0.87%	0.74%	0.839	1.224	0.87%	0.73%	0.839	1.224
41	0.85%	0.77%	0.839	1.224	0.79%	0.73%	0.839	1.224
42	0.86%	0.69%	0.839	1.224	0.85%	0.66%	0.839	1.224
43	0.82%	0.78%	0.839	1.224	0.81%	0.76%	0.839	1.224
44	0.91%	0.78%	0.839	1.224	0.91%	0.81%	0.839	1.224
45	0.99%	0.71%	1.063	1.314	0.92%	0.81%	1.063	1.314
46	0.99%	0.97%	1.063	1.314	0.97%	1.03%	1.063	1.314
47	0.99%	0.85%	1.063	1.314	0.97%	0.87%	1.063	1.314
48	1.07%	0.83%	1.063	1.314	0.99%	0.85%	1.063	1.314
49	1.07%	0.88%	1.063	1.314	1.10%	0.86%	1.063	1.314
50	0.98%	0.99%	1.456	1.565	0.99%	1.00%	1.456	1.565
51	1.03%	0.84%	1.456	1.565	1.08%	0.85%	1.456	1.565
52	1.06%	0.96%	1.456	1.565	1.08%	0.94%	1.456	1.565
53	1.00%	1.07%	1.456	1.565	1.04%	1.01%	1.456	1.565
54	1.11%	0.83%	1.456	1.565	1.12%	0.90%	1.456	1.565
55	1.14%	0.92%	1.868	1.810	1.13%	0.93%	1.868	1.810
56	1.08%	0.91%	1.868	1.810	1.12%	0.89%	1.868	1.810
57	1.03%	0.86%	1.868	1.810	1.04%	0.87%	1.868	1.810
58	1.04%	0.88%	1.868	1.810	1.03%	0.95%	1.868	1.810
59	0.92%	0.73%	1.868	1.810	1.00%	0.78%	1.868	1.810
60	0.84%	0.72%	2.358	2.227	0.90%	0.73%	2.358	2.227
61	0.93%	0.72%	2.358	2.227	0.92%	0.68%	2.358	2.227
62	0.74%	0.61%	2.358	2.227	0.67%	0.62%	2.358	2.227
63	0.68%	0.67%	2.358	2.227	0.68%	0.64%	2.358	2.227
64	0.68%	0.54%	2.358	2.227	0.63%	0.53%	2.358	2.227
65+	0.95%	0.59%	2.358	2.227	0.81%	0.55%	2.358	2.227

Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	1%	0.785	0%	0.779
1	Crawford	0%	0.785	0%	0.779
1	Erie	0%	0.785	0%	0.779
1	Forest	0%	0.785	0%	0.779
1	Mckean	0%	0.785	0%	0.779
1	Mercer	0%	0.785	0%	0.779
1	Venango	0%	0.785	0%	0.779
1	Warren	0%	0.785	0%	0.779
2	Cameron	0%	0.792	0%	0.819
2	Elk	0%	0.792	0%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	0%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	0%	0.998	0%	1.020
3	Luzerne	0%	0.998	1%	1.020
3	Lycoming	0%	0.998	1%	1.020
3	Monroe	1%	0.998	1%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	0%	1.020
3	Tioga	0%	0.998	0%	1.020
3	Wayne	0%	0.998	0%	1.020
3	Wyoming	0%	0.998	0%	1.020
4	Allegheny	0%	0.810	0%	0.855
4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	0%	0.810	0%	0.855
4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855

Average Experience Period Are Factor	0.9710
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Note:

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

Average Projected Area Factor	1.0063
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Note:

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

Note:

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

|--|

Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor represents:

4	Lawrence	0%	0.810	0%	0.855
4	Washington	0%	0.810	0%	0.855
4	Westmoreland	0%	0.810	0%	0.855
5	Bedford	0%	0.780	0%	0.837
5	Blair	0%	0.780	0%	0.837
5	Cambria	0%	0.780	0%	0.837
5	Clearfield	1%	0.780	1%	0.837
5	Huntingdon	1%	0.780	1%	0.837
5	Jefferson	0%	0.780	0%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	0%	0.983	1%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	1%	0.983	1%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	1%	0.983	1%	1.030
6	Northumberland	0%	0.983	0%	1.030
6	Schuylkill	0%	0.983	0%	1.030
6	Snyder	0%	0.983	0%	1.030
6	Union	0%	0.983	0%	1.030
7	Adams	2%	0.984	1%	1.080
7	Berks	8%	0.984	6%	1.080
7	Lancaster	17%	0.984	14%	1.080
7	York	8%	0.984	3%	1.080
8	Bucks	5%	1.000	7%	1.000
8	Chester	8%	1.000	8%	1.000
8	Delaware	6%	1.000	15%	1.000
8	Montgomery	10%	1.000	10%	1.000
8	Philadelphia	6%	1.000	11%	1.000
9	Cumberland	10%	0.933	6%	0.939
9	Dauphin	5%	0.933	3%	0.939
9	Franklin	2%	0.933	2%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	1%	0.939
9	Lebanon	3%	0.933	3%	0.939
9	Perry	1%	0.933	0%	0.939
/	1 011 y	1/0	0.755	0 / 0	0.737

The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Exhibit 8 Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	1.9%
Facility Outpatient	4.5%	5.9%
Physician	1.9%	5.4%
Capitation	0.0%	-0.6%
Medical	4.2%	4.7%
Pharmacy	10.3%	2.0%
Total (Med + Rx)	6.1%	3.9%

Exhibit 9 Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	0	N/A
Silver	3,348	73%
Bronze	0	N/A
Catastrophic	0	N/A
Total	3,348	73%

Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	9.44%	\$59.36
Profit & Risk Load	2.00%	\$12.57
Premium Tax	0.80%	\$5.03
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
PCORI	0.00%	\$0.00
Federal Income Tax	0.53%	\$3.34
Total Taxes and Fees	1.33%	\$8.37

Exhibit 11 MLR Projection

			Formula
(a)	Premium (pmpm)	\$628.74	
(b)	Medical Cost (pmpm)	\$545.15	
(c)	Medical Benefit Ratio (MBR)	86.7%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.03	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$11.66	
(f)	Adjusted Premium (pmpm)	\$617.08	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$550.18	= (b) + (d)
	Medical Loss Ratio (MLR)	89.2%	=(g)/(f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2019 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

Exhibit 12 Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2019	23.8%	1.000	\$761.65
2Q 2019	25.5%	1.030	\$784.50
3Q 2019	23.7%	1.061	\$808.02
4Q 2019	27.0%	1.093	\$832.26
Total	100.0%	1.047	\$797.55

HIF Factor	Med Trend +	Index Rate, including
IIII Factor	HIF	HIF
1.000	1.000	\$ 761.65
1.007	1.037	\$ 789.63
1.013	1.075	\$ 818.67
1.020	1.114	\$ 848.81
1.010	1.058	\$ 805.86

Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 01/01/2019
Rating Area: Rating Area 1

Plan: PA Silver OAEPO 6000 80% \$30/75

	Employee	Spouse	Child 1	Child 2	Child 3
Group Census	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco

Employee 10

Age Factors

	8						
Employee	Spouse	Child 1	Child 2	Child 3			
1.222	1.230	0.765	0.765				
2.333	1.952						
1.000	1.000						
1.952	1.706	0.941	0.885	0.859			
3.000	3.000	1.004					
2.548	2.714	1.000					
2.333	1.865						
1.325	1.302						
1.198	1.214	0.765	0.765	0.765			
1.004	1.087	0.765	0.765				

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$585.94
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7285
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$332.41

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$406.20	\$408.86	\$254.29	\$254.29		\$1,323.64
Employee 2	\$775.51	\$648.86				\$1,424.37
Employee 3	\$332.41	\$332.41				\$664.82
Employee 4	\$648.86	\$567.09	\$312.80	\$294.18	\$285.54	\$2,108.47
Employee 5	\$997.22	\$997.22	\$333.74			\$2,328.18
Employee 6	\$846.97	\$902.15	\$332.41			\$2,081.53
Employee 7	\$775.51	\$619.94				\$1,395.45
Employee 8	\$440.44	\$432.79				\$873.23
Employee 9	\$398.22	\$403.54	\$254.29	\$254.29	\$254.29	\$1,564.63
Employee 10	\$333.74	\$361.33	\$254.29	\$254.29		\$1,203.65
Group Total Monthly Premium	-	-	-			\$14 967 97

Note: Member level monthly rates are rounded to the nearest penny.

Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEPO	PA Silver OAEPO 6000 80% \$30/75	Silver	70.14%	No	100.00%

Exhibit 16 Plan Mapping

2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
33906PA0090000	Terminated Plans	2010 11100 1 1111 12	2010 I am Pame	2019 11100 1 1111 12	2017 I an Panic
33906PA0090082	PA Bronze PPO 6000 100/50 HSA				
33906PA0090083	PA Bronze PPO 6450 100/50 HSA				
33906PA0090084	PA Gold PPO 2000 100/50 HSA				
33906PA0090085	PA Gold PPO 1500 100/50 HSA				
33906PA0090086	PA Silver PPO 2500 100/50 HSA				
33906PA0090088	PA Silver PPO 2600 100/50 HSA				
33906PA0090089	PA Silver PPO 2600 80/50 HSA				
33906PA0090090	PA Bronze PPO 5000 80/50 HSA				
33906PA0090091	PA Silver PPO 3000 80/50				
33906PA0090092	PA Gold PPO 2000 80/50				
33906PA0090093	PA Gold PPO 1000 80/50				
33906PA0090094	PA Gold PPO 1000 90/50				
33906PA0090095	PA Platinum PPO 100/50 200D				
33906PA0090096	PA Gold PPO 100/50 500D				
33906PA0090097	PA Platinum PPO 500 100/50				
33906PA0090098	PA Gold PPO 1000 100/50 250A				
33906PA0090099	PA Gold PPO 1000 100/50 25				
33906PA0090100	PA Gold PPO 1500 100/50				
33906PA0090101	PA Gold PPO 2000 100/50				
33906PA0090104	PA Silver PPO 5000 100/50				
33906PA0090105	PA Silver PPO 3000 100/50 250A				
33906PA0090106	PA Silver PPO 3500 100/50				
33906PA0090107	PA Gold PPO 1000 100/50 30				
33906PA0090108	PA Gold PPO 1500 100/50 30				
33906PA0090109	PA Silver PPO 2000 100/50 300A				
33906PA0090110	PA Silver PPO 2500 100/50 300A				
33906PA0090112	PA Silver PPO 4500 100/50 30				
33906PA0090115	PA Bronze AWH WellSpan PPO 5000 80/50 HSA				
33906PA0090123	PA Gold AWH VP PPO 1000 100/50 25				
33906PA0090126	PA Silver AWH VP PPO 2000 100/50 300A				
33906PA0090127	PA Silver PPO 5000 100/50 RX 10/50/100				
33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090129	PA Silver PPO 4500 100/50 30				
33906PA0090130	PA Silver PPO 4000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090133	PA Silver PPO 3500 100/50	2200 470 4 0000 4 20	D. C. D. D. C.	220047040440004	D. C. LEDO 1000 001 000 001
33906PA0090134 33906PA0090135	PA Silver PPO 3000 80/50 OOS PA Silver PPO 3000 100/50 300A HSA	33906PA0090128 33906PA0090128	PA Silver PPO 5000 80/50 OOS PA Silver PPO 5000 80/50 OOS	33906PA0160001 33906PA0160001	PA Silver OAEPO 6000 80% \$30/75 PA Silver OAEPO 6000 80% \$30/75
33906PA0090135 33906PA0090136	PA Silver PPO 3000 100/50 300A HSA PA Silver PPO 3000 100/50 250A	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver UAEPU 6000 80% \$30/75
33906PA0090136 33906PA0090138	PA Silver PPO 3000 100/50 250A PA Silver PPO 2600 100/50 HSA				
33906PA0090138	PA Silver PPO 2500 100/50 HSA PA Silver PPO 2500 100/50 HSA				
33906PA0090139 33906PA0090140	PA Silver PPO 2500 100/50 HSA PA Silver PPO 2500 100/50 300A	+		+	
33906PA0090140 33906PA0090141	PA Silver PPO 2500 100/50 500A PA Silver PPO 2000 100/50 300A	+		+ -	
33906PA0090141 33906PA0090142	PA Silver PPO 2000 100/50 500A PA Platinum PPO 500 100/50	+		+	
33906PA0090142 33906PA0090143	PA Platinum PPO 100/50 200D OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090143 33906PA0090147	PA Gold PPO 2000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090150	PA Gold PPO 1500 100/50	237001110070120	1112416110 0000 00,00 000	227001110100001	
33906PA0090152	PA Gold PPO 1000 80/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090153	PA Gold PPO 1000 100/50 30	237001110070120	111241011000000000000000000000000000000	227001110100001	
33906PA0090155	PA Gold PPO 1000 100/50 25	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090156	PA Gold PPO 100/50 500D	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090158	PA Bronze PPO 6000 100/50 HSA				
33906PA0090159	PA Bronze PPO 5000 80/50 HSA				
33906PA0090161	PA Gold PPO 100/50 600D OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090162	PA Gold PPO 1000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090164	PA Bronze PPO 6550 100/50 HSA E OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090165	PA Silver PPO 3000 100/50 HSA E OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090166	PA Silver PPO 3000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
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June 26, 2018

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.

Small Group Rate Filing SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

1. The "Rate Information" sheet included in the filing indicates an overall rate change of 6.8%, a minimum change of 3.7%, and a maximum change of 14.8%. However, the PA Actuarial Memorandum indicates that the range of rate change is constant at 6.8% and only one plan will be offered in 2019. Please provide examples showing the calculation for the minimum and maximum rate changes.

6.8% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 3.7% - 14.8% represents the range of changes when the area factor changes are considered, as shown in the IV tab of the PAAM (Table 11).

2. Please explain how the 6.8% rate increase reconciles to the rate increases shown in Worksheet II Section I of the URRT.

The 6.8% shown in the PAAM represents the change in the rate from the first quarter of 2018 to the first quarter of 2019. The changes in Worksheet II represent the average rate change over the course of all policies effective in 2019 (O1-O4).

3. Please provide numerical support for the change in morbidity, change in demographics, change in networks, and change in other assumptions for both the Actual Experience Data and Manual Data shown in Table 5 of the PA Rate Template.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #3', for the requested numerical support.

4. Page 1 of the Federal Actuarial Memorandum indicates that this filing includes new benefit plans effective January 1, 2019. However, Worksheet II Section I of the URRT shows only one renewing plan and no new plans effective January 1, 2019. Please confirm that only Plan 18939PA0040001 will be offered in 2019 and it is considered a renewing plan.

We confirm that only plan 18939PA0040001 will be offered in 2019 and is considered a renewing plan. The actuarial memorandum wording has been updated to reflect this.





5. The "Rate Change Summary" included in the filing indicates that Taxes & Fees will account for 2.3% of premium, while Worksheet I Section III of the URRT indicates that Taxes & Fees will account for 2.06% of premium. Please explain this discrepancy.

The 2.3% taxes and fees in the Rate Change Summary includes 0.21% for high risk pool premium less recoveries and 0.02% for risk adjustment fees. It is otherwise equivalent to the taxes and fees displayed in Worksheet I Section III of the URRT.

6. The PA Actuarial Memorandum indicates that the rating areas included in this filing are Rating Areas 1-3 and 5-9, with certain counties excluded. However, the file titled "PA_SG_18939_Rates_OFF_1Q2019_v1.xls" includes Rating Area 4. Please confirm that Rating Area 4 is not included in the service area and remove it from the rate tables as necessary.

We confirm that rating area 4 is not included in the service area. We will submit a revised rate table.

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

When calculating the AV, we entered the preferred tier cost sharing. Weighting between the preferred and non-preferred tiers is not material to the Actuarial Value.

8. Please provide an illustration of the calculation of the 0.728 paid-to-allowed ratio.

Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trending deductible-leveraging.

9. Please provide numerical support for the changes in the rating area factors from the prior filing and describe how morbidity differences were removed in the calculation.

The newly requested area factors were developed based on large group claim experience over a 12 month period from July 2016 to June 2017, normalized for morbidity. This data was used due to credibility concerns with our SG ACA population. Please see the 'Response #9' tab of the file 'AHASPA Objection Response Tables 20180615.xlsx'

- 10. We have several questions related to trend.
- a. The unit cost trends tie between Worksheet 1 Section II of the URRT, Exhibit 8, and the "SG Quarterly Trend_AHASPA.xlsx" file. However, the utilization trends differ between all three sources. Please explain why the utilization trends differ.

The utilization trend shown in the "SG Quarterly Trend_AHASPA.xlsx" file includes the impact of deductible leveraging. The utilization trend shown in Exhibit 8 includes induced utilization. The utilization trend shown on the revised URRT matches Exhibit 8. Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #10', for the illustration of how the utilization trends differ between the files.





b. The weights applied to each service category in the development of total trend differ between the file "SG Quarterly Trend_AHASPA.xlsx" and Table 3 of the file PA Rate Template, resulting in differing total trends. Please reconcile, and explain why these weights differ.

Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. The method for combining the service categories in the file '2019_SmGrp_AetnaHealthAssuranceOfPennsylvania_PAAMExhibits_062618.xlsm'differs in that each component is trended for two years and then rolled up to a total trend factor. Due to the difference in methods, PA incurred pmpm's for each service category were used as the weights. The method Aetna uses is demonstrated in the first table in the attachment 'SG Quarterly Trend AHASPA.xlsx'.

c. Please provide numerical support for the trend assumptions utilized in the development of the rates.

The numerical trend buildup is shown in the responses to parts a and b of this objection. Additional discussion on the development of medical and pharmacy trend can be found below.

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

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

d. Page 5 of the Federal Act Memo indicates that trend factors are developed from annual forward trend, leveraging, and changes in the Health Insurers Fee. Please demonstrate how leveraging is applied in the development of trend and provide numerical support for this adjustment.

Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.

```
Allowed Trend = 10.0\%
Average Deductible = $2,000
Lookup From Deductible Leveraging Table for $2,000 = 1.15
```

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

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

Paid Trend = (1 + Allowed\ Trend) * (1 + Leveraging\ Trend) - 1

Paid Trend = (1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\%
```

11. Please provide numerical support for the development of the assumed 2.60% 2020 Health Insurer Fee. We are estimating the Health Insurer Fee to be 2.60% of premium for 2020. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.





12. Please provide numerical support for the development of the Risk Adjustment amount of \$9.65 as documented in the PA Rate Template.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

Risk Transfer Estimate from PA DOI	\$ 9.25
Adjustment for Admin components of Premium	\$ 1.51
2018 Risk Adjustment Fee	\$ (0.15)
2018 Net High Risk Pool Prem less Recoveries	\$ (1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.24
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$ 9.65

13. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (PMPM)' of \$522.39 compared to Worksheet I Section III of the URRT which shows \$525.68.

We believe you are referencing the medical cost before Risk Adjustment, which is \$534.94 in Worksheet I Section III. The reconciliation is shown below.

The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:

Till Ing was caretitated as joins inst				
Incurred before RA	\$534.94			
Risk Adj (no fees)	(\$10.76)			
High Risk Pool Recoveries	(\$1.79)			
Total Claims	\$522.39			

14. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$16.22 compared to Worksheet I Section III of the URRT which shows \$12.93. We would expect this to differ by only the Risk Adjustment User Fee amount.

In Exhibit 11's 'Taxes and Fees' we included a high risk pool premium of \$3.14. The remaining \$0.15 difference is due to the Risk Adjustment User Fee.

15. The projected member months included in Table 1 of the file PA Rate Template total 26,498, while the projected member months included in Worksheet I Section III of the URRT total 25,734. Please explain why these projected member months differ.

When rolling up the member months by age in Table 1, some of the ages were inadvertently double-counted. 25,734 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.

16. The Projected Required Revenue PMPM of \$654.40 included in Table 6 of the file PA Rate Template does not reconcile to Worksheet I Section III of the URRT. Please explain this discrepancy.





The Projected Required Revenue PMPM in Table 6 uses the average of all policies offered throughout the year, while the URRT Worksheet 1 Section III only represents the first quarter policies.

17. Please explain the discrepancy between the Projected Risk Adjustment PMPM included in Table 5 of the PA Rate Template and Worksheet I Section III of the URRT.

The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2019).

18. Please support the decision to assign 0% credibility to experience period data, considering the relative number of members in the actual experience and manual experience pools.

The manual data is more appropriate as it combines the HMO and PPO experience in the SG ACA single risk pool market, where as the experience data includes transitional policies which were extended through 2018.

19. Please discuss the impact on the filing in the change in coverage from a PPO in 2018 to a OAEPO in 2019.

The in-network coverage parameters are the same on the PPO and OAEPO platforms; the primary difference is that the OAEPO platform does not include out-of-network benefits.

20. Please revise the table in Section 1 (H) of the actuarial memorandum to show the correct year and correct the factors, if necessary.

We have submitted a revised actuarial memorandum and corrected the dates, and apologize for this oversight. There are no changes to the factors, as the factors shown are what was intended and the dates were a typographical error.

21. In Table 6 of the PA Actuarial Memorandum exhibits, please include the formulas used to calculate the information shown in all cells which utilized such formulas.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #21' for the requested calculations.







23. Consistent with the information shown in Table 5a, please provide the current distribution of members by renewal quarter.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #23', for the current distribution of members by renewal quarter.

24. Please reconcile the trend shown in PAAM Table 3b with the quarterly trends shown in Table 5a of the PAAM.

The trends shown in PAAM Table 5a include HIF (2.6%) and medical trend (12.9%). The trend shown in PAAM Table 3b is only medical (12.6%). The difference in medical trend between tables 5a and 3b is based on the weightings of the benefit categories. 5a applies weight based on the percentage of our 2017 paid claim experience, for all segments. 3b applies weight based on the percentage of our projected 2019 paid claims, for the small group segment only.

25. Please provide an Excel exhibit, similar in structure to the URRT, that starts with the manual experience period data and ends shows the development of the projected index rate \$759.89.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #25', for the requested development.

- 26. Please reconcile the following data:
- a. Data in Table 2 with the small group market data in Supplemental Health Care Exhibit.
- b. Administrative expenses in Table 6 with SHCE.
- c. QIS in Table 6 with SHCE

The claims data reported in the Supplemental Health Care Exhibit (SHCE) is on a different basis than the data used for pricing, and thus they will not reconcile. The following differences exist between the two data sources:

- -Claims in the SHCE are on a financial basis. "Incurred claims" in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis. -The claims in the SHCE are only paid through December 2017, whereas the claims used in pricing are paid through February 2018.
- 27. To support the development of the calibration factors, please provide the age and geographic distribution of members for the experience period and the current period, and provide an explanation if the current distribution differs significantly in relation to the projected distribution.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #27', for the requested distributions. The current distribution does not differ significantly in relation to the projected distribution.

28. Please provide the data and analysis that underlies the change in area factors as shown in Table 13 of the PAAM.





Please see the response to objection number 9.

29. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2019 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.

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

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #29' for the average commission development.

30. Please certify that the rates generated from Table 11 are consistent with the rates included in the PA Plan Design Summary and the Federal Rates Template and are developed in accordance with Department guidance.

We certify that the rates in table 11 are consistent with the rates in the PA Plan Design Summary and Federal Rates Template, and have been developed in accordance with Department guidance, as outlined in the actuarial memorandum.

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

Sincerely,

, ASA, MAAA Actuary I, Aetna

	Experience	Manual					
Experience Period	0.973	1.048					
Projection Period	1.154	1.154					
Change in Morbidity	1.186	1.101	1.186	1.101	TRUE	TRUE	
	Experience	Manual					
Experience Area Factor	0.971	0.943					
Experience Age/Gender Factor	1.104	1.108					
Projection Area Factor	0.979	0.979					
Projection Age/Gender Factor	1.108	1.108					
Change in Area	1.008	1.038	1.008	1.038	TRUE	TRUE	
Change in Age and Gender	1.004	1.000	1.004	1.000	TRUE	TRUE	
Change in Demographics	1.012	1.038	1.012	1.038	TRUE	TRUE	
			•				
	Experience	Manual					
Experience Network Factor	0.991	0.980					
Experience Network Mix	0.991	0.990					
Projection Network Factor	0.991	0.990					
Projection Network Mix	1.000	1.000					
Change in Network Factor	1.000	1.010	1.000	1.010	TRUE	TRUE	
Change in Network Mix	1.009	1.010	1.009	1.010	TRUE	TRUE	
Change in Networks	1.009	1.021	1.009	1.021	TRUE	TRUE	
			•				
	Experience	Manual					
Change in New Cap	1.000	1.000	*Factors are PMPM wei	ighted avera	ages of IP,	, OP, Prof, Other, Cap, and Rx benefit	t cate
Change in Pooling Impact	1.007	1.008					
Change in Deductible Suppression	0.990	0.990					
Change in Rx Other Trend	0.990	0.991					
Remove Leveraging from Trend, Apply	0.935	0.930					
Change in Other	0.923	0.920	0.923	0.920	TRUE	TRUE	

Objection 9 Area Factors

		Proposed	
Rating	Prior	Area	Percent
Area	Factor	Factor	Change
PA01	0.785	0.779	-0.8%
PA02	0.792	0.819	3.5%
PA03	0.998	1.020	2.2%
PA04	0.810	0.855	5.5%
PA05	0.780	0.837	7.3%
PA06	0.983	1.030	4.8%
PA07	0.984	1.080	9.8%
PA08	1.000	1.000	0.0%
PA09	0.933	0.939	0.7%

10 a.

From SG Quarterly Trend_AHASPA.xlsx

Service Category	Utilization*
Inpatient Hospital	3.64%
Outpatient Hospital	7.98%
Professional	7.09%
Other Medical	7.98%
Capitation	
Prescription Drugs	5.19%
Total Annual Trend	

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1 09%	3.64%	TRUE	0.982	0.69%	TRUE	TRUE
6.52%	1 38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
6.02%	1 01%	7.09%	TRUE	0.982	4.13%	TRUE	TRUE
6.52%	1 38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
	1 01%	1.01%		0.982	-1.78%	TRUE	TRUE
2.63%	2 50%	5.19%	TRUE	0.982	0 80%	TRUE	TRUE

From Corrected Exhibit 8

Service Type	Utilization
Facility Inpatient	0.69%
Facility Outpatient	4.62%
Physician	4.13%
Capitation	-1.78%
Medical	3.51%
Pharmacy	0.80%
Total (Med + Rx)	2.67%

From corrected URRT

	Annualized Trend Factors			
Benefit Category	Cost	Util		
Inpatient Hospital	1 0608	1.0069		
Outpatient Hospital	1 0450	1.0462		
Professional	1 0192	1.0413		
Other Medical	1 0450	1.0462		
Capitation	1 0000	0.9822		
Prescription Drug	1.1025	1.0080		

	SEPA	All Ot	ther PA	Total
Commissions PSPM				\$ 24.61
Projected Area Distribution		51%	49	9%
Average Contract Size				1.72231
Commissions PMPM				\$ 14.29
G&A PMPM				\$ 45.07
.80% QIA included in \$45.07				0.80%
Non QIA G&A PMPM				\$ 40.05
BFIT Profit				6.00%
FIT				21.00%
AFIT Profit				4.74%
State Fees				0.60%
State Assessment				0.20%

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM \$ \$ 534.94 Risk Adj Transfer PMPM (10.76) Projected Incurred Claims, without risk adjustment fee, PMPM 524.18

Administrative Expenses	9.46%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.75
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.05
Plan Adjusted Index Rate (Q1)		\$ 627.72
Avg Projected SG Premium Trend (Exhibit 12)	!	1.043
5 -, · · · · · · · · · · · · · ·		\$ 654.40
		7

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.72
This was determined based on the projected incurred claims, without the risk

adjustment fee pmpm of \$524.18

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$654.40

	PA AM Exhibit		Apply SG Premium	
	Calcula	ation	Trend	Match?
Administrative Expenses	9.46%	\$61.88	61.88	TRUE
General and Claims	6.38%	\$41.75	41.75	TRUE
Agent/Broker Fees and Commissions	2.28%	\$14.90	14.9	TRUE
Quality Improvement Initiatives	0.80%	\$5.24	5.24	TRUE
Taxes and Fees	2.06%	\$13.48	13.48	TRUE
PCORI Fees	0.00%	\$0.00	0	TRUE
PA Premium Tax (if applicable)	0.80%	\$5.24	5.24	TRUE
Federal Income Tax	1.26%	\$8.25	8.25	TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0	TRUE
Profit/Contingency (after tax)	4.74%	\$31.02	31.02	TRUE
			0	TRUE
Total Retention	16.26%	\$106.38		
Projected Required Revenue PMPM	\$ 654.40			

Period	ACA Indicator	Group State	Current Renewal Month	Member months
201802	ACA	PA	January	213
201802	ACA	PA	February	186
201802	ACA	PA	March	400
201802	ACA	PA	April	328
201802	ACA	PA	May	262
201802	ACA	PA	June	265
201802	ACA	PA	July	236
201802	ACA	PA	August	115
201802	ACA	PA	September	446
201802	ACA	PA	October	96
201802	ACA	PA	November	178
201802	ACA	PA	December	634

Quarter	Membership	Percentage
Q1	799	23.8%
Q2	855	25.5%
Q3	797	23.7%
Q4	908	27.0%

Manual Experience Rate Projection

Mid-point to Mid-point, Experience to Projection: 24 months

	Experience	Manual
Experience Period	0 973	1 048
Projection Period	1.154	1.154
Morbidity Factor	1.186	1.101

Benefit Category	<u>IP</u>	<u>OP</u>	Prof	Other	Cap	Rx	<u>Total</u>
Util Desc	days	services	services	services		scripts	
Util/1,000	316.37	708.80	6,586 59	3,845 03	12,000.00	12,573.80	
Avg Cost/Service	3,745.48	1,470.19	167 51	324.72	1.94	149.56	
РМРМ	\$98.75	\$86.84	\$91 95	\$104.05	\$1.94	\$156.71	\$540.23
Population Risk	1.101	1.101	1.101	1.101	1.101	1.101	
Other							
Area Factor	1 000	1.000	1.000	1 000	1 000	1 000	
Area Mix	1 038	1.038	1.038	1 038	1 038	1 038	
Demo Factor	1 000	1.000	1.000	1 000	1 000	1 000	
Demo Mix	1 000	1.000	1.000	1 000	1 000	1 000	
Network Factor	1 010	1.010	1.010	1 010	1 010	1 010	
Network Mix	1 010	1.010	1.010	1 010	1 010	1 010	
Benefit Mandate Change	1 000	1.000	1.000	1 000	1 000	1 000	
New Cap	1 000	1.000	1.000	1 000	1 000	1 000	
Pooling Impact	1 008	1.008	1.008	1 008	1 008	1 008	
Deductible Suppression	0 990	0.990	0.990	0 990	0 990	0 990	
Rx Other Trend	1 000	1.000	1.000	1 000	1 000	0 969	
Total Other	1 057	1.057	1.057	1 057	1 057	1 025	
Total Unit Cost	1 061	1.045	1.019	1 045	1 000	1.103	
Induced Util Factor	0 980	0.980	0.980	0 980	0 980	0 980	
Induced Util Mix	1 000	1.000	1.000	1 000	1 000	1 000	
Utilization	1 025	1.065	1.060	1 065	1 000	1 026	
Total Utilization Trend	1 005	1.044	1.039	1 044	0 980	1 006	
Util/1,000	351.54	850.23	7,826 89	4,612 26	12,686.27	14,000.44	
Avg Cost/Service	\$4,456.33	\$1,697.55	\$183 97	\$374.94	\$2.05	\$186.26	
Projected PMPM	\$130.55	\$120.28	\$119.99	\$144.11	\$2.17	\$217.31	\$734.40

734.40	Proj Allowed Exp PMPM
1	Credibility Weighted Benefits in Excess of EHB factor
734.40	Index Rate for Projection Period, before application of prospective trend factor
1 035	Medical Trend (weighted each quarter's trend factor based on percentage of enrollees in experience)
759.89	Final Index Rate for Projection Period

	Experience Period	Current Period	Projection Period	% change from current to
Age	Member Months	Member Months	Member Months	projection
0	971	223.1732397	241	0%
1	920	265.6824282	235	0%
2	830	239.1141854	210	0%
3	1049	223.1732397	253	0%
4	1035	270.9960768	252	0%
5	921	281.6233739	211	0%
6	1031	132.8412141	244	0%
7	1119	212.5459426	239	0%
9	1113 1170	180.6640512 281.6233739	268 275	0% 0%
10	1170	286.9370225	269	0%
11	1157	345.3871567	288	0%
12	1078	340.0735082	273	0%
13	1163	456.9737766	291	-1%
14	1291	313.5052653	313	0%
15	1344	414.4645881	313	0%
16	1358	371.9553995	308	0%
17	1266	286.9370225	308	0%
18	1267	409.1509395	281	0%
19	1449	366.641751	360	0%
20	1389	419.7782366	321	0%
21	1434	382.5826967	348	0%
22	1346	292.2506711	321	0%
23	1399	318.8189139	319	0%
24	1432	334.7598596	354	0%
25	1650	308.1916168	397	0%
26	1734	419.7782366	479	0%
27	1857	478.2283708	484	0%
28	1966	430.4055338	507	0%
29 30	1869	441.0328309	462	0%
31	1646 1798	377.2690481 382.5826967	442	0% 0%
32	1555	547.3058022	442	0%
33	1935	462.2874251	495	0%
34	1943	456.9737766	488	0%
35	1898	462.2874251	502	0%
36	1639	499.4829651	429	0%
37	1869	425.0918852	470	0%
38	1656	488.855668	434	0%
39	1632	366.641751	422	0%
40	1657	499.4829651	413	0%
41	1674	334.7598596	393	0%
42	1609	541.9921536	389	-1%
43	1658	579.1876936	403	-1%
44	1751	403.8372909	442	0%
45	1758	478.2283708	445	0%
46	2024	605.7559364	516	0%
47	1905	648.2651249	474	-1%
48	1970	488.855668	474	0%
49 50	2007 2037	515.4239108 499.4829651	504 512	0% 0%
51				
52	1931	472.9147223 494.1693165	497 520	0%
53	2140	536.6785051	528	0%
54	2008	494.1693165	521	0%
55	2124	441.0328309	529	0%
56	2055	499.4829651	518	0%
57	1945	435.7191823	490	0%
58	1991	494.1693165	510	0%
59	1697	366.641751	458	0%
60	1621	249.7414826	418	1%
61	1705	371.9553995	413	0%
62	1392	409.1509395	332	0%
63	1402	233.8005369	339	0%
64	1263	228.4868883	298	0%
65	1594	212.5459426	350	1%

Geo Area	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
Rating Area 1	964	36	32.02738021	0%
Rating Area 2	334	96	85.40634723	0%
Rating Area 3	1736	948	843.3876789	0%
Rating Area 4	0	132	0	-1%
Rating Area 5	1919	588	576.4928438	0%
Rating Area 6	2703	876	779.3329185	0%
Rating Area 7	27577	6684	6138.581207	-2%
Rating Area 8	27417	11784	13120.55009	5%
Rating Area 9	16562	4590	4158.221531	-2%

Objection 29 Average Commission Rates

\$24.61 PSPM; Blend of for SEPA and for WPA/CPA

Rating Area	Projected Membership	Comission
1	0%	
2	0%	
3	3%	
4	0%	
5	2%	
6	3%	
7	24%	
8	51%	
9	16%	

Average Commission PSPM	24.61
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July 16, 2018

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.

Small Group Rate Filing SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 6, 2018.

1. The exhibit provided in response to Question 3 shows a development of the change in morbidity for the experience and manual rates as presented below. Please provide additional quantitative support for the development of these factors as there is a significant increase in the morbidity factors associated with the projection period in comparison to the experience period.

Experience Manual Experience Period 0.973 1.048 Projection Period 1.154 1.154 Change in Morbidity 1.186 1.101

Please see the 'Response #1' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the development of the change in morbidity.

2. The exhibit provided in response to Question 3 shows a different "Projection Network Factor" for the experience (0.991) compared to the manual (0.990). Please provide an explanation for why these values are different when they are both reflecting the projection period.

The Projection Network Factor for the base experience of .991 is the average projected network factor for the membership included in the base experience which includes ACA policies for AHASPA. The Projection Network Factor for the manual experience of .990 is the average projected network factor for the membership included in the manual experience which does not include transitional policies and includes all ACA policies for PA legal entities.

3. Please provide additional numerical support for the change in area factors described in response to Question 9. Please provide the detailed calculation of the proposed area factors and quantitatively demonstrate how the factors were normalized for morbidity differences.

Please see the 'Response #3' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment. The area factors were developed by reviewing experience claims cost by region, and then normalizing for morbidity with the retrospective risk score of the population. Judgement was then applied to mitigate the disruption by region, account for the credibility of costs within each region, and account for areas where





there will not be an ACA offering (rating area 4 and certain counties in other rating areas). External benchmarks were also examined when determining the area factors.

4. It was stated in the response to Question 9 that large group data was used in the area factor calculation for credibility purposes. Are there any contract differences between the large group and small group products? If so, please provide a quantitative exhibit showing how these differences were accounted for in the area factor development.

We confirm that there are no material differences between the contracts for the large group and small group products.

5. The calculated trend is applied to allowed claims and includes a leveraging component. However, in your response to Question 10c you state that "the impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio." Please provide support showing the leveraging component is not being included in both the trend calculation and the projected paid to allowed ratio.

Please see the 'Response #5' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment. The leveraging component of trend is not included in the allowed rate development, only in the paid to allowed ratio. The utilization trend used in the URRT matches the expected utilization trend with leveraging removed, but including induced utilization.

6. Your response to Question 10d shows the leveraging impact on a paid trend value even though an allowed trend is used in the rate development. Please provide support for why a leveraging impact based on an analysis of paid trends is appropriate to apply to an allowed trend amount.

Please see response #5. Leveraging is not used in the development of allowed trend. We apologize for the confusion.

7. The response to Question 12 includes the calculation of the projected risk adjustment receivable PMPM. However, this calculation doesn't reflect the information included in Section 2a of the Pennsylvania Actuarial Memorandum. Please provide a development of the projected risk adjustment receivable PMPM beginning with the \$8.19 PMPM 2017 risk adjustment receivable, as stated in the Pennsylvania Actuarial Memorandum. Please note that as Aetna anticipates a risk adjustment receivable, any adjustment for the inclusion of the administrative expense factor of 0.86 should reduce the receipt. Additionally, the projected risk adjustment PMPM included in the exhibit provided in response to Question 12 is \$9.24, while the URRT demonstrates an amount of \$9.26. Please indicate which value is accurate and update any documentation as necessary.

The projected risk adjustment PMPM of \$9.26 was the correct amount and the \$9.24 was entered in error. You are correct that we have calculated the administrative adjustment in error, and we will be revising our filing to reflect the corrected risk adjustment development. Please see the 'Response #7' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the development of projected risk adjustment, both before and after the administrative expense correction. We have updated all of our filing documents and exhibits to reflect the impact of this change.

8. The response to Question 13 includes the calculation of the Medical Cost PMPM used in the development of the MLR. This calculation includes a risk adjustment receivable of \$10.76. Additionally,





the exhibit provided in response to Question 21 indicates a risk adjustment transfer PMPM of \$10.76. Please explain how this amount reconciles to the risk adjustment included in the URRT (\$9.26).

Please see the 'Response #8' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the reconciliation of \$10.76 to \$9.26. The risk adjustment included in the URRT is negative because the effect of a risk adjustment receivable is a reduction in claims. Please also note we have made an adjustment to the Rx other trend factor which was an error in our initial filing.

9. Please explain why the Rx Other Trend in Cell M25 of the exhibit provided in response to Question 25 (0.969) does not tie to the Rx Other Trend in Cell D30 of the exhibit provided in response to Question 3 (0.991).

The Rx Other Trend in cell M25 on the 'Response #25' tab only applies to the pharmacy cost category. The Rx Other trend in Cell D30 on the 'Response #3' tab is the factor for all medical cost categories, weighted by category, using .969 for Rx and 1.0 for all other medical cost categories.

10. The response to Question 26 does not address the differences in administrative expenses in Table 6 and the SHCE or the differences in QIS in Table 6 and the SHCE. Please reconcile this data.

Please see the 'Response #10' tab for a comparison of the administrative costs between Table 6 and the SHCE. Please note that the SHCE covers the experience period of 2017, while Table 6 is representative of the projection period of 2019, so the two will not be exactly equal. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.

11. Please reconcile the PMPM commission and other amounts provided in the "Exhibit 21" worksheet with the commission and other amounts shown in Table 6 of the PAAM Exhibits.

The PMPM commission of \$14.29 shown in 'Response #21' is the average commission we expect to pay based on the distribution of membership. We convert \$14.29 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to \$14.29, the resulting value is the \$14.90 shown in Table 6 of the PAAM Exhibits.

The formula can be seen in cell H23 and I23 on the 'Response #21' tab of the previously submitted attachment AHASPA Objection Response Tables 20180615.xlsx.

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

Sincerely,

, ASA, MAAA

Actuary I, Aetna

Response to question 1, from July 6, 2018 objection letter.

Base Experience

	CY 2017 Data (Experience)		
	MMOS Average Ris		
SG KWYH	292,979	0.941	
SG ACA	127,389	1.048	
Combined Base Experience	420,368	0.973	

	201712 Active (Jump-off			
	Members Average Risk			
SG ACA	4,700	1.108		

	2018 Renewals/Sales Renewals			
Renewal Action	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	12,450	1.060	1,476	1.330
Ending Membership	15 605	1 093	12 750	1 15/

Ending Membership	15,695	1.083	12,/50	1.154

	Morbidity Change
	Development
Starting Risk Score (Base Experience)	0.973
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.186

Manual Experience

	CY 2017 Data (Experience)		
	MMOS Average Ris		
SG KWYH	0	0.000	
SG ACA	127,389	1.048	
Manual Experience	127,389 1.0		

	201712 Active (Jump-off		
	Members	Average Risk	
SG ACA	4,700	1.108	

	2018 Renewa	2019 Full Year		
	2016 Kellewa	Renewals/Sales		
Renewal Action	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
+ Gain from KWYH/AFA	12,450	1.060	1,476	1.330
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	0	0.000	0	0.000
	•			

Ending Membership	15,695	1.083	12,750	1.154

	Morbidity Change
	Development
Starting Risk Score (Manual Experience)	1.048
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.101

Response to question 3, from July 6, 2018 objection letter.

Rating Area	Prior Factor	Un-normalized result	Proposed Area Factor
1	0.785	0.891	0.779
2	0.792	0.844	0.819
3	0.998	1.205	1.020
4	0.810	1.020	0.855
5	0.780	0.959	0.837
6	0.983	1.120	1.030
7	0.984	1.151	1.080
8	1.000	1.000	1.000
9	0.933	1.085	0.939

Response to question 5, from July 6, 2018 objection letter.

From SG Quarterly Trend_AHASPA.xlsx (Paid Trend)

Service Category	Cost*	Utilization*
Inpatient Hospital	6.08%	3.64%
Outpatient Hospital	4.50%	7 98%
Professional	1.92%	7 09%
Other Medical	4.50%	7 98%
Capitation		
Prescription Drugs	10 25%	5.19%
Total Annual Trend		

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1.09%	3.64%	TRUE	0.982	0.69%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.982	4.13%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
	1.01%	1.01%		0.982	-1.78%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.982	0.80%	TRUE	TRUE

From Exhibit 8 (Allowed Trend)

Service Type	Unit Cost	Utilization
Facility Inpatient	6.08%	0.69%
Facility Outpatient	4.50%	4.62%
Physician	1.92%	4.13%
Capitation	0.00%	-1.78%
Medical	4.24%	3.51%
Pharmacy	10.25%	0.80%
Total (Med + Rx)	6.10%	2.67%

From URRT (Allowed Trend

	Annualized Trend Factors			
Benefit Category	Cost	Util		
Inpatient Hospital	1.0608	1.0069		
Outpatient Hospital	1.0450	1.0462		
Professional	1.0192	1.0413		
Other Medical	1.0450	1.0462		
Capitation	1.0000	0.9822		
Prescription Drug	1.1025	1.0080		

Pennsylvania

Aetna HealthAssurance Pennsylvania, Inc.

1Q19 Small Group Rates

Response to question 7, from July 6, 2018 objection letter.

Answer to question 7, based on previously submitted values.			
Transfer estimate	\$ 8.19		
Trend	1.129		
Admin Adj	14%		
	\$ 10.76 TRUE		
2019 Risk Adjustment Fee	\$ 0.15		
2019 Net High Risk Pool Prem less Recoveries	\$ 1.35 TRUE		
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26 TRUE		
Value from URRT:	\$ 9.26		
Value from PA rate template:	\$ 9.66		

Answer to question 7, based on revised ris	k adjustm	ent calc	ulation.	
Transfer estimate from PA DOI	\$	8.19		
Trend	\$	1.13		
Admin Adj	\$	0.14		
	\$	7.96	TRUE	
2019 Risk Adjustment Fee	\$	0.15		
2019 Net High Risk Pool Prem less Recoveries	\$	1.40	TRUE	
Projected Risk Adjustment PMPM (1st Quarter)	\$	6.41	TRUE	
Value from URRT:	\$	6.41		
Value from PA rate template:	\$	6.79		

Submitted response to question 12 from June 15, 2018 objection letter:

Risk Transfer Estimate from PA DOI	\$9.25
Adjustment for Admin components of Premium	\$1.51
2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.24
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$9.65

FALSE \$9.26 FALSE \$9.66

Calculation

Corrected response to question 12 from June 15, 2018 objection letter:

Projected Risk Adjustment PMPM (1st Quarter)	\$9.26
2018 Risk Adjustment Fee 2018 Net High Risk Pool Prem less Recoveries	(\$0.15) (\$1.35)
Adjusted Risk Transfer Estimate	\$10.76
Adjustment for Admin components of Premium	\$1.51
Trended Risk Transfer Estimate from PA DOI	\$9.25
Adj for Trend	\$1.06
Risk Transfer Estimate from PA DOI	\$8.19

Corrected response to question 12 from June 15, 2018 objection letter, based on revised risk adjustment calculation:

risk dajustificite calculation.	
Risk Transfer Estimate from PA DOI	\$8.19
Adj for Trend	\$1.06
Trended Risk Transfer Estimate from PA DOI	\$9.25
Adjustment for Admin components of Premium	(\$1.30)
Adjusted Risk Transfer Estimate	\$7.96
2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	\$ (1.40)
Projected Risk Adjustment PMPM (1st Quarter)	\$6.41
Trend Factor to midpoint of projection period	1.059
Full Year Projected Risk Adj PMPM	\$6.79

RUE

TRUE

Response to question 8, from July 6, 2018 objection letter.

Answer, based on previously submitted va	ilues.	Answer, based on revised values.		
Adjusted Risk Transfer Estimate	\$10.76	Adjusted Risk Transfer Estimate		\$7.96
2018 Risk Adjustment Fee	(\$0.15)	2018 Risk Adjustment Fee		(\$0.15
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)	2018 Net High Risk Pool Prem less Recoveries		(\$1.40
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26	Projected Risk Adjustment PMPM (1st Quarter)		\$6.41
This is the table we put in the previous objection respons		This is the revised table for the previous objection responsible to the first subjection responsible to the first subject of the first subject		
The Exhibit 11 'Medical Cost (PMPM)' was calculated as j		The Exhibit 11 'Medical Cost (PMPM)' was calculated as		24.04
Incurred before RA	\$534.94	Incurred before RA		534.94
Risk Adj (no fees)	(\$10.76)	Risk Adj (no fees)		(\$7.96
High Risk Pool Recoveries Total Claims	(\$1.79) \$522.39	High Risk Pool Recoveries Total Claims		(\$1.86 525.12
Incurred before DA	¢E24.04	Incurred before DA	Ċ	E24 04
Incurred before RA	\$534.94	Incurred before RA		534.94
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$	6.41
2019 Risk Adjustment Fee	\$ 0.15	2019 Risk Adjustment Fee	\$	
High Diele Deal Deservious	\$ 3.14	High Risk Pool Premium		0.15
High Risk Pool Premium	Mark 0.00000000		\$	3.26
The state of the s	\$522.39	Total Claims	1000	3.26
Total Claims	Mark 0.00000000		1000	3.26
	Mark 0.00000000		1000	3.26 525.12
Total Claims	\$522.39	Total Claims	\$5	

Response to question 10, from July 6, 2018 objection letter.

	Supplemental Health Care Exhibit		
		Small Group	Percent of
Line	Description	Employer	Prem
	1.8 Adjusted Premiums Earned	50,781,513	3
	6.6 Total of Defined Expenses Incurred for Improving Health Care Quality	450,439	0.89%
	10.5 Total general and administrative	4,303,456	8.47%

PA Actuarial Memo	orandum, Tab	le 6
	РМРМ	Percent of Prem
Quality Improvement Initiatives	5.24	0.80%
General and Claims	41.75	6.38%

Pennsylvania

Aetna HealthAssurance Pennsylvania, Inc.

1Q19 Small Group Rates

Response to question 21, from June 15, 2018 objection letter.

Objection 21

	SEPA	All O	ther PA	Total	
Commissions PSPM				\$	24.61
Projected Area Distribution	•	51%	49%	5	
Average Contract Size					1.722
Commissions PMPM				\$	14.29
G&A PMPM				\$	45.07
.80% QIA included in \$45.07					0.80%
Non QIA G&A PMPM				\$	40.05
BFIT Profit					6.00%
FIT					21.00%
AFIT Profit					4.74%
State Fees					0.60%
State Assessment					0.20%

Projected Incurred Claims, before ACA rein & Risk	
Adj't, PMPM	\$ 534.94
Risk Adj Transfer PMPM	\$ (10.76)
Projected Incurred Claims, without risk adjustment	
fee. PMPM	\$ 524.18

Administrative Expenses	9.46%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.75
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.05
Plan Adjusted Index Rate (Q1)		\$ 627.72
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 654.40

Administrative Expenses
General and Claims
Agent/Broker Fees and Commissions
Quality Improvement Initiatives
Taxes and Fees
PCORI Fees
PA Premium Tax (if applicable)
Federal Income Tax
Health Insurance Providers Fee
Profit/Contingency (after tax)
Total Retention
Projected Required Revenue PMPM

			,
PΑ	AM Exhib	it Calculation	F
	9.46%	\$61.88	
	6.38%	\$41.75	
	2.28%	\$14.90	
	0.80%	\$5.24	
	2.06%	\$13.48	
	0.00%	\$0.00	
	0.80%	\$5.24	
	1.26%	\$8.25	
	0.00%	\$0.00	
	4.74%	\$31.02	
	16.26%	\$106.38	
\$	654.40		

	Apply SG	
ation	Premium	Match?
\$61.88	61.88	TRUE
\$41.75	41.75	TRUE
\$14.90	14.9	TRUE
\$5.24	5.24	TRUE
\$13.48	13.48	TRUE
\$0.00	0	TRUE
\$5.24	5.24	TRUE
\$8.25	8.25	TRUE
\$0.00	0	TRUE
\$31.02	31.02	TRUE
	0	TRUE
106.38		

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.72 This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$524.18

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$654.40

Pennsylvania

1Q19 Small Group Rates

Revised response to question 21, from June 15, 2018 objection letter.

Objection 21, Based on Revised Values

51%	\$ 49% \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	24.61 1.722 14.29 45.07 0.80%
51%	\$	14.29 45.07
		14.29 45.07
		45.07
	\$	
		0.000/
		0.80%
	\$	39.85
		6.00%
		21.00%
		4.74%
		0.60%
		0.20%

Projected Incurred Claims, before ACA rein & Risk	
Adj't, PMPM	\$ 554.70
Risk Adj Transfer PMPM	\$ (7.96)
Projected Incurred Claims, without risk adjustment	
fee, PMPM	\$ 546.74

Administrative Expenses	9.10%	\$59.36
General and Claims	6.11%	\$39.85
Agent/Broker Fees and Commissions	2.19%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.22
Taxes and Fees	2.06%	\$13.43
Total Prem Tax	0.80%	\$5.22
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.22
Federal Income Tax	1.26%	\$8.21
		, -
	4.74%	\$30.90
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.40
Total Fixed Expenses	8.33%	\$54.29
Total Variable Expenses	7.81%	\$50.95
Plan Adjusted Index Rate (Q1)		\$ 651.98
Avg Projected SG Premium Trend (Exhibit 12)		1.059
		\$ 690.65

Administrative Expenses
General and Claims
Agent/Broker Fees and Commissions
Quality Improvement Initiatives
Taxes and Fees
PCORI Fees
PA Premium Tax (if applicable)
Federal Income Tax Health Insurance Providers Fee Profit/Contingency (after tax)
Total Retention
Projected Required Revenue PMPM

		Annly CC	
		Apply SG	
PA AM Exhib	it Calculation	Premium	Match?
9.10%	\$62.88	62.88	TRUE
6.11%	\$42.22	42.22	TRUE
2.19%	\$15.14	15.14	TRUE
0.80%	\$5.53	5.53	TRUE
2.06%	\$14.23	14.23	TRUE
0.00%	\$0.00	0	TRUE
0.80%	\$5.53	5.53	TRUE
1.26%	\$8.70	8.7	TRUE
0.00%	\$0.00	0	TRUE
4.74%	\$32.74	32.74	TRUE
		0	TRUE
15.90%	\$109.84		
\$ 690.65		-	

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$651.98 This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$546.74

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$690.65





July 19, 2018

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.

Small Group Rate Filing SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 17, 2018.

1. The exhibit provided in response to Question 1 of the second round of questions provides a development of the change in morbidity factors. We have the following requests in regards to this exhibit. a. Please provide additional quantitative support for the risk scores of the new sales and terminating coverage for both 2018 and 2019.

In the Response 1 exhibit which was previously provided, the risk score of the manual experience (2017 ACA) was shown as 1.048. The new sales in 2018 were estimated to have a risk score of 1.060. Reviewing updated information through May of 2018, the risk score of our new experience is 1.096, which is above what we had initially estimated. For 2019, we expect that market dynamics will not follow previously established patterns due to the end of our transitional policy offerings in 2018.

- b. Please explain why the significant increase in morbidity included in this exhibit is not reflected in the calculation of the risk transfer amount. We would expect this significant increase in morbidity to be reflected as an increase in the projected risk score and risk adjustment receipt.

 The factor for the increase in morbidity is modeled to estimate the morbidity of the single risk pool, rather than Aetna's share of the risk pool. We anticipate that Aetna will occupy a similar position of morbidity relative to the overall market morbidity, so we are continuing to base the risk transfer expectation on the settlement result which matches our experience period.
- 2. The response to Question 3 indicates that the area factors were determined by reviewing experience claims cost by region, normalizing for morbidity, accounting for credibility of the costs by region, and considering the potential disruption by region. Please provide membership, claims cost, and risk scores by region and demonstrate how they were utilized in the final calculation of the area factors. Additionally, please expand the exhibit provided in response to Question 3 to demonstrate how the proposed area factors were calculated from the un-normalized factors.

Your description of our process is correct, and we can verify that our calculation is revenue neutral to the state-wide PMPM development and is compliant with the URRT instructions. Unfortunately, providing this level of detail would disclose confidential and proprietary information relating to our provider contracts and levels of risk by geographic area.

3. The response to Question 6 indicates that leveraging was not used in the development of the allowed trend. Tables 3 and 3b of the PA Rate Template includes the impact of leveraging in the trend amounts.





Therefore, it appears that leveraging is included in the allowed trend. Please revise the trend to exclude leveraging based on the response to Question 6, or support the use of leveraging in these trend amounts. The allowed trend in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits has been revised to exclude leveraging. Please note that these tables have been revised to include induced demand as well so that the resulting composite URRT trend matches the trend on the URRT. Please see the 'Response 3' tab in AHASPA Objection Response Tables 20180707.xlsx for the confirmation that the composite URRT trend matches the trend on the URRT.

4. The response to Question 8 indicates that an adjustment was made to the Rx other trend factor which was an error in the initial filing. Please explain the cause of this error, how it was corrected, and what specifically was impacted with the changes.

The original filing included an adjustment in the Rx other trend section to account for a managed pharmacy network. While reviewing our filing documents as part of our responses to previous inquiries, we discovered that this factor was included in error, as there will not be a managed pharmacy network in this offering, and this factor should have been removed prior to submission in order to ensure rate adequacy. The correction was made by revising the Rx other trend factor from .969 to .997. For all medical cost categories, the factor went from .990 to .999.

- 5. Please explain the cause of the following changes to the PA Rate Template between the response received June 27th and the response received July 16th. Please numerically support these changes. Additionally, we'd like to note that a number of these values have not been updated in the Actuarial Memorandum. Please update the Actuarial Memorandum accordingly.
- a. The increase in the Change in Demographics for Manual Data factor included in Table 5 from 1.038 to 1.067
- A formula error was discovered in the calculation of the Change in Demographics. The current factors were incorrectly being used in place of the projection factors. The previous calculations and the correct version of the calculations can be found on the 'Response 5a' tab in AHASPA Objection Response Tables 20180707.xlsx. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.
- b. The increase in the Change in Other for Manual Data factor included in Table 5 from 0.920 to 0.927 The increase in the Change in Other for Manual Data factor included in Table 5 is due to the change in the Rx other trend factor discussed in response #4 above. Please see the 'Response 5b' tab in AHASPA Objection Response Tables 20180707.xlsx for the buildup of the .920 and .927, where the only factor that has been revised is the Rx other trend factor. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.
- c. The change in the administrative expense percentage included in Table 6 from 9.46% to 9.10% (\$61.88 PMPM to \$62.88 PMPM)

The administrative expenses are set as a fixed expense, which includes the QIA as a percent of premium. When the risk adjustment calculation was corrected, rates changed from those originally submitted, therefore the fixed expenses became a smaller percent of premium. Please see the 'Response 5c' tab in AHASPA Objection Response Tables 20180707.xlsx for the demonstration of the change from 9.46% to 9.10%. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.





6. Page 7 of the Pennsylvania Actuarial Memorandum indicates an average rate increase of 6.8%. However, the PA Rate Template indicates that the rate increase is 12.7%. Please update the Actuarial Memorandum accordingly.

The Pennsylvania Actuarial Memorandum has been updated to indicate that the rate increase is 12.7%.

7. The Rate Change Summary included in this filing is related to Aetna Life Insurance Company. Please update the summary included to reflect Aetna Health Assurance of Pennsylvania. *The Rate Change Summary included in this filing has been updated to reflect Aetna Health Assurance of Pennsylvania.*

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

Sincerely,

, ASA, MAAA Actuary I, Aetna

Pennsylvania

Aetna HealthAssurance Pennsylvania, Inc.

1Q19 Small Group Rates

Response to question 3, from July 17, 2018 objection letter.

From Worksheet 1 of URRT

	Experience Period				Projection Period:	01/01/2019	to	12/31/2019			
		on Actual Experier	nce Allowed		Adj't. from Experier	ce to Projection					
_					Perio	d	Annualized Trend	Factors	Projections, b	efore credibility A	djustment
-	Utilization	Utilization per	Average						Utilization	Average	
Benefit Category	Description	1,000	Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	per 1,000	Cost/Service	PMPM
Inpatient Hospital	Days	339.25	\$3,555.94	\$100.53	1.186	1.046	1.061	1.007	407.78	\$4,185.73	\$142.24
Outpatient Hospital	Visits	746.97	\$1,462.14	\$91.01	1.186	1.046	1.045	1.046	969.29	\$1,670.26	\$134.91
Professional	Visits	7,468.21	\$164.62	\$102.45	1.186	1.046	1.019	1.041	9,600.21	\$178.87	\$143.10
Other Medical	Visits	4,092.35	\$309.77	\$105.64	1.186	1.046	1.045	1.046	5,310.35	\$353.87	\$156.60
Capitation	Benefit Period	12,250.89	\$0.09	\$0.09	1.186	1.046	1.000	0.982	14,010.58	\$0.09	\$0.10
Prescription Drug	Prescriptions	11,856.71	\$181.78	\$179.61	1.186	1.043	1.103	1.008	14,281.55	\$230.43	\$274.24
Total				\$579.34					-		\$851.19

From Table 3. Trend Components

Service Category	Cost*	Cost* Utilization*		Composite URRT Trend **
Inpatient Hospital	6.08%	2.52%	-1.78%	6.81%
Outpatient Hospital	4.50%	6.52%	-1.78%	9.33%
Professional	1.92%	6.02%	-1.78%	6.13%
Other Medical	4.50%	6.52%	-1.78%	9.33%
Capitation				
Prescription Drugs	10.25%	2.63%	-1.78%	11.13%
Total Annual Trend				
Months of Trend				
Total Applied Trend Projection Factor				

Does URRT Composite

Worksheet 1 Calculations for Manual*

Experience Period on Manual Experience Allowed

						Projections
		Pop'l risk				
Benefit Category	PMPM	Morbidity	Other	Cost	Util	PMPM
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.20
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.65
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.36
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.15
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.83
Total	\$540.23					\$761.41

^{*}Only projection PMPM is displayed on Worksheet 1, but similar calculations were employed to allow for the URRT check against Table 3b.

From Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	
Inpatient Hospital	6.08%	2.52%	-2.01%	6.57%	
Outpatient Hospital	4.50%	6.52%	-2.01%	9.08%	
Professional	1.92%	6.02%	-2.01%	5.88%	
Other Medical	4.50%	6.52%	-2.01%	9.08%	
Capitation					
Prescription Drugs	10.25%	2.63%	-2.01%	10.88%	
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

*	Express	Cost,	Utilization,	Induced	Utilization	and	Weight	as p	ercenta	ges

^{**} Should = URRT Trend

Does URRT Composite Trend Match?				
6.57%	TRUE			
9.08%	TRUE			
5.88%	TRUE			
9.08%	TRUE			
10.88%	TRUE			

Trend Match?

6.81% TRUE
9.33% TRUE
6.13% TRUE
9.33% TRUE
11.13% TRUE

^{*} Express Cost, Utilization, Induced Utilization and Weight as percentages

^{**} Should = LIRRT Trend

Response to question 5a, from July 17, 2018 objection letter.

Change in Demo Factor

		I Bannon I Bannon	Dunianting 88 11	F	Dunianti
Rating Area	County	Manual Member Months	Projection Member Months	Experience Area Factor	Projection Area Factor
Rating Area 1	Clarion	969	32	0.785	0.779
Rating Area 1	Crawford	75	0	0.785	0.779
Rating Area 1	Erie	1,353	0	0.785	0.779
Rating Area 1	Forest	0	0	0.785	0.779
Rating Area 1	Mckean	25	0	0.785	0.779
Rating Area 1	Mercer	1,184	0	0.785	0.779
Rating Area 1	Venango	0	0	0.785	0.779
Rating Area 1	Warren	145	0	0.785	0.779
Rating Area 2	Cameron	0 334	85	0.792	0.819
Rating Area 2	Elk Potter	334 0	85 0	0.792 0.792	0.819 0.819
Rating Area 2					
Rating Area 3 Rating Area 3	Bradford Carbon	88 158	32 11	0.998 0.998	1.020 1.020
Rating Area 3	Clinton	24	21	0.998	1.020
Rating Area 3	Lackawanna	133	11	0.998	1.020
Rating Area 3	Luzerne	443	352	0.998	1.020
Rating Area 3	Lycoming	154	149	0.998	1.020
Rating Area 3	Monroe	524	203	0.998	1.020
Rating Area 3	Pike	185	32	0.998	1.020
Rating Area 3	Sullivan	0	0	0.998	1.020
Rating Area 3	Susquehanna	263	0	0.998	1.020
Rating Area 3	Tioga	124	0	0.998	1.020
Rating Area 3	Wayne	102	32	0.998	1.020
Rating Area 3	Wyoming	0	0	0.998	1.020
Rating Area 4	Allegheny	14,961	0	0.810	0.855
Rating Area 4	Armstrong	194	0	0.810	0.855
Rating Area 4	Beaver	550	0	0.810	0.855
Rating Area 4	Butler	2,107	0	0.810	0.855
Rating Area 4	Fayette	272	0	0.810	0.855
Rating Area 4	Greene	117	0	0.810	0.855
Rating Area 4	Indiana	132	0	0.810	0.855
Rating Area 4	Lawrence	215 2.196	0	0.810 0.810	0.855 0.855
Rating Area 4 Rating Area 4	Washington Westmoreland	2,196 1,471	0	0.810	0.855
Rating Area 5	Bedford	40	0	0.780	0.837
Rating Area 5	Blair	104	85	0.780	0.837
Rating Area 5	Cambria	74	43	0.780	0.837
Rating Area 5	Clearfield	922	198	0.780	0.837
Rating Area 5	Huntingdon	734	198	0.780	0.837
Rating Area 5	Jefferson	75	53	0.780	0.837
Rating Area 5	Somerset	24	0	0.780	0.837
Rating Area 6	Centre	320	149	0.983	1.030
Rating Area 6	Columbia	0	0	0.983	1.030
Rating Area 6	Lehigh	1,662	288	0.983	1.030
Rating Area 6	Mifflin	0	0	0.983	1.030
Rating Area 6	Montour	0	0	0.983	1.030
Rating Area 6	Northampton	2,077	256	0.983	1.030
Rating Area 6	Northumberland	100	0	0.983	1.030
Rating Area 6	Schuylkill	102	85	0.983	1.030
Rating Area 6	Snyder	0	0	0.983	1.030
Rating Area 7	Union	0	0	0.983	1.030 1.080
Rating Area 7 Rating Area 7	Adams Berks	1,459 7,694	326 1,447	0.984 0.984	1.080
Rating Area 7	Lancaster	15,791	3,683	0.984	1.080
Rating Area 7	York	6,557	683	0.984	1.080
Rating Area 8	Bucks	8,565	1,916	1.000	1.000
Rating Area 8	Chester	7,817	2,114	1.000	1.000
Rating Area 8	Delaware	8,085	3,870	1.000	1.000
Rating Area 8	Montgomery	9,894	2,461	1.000	1.000
Rating Area 8	Philadelphia	10,172	2,760	1.000	1.000
Rating Area 9	Cumberland	7,616	1,559	0.933	0.939
Rating Area 9	Dauphin	4,160	817	0.933	0.939
Rating Area 9	Franklin	1,274	587	0.933	0.939
Rating Area 9	Fulton	124	96	0.933	0.939
Rating Area 9	Juniata	265	171	0.933	0.939
Rating Area 9	Lebanon	2,855	811	0.933	0.939
Rating Area 9	Perry	1,018	117	0.933	0.939

Revised Buildup	
Manual Membership, Projected Area Factor	0.978
Projected Membership, Projected Area Factor	1.00
Mix Change	1.029
Manual Membership, Projected Area Factor	0.978
Projected Membership Manual Experience Area Factor	0.94
Factor Change	1.03
Change in Demo Factor	1.06
Previous Buildup	
Manual Membership Projected Area Factor	0.978
Projected Membership, Previously Used Incorrect Projected Area Factor	0.979
Mix Change	1.00
Manual Membership, Projected Area Factor	0.978
Projected Membership, Manual Experience Area Factor	0.94
Factor Change	1.03

Pennsylvania

Aetna HealthAssurance Pennsylvania, Inc.

1Q19 Small Group Rates

Response to question 5b, from July 17, 2018 objection letter.

Excerpt from question 3, from June 15, 2018 objection letter.

Revised excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1 000
Change in Pooling Impact	1 008
Change in Deductible Suppression	0 990
Change in Rx Other Trend	0 991
Remove Leveraging from Trend, Apply Induced Util	0 930
Change in Other	0.920

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.927

Pennsylvania

Aetna HealthAssurance Pennsylvania, Inc. 1Q19 Small Group Rates

Response to question 5c, from July 17, 2018 objection letter.

Answer, based on previously submitted values.

National Guidance: \$45.07 total fixed G&A, including 0.8% for QIA

Percent of Premium

G&A PMPM \$ 45.07 7.18% G&A P

	Percent of Premium	
\$ 45.07	7.18%	
0.80%		
\$ 5.02	0.80%	
\$ 40.05	6.38%	TRUE
\$ 14.29	2.28%	
\$ 59.36	9.46%	TRUE
\$ \$ \$ \$	0.80% \$ 5.02 \$ 40.05 \$ 14.29	\$ 45.07 7.18% 0.80% \$ 5.02 0.80% \$ 40.05 6.38% \$ 14.29 2.28%

Plan Adjusted Index Rate (Q1) \$	627.72
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Answer, based on revised values.

		Percent of Premium	
G&A PMPM	\$ 45.07	6.91%	
.80% QIA included in \$45.07	0.80%		
.80% QIA included in \$45.07, PMPM	\$ 5.22	0.80%	
Non QIA G&A PMPM	\$ 39.85	6.11%	TRU
	\$ 14.29	2.19%	,
	\$ 59.36	9.10%	TRU

Plan Adjusted Index Rate (Q1) \$ 651.98

Aetna Health Assurance

1. Revise the profit in cell C59 of Table 6 of the Pennsylvania Actuarial Memorandum Exhibits to no more than 2.0%.

We have made the requested revision in the PAAM Exhibits.

2. Revise the Change in Other factor in cell D20 of Table 5 to .927, consistent with cell G14 of the Response 5b exhibit in your 7-19-18 Objection Response.

Please see the attached file AHASPA Response to Request.xlsx. The Change in Other factor was revised to 0.997 during the last round of objections in a related request to remove leveraging from the trend. Although it is true that leveraging had been included in the trend factors submitted in tables 3 and 3A prior to the 7/17 objection, the developed rate included a factor which removed leveraging from the final rates, as shown in row 13 of the 'Request 2' tab. When the trend table was revised to remove the leveraging impact and include the change in induced demand, we made a corresponding change to the Change in Other Factor to avoid double counting the impact of leveraging removal and induced demand, as shown in row 26 of the 'Request 2' tab. This is a change that should have been made during the last revision, and the failure to do so is an error on our part. As we are required by ASOP 8 to consider the impact of leveraging in rate development, double counting the removal of leveraging from allowed claim trend would result in rates that are not adequate based on the experience used.

3. Revise the quarterly trend numbers in cells J32-M32 of Table 5A to reflect the revised trend as shown in cell G25 of Table 3b.

Please see the 'Request 3' tab of the AHASPA Response to request.xlsx file. We have revised the quarterly trend numbers on Table 5A to reflect the development from table 3b. Please note, however, that the trend in table 3b is allowed claim trend, and pricing trend in table 5A is based on paid claims. To that end, we have included the impact of leveraging and removed the impact of induced utilization when moving from allowed to paid trend. Also, for quarterly trend beyond the first quarter of 2019, we have included the pro-rated impact of the HIF returning in 2020.

4. Revise cell C56 of Exhibit 6 to produce the appropriate pmpm FIT in cell D56 to reflect a 21% FIT rate.

We have made this change as requested. Please see the 'Request 4' tab of the AHASPA Response to request.xlsx file for support.

Response to question 5b, from July 17, 2018 objection letter. Revised excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.927

Response to July 27th request #2 from Michael Gurgiolo, supporting the value in Table 5. Revised to reflect the Table 3b update - no longer including leveraging and added induced util.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	1.000
Change in Other	0.997

Does the 'Change in Other' reflected in cell C26 match 'Change in Other' reflected in Table 5 of the PA AM exhibits? **Yes**

From Table 5:

Development of the Projected Index Rate				
Single Risk Pool Adjustment Factors				
Change in Morbidity	1.101			
Change in Other	1.086			
Change in Demographics	1.067			
Change in Network	1.021			
Change in Benefits	1.000			
Change in Other	0.997			

Response to question 3, from July 17, 2018 objection letter.

From Worksheet 1 of URRT

From worksneet 1 of Okk i												
		Experience	Period			Projection Period:	01/01/2019	to	12/31/2019			
	on Actual Experience Allowed				Adj't. from Experie	ence to Projection						
					Peri	od	Annualized Trend	Factors	Projections, I	efore credibility Ac	ljustment	
	Utilization	Utilization per	Average						Utilization	Average		
Benefit Category	Description	1,000	Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	per 1,000	Cost/Service	PMPM	
Inpatient Hospital	Days	339.25	\$3,555.94	\$100.53	1.186	1.046	1.061	1.007	407.78	\$4,185.73	\$142.24	
Outpatient Hospital	Visits	746.97	\$1,462.14	\$91.01	1.186	1.046	1.045	1.046	969.29	\$1,670.26	\$134.91	
Professional	Visits	7,468.21	\$164.62	\$102.45	1.186	1.046	1.019	1.041	9,600.21	\$178.87	\$143.10	
Other Medical	Visits	4,092.35	\$309.77	\$105.64	1.186	1.046	1.045	1.046	5,310.35	\$353.87	\$156.60	
Capitation	Benefit Period	12,250.89	\$0.09	\$0.09	1.186	1.046	1.000	0.982	14,010.58	\$0.09	\$0.10	
Prescription Drug	Prescriptions	11,856.71	\$181.78	\$179.61	1.186	1.043	1.103	1.008	14,281.55	\$230.43	\$274.24	
Total				\$579.34							\$851.19	

From Table 3. Trend Components

Cost*	Utilization*	Induced Demand*	Composite URRT Trend **
6.08%	2.52%	-1.78%	6.81%
4.50%	6.52%	-1.78%	9.33%
1.92%	6.02%	-1.78%	6.13%
4.50%	6.52%	-1.78%	9.33%
10.25%	2.63%	-1.78%	11.13%
	6.08% 4.50% 1.92% 4.50%	6.08% 2.52% 4.50% 6.52% 1.92% 6.02% 4.50% 6.52%	Cost* Utilization* Demand* 6.08% 2.52% -1.78% 4.50% 6.52% -1.78% 1.92% 6.02% -1.78% 4.50% 6.52% -1.78%

Does URRT Composite Trend Match?					
6.81%	TRUE				
9.33%	TRUE				
6.13%	TRUE				
9.33%	TRUE				
11.13%	TRUE				

TRUE TRUE

Worksheet 1 Calculations for Manual

Experience Period on Manual Experience Allowed

						Projections
•		Pop'l risk				
Benefit Category	PMPM	Morbidity	Other	Cost	Util	PMPM
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.20
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.65
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.36
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.15
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.83
Total	\$540.23					\$761.41

\$761.41 \$740.23 \$761.41 Only projection PMPM is displayed on Worksheet 1, but similar calculations were employed to allow for the URRT check against Table 3b.

From Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend **	Weight*	Does URRT Compo Trend Match?
Inpatient Hospital	6.08%	2.52%	-2.01%	6.57%	18.28%	6.57%
Outpatient Hospital	4.50%	6.52%	-2.01%	9.08%	16.07%	9.08%
Professional	1.92%	6.02%	-2.01%	5.88%	17.02%	5.88%
Other Medical	4.50%	6.52%	-2.01%	9.08%	19.26%	9.08%
Capitation					0.36%	
Prescription Drugs	10.25%	2.63%	-2.01%	10.88%	29.01%	10.88%
Total Annual Trend				8.58%	100.00%	
Months of Trend				24		•
Total Applied Trend Projection Factor				1.179		

^{*} Express Cost, Utilization, Induced Utilization and Weight as percentages

Service Category	Cost*	Utilization*	Induced Utilization*	Leveraging	Composite Trend	Weight
Inpatient Hospital	6.08%	2.52%		1.09%	9.94%	18.28%
Outpatient Hospital	4.50%	6.52%		1.38%	12.85%	16.07%
Professional	1.92%	6.02%		1.01%	9.14%	17.02%
Other Medical	4.50%	6.52%		1.38%	12.85%	19.26%
Capitation					0.00%	0.36%
Prescription Drugs	10.25%	2.63%		2.50%	15.98%	29.01%
Total Annual Trend					12.55%	100.00%

		Q1	Q2	Q3	Q4
Trend	12.55%	1.000	1.030	1.061	1.093
HIF (2020)	2.60%	1.000	1.007	1.013	1.020
Quarterly Trend Factor		1.000	1.037	1.075	1.114
Annual Trend Level for	Table 5A:	12.55%	15.52%	15.53%	15.54%

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019
# of Member Months Renewing in Quarter				
Adjusted Projected Allowed EHB Claims PM	PM Q1			
Months of Trend				
Annual Trend	12.55%	15.52%	15.53%	15.54%
Single Risk Pool Projected Allowed Claims				
Quarterly Trend Factor				
2019 Trend Factors by Quarter				

^{*} Express Cost, Utilization, Induced Utilization and Weight as percentages
** Should URRT Trend

Table 6. Retention

Retention Items - Express in percentages	Per	centages
Administrative Expenses		9.44%
General and Claims		6.37%
Agent/Broker Fees and Commissions		2.27%
Quality Improvement Initiatives		0.80%
Taxes and Fees		1.33%
PCORI Fees		0.00%
PA Premium Tax (if applicable)		0.80%
Federal Income Tax		0.53%
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%
Profit/Contingency (after tax)		2.00%
Total Retention		16.10%
Projected Required Revenue PMPM		666.96

Verify that the FIT charge of .53% reflects the 21% FIT rate:

Profit (before tax)

FIT

0.53%

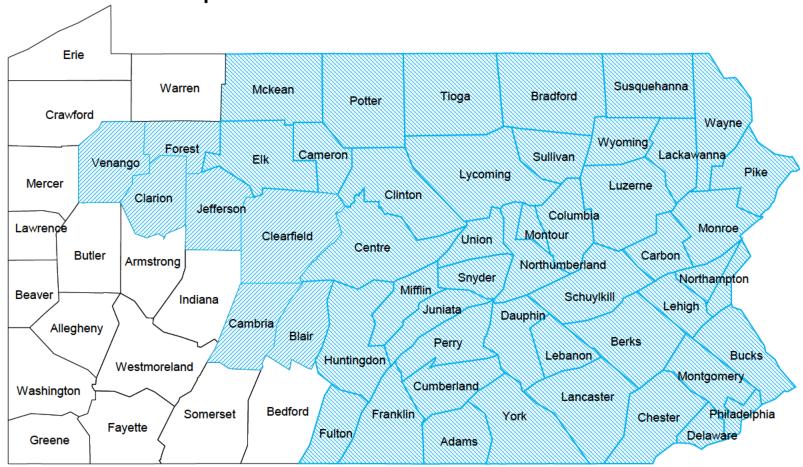
Is FIT 21% of profit/contingency?

Yes

01/01/2018 Service Area

Issuer: Aetna HealthAssurance Pennsylvania, Inc.

Market: Small Group



Key (modify as needed)

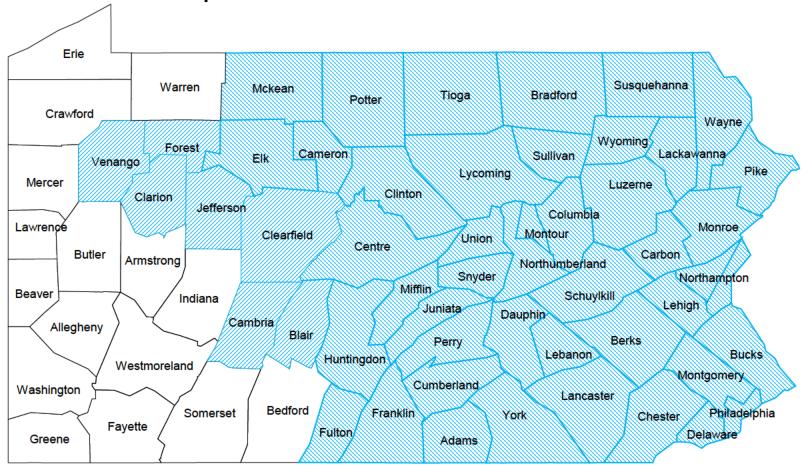
: 2018 on-exchange service area

: 2018 off-exchange only service area

01/01/2019 Service Area

Issuer: Aetna HealthAssurance Pennsylvania, Inc.

Market: Small Group



Key (modify as needed)

: 2019 on-exchange service area

: 2019 off-exchange only service area